



# TPH Training - Day 3

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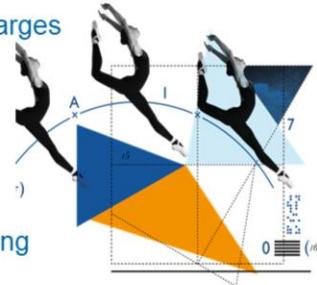


## Learning Objectives

Day 3

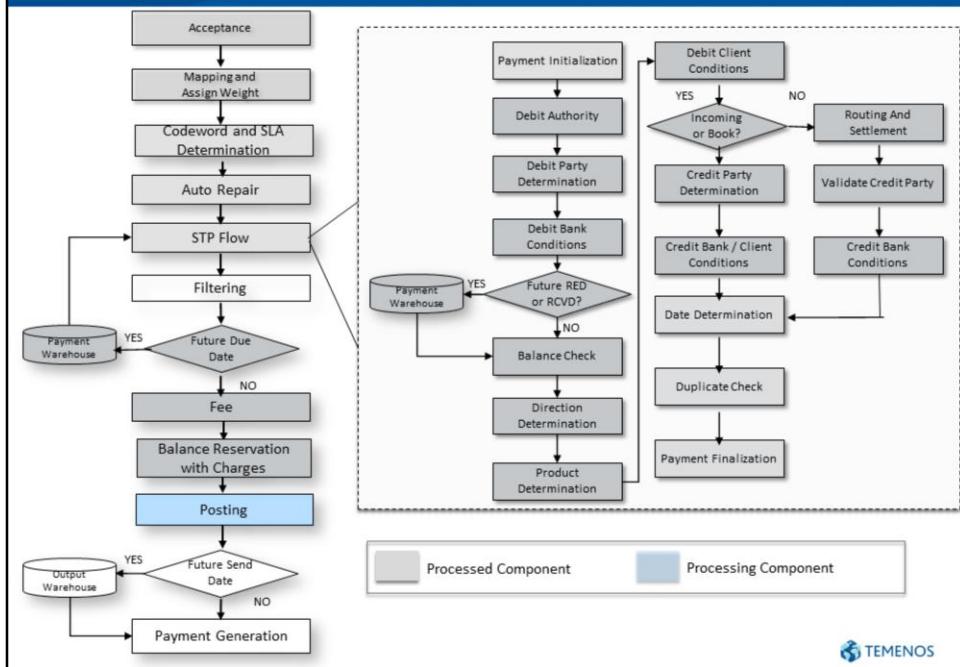
### Objectives

- Understand the Posting Token and Payment Generation
- Process STP Payment - MT101 with charges
- Understand the need for order entry
- Key in and process outgoing and book payments using Order Entry
- Understand the need for repair processing
- Process payments from repair queue



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## Posting Setup



In payment engine, each payment processed will result in a number of debit or credit entries to be posted. Depending on the payment characteristics, there may be several entries that may have to be posted to customer, Profit and Loss, and internal position accounts etc. for a single payment. Payment engine should prepare the entries and pass it to the General Ledger system to be posted into respective accounts. This is achieved through Posting scheme and Posting Interface in TPH.

## Prerequisites for Posting Scheme

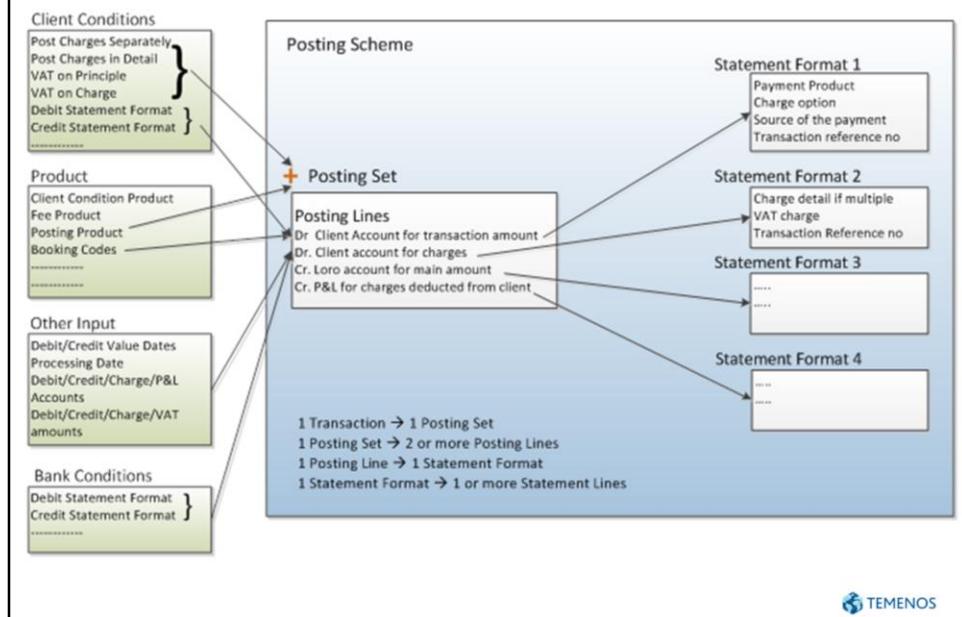


- In order for the posting component to carry out the actual posting, the transaction processing date should be the same as the day on which the payment is executed by the component.
- The outgoing channel cut off time should not be expired when the component is invoked.
  - Any payment received at or after the cut off time will be routed to start of STP module
- No active functional error
  - e.g. P&L account not found during Fee processing



If a payment doesn't meet any of the above conditions, then the payment cannot be booked and the processing needs to start again to determine the correct processing date and cut-off time using a new routing/output channel as per setup. In short, payments not meeting the above criteria will be routed to the start of STP module.

## Posting Setup



- Build posting lines and statement lines for a payment that need to be booked in the General Ledger.
- Once the Payment is booked, booking is final and cannot be revoked or cancelled. The only way to reverse the booking entry is to invoke a new transaction with reversal entries.
- Whenever we post a debit or a credit entry to the ledger then there has to be a corresponding counter credit or debit entry to balance the posting.
- So posting is always done in a group where there must be at least 1 debit and 1 credit entry. This is called the posting set, which consists of 2 or more posting lines.
- Each posting line can have more information in the form of statement lines to provide additional details specific to that transactions.

## Posting Set

### Define Posting Set:

- Company code
  - The company code refers to the company processing the payment
- Posting product
  - Posting product is derived from Product determination as different products can have different Posting product (e.g. based on different charge option, country).
- Message characteristics of the payment
  - Message characteristics refer to the contractual agreements maintained by the Bank for the debit and credit parties in the payment with respect to posting of transaction charges.



A Posting set is made of posting lines for booking the following

1. Principal Debit and Credit transaction amount (always present)
2. Debit and Credit charges (optional)
3. P&L posting for the charges (optional)
4. VAT on Principal and Charges. They in turn will have special posting accounts.  
(Optional)
5. OCP Posting lines (only if enabled for the company)

## Concept of tokens

- Account token
- Amount token
- Date token



### Account token List

DBT\_ACT - Main Debit Account

CDT\_ACT - Main Credit Account

DBT\_CHG\_ACT - Separate Charge Account requested by the debit party. If not present, then charge account is same as the main debit account.

CDT\_CHG\_ACT - Separate Charge Account requested by the Credit party. If not present, then charge account is same as the main credit account

DBT\_PL\_CHG\_ACT - P&L account for the debit charges and VAT.

CDT\_PL\_CHG\_ACT - P&L account for the credit charges and VAT.

OUT\_OUT\_CHG\_ACT - Account to be debited for Outgoing our charges (receiving bank 71G)

### Amount token list

AMT\_DBT

AMT\_CDT

AMT\_PAY

AMT\_IN\_OUT

AMT\_LESS\_OUT

AMT\_OUT\_OUT

AMT\_CDT\_NO\_REAL

AMT\_PLUS\_OUT

AMT\_DBT\_TOT\_CHG

AMT\_CDT\_TOT\_CHG

AMT\_DBT\_DET\_CHG

AMT\_CDT\_DET\_CHG

AMT\_DBT\_LESS\_VAT  
AMT\_CDT\_LESS\_VAT  
AMT\_DBT\_CHG\_VAT  
AMT\_CDT\_CHG\_VAT  
AMT\_DBT\_PRN\_VAT  
AMT\_CDT\_PRN\_VAT  
AMT\_DBT\_TOT\_VAT  
AMT\_CDT\_TOT\_VAT  
AMT\_DBT\_OUT\_OUR\_CHG

Date Account List

Credit\_Value\_Date  
Debit\_Value\_Date  
Post\_Date  
Exposure\_Date

## Posting Setup

Admin Menu > Payment Hub > Posting Scheme GUI > Booking Scheme

Posting Set Modify BACS\_CD.2-20160101

Company	BAC
Posting Product	BACS_CD
Rank	2.00
Post Charge Separately	<input checked="" type="radio"/> D <input type="radio"/> C <input type="radio"/> B <input type="radio"/> N
Detailed Charge Posting	<input type="radio"/> D <input type="radio"/> C <input type="radio"/> B <input checked="" type="radio"/> N
VAT on Principal	N
OCP Posting Req	<input type="radio"/> Y <input checked="" type="radio"/> N
Start Date	01 JAN 2016
End Date	31 DEC 2099
LinkID	BACS_CD.2-20160101

Posting Line1   Posting Line2   Audit

PartyFlag*	AccountTokens*	AmountTokens*	BookingDate*	ValueDateTokens*	SuppressZeroFlag*
<input type="radio"/> C	DBT_ACT	AMT_DBT	Post_Date	Debit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input checked="" type="radio"/> D	CDT_ACT	AMT_CDT_LESS_VAT	Post_Date	Credit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input type="radio"/> C	CDT_ACT	AMT_CDT_LESS_VAT	Post_Date	Credit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input type="radio"/> D	DBT_CHG_ACT	AMT_DBT_TOT_CHG	Post_Date	Debit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input checked="" type="radio"/> C	DBT_PL_CHG_ACT	AMT_DBT_DET_CHG	Post_Date	Debit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input type="radio"/> D	CDT_PL_CHG_ACT	AMT_CDT_DET_CHG	Post_Date	Credit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N
<input type="radio"/> C	CDT_PL_CHG_ACT	AMT_CDT_DET_CHG	Post_Date	Credit_Value_Date	<input checked="" type="radio"/> Y <input type="radio"/> N

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### Building of Posting Lines

For the selected Posting Set ID, all the posting lines must be retrieved from the Posting Line Table.

### Booking Codes & SWIFT Transaction Type Codes

DebitBookCode

CreditBookCode

DebitChargeBookCode

CreditChargeBookCode

DebitVATBookCode

CreditVATBookCode

**SWIFT Transaction Type Codes** – These are the codes which will be used for MT940 reporting.

## Posting Setup - Contd

**Posting Set Modify BACS\_CD.2.20160101**

Company	BNK	Detailed Charge Posting	<input type="radio"/> D <input type="radio"/> C <input type="radio"/> B <input checked="" type="radio"/> N
Posting Product	BACS_CD	VAT on Principal	<input type="radio"/> N <input checked="" type="radio"/> Y <input type="radio"/> N
Rank	2.00	VAT on Charge	<input type="radio"/> N
Post Charge Separately	<input checked="" type="radio"/> D <input type="radio"/> C <input type="radio"/> B <input type="radio"/> N	Start Date	01 JAN 2016
LinkID	BACS_CD.20160101	End Date	31 DEC 2099

**Posting Line2**

PartyFlag*	AccountToken*	StatementFormat	BookingCode
<input type="radio"/> C <input checked="" type="radio"/> D	DBT_ACT	CustChequeDebitBACS	1
<input type="radio"/> C <input type="radio"/> D	CDT_ACT	BankBACStandard	51
<input type="radio"/> C <input checked="" type="radio"/> D	DBT_CHG_ACT	ChargeClearingStandard	1
<input type="radio"/> C <input checked="" type="radio"/> D	DBT_PL_CHG_ACT	ChargeCreditDetailed	1
<input type="radio"/> C <input checked="" type="radio"/> D	CDT_PL_CHG_ACT	ChargeCreditDetailed	51

**TEMENOS**

## Posting Setup

- Channel cut off validation
- Selection of Posting Set
- Balance Local Currency Posting
- Selection of Statement format Name
- Informational charges
  - Essentially in all cases where in we have calculated the charges but we cannot book the charges immediately, we will store them as informational charge.
- Route payment to beginning of STP
  - If payment missed cut off
  - DDA returns errors



- *Channel cut off validation*

Posting cannot book a payment if it's being received after the cut-off time – routed to start of STP

- *Selection of Posting Set*

The Company Code and the Posting product defined in this table must match with company code and Posting product fields set in the payment file. Along with the Posting Set ID, OCP Posting Flag output field should also be retrieved. If the value of this flag is 'Y' then automated Open Currency Postings must be generated for this posting set.

- Balance Local Currency Posting

Each Posting Line contains the local currency equivalent of the Posting amount for that account (DebitMainAmountHome, CreditMainAmountHome).

The sum of the debit side postings in local currency must be equal to the sum of the credit side posting in local currency.

- Selection of Statement format Name

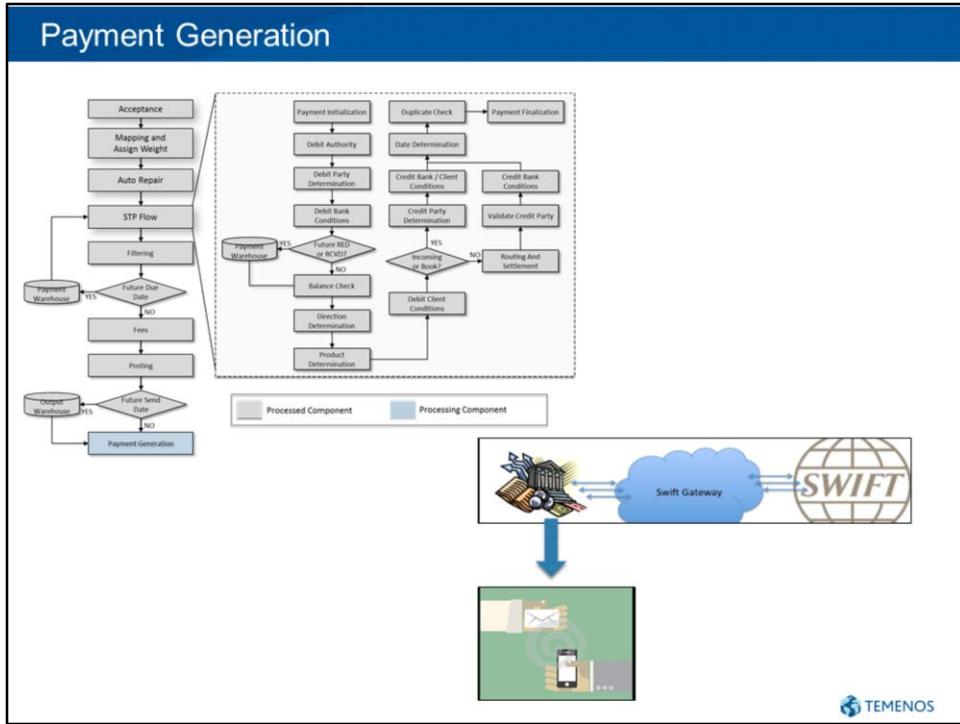
Each Posting line will have a set of statement lines associated with it, identified by statement format name.

- Informational charges

In certain cases Fee component will calculate the charges but set them as informational charge.

Client has opted for billing instead of immediate charging, which means that we will not book the charges immediately to the client account. These charges are billed to client periodically (outside payment engine)

In case of Inbound/Redirect payment with Our charge option, we may receive insufficient charges to cover our cost. In such cases we cannot book the complete charges immediately but we may send a claim request(MT191) towards the sending bank for insufficient charges.



When the payment engine has successfully processed and booked the payment transaction in the DDA; final and very important part of the payment flow is to send the messages out to the corresponding banks in case of outbound payments, generate confirmations (if applicable) to the Debit/Credit Banks & Customers involved in the payment and mark the payment as complete once all the processing steps are complete. This is achieved by Payment Generation.

Outbound message sent to corresponding bank can be an instruction to pay a Customer/Bank or it can be a request to pay charges incurred when processing a payment.

There are a number of approaches to convey payment instructions. Examples are: SWIFT, Local Clearing etc

Confirmations are informational message (MT900/MT910) sent to corresponding Banks that indicate that an account held with the processing Bank has been debited or credited.

## Payment Generation

- Generate the outgoing message
- T24 Core delivery routine is responsible for mapping and formatting the message and sending it to Swift Access Alliance(SAA).
- Generation of confirmations



The information can take the form of

- An instruction to pay a customer/bank or
- An informational message to indicate the debit/credit of an account or
- A request to pay the charges for a processed payment.

Credit Transfer Message:

- A Credit transfer message would require the generation of a message of type MT103, MT202 or MT202COV.

Confirmation Message:

- A Confirmation message would require the generation of a message of type MT900 or MT910.

Request for Charge Message:

- A Request for charges message would require the generation of a message of type MT191. The request for charges can also be sent through with / without one / many free format messages – MT199.

## Payment Generation

### POR.TRANSACTION

- Holds the Transaction Related Details

### POR.POSTING.AND.CONFIRMATION

- Holds the charges applied for a transaction (POR.POSTINGLINE, POR.STATEMENTLINE)

### POR.SUPPLEMENTARY.INFO

- Holds Input Details of Payment (POR.ACOUNTINFO, POR.ADDITIONALINF, POR.COVERINF, POR.OUTBOUNDINFO, POR.PARTYCREDIT, POR.PARTYDEBIT, POR.PAYMENTFLOWDETAILS)

### POR.AGREEMENT.AND.ADVICE

- Holds all information that are derived during payment processing.  
(POR.ADVICE, POR.CLIENTCONDITIONS, POR.DEBITAUTHINFO, POR.DEBITBANKCONDITIONS, POR.CREDITBANKCONDITIONS, POR.POSTADVICES)



## Payment Generation

- PSM.BLOB
  - Message content and message type will get updated
- POR.AUDIT.TRAILING
  - Audit trail
- Status code is updated as 687



## SWIFT ACK/NACK Message

- TPH supports acknowledgement (ACK) and negative acknowledgement (NACK) of messages based on which further processing is decided
- 202C payments wait for ACK or NACK before sending the 103
- 191 (Claim requests) will have status updated to ACK or NACK based on the response (No influence on the payment processing though)

Syntax	Ack Status
{451:0}{311:ACK	Positive
{451:0}{108: 451:1}	Positive
	Negative



Positive Ack Message.txt



Negative Ack Message.txt



In case of positive acknowledgement Ack Code is updated as 0 in PSM.BLOB

In case of negative acknowledgement Ack Code is updated as 1 in PSM.BLOB  
Status Code is incremented to 689

Payment Generation will picks up the records with status code as 689 and call Swift Out with Service Name as 'PAYMENT'.

If the Ack Code is 0 then Payment Generation service changes the status code to 999 and mark the payment as completed.

If the Ack Code is 1 then Payment Generation service changes the status code to 691.

Swift Out will read PSM.BLOB and get the Ack Code.

SWIFT ACK/NACK can be received by TPH with the following configuration:

Link the API DE.ALLIANCE.IN to the DEINTERFACE table with ID as MODEL. This will ensure that the incoming SWIFT ACK/NACK messages are routed to TPH via Delivery IN.IF.ROUTINE. The IN.IF.ROUTINE will interpret the messages and branch to TPH or T24 accordingly.

### Processing an ACK/NACK

Process an ACK for an Outgoing payment using tss SWIFTIN.

Run the Service DEINTERFACE.UPDATE

Processing SWIFT ACK by executing tRun tSS SWIFTIN

Run the service SWIFT.OUT.LISTENER

The ACK indicator in the table PSM.BLOB is updated with the value 0

The Payment is picked up by Single Sub Flow Service (PAYMENT.STPFLOW.HEAVY) and gets Updated to Status 999. Payment is Complete.

## Payment Generation

PSM.BLOB	PPSMB-18433-5156489373.00	  - Please Select
CompanyID	BNK	
FT Number	BNK18107MKFMJCBM	
Senders Reference	BNK18107MKFMJCBM	
Send Date Time	20180417115241529	
Message Type	MT103	
Message Content	(1:F01DEMOGBPXXXX000000000){2:I103CITIFRPPXXXN}{3:(108.BNK18107MKFMJCBM)}{4: 20.BNK18107MKFMJCBM.23B.CRED.32A:180418EUR111,.33B.EUR111,.50K/10995 COCA-COLA 1 COCA-COLA PLAZA ALTANTA:57A:DEMOGBPX.59ROBERT /GB/.71A:SHA } D20180619515648937200	
Delivery Reference ID	D20180619515648937200	
Clearing Action Status Code	CMPT	
Clearing Action Status Date Time	20180417115241529	



## Prerequisites to push an MT Message

- Database and Application Server is running
- Message is placed in the Queue (i.e. \*specific folder locally)
- Commands in the prompt for message send to TPH:
  - TRUN PUSHMSG
  - Enter the file name placed in the folder
  - Input the Channel as "SWIFT"
- Received files in TPH will show the status
- Following Services are running
  - TSM
  - BNK/PP.ACCEPT.MAP.SERVICE(Acceptance & Mapping)
  - BNK/PAYMENT.STPFLOW.HEAVY
  - BNK/DEINTERFACE.UPDATE
  - BNK/SWIFT.OUT.LISTENER



\* Path for specific folder is C:\Temenos\R18\Env\Slot01\Data\T24\UD

TPH internal process steps to send the message into TPH for payment processing.

## Workshop – Incoming MT103



This workshop is to process incoming MT103 transaction from SWIFT

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## Process incoming MT103

Alfa Beta in US, wishes to pay USD 340 to his supplier Nike located in UK.

Nike holds an USD account with T24 Bank while Alfa Beta has an USD account with CITI Bank in US, NY

CITI Bank, on behalf of Alfa Beta sends a MT103 to T24 Bank

CITI Bank shares a direct account relationship with T24 Bank.

T24BANK uses TPH (Temenos Payment System) for handling all types of payment transactions and T24 acts as the DDA system (Demand Deposit Account)

T24BANK has setup TPH with multiple companies. One of them is with local currency GBP and country United Kingdom (GB)

Transaction charges on the receiver's side is NIL

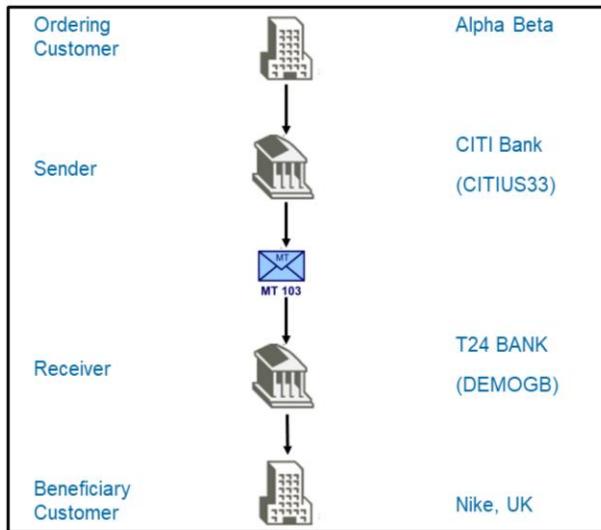
Charge type used is SHA



T24 Bank – Account with Institution / Beneficiary Customer

TPH – Payment Processing company / Branch

## Process incoming MT103



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Flow of MT 103 message.

## Process incoming MT103

```
SWIFTMT103-BUC1-001(2).txt [X]
1 |(1:F01DEMOGBPXXX9024629991|(2:01031425131119CITIUS33AXXX892459501313111914355){3:(108:BNKMT103FXSHA)}{4:
2 :20:BUC1MT013INC
3 :23B:CRED
4 :32A:160719USD340,00
5 :50K:/GB10MIDL40051574128754
6 Alfa Beta
7 New York
8 US
9 :52A:NIDLGB22XXX
10 :59:/11193
11 Nike
12 London
13 UK
14 :70:INCOMING STP NO FX
15 :71A:SHA
16 -}
```

 SWIFTMT103-BUC1-001.txt



Incoming message received from SWIFT channel

## Process incoming MT103

### Message Received and Mapped for Payment processing

The screenshot displays three panels of the Temenos Payment Hub interface:

- Received File Details:** Shows a table with columns: File Reference (ABC), Queue Name (SWIFT), Company (BNK), File Status (RECEIVED), File Name, Source (SWIFT), and Single Multiple Ind (S). Buttons for 'Go', 'Print', and 'Copy' are at the bottom.
- Received Bulk Details:** Shows a table with columns: File Reference (ABC), Queue Name (SWIFT), Company (BNK), File Status (MAPPED), File Name, Source (SWIFT), and Single Multiple Ind (S). Buttons for 'Go', 'Print', and 'Copy' are at the bottom.
- Received Message Details:** Shows a table with columns: Blob Unique ID (Message Content) and Message Content. The content is a large string of characters representing the message payload.

**Blob Unique ID: Message Content**

Blob Unique ID	Message Content
ABC	(1:010DEMOGBPXAXXX9024629991)(2:0103142513111CITIUS33AXXX892459501313111914355)(3:(10:BNKMT103FXSHA)(4: :20:BUC1MT013NC :23B:CRED :32A:160719USD340.00 :50K:/GB10MIDL40051574128754 Alfa Beta New York US :52A:MIDLGB22XXX :59:11193 Nike London UK :70:INCOMING STP NO FX :71A:SHA -)

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Using menu option “Payment Hub -> Received Files” Message status and received message details can be viewed

## Process incoming MT103

### ● Payment transaction booked

Repair View Screen | OE181074R050

Payment Processing Information		Processing Company	
Status	999	BNK	
Transaction Reference Number	BNK18107GFCGGFCM	Processing Date	17 APR 2018
Sender's Reference Number	BUC1MT013INC		17 APR 2018
Priority	1		
Source	SWIFT		
Output Channel	LEDGER		
Direction	1		
Transaction Currency	USD	Transaction Amount	340.00
Transfer Type	C	Charge Option	Shs
Incoming Message Type	103		
Balance Reservation	S	Sender Institution	CITRUS33

Debit Credit Info	Error Information	Charge Information	Routing Information	Additional Information	Audit
Debit Account Company	BNK			Credit Account Company	BNK
Debit Account Number	23752			Credit Account Number	11193
Debit Account Currency	USD			Credit Account Currency	USD
Debit Amount	340.00			Credit Amount	340.00
Debit Value Date	17 APR 2018			Credit Value Date	17 APR 2018
Ordering Account	/GB10MEDL40051574128754			Beneficiary Account	11193
Ordering Name	Alfa Beta			Beneficiary Name	Nike
Ordering Address	New York			Beneficiary Address	1 BOWERMAN DRIVE
Ordering Town/PostalCode - 1	US			Beneficiary Town/PostalCode - 1	BEAVERTON
				Beneficiary Country Residence	US

Using menu option “Payment Hub ->Inquiry and Queue Management -> Pending and Processed Payments”, payment transaction’s current status can be checked. And also using the View button on the screen of respective transaction will show the payment transaction details on a separate screen

The screen details the payments characteristics and also other information are in the respective tabbed screen (Debit Credit Info, Error Information, Charge Information, Routing Information (Applicable for Outgoing and Redirect cases) Additional Info (i.e. Remittance information).

## Process incoming MT103

### Payment Transaction Status

Pending and Processed Payments

Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description
BNK	BNK18107GFCGGFCM	USD	340.00	BNK	11193	USD	17 APR 2018		BUC1MT013INC	999	Payment complete

Results 1 - 1 of 1											
Payment Information				Debit Credit Customer Information							
Company ID :	BNK			FTNumber	MainOrChrgAccType	AccComplID	AccNum	AccCcy	AccType	View	
FT Number :	BNK18107GFCGGFCM			BNK18107GFCGGFCM	D	BNK	23752	USD	N		
Options	please select... <a href="#">Debit Credit Cust Info</a> <a href="#">Debit Conditions</a> <a href="#">Credit Conditions</a> <a href="#">Error Log</a> <a href="#">Audit Trail</a> <a href="#">Phone Confirmations</a> <a href="#">Post Confirmations</a> <a href="#">SWIFT Confirmations</a> <a href="#">Fees Applied</a> <a href="#">Posting Lines</a> <a href="#">Dates</a> <a href="#">Billing Information</a> <a href="#">Received Message</a> <a href="#">Outgoing Message</a> <a href="#">Cancellation Reason</a> <a href="#">Settlement Information</a> <a href="#">Audit Information</a> <a href="#">Claims</a> <a href="#">Current Status Information</a> <a href="#">AutoRepair Enrichment History</a> <a href="#">Local Clearing Payment(ACH) Data</a> <a href="#">Audit Trail for Repair Payments</a> <a href="#">View Outward Cancellation Requests</a> <a href="#">PaymentFlowDetails</a>										

Results 1 - 1 of 1

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Using menu option “Payment Hub ->Inquiry and Queue Management -> Pending and Processed Payments” and View in detailed button, user can find the complete details of payment transaction using the respective options (Debit Credit Info, Audit Trail, Messages related etc) on the screen.

## Process incoming MT103

### Payment Audit Trail

Audit Trail				
Event Type	Event Description	Error Code	Add Info	History Timestamp
INF	Message mapped according to parameters	HISWF		17 APR 2018 16:10:48.397
INF	Weight assigned successfully			17 APR 2018 16:10:48.397
INF	Inbound CodeWord processed successfully			17 APR 2018 18:26:34.279
INF	SLA successfully determined	*		17 APR 2018 18:26:34.279
INF	Automate Repair Tool not required for this weight and specific weight	HISWF		17 APR 2018 18:26:34.279
INF	Payment SuccessFully Initiated			17 APR 2018 18:26:34.279
INF	Debit Authority successful - Debit Authority Indicator set	S		17 APR 2018 18:26:34.279
INF	Debit Party Successfully Determined	BNK(23752)USD		17 APR 2018 18:26:34.279
INF	Bank Condition read successfully	DEFAULT-20160101??"		17 APR 2018 18:26:34.279
INF	Debit Bank Conditions updated successfully			17 APR 2018 18:26:34.279
INF	Own Account successfully Determined	V		17 APR 2018 18:26:34.279
INF	Direction and Transfer type successfully determined	IC		17 APR 2018 18:26:34.279
INF	Product determination successful	HWAIPHPIC14112F7RHIC_20160101SWIFTIDFAULTEDEGGERIDEFAULTIHKCLG_CDIDEFAULT		17 APR 2018 18:26:34.279
INF	Credit Party successfully determined	11193 / BNK /		17 APR 2018 18:26:34.279
INF	Debit Main Account Successfully Validated	BNK(23752)USD		17 APR 2018 18:26:34.279
INF	Credit Main Account Successfully Validated	BNK(11193)USD		17 APR 2018 18:26:34.279
INF	The Funds Authorization process is skipped for the payment.			17 APR 2018 18:26:34.279
INF	Client Condition read successfully	DEFAULTSWIFT*****??"DEFAULTSWIFT"??"		17 APR 2018 18:26:34.279
INF	Requested Credit Value date is in past and it cannot be met	20180417?20160719		17 APR 2018 18:26:34.279
INF	Date Determination Successful	Proc:20180417?CVD:20180417?D:20180417?PSD:ICSD:IBD:20180417?EXD:20180417		17 APR 2018 18:26:34.279
INF	Duplicate check performed successfully			17 APR 2018 18:26:34.279
INF	FATF Regulations SuccessFully met			17 APR 2018 18:26:34.279
INF	STP successfully completed	600031		17 APR 2018 18:26:34.279
INF	End of STP processing in Single flow service			17 APR 2018 18:26:34.279
INF	Status code changed to ready for Risk Filter			17 APR 2018 18:26:34.279
INF	Risk Filtering successful			17 APR 2018 18:26:34.279
INF	Record key - ClientCharge table uses for peeling off	1-20180316??"??"BNK"??"		17 APR 2018 18:26:34.279
INF	Fee Processing is successful			17 APR 2018 18:26:34.279
INF	The Balance Check with charges process is skipped for the payment			17 APR 2018 18:26:34.279
INF	Posting lines end statement lines generated successfully and passed to Ledger			17 APR 2018 18:26:34.279
INF	Posting completed successfully	BNK181070FCGGFCM		17 APR 2018 18:26:34.279
INF	Payment processing is complete			17 APR 2018 18:26:34.279



Audit Trail option on the payment details screen provides transaction processed events details in order along with system enriched and derived values on the Additional Information column. The events are captured from the message received till payments completion.

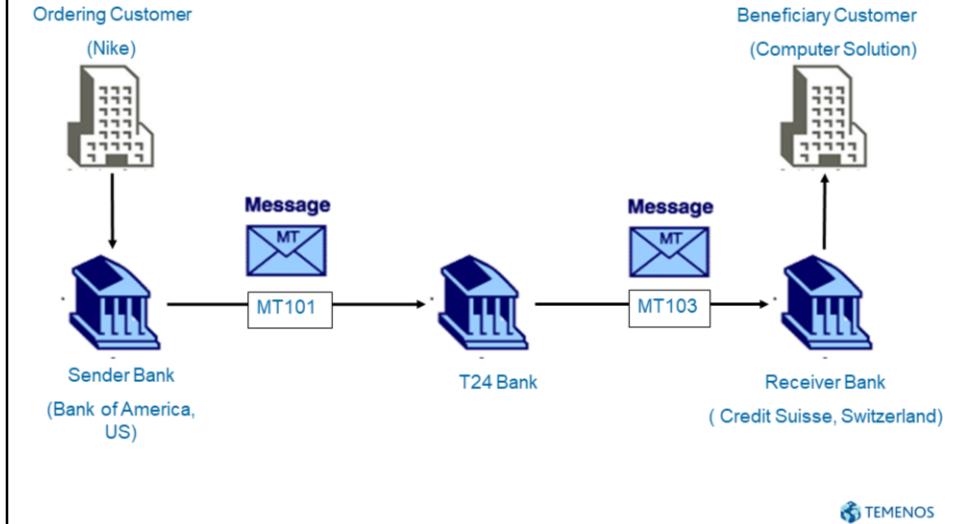
## Workshop – Receive and Process MT101



This workshop is to receive and process MT101 transaction via SWIFT <sup>27</sup>



## Process Incoming MT101 with charges



Message flow of MT101 (Requesting for Credit Transfer)

## Process incoming MT101 with charges

Nike in US, wishes to pay USD to their vendor Computer Solutions in Genève, Switzerland, USD3,500.

Nike holds a USD account with T24 Bank, US while Computer Solutions has an account with Credit Suisse, Geneva.

Bank of America, on behalf of Nike sends a 101 to T24 Bank requesting to make payment on behalf of Nike to Beneficiary account in Credit Suisse.

Credit Suisse Bank shares a direct account relationship with T24 Bank.

T24 Bank uses TPH (Temenos Payment System) for handling all types of payment transactions and T24 acts as the DDA system

Transaction charges are shared between the Sending and Receiving Bank i.e. Charge type used is SHA.

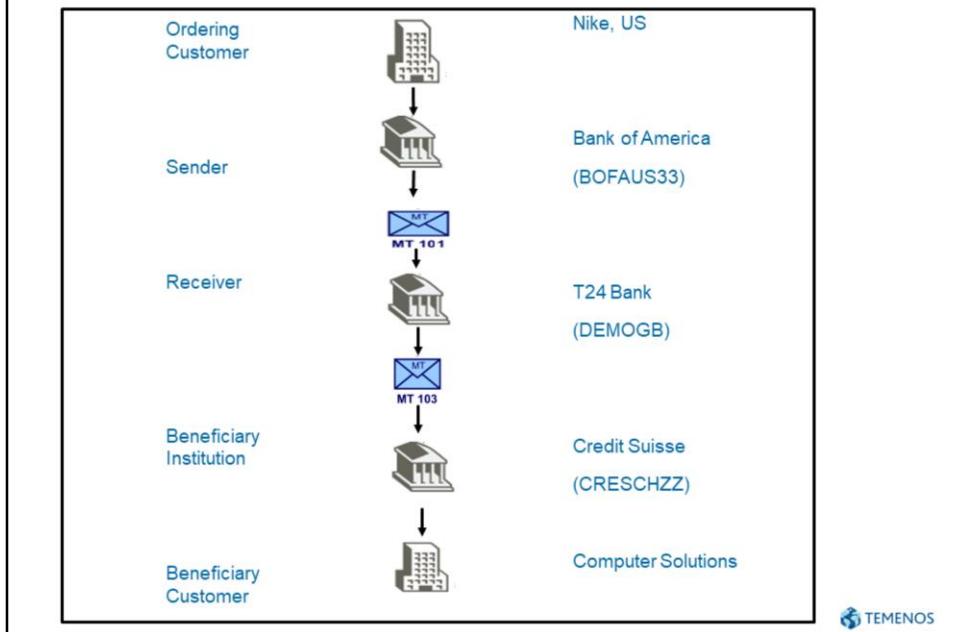
T24 Bank credits the LORO account of Credit Suisse and sends MT103 to instruct Credit Suisse to credit to Beneficiary Account in tag 59.



T24 Bank – Account with Institution / Beneficiary Customer

TPH – Payment Processing company / Branch

## Process incoming MT101 - With charges



MT101 resulting in MT103 Generation

## Process incoming MT101 - With charges

```
SWIFT-OUTLORO.TXT
1 |(1:F01DEMOGBPXXXXX2769820912|(2:01011235041221BOFAUS33XXXX03520236480411171235N){3:(101:XXX){108:ICM041222AI00000}}{4:
2 :20:T24034490
3 :28D:00002/00002
4 :30:160720
5 :21:T24TB0109170011
6 :21F:T24TESTING
7 :32B:USD3500,
8 :50H://11193
9 NIKE
10 United States
11 US
12 :57A:CRESCHZZ
13 :59:/21016
14 Computer Solution
15 GENEVE
16 SWITZERLAND
17 :70:Testing
18 :71A:SHA
19 -}
```

SWIFT-OUTLORO.TXT



Incoming message received from SWIFT channel

## Process incoming MT101 – Message Acceptance and Mapping

**Receive Message – Status in PPT.RECEIVEDFILE details is updated as 'RECEIVED'**

Received File Details	Received Bulk Details	Received Message Details																		
<b>Received Message/File Details - List</b>																				
<table border="1"><thead><tr><th>File Reference</th><th>Queue Name</th><th>Company</th><th>File Status</th><th>File Name</th><th>Source</th><th>Single Multiple Ind</th><th> </th><th> </th></tr></thead><tbody><tr><td>SWIFT-OUTLORO</td><td>SWIFT</td><td></td><td>RECEIVED</td><td></td><td></td><td></td><td>60</td><td>→</td></tr></tbody></table>			File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind			SWIFT-OUTLORO	SWIFT		RECEIVED				60	→
File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind														
SWIFT-OUTLORO	SWIFT		RECEIVED				60	→												

**Map Message – Status in PPT.RECEIVEDFILE details is updated as 'MAPPED'**

Received File Details	Received Bulk Details	Received Message Details																		
<b>Received Message/File Details - List</b>																				
<table border="1"><thead><tr><th>File Reference</th><th>Queue Name</th><th>Company</th><th>File Status</th><th>File Name</th><th>Source</th><th>Single Multiple Ind</th><th> </th><th> </th></tr></thead><tbody><tr><td>SWIFT-OUTLORO</td><td>SWIFT</td><td>BNK</td><td>MAPPED</td><td></td><td>SWIFT</td><td>S</td><td>60</td><td>→</td></tr></tbody></table>			File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind			SWIFT-OUTLORO	SWIFT	BNK	MAPPED		SWIFT	S	60	→
File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind														
SWIFT-OUTLORO	SWIFT	BNK	MAPPED		SWIFT	S	60	→												



1. Message is received in TPH
2. BNK/PP.ACCEPT.MAP.SERVICE service interprets the SWIFT message to accept and maps the message details into POR tables

## Processing MT 101 payment

```
SWIFT-MT101-TPS16173000001-COV1.txt [ ]  
1 |1:F01DEMOGBPXXXX2769820812|{2:01011235041221INGBNL2AXXX03520236480411171235N}{3:(101:XXX){108:ICM041222AI00000}}{4:  
2 :20:T2401399873  
3 :28D:00001/00001  
4 :30:171019  
5 :21:T24TB01091886  
6 :21F:T24TESTIXX  
7 :32B:EUR42,11  
8 :50H:/11193  
9 NIKE  
10 London  
11 UK  
12 :57A:ABNANL21  
13 :59:NL30ABNA0457267429  
14 Computer Solution  
15 Amsterdam  
16 Netherlands  
17 :70:Testing  
18 :71A:BEN  
19 -}
```

SWIFT-MT101-TPS16173000001-COV1.txt



Incoming message received from SWIFT channel

## Process incoming MT101 – Message Acceptance and Mapping

**Receive Message – Status in PPT.RECEIVEDFILE details is updated as 'RECEIVED'**

Received File Details	Received Bulk Details	Received Message Details																		
<b>Received Message/File Details - List</b>																				
<table border="1"><thead><tr><th>File Reference</th><th>Queue Name</th><th>Company</th><th>File Status</th><th>File Name</th><th>Source</th><th>Single Multiple Ind</th><th> </th><th> </th></tr></thead><tbody><tr><td>SWIFT-OUTLORO</td><td>SWIFT</td><td></td><td>RECEIVED</td><td></td><td></td><td></td><td>60</td><td>→</td></tr></tbody></table>			File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind			SWIFT-OUTLORO	SWIFT		RECEIVED				60	→
File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind														
SWIFT-OUTLORO	SWIFT		RECEIVED				60	→												

**Map Message – Status in PPT.RECEIVEDFILE details is updated as 'MAPPED'**

Received File Details	Received Bulk Details	Received Message Details																		
<b>Received Message/File Details - List</b>																				
<table border="1"><thead><tr><th>File Reference</th><th>Queue Name</th><th>Company</th><th>File Status</th><th>File Name</th><th>Source</th><th>Single Multiple Ind</th><th> </th><th> </th></tr></thead><tbody><tr><td>SWIFT-OUTLORO</td><td>SWIFT</td><td>BNK</td><td>MAPPED</td><td></td><td>SWIFT</td><td>S</td><td>60</td><td>→</td></tr></tbody></table>			File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind			SWIFT-OUTLORO	SWIFT	BNK	MAPPED		SWIFT	S	60	→
File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind														
SWIFT-OUTLORO	SWIFT	BNK	MAPPED		SWIFT	S	60	→												

 TEMENOS

1. Message is received in TPH
2. BNK/PP.ACCEPT.MAP.SERVICE service interprets the SWIFT message to accept and maps the message details into POR tables by invoking Trafix

## Message received and stored in PRF.BLOB

### Message Received and Mapped for Payment processing

Blob Payment File Content	
Blob Unique ID	Message Content
SWIFT-OUTLORO	{1:F01DEMOGBPXXXX2769820912}{2:01011235041221B0FAUS33XXXX03520236480411171235N}{3:{101:XXX}{108:ICM041222A}{00000}}{4:20:T24034490}{28D:00002/00002}{30:160720}{21:T24TB0109170011}{21F:T24TESTING}{32B:USD3500,}{50H:/11193}{NIKE}{United States}{US}{57A:CRESCHZZ}{59/21016}{Computer Solution}{GENEVE}{SWITZERLAND}{70:Testing}{71A:SHA}{-}



Using menu option “Payment Hub -> Received Files, selected message’s “view BLOB message” option can be used to check the received message details.

## Create Payment Order

Once message is mapped, Payment Order is created Status 4

Pending and Processed Payments

Company / FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	⋮
BNK	BNK18107KJFCCDLF	USD	3,500.00				T24TB0109170011	T24034490	4	Completed - Message Mapping	⋮

Repair View Screen OE18107BHHPF

Payment Processing Information

Status	4	Processing Company	BNK
Transaction Reference Number	BNK18107KJFCCDLF	☰	
Sender's Reference Number	T24034490		
Priority	1		
Source	SWIFT		
Transaction Currency	USD	Transaction Amount	3,500.00
Incoming Message Type	101	Charge Option	Sha

Debit Credit Info   Error Information   Charge Information   Routing Information   Additional Information   Audit

 TEMENOS

Received Message has been mapped to the neutral format and Payment transaction created.

Created Payment transaction current status and other details can be viewed using “Pending and Processed Payments”.

## POR Tables are updated once Payment Order is created

POR_TRANSACTION_BNK18107KJPCCOLF		
CompanyID	BANK	
FTNumber	BANK18107KJPCCOLF	
Status Code	A	
Status Date Time	20180417162444237	
Specific Weight Code	SWF	
Weight Code	H	
Message Priority	1	
MessageFormat	101	
Priority Code	N	
Transaction Reference Incoming	TDATE0109170011	
Sender Address	BOFAUS33	
Receiver Address	DEMC05PX	
Senders Reference Incoming	T3M034890	
FX Deal Reference	TDATE TESTING	
TransactionAmount	3,500	
TransactionCurrencyCode	USD	
Details Of Charges	SHA	
Requested Execution Date	20 JUL 2016	20 JUL 2016
Originating Source	SWIFT	
Received Source	SWIFT	
Originating Channel	SWIFT	
Incoming Message Type	101	
Single/Multiple Indicator	S	
Number Of Children	0	
Message User Reference	KTM0411223400000	
File Reference Incoming	SWIFT. OUTLD.RD	
Entry Date Time	20180417162444237	17 APR 2018 12:54:44:237
Status Date	17 APR 2018	17 APR 2018



POR table updates when message is mapped into TPH. Relevant debit and credit parties are updated in POR.PARTYDEBIT and POR.PARTYCREDIT respectively

## POR Tables are updated once Payment Order is created

POR.SUPPLEMENTARY.INFO BNK18107K.IFCOLF																							
Additional Information Code	Add Inf Type Line Seq	Additional Inf Tag	Additional Inf Line																				
RMTINF	1	70	<input type="button" value="Please Select"/> Testing																				
<table border="1"> <thead> <tr> <th>Party Type</th> <th>Party Role</th> <th>Role Indicator</th> <th>Information Tag</th> </tr> </thead> <tbody> <tr> <td>CREDIT</td> <td>ACKING</td> <td>R</td> <td>STA</td> </tr> <tr> <td>CREDIT</td> <td>BENFCY</td> <td>R</td> <td>SP</td> </tr> <tr> <td>DEBIT</td> <td>SENDER</td> <td>R</td> <td></td> </tr> <tr> <td>DEBIT</td> <td>DROPTY</td> <td>R</td> <td>SOH</td> </tr> </tbody> </table>				Party Type	Party Role	Role Indicator	Information Tag	CREDIT	ACKING	R	STA	CREDIT	BENFCY	R	SP	DEBIT	SENDER	R		DEBIT	DROPTY	R	SOH
Party Type	Party Role	Role Indicator	Information Tag																				
CREDIT	ACKING	R	STA																				
CREDIT	BENFCY	R	SP																				
DEBIT	SENDER	R																					
DEBIT	DROPTY	R	SOH																				

POR.SUPPLEMENTARY.INFO BNK18107K.IFCOLF			
Additional Information Code	Add Inf Type Line Seq	Additional Inf Tag	Additional Inf Line
RMTINF	1	70	<input type="button" value="Please Select"/> Testing
National Id	Party Identifier Code	Party Account Line	
CRESCHZ		/21016	
BOFAUS33		/11193	

POR.SUPPLEMENTARY.INFO BNK18107K.IFCOLF									
Additional Information Code	Add Inf Type Line Seq	Additional Inf Tag	Additional Inf Line						
RMTINF	1	70	<input type="button" value="Please Select"/> Testing						
<table border="1"> <thead> <tr> <th>Party Free Line</th> <th>Direct Payment Flag</th> </tr> </thead> <tbody> <tr> <td>Computer Solution</td> <td><input type="checkbox"/></td> </tr> <tr> <td>None</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>				Party Free Line	Direct Payment Flag	Computer Solution	<input type="checkbox"/>	None	<input type="checkbox"/>
Party Free Line	Direct Payment Flag								
Computer Solution	<input type="checkbox"/>								
None	<input type="checkbox"/>								

 TEMENOS

## POR Tables are updated once Payment Order is created

POR.AGREEMENT.AND.ADVICE	BNK18107KJFCCDLF	<input type="button" value="Upload"/> <input type="button" value="Download"/> <input type="button" value="Print"/> - Please Select <input type="button" value="Clear"/>
Sending Bank	Debit Account Line	
BOFAUS33	/11193	

POR.AGREEMENT.AND.ADVICE	BNK18107KJFCCDLF	
Debit Party Line		
NIKE		

 TEMENOS

## Processed Payment

Pending and Processed Payments													
Company	FT Number	Ccy	Amt	↓	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	↓
BNK	BNK18107KJFCCDLF	USD	3,500.00		BNK	11193	USD	17 APR 2018	T24TB0109170011	T24034490	687	Payment Generation Successful	

Repair Viewer Screens GE181078Y79M4

Payment Processing Information		Processing Company	
Status	687	Processing Company	BNK
Transaction Reference Number	BNK18107KJFCCDLF	Processing Date	17 APR 2018
Sender's Reference Number	T24034490		17 APR 2018
Priority	1		
Source	SWIFT		
Output Channel	LORD		
Direction	O		
Transaction Currency	USD	Transaction Amount	3,500.00
Transfer Type	C	Charge Option	None
Incoming Message Type	101		
Balance Reservation	A	Sender Institution	BOFAUS33
Balance Reservation Number	ACK1810766478	Receiver Institution	CRESCHZ2

Debit Credit Info		Error Information	Charge Information	Routing Information	Additional Information	Audit
Debit Account Company	BNK				Credit Account Company	BNK
Debit Account Number	11193				Credit Account Number	22914
Debit Account Currency	USD				Credit Account Currency	USD
Debit Amount	3,500.00				Credit Amount	3,500.00
Debit Value Date	17 APR 2018				Credit Value Date	17 APR 2018
Ordering Account	/11193				Beneficiary Account	G827DEMA046016130002101
Ordering Name	NIKE				Beneficiary Name	Computer Solution
Ordering Address	United States				Beneficiary Address	GENEVE
Ordering Town/PostalCode	US				Beneficiary Town/PostalCode	SWITZERLAND
Ordering Country Residence	US				Beneficiary Country Residence	GB

Status 687 indicates that payment has been successfully processed and message has been sent to SWIFT and awaits for ACK message from SWIFT.

Path: Payment Hub > Inquiry and Queue Management > Pending and Process Payments > Pending and Processed Payments.

## POR Transaction for Processed Payment

POR.TRANSACTION   BNK18107KJFCCLDF		POR.TRANSACTION   BNK18107KJFCCLDF	
CompanyID	BNK	Credit Main Account	23914
FTNumber	BNK18107KJFCCLDF	Credit Main Account Currency Code	USD
Status Code	687	Credit Party Line1	Credit Suisse
Payment Direction	G	Credit Party Line2	PARADERLATZ 8
C T R B T R Indicator	C	Credit Party Line3	800 1 ZURICH SWITZERLAND
Own Account Indicator	N	Credit Main Amount	3,500
Status Date Time	20180417182314960	Credit Main Amount Home	3,500
Specific Weight Code	SWF	Credit IBATI Indicator	Y
Weight Code	H	Credit Client ID	100312
Heavy Weight Product ID	PPHPC181116JV3VG-20170725	Credit Business Line	999
Message Priority	1	TransactionAmount	3,500
Domestic International	I	TransactionCurrencyCode	USD
MessageFormat	101	Transaction Amount Home	3,500
Priority Code	N	Home Currency	USD
Transaction Reference Incoming	T24TESTING	Transaction Amount G/L Home	3,500
Company Region	ALL	G/L Home Currency	USD
Sender Address	BOFAUS33	Instructed Currency Code	USD
Receiver Address	DEMOGIBX	Instructed Amount	3,500
Senders Reference Incoming	T240334490	Out Transaction Amount	3,500
F X Deal Reference	T24TESTING	Out Transaction Currency Code	USD
Bank Operation Code	CRED	Details Of Charge	SHA
Debit Main Account Company ID	BNK	Resended Execution Date	20 JUN 2018
Debit Main Account	11193	Debit Value Date	17 APR 2018
Debit Main Account Currency Code	USD	Credit Value Date	17 APR 2018
Debit Party Line1	Nike	Originating Source	SWIFT
Debit Party Line2	1 BOWERMAN DRIVE	Received Source	SWIFT
Debit Party Line3	BEAVERTON	Originating Channel	SWIFT
Debit Main Amount	3,500	Source Product	SWIFT
Debit Main Amount Home	3,500	Incoming Message Type	101
Debit Charge Exchange Rate	1.235698000	Output Channel	LORO
Debit Charge Imposed Flag	Y	Outgoing Message Type	MT103STP
Debit Charge Currency Pair	GBP/USD	Print Map Sent	Y
Debit Client ID	100343	Single Multiple Indicator	S
Debit Business Line	999	Number Of Children	0
Credit Main Account Company ID	BNK	Message User Reference	ICM5412234599999

 TEMENOS

POR.TRANSACTION captures payment transaction details processed by TPH along with current status of the payment.

## POR Transaction for Processed Payment – Contd

PORTRANSACTION   BNK18107RUFCC01F		
File Reference Incoming	SHIFT-OUTLORD	
Debit Authority Indicator	Y	
Output Channel Imposed Flag	N	
Payment Send Date	17 APR 2018	17 APR 2018
Cover Flag	N	
Exposure Date	17 APR 2018	17 APR 2018
Cut Off Time	17 APR 18:22:00	
Settlement Shift Days	0	
F X Shift Days	1	
Cut Off Shift Days	1	
Client Condition Product	DEFAULT	
Routing Product	DEFAULT	
Fee Product	DEFAULT	
Posting Product	OUTTRA_STD	
Ledger Product Code	DEFAULT	
Debit Book Code	1	
Credit Book Code	31	
Debit Charge Book Code	1	
Credit Charge Book Code	31	
Debit V A T Book Code	1	
Credit V A T Book Code	31	
Book Date	17 APR 2018	17 APR 2018
P S D Compliant Indicator	N	
E C Compliant Indicator	N	
Shield	x	
Company B I C	DEMOGBFX	
Default Client ID	23010015	
Company Country Code	GB	
Default Language ID	1	
Threshold Hon S T P Amt	150	
Threshold Hon S T P Indicator	N	
Processing Date	17 APR 2018	17 APR 2018
F X Tolerance Percentage	10	
Offset Time	+02:00	
Dealer Desk Enabled	N	
Ordering Party Residency	US	
Ordering Party Residency Flag	N	
Ordering Party I B A H Country	GB	
Beneficiary Party Residency	GB	
Beneficiary Party Residency Flag	R	
Beneficiary Party Resid Imp Flag	Y	
Beneficiary Party I B A H Country	GB	
C D T Bank Conditions Flag	Y	
Repair Flag	Y	
Anaplap	ASAP	
Alternative For Cutoff	N	
Map I B A N Indicator	N	
B I C I B A H Check	N	
Reservation Amount	3,506.18	
Reservation Debit Acc Company I D	BNK	
Reservation Debit Account	111193	
Reservation Debit Acc Curr Code	USD	
Reservation Req Date	17 APR 2018	17 APR 2018
Reservation Key	ACLK1812766478	
Balance Check Stat Flag	A	
Entry User I D	AUTHORISER	
Entry Date Time	201804171102444237	17 APR 2018 12:54:44:237
Approved Date Time	20180417183349104	17 APR 2018 15:03:49:104
Auth Principle Indicator	1	
Approver User I D I	INPUTTER	
Status Date	17 APR 2018	17 APR 2018
Posting Main Amount Debit	3,506.18	
Posting Main Amount Debit L C Y	3,506.18	
Posting Main Amount Credit	3,500	
Posting Main Amount Credit L C Y	3,500	
Currency Market	1	

 TEMENOS

## Weight Assignment

Specific Weight SWIFT\*\*20160101

Modify      Audit

Company ID	BNK
Rank	32.00
Specific WeightCode	SWF
Weight Description	Swift Payments
Weight Code	<input checked="" type="radio"/> H <input type="radio"/> L <input type="radio"/> M
Start Date	01 JAN 2016
End Date	31 DEC 2099
AutoRepair Instance Name	

POR TRANSACTION BNK18107KJFCCDLF

CompanyID	BNK
FTNumber	BNK18107KJFCCDLF
Status Code	687
Payment Direction	O
C T R B T R Indicator	C
Own Account Indicator	N
Status Date Time	20180417182314960
Specific Weight Code	SWF
Weight Code	H
Heavy Weight Product ID	P498C16116JV3VG-20170725
Message Priority	1
Domestic International	I
MessageFormat	101

 TEMENOS

Specific Weight is assigned to the payment and weight is determined as “Heavy Weight”

Debit Authority Check

<b>Payment Hub &gt; Debit Authority GUI &gt; Netting Agreement List</b>  <b>PPL.NETTINGAGREEMNT</b>  <table border="1"> <tr> <td colspan="2">Netting Agreement 101BOFAUS33-20180316</td> </tr> <tr> <td><b>Modify</b></td> <td><b>Audit</b></td> </tr> <tr> <td>Company</td> <td>BNK</td> </tr> <tr> <td>Message Type</td> <td>101</td> </tr> <tr> <td>Sending Bank</td> <td>BOFAUS33</td> </tr> <tr> <td>Debit Account</td> <td>*</td> </tr> <tr> <td>First Name/Address Line</td> <td>*</td> </tr> <tr> <td>LinkID</td> <td>101BOFAUS33*-20180316</td> </tr> <tr> <td>Start Date</td> <td>16 MAR 2018</td> </tr> <tr> <td>End Date</td> <td>31 DEC 2099</td> </tr> </table>	Netting Agreement 101BOFAUS33-20180316		<b>Modify</b>	<b>Audit</b>	Company	BNK	Message Type	101	Sending Bank	BOFAUS33	Debit Account	*	First Name/Address Line	*	LinkID	101BOFAUS33*-20180316	Start Date	16 MAR 2018	End Date	31 DEC 2099	<b>POR.TRANSACTION</b>  <table border="1"> <tr> <td colspan="2">POR.TRANSACTION BNK18107KJFCCDLF</td> </tr> <tr> <td>Single Multiple Indicator</td> <td>S</td> </tr> <tr> <td>Number Of Children</td> <td>0</td> </tr> <tr> <td>Message User Reference</td> <td>ICMD041222A000000</td> </tr> <tr> <td>File Reference Incoming</td> <td>SWIFT-OUTLORD</td> </tr> <tr> <td><b>Debit Authority Indicator</b></td> <td><b>Y</b></td> </tr> <tr> <td>Output Channel Imposed Flag</td> <td>N</td> </tr> <tr> <td>Payment Send Date</td> <td>17 APR 2018</td> <td>17 APR 2018</td> </tr> <tr> <td>Cover Flag</td> <td>N</td> </tr> <tr> <td>Exposure Date</td> <td>17 APR 2018</td> <td>17 APR 2018</td> </tr> <tr> <td>Cut Off Time</td> <td>17 APR 18:22:00</td> </tr> <tr> <td>Settlement Shift Days</td> <td>0</td> </tr> <tr> <td>F X Shift Days</td> <td>1</td> </tr> <tr> <td>Cut Off Shift Days</td> <td>1</td> </tr> <tr> <td>Client Condition Product</td> <td>DEFAULT</td> </tr> <tr> <td>Routing Product</td> <td>DEFAULT</td> </tr> <tr> <td>Fee Product</td> <td>DEFAULT</td> </tr> <tr> <td>Posting Product</td> <td>OUTSHA_STD</td> </tr> </table>	POR.TRANSACTION BNK18107KJFCCDLF		Single Multiple Indicator	S	Number Of Children	0	Message User Reference	ICMD041222A000000	File Reference Incoming	SWIFT-OUTLORD	<b>Debit Authority Indicator</b>	<b>Y</b>	Output Channel Imposed Flag	N	Payment Send Date	17 APR 2018	17 APR 2018	Cover Flag	N	Exposure Date	17 APR 2018	17 APR 2018	Cut Off Time	17 APR 18:22:00	Settlement Shift Days	0	F X Shift Days	1	Cut Off Shift Days	1	Client Condition Product	DEFAULT	Routing Product	DEFAULT	Fee Product	DEFAULT	Posting Product	OUTSHA_STD
Netting Agreement 101BOFAUS33-20180316																																																											
<b>Modify</b>	<b>Audit</b>																																																										
Company	BNK																																																										
Message Type	101																																																										
Sending Bank	BOFAUS33																																																										
Debit Account	*																																																										
First Name/Address Line	*																																																										
LinkID	101BOFAUS33*-20180316																																																										
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End Date	31 DEC 2099																																																										
POR.TRANSACTION BNK18107KJFCCDLF																																																											
Single Multiple Indicator	S																																																										
Number Of Children	0																																																										
Message User Reference	ICMD041222A000000																																																										
File Reference Incoming	SWIFT-OUTLORD																																																										
<b>Debit Authority Indicator</b>	<b>Y</b>																																																										
Output Channel Imposed Flag	N																																																										
Payment Send Date	17 APR 2018	17 APR 2018																																																									
Cover Flag	N																																																										
Exposure Date	17 APR 2018	17 APR 2018																																																									
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Settlement Shift Days	0																																																										
F X Shift Days	1																																																										
Cut Off Shift Days	1																																																										
Client Condition Product	DEFAULT																																																										
Routing Product	DEFAULT																																																										
Fee Product	DEFAULT																																																										
Posting Product	OUTSHA_STD																																																										

 TEMENOS

If a debit authority check is not skipped based on the conditions, debit authority component must be able to trigger specific Debit Authority version based on the payment weight. **The payment needs to be validated against the netting agreement.**

**Path: Payment Hub > Debit Authority GUI > Netting Agreement List**

## Check Debit Side Client Conditions

Debit side client conditions are referred to arrive at any special instructions given for the client and process payment based on those instructions

Client Condition View PPCCR16113KBSN0-20161102

ClientCondition	Client Cond Advice	Client Cond FXDiscount
Company	BNK	
Client Condition Product	*	
Source Product	*	
Business Line	*	
Client ID	*	
Account Number	*	
Account Currency	*	
Account Company ID	*	
LinkID	*****_20161102	
Start date	02 NOV 2016	
End date	31 DEC 2099	
Language	1	
Billing Indicator	N	
Separate Charge Booking	N	
Charge Posting in Detail	N	
VAT on Principal	0.00	
VAT on charge	N	
CurrencyCode.1	*	
Batch ACK NACK Indicator	Both	
Tran ACKNACK Indicator	Y	



## Balance Check Required

BalanceCheckRequired is set to 'Y', hence balance reservation has happened for the payment

**Balance Check Required** [PPBCR17646183635349800]

Company	BNK
Rank	60
Source	*
Account Type	*
Message Type	*
Clearing Nature Code	*
Settlement Transaction Indicator	*
Balance Check Required Flag	Y
Reserve With Charges	N
OE Repair Reservation	Authorise

**Repair View Screen** [OE18107NNWMS]

Status	687
Transaction Reference Number	BNK18107KJFCCDLF
Sender's Reference Number	T24034490
Priority	1
Source	SWIFT
Output Channel	LORO
Direction	O
Transaction Currency	USD
Transfer Type	C
Incoming Message Type	101
Balance Reservation	A
Balance Reservation Number	ACKL1810766478

## Balance Check Required

If BalanceCheckRequired is set to 'N', no balance reservation will happen for the payment

Balance Check Required | PPBCR17646183635349800

View	Audit
Company	BNK
Rank	60
Source	*
Account Type	*
Message Type	*
Clearing Nature Code	*
Settlement Transaction Indicator	*
Balance Check Required Flag	N
Reserve With Charges	N
OE Repair Reservation	Authorise

Repair View Screen | OE18107XDK1F

Payment Processing Information	
Status	999
Transaction Reference Number	BNK18107GFCGGFCM
Sender's Reference Number	BUC1MT013INC
Priority	1
Source	SWIFT
Output Channel	LEDGER
Direction	I
Transaction Currency	USD
Transfer Type	C
Incoming Message Type	103
Balance Reservation	S

 TEMENOS

## Direction and Product Determination

POR TRANSACTION BNK18107KJFCOLF	Heavy Weight Product Condition PPHPC150220VYT-20160101	Heavy Weight Product Condition PPHPC150220VYT-20160101																																																																																																																								
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 TEMENOS

As incoming MT101 results in an Outgoing MT103, Direction for the Payment is determined as O.

Product is determined for the payment based on Input parameters and output parameters are arrived at which will be used for further payment processing

## Routing & Settlement

Contract BNK.DEFAULT.20160101

LinkID	BNK.DEFAULT.20160101			Business Line	Please Select		
Company ID	BNK			Routing Product	DEFAULT		
Contract Type	Bnk.			End Date	31 DEC 2099		
Start Date	01 JAN 2016						
Ranking	SLA Code	Priority	Currency Code	Transaction Lower Limit	Transaction Upper Limit	Charge Option	
1.00	x	x	EUR	0	9,999,999	x	
3.00	x	x	GBP	0	9,999,999	x	
5.00	x	x	USD	0	8,698,999	x	
6.00	x	x	HKD	0	99,999,999	x	

RS Option   RS Option - Account   RS Option - Party   Audit

Ranking	Option Ranking	RS Option	Message Channel	Cover Indicator	Lead Time	Alternative For Cutoff	Alternative For RS
5.00	10.00	LORO	SW	N	00:00	N	N
	20.00	NOSTRO	SW	N	00:00	N	N
	30.00	FEDWIRE		N	00:00	N	N
	40.00	PREF	SW	N	00:00	A	R

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Routing and Settlement identifies the contract to be used for the payment, arrives at the RS Option based on reachability check/ channel validations and identifies credit account from PPL.LoroNostroAccount table.

Routing Product should be set on the basis of the list of Routing Products set by Product Determination or \* (Default is \*).

Routing Contract – PTY, CTY, BNK specific maintenance varies depends on the Business Line and Routing product

Routing Contract Category – Currency, SLA specific maintenance, Amount and Charge bearer options perspective

Routing Options – Credit Account determination and depends on Serial or Cover method.

## Routing & Settlement

**RMA** | CRESCHZZ-20180316

View	Audit
Company ID	BNK
Swift Service	SWIFTNETFIN
Message Type Include	1*,2*
Override Through Upload	Y
Start Date	16 MAR 2018
End Date	31 DEC 2099

**ChannelCutOff** | LORO-USD-20161102

View	CCYPairFXShift	Audit
Company ID	BNK	
Channel	LORO	
Currency Code	USD	
CTR/BTR	*	
Direction	*	
Priority	*	
Message Type	*	
Source	*	
Cut-off time	22:00	
Cut-off time with FX	20:00	
Settlement Shift	0	
FX Shift	1	
Cut-off shift	1	
ASAP / ALAP Indicator	Asap	
LinkID	LOROUSD*****-20161102	
Start Date	02 NOV 2016	
End Date	31 DEC 2099	

**Loro Hostro Account** | 3-20180316

Company ID	BNK	Account Currency	USD
Party BIC	CRESCHZZ	End Date	31 DEC 2099
Type of Account Number	V		
Start Date	16 MAR 2018		
LinkID	CRESCHZZ/USD/20180316		

Account Details	Audit										
AccountHeaderCompanyID	23814	OwningBIC	CRESCHZZ	Y	PreferredDebitAccountHeader	Y	PreferredCreditAccountHeader	N	ChrgIndicator	AccountHeaderIsHoldingBk	AccountHeaderName

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## Date Determination

Dates Detail BNK18107KJFCCDLF

Dates Detail	
Processing Date	17 APR 2018
Requested Execution Date	20 JUL 2016
Credit Value Date	17 APR 2018
Debit Value Date	17 APR 2018
Payment Send Date	17 APR 2018
Book Date	17 APR 2018
Asapalap	ASAP
CutOff Shift Days	1
CutOff Time	17 APR 18 22:00
FX Shift Days	1
Settlement Shift Days	0

The Temenos logo, which consists of a stylized globe icon followed by the word "TEMENOS".

All dates calculated for the payment are stored

## Filtering

The screenshot shows a software interface titled "ProgramsPerWeight Filtering.H". At the top, there are tabs for "Amend" and "Audit", with "Amend" being selected. Below the tabs, there are several input fields: "Company ID" (BNK), "Specific Weight Code.1" (with a required asterisk), "Ranking.1" (11.00), "Program Name.1" (FilteringService.invokeFiltering), "ProgramsPerWeight Description.1" (EN Process Program), and "Program Skip Indicator.1" (radio buttons for Y and N, with Y selected). A red box highlights the "Program Skip Indicator" field. Below the form is a log table with two entries:

INF	Filtering not required for this weight and specific weight	19 MAR 2018 22:28:44.343
INF	Status code changed to ready for Risk Filter	19 MAR 2018 22:28:44.343

In the bottom right corner, there is a TEMENOS logo.

Skip further processing based on weight

Path: Payment Hub > Static Data GUI > Programs Per Weight

This table stores the weight based components that will be invoked for a payment with a specific weight and high level weight.

Every weight based component will look up this table to decide whether the component must be executed for the payment or not. If yes, it will invoke the program that is mentioned in this table. A component can have different programs based on weights.

In this example, Filtering component is skipped for the weight code and audit trail is updated accordingly.

## Fee Determination

**Fees Appd for Debit Credit Charges**

Fee Type	Fee Desc	Type Of Chge	Fee Ccy	Fee Amt	Chg Ccy	Chg Amt	Chg Pty Indic	Tax Pty Indic	View
TRANSACTIONFEE	Transaction Fee	R	GBP	5.00	USD	6.18	D		

Client Charges 2-20180316

Company	BNK			
Fee Product	OUTINTNAT	Source Product	SWIFT	
Business Line	*			
Client ID	*			
A/C Company Code	BNK	A/C Number	*	
Residency Status	*			
Fee Currency	USD			
Start Date	20180316	End Date	31 DEC 2099	
LinkID	OUTINTNATSWIFT*****20180316			
Ranking	Fee Type	Always Apply Flag	Apply Inc Only Flag	Percentage VAT On Charge
1	TRANSACTIONFEE	Y	N	

Fee Formula - Fixed Fee    Fee Formula - Percentage Fee    Fee Formula - BaseChrg/Disc/Rise    Audit

Ranking	Fee Type	Fee Tier Range Lower Limit	Fixed Charge Amount	Minimum Charge Amount	Maximum Charge Amount	FixedChargeAmountFLX
1	TRANSACTIONFEE	0	5	0	999,999	

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ClientCharges are defined for Debit Side as 5USD for the payment and the same are calculated by Fee Determination Component and included in the Posting lines as per the Posting Set defined

## Posting Lines

**Posting Lines**

Pstg Line No	Reserv Key	Acc Comp Id	Acc Num	Acc Ccy	Deb Cre Ind	Ccy	Amt	Value Date	Rev Ind	
1	ACLK1810766478	BNK	11193	USD	D	USD	3506.18	20180417		<a href="#">View Statement</a>
2	ACLK1810766478	BNK	23914	USD	C	USD	3500	20180417		<a href="#">View Statement</a>
3	ACLK1810766478	BNK	PL52000	GBP	C	GBP	5.00	20180417		<a href="#">View Statement</a>

**Posting Set View OUTSHA\_STD.1-20160101**

Company	BNK
Posting Product	OUTSHA_STD
Ranking	1.00
Post Charge Separately	N
Detailed Charge Posting	N
VAT on Principal	N
VAT on Charge	N
OCP Posting Req	N
Start Date	01 JAN 2016
End Date	31 DEC 2099
LinkID	OUTSHA_STD1-20160101

**Posting Line1**   **Posting Line2**   **Audit**

PartyFlag	AccountToken	AmountToken	BookingDate	ValueDateToken	SuppressZeroFlag
D	DBT_ACT	AMT_DBT_LESS_VAT	Post_Date	Debit_Value_Date	Y
C	CDT_ACT	AMT_CDT	Post_Date	Credit_Value_Date	Y
C	DBT_PL_CHG_ACT	AMT_DBT_DET_CHG	Post_Date	Debit_Value_Date	Y
C	DBT_PL_EXP_ACT	AMT_DBT_CUS_SPR	Post_Date	Debit_Value_Date	Y
C	CDT_PL_EXP_ACT	AMT_CDT_CUS_SPR	Post_Date	Credit_Value_Date	Y

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## Payment Generation – View Outgoing SWIFT MT103

Outgoing Message							Results 1-1 of 1		
Send Ref	Send Date/Time	Msg Type	Message Content	Ack Code	Ack Msg	File Reference	Bulk Reference	ObjReasonCode	ObjCodeProperties
BNK18107KJFCCLF	20180417182314960	MT103STP	{1:FI1DEMOBPPXAA000000000000}{2:103CRESCHZZ0000}{3:108BNK18107KJFCCLF}{4:19STP}{5:BNK18107KJFCCLF}{6:238:CRED}{7:32A:180417023900}{8:338:US03500}{9:50K:111193}{10:NKE}{11:1 BOWERMAN DRIVE}{12:BEAVERTON}{13:9702020EM060161300021016}{14:COMPUTER SOLUTION}{15:GENEVE}{16:/GB/SWITZERLAND}{17:0:TESTING}{18:1ASHA}{19:}		0	7	K	J	



Outgoing Message generated for the payment is stored is updated in PSM.BLOB table

## Audit Trail Updates

Audit Trail			
Event Type	Event Description	Error Code	Add Info
INF	Message mapped according to parameters		
INF	Weight assigned successfully	HISWF	
INF	Inbound CodeWord processed successfully	*	
INF	SLA successfully determined		
INF	Automated Repair Tool not required for this weight and specific weight	HISWF	
INF	Payment Successfully Initialised		
INF	Debit Authority successful - Debit Authority Indicator set	S	
INF	Debit Party Successfully Determined	11193	
INF	Own Account successfully Determined	N	
INF	Direction and Transfer type successfully determined	O/C	
INF	Product determination successful	HWA(PHPIC16116JV3VG-20170725(SWIFT)(DEFAULT)(DEFAULT)(OUTSHA_STD)	
INF	Debit Main Account Successfully Validated	BNK01193 USD	
INF	Balance will be reserved along with charges		
INF	Client Condition read successfully	DEFAULTSWIFT***** DEFAULTISWIFT**	
INF	Duplicate check performed successfully		
INF	R/S Output Channel is successfully determined	LORD NOSTRO FEDWIRE PREF BNK.DEFAULT-20160101	
INF	R & S Option is successfully selected	LORD BNK.DEFAULT-20160101	
INF	Credit Account is successfully determined	BNK22914 USD	
WAR	IBAN Validation failed for IBAN mandatory country for beneficiary	RNG30001	CH21016
INF	Credit Party successfully validated		23914 / BNK / BNK
INF	Bank Condition read successfully		DEFAULT-20160101***
INF	Credit Bank Conditions updated successfully		



All events for the payment processing are logged and can be viewed in Audit Trail

## ORDER ENTRY (OE)



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Customer Requests for a funds transfer is being booked by Bank User.

The Order Entry screen will have different versions which can be selected from the menu by the operator:

Outgoing Transfer (CTR)

Incoming Transfer (CTR)

Book Transfer (CTR)

Outgoing Transfer (BTR)

Incoming Transfer (BTR)

Book Transfer (BTR)

Own Account Transfer BTR MT200

## Order Entry (OE)

- Client initiated payments (Book or Outgoing payments): some clients prefer ordering transactions by for example sending a fax or making a phone call to the bank instead of using a payments channel to initiate funds transfers.
- On the incoming side Order Entry is mainly used as a last resort to still credit clients in case some parts of the architecture (e.g. communication interface with external channels) are not functioning because of a technical issue. Also incoming clearing files which, for some technical reason, cannot pass through the mapping component can be inputted manually after being routed to the exception queue and printed at Operations.
- Order Entry caters for those transactions which cannot be captured within the boundaries of the table configuration for e.g. whether a low volume complex product cannot be setup or whether a default processing rule needs to be overruled, Order Entry is the component taking care of these exceptions.
- In case a transaction is functionally incorrect but has already been booked, a reversal of the payment can be done via Order Entry and the accompanying charges can be rebooked on the client's account.



The Order Entry process flow is different from the STP-flow as the OE-flow allows for interaction between the operator and the payment engine. The payment engine will initiate payment processing based on the input by the operator. In turn, the output provided by the engine is input again for the operator. The operator may then, for example, need to fix any error messages by modifying the payment characteristics (e.g. change the debit account, adjust the FX-rate), to accept warning messages (e.g. dormant account), decide to impose certain values (e.g. credit value date, credit account), or even cancel the payment. By definition an STP-payment has no operator intervention. Its processing is entirely guided by the payment engine.

After a payment is successfully submitted and authorized (no screen/component errors left), the status of the payment is updated (and the Order Entry flow ends)

## ORDER ENTRY (OE)

- No of authorizers ( 4 eyes / 6 eyes principle)
- Actions:
  - Authorize
  - Reject
- Payment characteristics unchanged
- Error handling – Authorization process



The number of eyes required for authorization is configurable per company and can be based on the following conditions: Processing Company ID, Source, Message Type, Transfer Type, Amount, Currency, Business Line and Message Priority. The table settings will be interpreted in the first authorize mode just before the Balance check. The OE process will determine which principle applies and accordingly decide to skip the balance reservation yes or no: in case of 6-eyes principle the Balance Check component can be skipped in the first authorize mode as the balance is reserved by the second authorizer. Next to this decision it will also store a value in the payment order to indicate which principle applies to the payment.

Within any level of authorization the operator can perform 2 actions: Reject and Authorize.

### *Authorize*

After the operator presses authorize, one of the components being invoked is Mapping & Acceptance. This component will interpret a table to determine whether the 4- or 6-eyes principle applies and a field in the database will be updated. This field is input for Payment Finalization in order to decide on the next processing step. This processing is only performed for the first Authorization level. Once the Authorization Principle indicator is updated to the Payment Order there is no need to set the indicator again in further Authorize levels.

### *Reject*

The cancellation order is not accepted by the authorizer. The authorizer is required to provide a reason for rejection. Upon clicking on the reject button a pop-up will appear with a text box in which the authorizer can provide a reason for rejecting the payment order.

The authorizer is not allowed to change any of the payment characteristics. All fields on the screen will be restricted so the authorizer cannot modify any payment characteristics on the screen. The operator is only allowed to click on the reject and authorize button, and he/she can of course close the screen.

### *Error handling*

The Authorize flow can only return Functional and Technical errors. When an error is returned in Authorize mode the Authorize button must be made inactive. The payment is not allowed to be processed further, it can only be rejected. A non-Technical error returned in Authorize mode is not made inactive.

## ORDER ENTRY (OE)

### ● Imposable fields

- Output channel
- Debit account number
- Credit account number
- Debit exchange rate
- Credit exchange rate
- Debit value date
- Credit value date
- Debit charge component + currency + amount
- Debit charge account number + currency
- Credit charge component + currency + amount
- Credit charge account number + currency
- Receiver's Charge (debit side only)

Processing Company	BNK	01 APR 2016	01 APR 2016
Priority	1		
Product	LORO	GBP	100.00
Output Channel	SHA	Receiver Institution	CITIGB2L

 TEMENOS

Imposed values will always override the default values generated by the components within the payment engine. In case the imposed value is not within standard processing of the applicable component, a warning message or functional error (in a few cases, e.g. Boundary Date check) may be triggered by the component to notify the operator about the data he is requesting to be processed. The operator has final authority over the transaction and may decide to override values as received from the engine if they are not blocking for payment processing. The functional errors have to be resolved before proceeding with the payment.

## Workshop – Process Outgoing Payment via Order Entry



 TEMENOS

## Order Entry (OE)

Boeing, wishes to pay his supplier ABC Corp located in London, for an amount of GBP 9,000.

Boeing holds a USD account with T24 Bank while ABC Corp has a GBP account with Barclays in London, UK

Boeing Instructs T24 Bank, requesting to make payment on behalf of them to Beneficiary ABC Corp.

Barclays Bank shares a direct account relationship with T24 Bank.

T24BANK uses TPH (Temenos Payment System) for handling all types of payment transactions and T24 acts as the DDA system (Demand Deposit Account)

T24BANK has setup TPH with multiple companies. One of them is with local currency USD and country United Kingdom (GB)

Transaction charges are shared between the Sending and Receiving Bank i.e. Charge type used is SHA.



Path: Payment Hub > Inquiry and Queue Management > New Order Entry Payments > Order Entry Customer Transfer > Outgoing Transfer CTR

## Order Entry (OE)

The screenshot shows the 'Order Entry Outgoing Transfer (CTB) - OE101071-RAC02' screen. The 'Payment Processing Information' section contains various fields: Status (135), Processing Company (BNK), Transaction Reference Number, Processing Date (17 APR 2018), Processing Date Imposed Flag (Yes), Sender's Reference Number, Priority (1), Product, Related Reference, Output Channel (NOSTRO), Transaction Currency (GBP), Transaction Amount (9,000.00), Charge Option (Bank), Output Channel Imposed Flag (Yes), Instructed Currency, Instructed Amount, Balance Reservation, Beneficiary ID, Receiver Institution (BARC822), Receiver Institution H/C (C), and various checkboxes and dropdowns for Intra Company Payment, Store Template Values (D-CRFT-BNK-AUTHORISER), Delete from Template, Save As Template (Yes), and Nick Name.

User inputs the Processing company, Currency, Amount, RECEIVER Institution, Debit Account, Beneficiary details and selects the validate button, system enriches output channel, Credit Account details, Debit account related details and Ordering Account details.

TPH provides a functionality to provide Transaction Amount and Transaction Currency while initiating payments. This information is mapped to tag 32A of Outgoing SWIFT message. However, in some cases, it is possible that instructed amount & currency for the payment provided by client is different from the Transaction Amount and Currency. For e.g. Client can instruct Bank to transfer equivalent of 100 GBP in EUR from his/ her GBP account. Instructed Amount and Currency when different from the Transaction Amount is mapped to tag 33B of the outgoing SWIFT message.

Instructed Amount is the amount that ordering party has instructed to pay i.e. the amount for which the ordering client's account will be debited and will be forwarded in the payment chain for information purpose. The transaction amount is the amount which needs to be transferred to the credit party i.e. the amount which is settled between the banks or is credited to the beneficiary account. Payments of Customer Credit Transfer initiations with Instructed Amount and currency are present, should undergo 33B processing.

## Current status in 135

User selects the submit button and system saves the OE record and provide the reference number. Can view the transaction using Pending and Processed Payment screen.

## Order Entry (OE) - Contd

Order Entry Outgoing Transfer (COTP) - OE181071RA03

Debit Credit Info		Error Information		Charge Information		Routing Information		Additional Information		Audit	
<b>Debit Side Information</b> Debit Account Company: BNK Order Party Tag Option Flag: <input type="checkbox"/> Debit Account Number: 789956 <input type="button" value="..."/> Debit Account Number Imposed Flag: <input type="checkbox"/> Debit Account Number BIC: <input type="text"/> Debit Account Currency: USD Debit Amount: 11,751.28 Debit Customer Rate: 1.305698 Debit Customer Spread: 0.00 Debit Treasury Rate: 1.305698 Debit Exchange Rate Reference: <input type="text"/> Debit Value Date: 18 APR 2018 <input type="button" value="..."/> Debit Value Date Imposed Flag: <input type="checkbox"/>		<b>Credit Side Information</b> Credit Account Company: BNK Credit Account Number: 23701 <input type="button" value="..."/> Credit Account Number Imposed Flag: <input type="checkbox"/> Credit Account Number BIC: <input type="text"/> Credit Account Currency: GBP Credit Amount: 9,000.00 Credit Customer Rate: <input type="text"/> Credit Customer Spread: <input type="text"/> Credit Treasury Rate: <input type="text"/> Credit Exchange Rate Reference: <input type="text"/> Credit Value Date: 18 APR 2018 <input type="button" value="..."/> Credit Value Date Imposed Flag: <input type="checkbox"/>									
Ordering Account: 789956 Ordering BIC: <input type="text"/> Ordering Name: Boeing Ordering Address: 7755 E. MARGINAL WAY SOCIAH SEATTLE <input type="checkbox"/>		Beneficiary Tag Option: <input checked="" type="checkbox"/> Beneficiary Account: <input type="text"/> Beneficiary BIC: <input type="text"/> Beneficiary Name: ABC Corp Beneficiary Address: <input type="text"/>									

 TEMENOS

## Order Entry (OE)

Pending and Processed Payments

Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description
BNK	BNK18107HGDLCCKJK	GBP	9,000.00	BNK	78956	USD	17 APR 2018			315	Waiting - General Authorisation First Level

POR.TRANSACTION BNK18107HGDLCCKJK	
CompanyID	BNK
FTNumber	BNK18107HGDLCCKJK
Status Code	315
Payment Direction	O
C T R B T R Indicator	C
Status Date Time	20180417120832998
Specific Weight Code	ENT
Weight Code	H
Heavy Weight Product ID	PPHPCT5022NNVH6-20160101
Message Priority	1
Domestic/International	D
Priority Code	N
Company Region	ALL
Debit Main Account Company ID	BNK
Debit Main Account	78956
Debit Main Account Currency Code	USD
Debit Party Line1	Boeing
Debit Party Line2	7755 E. MARGINAL WAY SOUTH
Debit Party Line3	SEATTLE
Debit Main Amount	11,751.28
Debit Main Amount Home	11,751.28
Debit Exchange Rate	1.305698
Debit Currency Pair	GBP/USD
Debit Charge Exchange Rate	1.235698000
Debit Charge Currency Pair	GBP/USD
Debit Client ID	100315

Debit Business Line	999
Credit Main Account Company ID	BNK
Credit Main Account	23701
Credit Main Account Currency Code	GBP
Credit Party Line1	Barclays Bank London
Credit Party Line2	54 LOMBARD STREET
Credit Party Line3	LONDON UK EC3P 3AH
Credit Main Amount	9,000.00
Credit Main Amount Home	11,751.28
Debit Treasury Rate	1.305698
Credit I B A N Indicator	N
Credit Client ID	100461
Credit Business Line	999
TransactionAmount	9,000.00
TransactionCurrencyCode	GBP
Transaction Amount Home	11,121.28
Home Currency	USD
Transaction Amount G L Home	11,121.28
G L Home Currency	USD
Details Of Charges	SHA
Debit Value Date	18 APR 2018
Credit Value Date	18 APR 2018
Originating Source	OE
Source Product	OE
Incoming Message Type	RFC7
Output Channel	NOSTRO

 TEMENOS

Once transaction is submitted, it will be in status 315 – Waiting for First level authorisarion. Payment order record is updated with resolved payment details in the respective POR tables (i.e. POR.TRANSACTION)

## Order Entry (POR.TRANSACTION) - Contd

Single Multiple Indicator	S
Debit Authority Indicator	Y
Output Channel Imposed Flag	N
Payment Send Date	17 APR 2018
Cover Flag	N
Exposure Date	18 APR 2018
Cut Off Time	17 APR 18:00
Settlement Shift Days	0
F X Shift Days	1
Cut Off Shift Days	1
Client Condition Product	DEFAULT
Routing Product	DEFAULT
Fee Product	OUTDOMEST
Posting Product	GUTSHA_STD
Ledger Product Code	MRODONS
Debit Book Code	1
Credit Book Code	51
Debit Charge Book Code	1
Credit Charge Book Code	51
Debit V A T Book Code	1
Credit V A T Book Code	51
Book Date	17 APR 2018
P S D Compliant Indicator	N
E C Compliant Indicator	N
Slaid	DEFAULT
Company B I C	DEMOGBPX

Default Client I D	Z3019515
Company Country Code	GB
Default Language I D	1
Threshold Non S T P Amt	150
Threshold Non S T P Indicator	N
Processing Date	17 APR 2018
F X Tolerance Percentage	10
Offset Time	+02:00
Dealer Desk Enabled	N
Ordering Party Residency	US
Ordering Party Residency Flag	N
Ordering Party I B A N Country	GB
Beneficiary Party Residency	GB
Beneficiary Party Residency Flag	R
Beneficiary Party Resid Imp Flag	Y
C D T Bank Conditions Flag	Y
Asapalap	ASAP
Alternative For Cutoff	A
Map I B A N Indicator	N
B I C I B A N Check	N
Balance Check Stat Flag	S
Entry User I D	AUTHORISER
Entry Date Time	20180417120832998
Status Date	17 APR 2018
Filter Product	DEFAULT
Debit Customer Spread	0
Currency Market	1



## Order Entry (OE) – POR.SUPPLEMENTARY.INFO

POR.SUPPLEMENTARY.INFO BNK18107HGDLC.CJK

Main Or Charge Account Type	Account Company Id	Account Number
D	BNK	78956
C	BNK	23701
Party Type		
DEBIT	ORDPTY	R
CREDIT	BENFCY	R
CREDIT	RECVER	G
Reserve With Charges	N	
Order Entry Id 1	OE181071R4S3	
Ed Duplicate Type Id	PH-OUTGOING	
Ccy	Account Type	Account Status
USD	C	Active
GBP	N	Active
National Id		Party Identifier Code
Y		78956
BARCGB22		
Customer Id	Customer Name	
100315	Boeing	
100461	Barclays Bank London	
Party Free Line		Direct Payment Flag
Boeing	○●	Boeing
ABC Corp	○●	ABC Corp

 TEMENOS

POR.ACCTINFO is updated with Debit and Credit account details information.

## Order Entry (OE) – POR.POSTING.AND.COMFIRMATION

POR POSTING AND CONFIRMATION BNK18107HGDLCJ.K		
Charge Party Indicator D	Fee Type TRANSACTIONFEE	Charge Sign P
Type Of Charge R	Fee Description Transaction Fee	Charge Amor 6.18
Charge Amount Currency USD	Charge Amount Local Ccy 6.18	Local Ccy Code USD
Charge Amount Fee Currency 5.00	Fee Currency Code GBP	PI Account Company BNK
PI Account Number PLS2000	PI Account Currency GBP	

Table which gets updated for a credit party details.



## Order Entry (OE) – POR.AGREEMENT.AND.ACVICE

POR AGREEMENT AND ADVICE   BNK18107HGDLCJJK			Please	
Sequence Number <input type="text" value="2"/>	Debit Credit Advice <input type="text" value="D"/>			
Debit Credit Indicator <input type="text" value="D"/>	Client Conditions Id <input type="text" value="*****"/>			
Dstr Cdr Bank Cond Ind <input type="text" value="C"/>	Bank Conditions Id <input type="text" value="DEFAULT-20160101"/>			
Bc Indicator <input type="text" value="C"/>	Ctr Btr Indicator <input type="text" value="C"/>	Delivery Method <input type="text" value="CustStatusMsgType"/>		
Pc Language Id <input type="text" value="1"/>	Pc Statement Format Name <input type="text" value=""/>	Billing Indicator <input type="text" value="N"/>		
Advice Type <input type="text" value="Y"/>	Customer Status Msg			
Charge Posting Separately <input type="text" value="N"/>	Charge Posting Detail <input type="text" value="0"/>	Vet Principal <input type="text" value="0"/>	Vet On Charge <input type="text" value="N"/>	
Customer Status Msg				
Batch Ack Neck Indicator <input type="text" value="BOTH"/>	Tran Neck Indicator <input type="text" value="Y"/>	Balance Check On Chg Act		

 TEMENOS

## Order Entry (OE)

User Menu > Payment Hub > Payment Approvals > Authorise Pending Payment > Authorise Order Entry and Repair Payments > Pending Authorise Payments

Company	Ftnumber	Source	Direction	Transfertype	Processingdate	Id	
BNK	BNK18107HGDLCJK	OE	O	C	20180417	OE181071R4S3	<input checked="" type="checkbox"/> <input type="button" value="X"/> <input type="button" value="G"/>

Authorise Screen OE181071R4S3

Payment Processing Information		Processing	
Status	315	Company	BNK
Transaction Reference Number	BNK18107HGDLCJK	Processing Date	17 APR 2018 17 APR 2018
Source	OE	Priority	1
Direction	O	Output Channel	NOSTRO
Transfer Type	C	Transaction Currency	GBP
Incoming Message Type	RFCT	Transaction Amount	9,000.00
		Charge Option	Shr
		Receiver Institution	BARCGBZ2

Debit Credit Info	Error Information	Charge Information	Routing Information	Additional Information	Audit
Debit Account Company : BNK Debit Account Number : 78996 Debit Account Currency : USD Debit Amount : 11,751.28 Debit Customer Rate :				Credit Account Company : BNK Credit Account Number : 23781 Credit Account Currency : GBP Credit Amount : 9,000.00	

 TEMENOS

Authoriser logs into the system and view the pending for authorization and authorize the Order Entry transaction.

Path : User Menu -> Inquiry And Queue Management -> Pending Payments -> Authorize OrderEntry & Repair Payments -> Pending Authorize Payments

## Order Entry (OE)

Pending and Processed Payments												
Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	
BNK	BNK18107HGDLCJK	GBP	9,000.00	BNK	78956	USD	17 APR 2018			600	Completed - STP Processing successful	
Pending and Processed Payments												
BNK	BNK18107HGDLCJK	GBP	9,000.00	BNK	78956	USD	17 APR 2018			687	Payment Generation Successful	
Outgoing Message												
Send Ref	SendDateTime	Msg Type	Message Content				Ack Code	Ack Msg	File Reference	Bulk Reference	CigReasonCode	CigCodeProprietary
BNK18107HGDLCJK	20180417145115730	MT103	(1 F01DEMOGBPXXXXX0000000000)(2 102BARCGB220000)(3 (08BNK18107HGDLCJK)(4  20BNK18107HGDLCJK 238CRED 32A180418GBP0000 338GBP0000 50K/78956 BOEING 7755 E MARGINAL WAY SOUTH SEATTLE 59ABC CORP /G/ 31A.SHA -)					0	7	H	G	

 TEMENOS

Post successful process of Payment transaction, Posting and Generated message can be viewed using “View in Detail” options on Pending and processed payment screen.

# Order Entry (OE)

Posting Lines										
Pstg Line No	Reserv Key	Acc Comp Id	Acc Num	Acc Ccy	Deb Cre Ind	Ccy	Amt	Value Date	Rev Ind	
1	ACLK1810720162	BNK	78956	USD	D	USD	11757.46	20180418		<a href="#">View Statement</a>
2	ACLK1810720162	BNK	23701	GBP	C	GBP	9000.00	20180418		<a href="#">View Statement</a>
3	ACLK1810720162	BNK	PL52000	GBP	C	GBP	5.00	20180418		<a href="#">View Statement</a>

Audit Trail										
Event Type	Event Description	Error Code	Add Info							
INF	New payment order is created by AUTHORISER		HIENT							
INF	Weight assigned successfully		BNK07895682SD							
INF	Payment Successfully Initiated		HWA0PPHPIC15022NNVH6-201601010E0EDEFAUTLDEFAUTLTIOUTDOMESTICOUTS							
INF	Debit Party SuccessFully Determined		BNK07895682SD							
INF	Product determination successful		BNK2227015GBP							
INF	Debit Main Account SuccessFully Validated		*****							
INF	Credit Main Account SuccessFully Validated		LORD NOSTRO PREFBNK.DEFAULT.20160101							
INF	Client Condition read successfully		NOSTROBNK.DEFAULT.20160101							
INF	R&S Output Channel is successFully determined		BNK2227015GBP							
INF	R & S Option is successfully selected		RNS30001 GBI							
INF	Credit Account is successfully determined		DEFAULT.20160101?**?							
WAR	IBAN Validation failed for IBAN mandatory country for beneficiary		Proc:20180417ICVD:20180418ICVD:20180418IPSD:20180417CSD:BD:2018041							
INF	Bank Condition read successfully		1-20180316?**?BNK?**?							
INF	Credit Bank Conditions updated successfully									
INF	Date Determination Successful		BNK18107HGDLCC.JKAUTHISER							
INF	Duplicate check performed successfully									
INF	Record key - ClientCharges table used for peeling off									
INF	Fee Processing is successful		ACLK1810720162							
INF	Balance will be reserved without including charges		BNK18107HGDLCC.JKINPUTTER							
INF	The Balance Check with charges process is skipped for the payment									
INF	FATF Regulations SuccessFully met									
INF	Payment successfully submitted and sent to the first Authorization level									
INF	4-keys authorization principle applicable for this payment									
INF	Balance will be reserved without including charges									
INF	Funds Authorization request is Approved and reservation created									
INF	Payment successfully authorized and sent to the Payment Workflow for further processing									

 TEMENOS

## Workshop – Process Book Payment via Order Entry



 TEMENOS

User to input the Order Entry Book transfer and validates the generated accounting entries.

## Order Entry (OE)

Mr. Warner Buffet, wishes to pay Nike, for an amount of EUR 1000. Warner Buffet is holding EUR account whereas Nike is holding USD account with T24 Bank.

T24BANK uses TPH (Temenos Payment System) for handling all types of payment transactions and T24 acts as the DDA system (demand Deposit Account)

T24BANK has setup TPH with multiple companies.

Charges are applied on both parties.



Path: Payment Hub > Inquiry and Queue Management > New Order Entry Payments > Order Entry Customer Transfer > Book Transfer CTR

## Order Entry (OE) – Book Payment

User Menu > Payment Hub > New Payment Orders > Initiate Customer Transfer > Book Transfer

The screenshot shows the 'Order Entry Book Transfer (CTR)' screen with reference number OE181073LCV7. The form is titled 'Payment Processing Information'.

Field	Value	Field	Value	Field	Value
Status	315	Processing Company	BHK	Processing Date Imposed Flag	
Transaction Reference Number	BHK181073-HC-BHCCCL	Processing Date	17 APR 2018 17 APR 2018	Priority	1
Deorder Reference Number		Product		Output Channel Imposed Flag	
Deolated Reference		Output Channel	LEDGER	Instructed Currency	
Source	OE	Transaction Currency	EUR	Instructed Amount	
Directions	S	Transaction Amount	1,500.00	Charge Option	Bra
Transfer Type	C	Receiver Institution		Receiver Institution N C	C
Insuring Message Type	RFCCT				
Balance Reservation					
Balance Reservation Number					
Balance Reservation Debit Chg Acct					
Pre-authorization Number					
Intra Company Payment					
Show Template Values	B-C-RFCT-BHK-AUTHORISER				
Select from Template					
Save As Template	<input checked="" type="checkbox"/> Yes				
File Name					

TEMENOS

User inputs the Transaction amount, currency and Debit account and Credit account and commits the record. After validation system moves the transaction into “315” status.

## Order Entry (OE) – Book Payment

Order Entry Book Transfer (CTR) : OE181073LCY7

Debit Credit Info		Error Information	Charge Information	Routing Information	Additional Information	Audit	Please Select	
<b>Debit Side Information</b> Debit Account Company: BNR Order Party Tag Option Flag: <input type="checkbox"/> Debit Account Number: 10968 <input type="checkbox"/> Debit Account Number BIC: <input type="checkbox"/> Debit Account Currency: EUR <input type="checkbox"/> Debit Amount: 1,500.00 <input type="checkbox"/> Debit Customer Rate: <input type="checkbox"/> Debit Customer Spread: <input type="checkbox"/> Debit Treasury Rate: <input type="checkbox"/> Debit Exchange Rate Reference: <input type="checkbox"/> Debit Value Date: 18 APR 2018 <input type="checkbox"/>				<b>Credit Side Information</b> Credit Account Company: BNR Credit Account Number: 11193 <input type="checkbox"/> Credit Account Number BIC: <input type="checkbox"/> Credit Account Currency: USD <input type="checkbox"/> Credit Amount: 1,520.39 <input type="checkbox"/> Credit Customer Rate: 1.013592 <input type="checkbox"/> Credit Customer Spread: 0.00 <input type="checkbox"/> Credit Treasury Rate: 1.013592 <input type="checkbox"/> Credit Exchange Rate Reference: <input type="checkbox"/> Credit Value Date: 18 APR 2018 <input type="checkbox"/>				

 TEMENOS

## Order Entry (OE) – Book Payment - Contd

Ordering Account	10968	Beneficiary Tag Option	<input checked="" type="checkbox"/>
Ordering BIC		Beneficiary Account	11193
Ordering Name	Mr Warner Buffet	Beneficiary BIC	
Ordering Address	1440 KIEWIT PLAZA	Beneficiary Name	Nike
Ordering Town/PostalC - 1	OMAHA NE 68131	Beneficiary Address	1 BOWERMAN DRIVE
Ordering Town/PostalC - 2		Beneficiary Town/PostalC - 1	BEAVERTON
Ordering Country Residence	US	Beneficiary Town/PostalC - 2	
Beneficiary Country Residence	US	VAT Credit Main Amt Indicator	
VAT Debit Main Amt Indicator		VAT Debit Main Amt %	
VAT Debit Main Amount %		VAT Credit Main Amt %	
VAT Credit Main Amount %		VAT Credit Main Amt Indicator	



## Order Entry – Book Payment (POR.TRANSACTION)

Pending and Processed Payments													
Company	FT Number	Ccy	Amt	∅	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	∅
BNK	BNK18107HGHBKCL	EUR	1,500.00		BNK	10968	EUR	17 APR 2018			315	Waiting - General Authorisation First Level	

POR.TRANSACTION BNK18107HGHBKCL	
CompanyID	BNK
FTNumber	BNK18107HGHBKCL
Status Code	315
Payment Direction	B
C T R B T R Indicator	C
Status Date Time	20180417174742940
Specific Weight Code	ENT
Weight Code	H
Heavy Weight Product ID	PPHPC16077WCXCM-20160101
Message Priority	1
Domestic/ International	D
Priority Code	N
Company Region	ALL
Debit Main Account Company ID	BNK
Debit Main Account	10968
Debit Main Account Currency Code	EUR
Debit Party Line1	Mr Werner Buffet
Debit Party Line2	1440 KIEWIT PLAZA
Debit Party Line3	OMAHA NE 68131
Debit Main Amount	1,500.00
Debit Main Amount Home	1,520.39
Debit Charge Exchange Rate	0.968814225
Credit Treasury Rate	1.013592
Debit Charge Currency Pair	EUR/GBP
Debit Client ID	100292

Debit Business Line	
Credit Main Account Company ID	BNK
Credit Main Account	11193
Credit Main Account Currency Code	USD
Credit Party Line1	Nike
Credit Party Line2	3 BOWERMAN DRIVE
Credit Party Line3	BEAVERTON
Credit Main Amount	1,520.39
Credit Main Amount Home	1,520.39
Credit Exchange Rate	1.013592
Credit Currency Pair	EUR/USD
Credit Charge Exchange Rate	1.235698000
Credit Charge Currency Pair	GBP/USD
Credit I B A N Indicator	N
Credit Client ID	100343
Credit Business Line	999
Transaction/Amount	1,500.00
TransactionCurrencyCode	EUR
Transaction Amount Home	1,610.39
Home Currency	USD
Transaction Amount G L Home	1,610.39
G L Home Currency	USD
Details Of Charges	SHA
Debit Value Date	18 APR 2018
Credit Value Date	18 APR 2018

TEMENOS

User inputs the Transaction amount, currency and Debit account and Credit account and commits the record. After validation system moves the transaction into “315” status.

## Order Entry – Book Payment (POR.TRANSACTION) - Contd

Originating Source	OE
Source Product	OE
Incoming Message Type	RFCT
Output Channel	LEDGER
Single Multiple Indicator	S
Debit Authority Indicator	Y
Output Channel Imposed Flag	N
Exposure Date	18 APR 2018
Cut Off Time	COB
Settlement Shift Days	0
F X Shift Days	1
Cut Off Shift Days	1
Client Condition Product	DEFAULT
Routing Product	LEDGER
Fee Product	BOOK
Posting Product	BOKSHA_STD
Ledger Product Code	DEFAULT
Debit Book Code	11
Credit Book Code	61
Debit Charge Book Code	30
Credit Charge Book Code	80
Debit V A T Book Code	1
Credit V A T Book Code	51
Book Date	17 APR 2018
P S D Compliant Indicator	N

E C Compliant Indicator	N
Slaid	*
Company B I C	DEMOGBPX
Default Client I D	23019515
Company Country Code	GB
Default Language I D	1
Threshold Non S T P Indicator	N
Processing Date	17 APR 2018
F X Tolerance Percentage	10
Offset Time	+02:00
Dealer Desk Enabled	N
Ordering Party Residency	US
Ordering Party Residency Flag	N
Ordering Party I B A N Country	GB
Beneficiary Party Residency	US
Beneficiary Party Residency Flag	N
Asapalap	ASAP
Map I B A N Indicator	N
B I C I B A N Check	N
Balance Check Stat Flag	S
Entry User I D	AUTHORISER
Entry Date Time	20180417174742940
Status Date	17 APR 2018
Credit Customer Spread	0
Currency Market	1



## Order Entry – Book Payment (POR.SUPPLEMENTARY.INFO)

POR.SUPPLEMENTARY.INFO BNK18107HGHBKCCL		
Main Or Charge Account Type	Account Company Id	Account Number
D BNK	10968	
C BNK	11193	
Party Type      Party Role      Role Indicator DEBIT      ORDPTY      R Reserve With Charges      N Order Entry Id:1      OE181073LCY7 Eb Duplicate Type Id      PHBOOK		
Ccy	Account Type	Account Status
EUR	C	Active
USD	C	Active
Party Account Line		Party Free Line
10968		Mr Warner Buffet
Customer Id	Customer Name	
100292	Mr Warner Buffet	
100343	Nike	
Name		
Mr Warner Buffet		

 TEMENOS

POR.ACCTINFO table has been updated with payment details

## Order Entry – Book Payment (POR.SUPPLEMENTARY.INFO) - Contd

<b>Customer Address</b>		
1440 KIEWIT PLAZA		OMAHA NE 68131
1 BOWERMAN DRIVE		BEAVERTON
<b>Country</b>		<b>Org Id Other Id</b>
US		
<b>Customer Residency</b>		
US	1	2
US	1	999
<b>Customer Language Id</b>		
<b>Business Line</b>		
<b>Sector Code</b>		
1001	74	GB14DEM060161300010968
2001	82	GB802EM060161300011193
<b>Account Officer</b>		
<b>Related Item</b>		
<b>Category Code</b>		
1001	17 APR 2018	17 APR 2018
1001	17 APR 2018	17 APR 2018
<b>Account Validation Date</b>		

 TEMENOS

## Order Entry – Book Payment

POR, POSTING AND CONFIRMATION BNK18107HGHBKCC...			Please Select		GO
Charge Party Indicator		Fee Type	Charge Sign		
D	TRANSACTIONFEE		P		
C	TRANSACTIONFEE		P		
Type Of Charge		Fee Description			
R	Transaction Fee				
R	Transaction Fee				
Charge Amount		Charge Amount Currency			
5.75		EUR			
6.18		USD			
Charge Amount Fee Currency		Fee Currency Code	PI Account Company		
5	GBP		BNK		
5	GBP		BNK		
Charge Amount Local Ccy		Local Ccy Code			
6.18	USD				
6.18	USD				
PI Account Number		PI Account Currency			
PL52000	GBP				
PL52000	GBP				



## Order Entry – Book Payment

POR AGREEMENT AND ADVICE BNK18107HGBKCCL			
Sequence Number	Debit Credit Advice		
2	D		
1	C		
2	C		
< [REDACTED]			
Debit Credit Indicator	Client Conditions Id		
D	*****		
C	*****		
< [REDACTED]			
Bc Indicator	Ctr Btr Indicator	Delivery Method	
C	C	CustStatusMsgType	
C	C	EMAIL	
C	C	CustStatusMsgType	
< [REDACTED]		asjadahsds@gmail.com	
Pc Language Id	Pc Statement Format Name	Billing Indicator	
1		N	
1		N	
< [REDACTED] >			
Advice Type	Customer Status Msg		
Y			
SINGLE			
Y			
< [REDACTED]			>
Charge Posting Separately	Charge Posting Detail	Vat Principal	Vat On Charge
N	N	0	N
N	N	0	N

 TEMENOS

## Order Entry (OE) – Book Payment

User Menu > Payment Hub > Payment Approvals > Authorise Pending Payment >  
Authorise Order Entry and Repair Payments > Pending Authorise Payments

Company	Ftnumber	Source	Direction	Transfertype	Processingdate	Id	⋮
BNK	BNK18107HGHBKCL	OE	B	C	20180417	OE181073LCY7	✓ ⌂ X ⌂ ⌂ ⌂

Authorise Screen OE181073LCY7

Please Select Go

Payment Processing Information	
Status	600
Transaction Reference Number	BNK18107HGHBKCL
Source	OE
Direction	B
Transfer Type	C
Incoming Message Type	RFCT
Processing Company	BNK
Processing Date	Txn Complete: OE181073LCY7 11:19:32 26 JUN 2018 PP.ORDER.ENTRY.AUTH A
Priority	1
Output Channel	LEDGER
Transaction Currency	EUR
Transaction Amount	1,500.00
Charge Option	Sha

TEMENOS

Authorizer logs into the system and view the pending for authorization and authorize the Order Entry transaction.

Path : User Menu -> Inquiry And Queue Management -> Pending Payments -> Authorize Order Entry & Repair Payments -> Pending Authorize Payments

Payment moves to status 999

## Order Entry (OE) – Book payment

### Pending and Processed Payments

Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	⋮
BNK	BNK18107HGHBKCL	EUR	1,500.00	BNK	10968	EUR	17 APR 2018			600	Completed - STP Processing successful	60

### Pending and Processed Payments

Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	⋮
BNK	BNK18107HGHBKCL	EUR	1,500.00	BNK	10968	EUR	17 APR 2018			999	Payment complete	60

### Fees Appd for Debit Credit Charges

Fee Type	Fee Desc	Type Of Chge	Fee Ccy	Fee Amt	Chg Ccy	Chg Amt	Chg Pty Indic	Tax Pty Indic	⋮
TRANSACTIONFEE	Transaction Fee	R	GBP	5	EUR	5.75	D		<a href="#">View</a>
TRANSACTIONFEE	Transaction Fee	R	GBP	5	USD	6.18	C		<a href="#">View</a>

### Posting Lines

Pstg Line No	Reserv Key	Acc Comp Id	Acc Num	Acc Ccy	Deb Cre Ind	Ccy	Amt	Value Date	Rev Ind	⋮
1	ACLK1810795648	BNK	10968	EUR	D	EUR	1505.75	20180418		<a href="#">View Statement</a>
2	ACLK1810795648	BNK	11193	USD	C	USD	1514.21	20180418		<a href="#">View Statement</a>
3	ACLK1810795648	BNK	PL52000	GBP	C	GBP	5.00	20180418		<a href="#">View Statement</a>
4	ACLK1810795648	BNK	PL52000	GBP	C	GBP	5.00	20180418		<a href="#">View Statement</a>

 TEMENOS

Once payment is processed, status is updated to 999. Fee and Posting Lines generated for the payment can be viewed above.

## Repair Process

- Functional Error / Warning Error
- HIT in the Risk Filtering
- Imposed dates not aligned with boundary dates
- Mandatory field not found
- Routing Channel could not be determined
- Invalid currency for the Account
- Balance check unsuccessful.
- Program name not found in ProgramsPerWeight



A payment cannot be processed STP when at least one of the components within the Payment Engine has thrown an error message (i.e. any functional error and/or any new information/warning error). The error(s) is/are interpreted by Payment Finalization at the end of the STP-flow which ultimately decides whether to route the payment to Repair or the pass the payment to the Workflow.

An error is returned by a component situated after the STP-module (e.g. Fees, Posting Scheme). In such cases, Posting Scheme will send the payment back to the start of STP-flow again (before generating the posting lines) where it will be picked up for further processing. Payment Finalization will then send the payment to Repair as an active error is present in the error flags table.

A payment residing in the warehouse that an operator wants to modify or release (before the processing date) is routed to the STP flow first before it is sent to Repair. The information error generated by the Warehouse component (stating whether the payment is to be modified/released in Repair) ensures that Payment Finalization will route the payment to Repair.

A payment which resulted in a hit in the Risk Filtering component. Such payments are monitored by a separate Risk Filtering GUI from which the decision can be taken that the payment can be cancelled. In case the payment is to be cancelled it is sent to Repair with a Functional error (to be displayed on the screen stating the reason for

Repair) from which it can be physically cancelled and as a result also includes 4-eyes principle.

## Repair Process

- Error handling
  - Technical Error
  - Non-Technical Error
- Accepted Warning error / Informational error
- Validate
- Submit
- Authorize
- Status codes



The error handling process (as described below) provides the details of the processing required within the Repair workflow on receiving an error from any component. Repair error processing is dependent on the error type (and not on the component that returned the error).

The Repair flow orchestrates the technical flow for the following actions: 1) Repair mode: Validate, Submit, Cancel; 2) Authorize mode: Reject, Authorize. The order in which the various components of the Payment Engine are called is fixed (and therefore not flexible). The call to these components can be conditional on the basis of the characteristics of the payment.

Similar to the OE workflow, the Repair workflow can encounter a Technical error or a Non-Technical error as part of the response of the component that it invokes. Technical errors can be further subdivided in two types:

Database unavailable

All other Technical errors (e.g. payment record not found)

Repair flow must rollback the transaction and return to the last display screen. A roll back means that the status of the database is rolled back to a point where the last commit was carried out.

Non-Technical Errors can be further divided in three types:

Functional error

Warning error  
Informational error

The Payment Finalization functions will ensure that a Warning message that is accepted by the user is never shown to the user again; An informational error that was displayed on the screen is also never shown to the user again

Validate Operation: If there are any active Warnings at the beginning of the Validate operation, they must be displayed all at once to the operator in a screen pop-up. The operator is expected to ‘Accept’ all active Warnings. If the Warnings are not accepted during the Validate operation then any further Validate processing is not carried out.

Submit Operation: If there are any active Warnings at the beginning of the Submit operation, they must be displayed all at once to the operator in a screen pop-up. The operator is expected to ‘Accept’ all active Warnings. If the Warnings are not accepted during the Submit operation then any further Submit processing is not carried out.

If there are any active Information or Functional errors at the beginning of the Submit operation, they are marked as inactive in the **POR\_ErrorFlags** table along with any accepted warning message(s), during the Mapping and Message Acceptance process step ([DataRefresh](#) function).

Authorise Operation: If there are no Functional errors returned throughout the component flow then the [Authorize](#) function of Payment Finalization ([RPR-18](#)) must be invoked. The Repair Process flow must then commit the Payment Object. The authorize operation is completed successfully.

Status codes: for Transactions in Repair queue assigned with status codes as “235” (BTR/CTR) and in Authorise mode the status code is “315” and “316” in case 2<sup>nd</sup> level authorization is required.

## Repair Process

Repair View Screen | OE18107SY4HB

Payment Processing Information		Processing Company							
Status	235	BNK							
Transaction Reference Number	BNK18107K0KBCJCD	Processing Date	17 APR 2018 17 APR 2018						
Sender's Reference Number	T24034490								
Priority	1								
Source	SWIFT								
Output Channel	LORO								
Direction	O								
Transaction Currency	USD								
Transfer Type	C	Transaction Amount	3,500.00						
Incoming Message Type	101	Charge Option	Shr						
		Sender Institution	BOFAUS33						
		Receiver Institution	CRESCHZ						
<hr/>									
<b>Debit Credit Info</b>	<b>Error Information</b>	<b>Charge Information</b>	<b>Routing Information</b>	<b>Additional Information</b>	<b>Audit</b>				
Debit Account Company	BNK			Credit Account Company	BNK				
Debit Account Number	11193	III		Credit Account Number	23914	III			
Debit Account Currency	USD			Credit Account Currency	USD				
Debit Value Date	17 APR 2018			Credit Value Date	17 APR 2018				
Debit Value Date	17 APR 2018			Credit Value Date	17 APR 2018				
<hr/>									
<b>Debit Credit Info</b>	<b>Error Information</b>	<b>Charge Information</b>	<b>Routing Information</b>	<b>Additional Information</b>	<b>Ult Dr/Cr Info</b>	<b>Mandate Info</b>	<b>Struct Remit Info</b>	<b>Ext Dr/Cr Info</b>	<b>Audit</b>
Special Instruction									
Error Information									
Warning:1					DUP2001 ** Functional Duplicate of a payment found				

TPH has identified the duplicate transaction based on the already processed MT101. Post functional duplicate, transaction moved to Repair Queue with status 235.

## Repair Process - Contd

Repair(CTR) | OE18107Z05M9

**Fatal Error**

**Payment Processing Information**

Status	235	Processing Company	BNK
Transaction Identifier Number	BNK18107KHO-9JCDD	Processing Date	17 APR 2018 17 APR
Gender's Reference Number	T24034490	Priority	1
Related Reference		Product	
Source	SWIFT	Output Channel	LORO
Direction	O	Transaction Currency	USD
Transfer Type	C	Transaction Amount	3,500.00
Incoming Message Type	101	Charge Option	Sha
Balance Reservation		Sender Institution	B0FAU533
Balance Reservation Number		Receiver Institution	CRESCHZZ
Balance Reservation Detail Chg Acct		Sender Institution N/C	C
Validation Flag		Receiver Institution N/C	C

Functional Duplicate of a payment found  
Beneficiary is in IBAN Mandatory Country Input valid IBAN number  
For Beneficiary Account Number 0 27016  
ID+OE18107Z05M9: YOU OVERTAKE WORK OF ANOTHER INPUTTER

**CANCEL** **ACCEPT**

**Pending and Processed Payments**

Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	
BNK	BNK18107KHHKJCDD	USD	3,500.00	BNK	11193	USD	17 APR 2018	T24TB0109170011	T24034490	315	Waiting - General Authorisation First Level	

**TEMENOS**

User navigates to the Pending Repair Payments and modify the transaction in order to accept the Warning / Correct the error (if any) and validates. Post commit transaction moves to 315 status which can be authorized.

Post authorization transaction processed successfully.

Path: Payment Hub > Inquiry and Queue Management > Pending Payments > Pending Repair Payments

## Repair Process

Repair View Screen - OE18107CFT39

Payment Processing Information		Processing Company	
Status	315	BNK	
Transaction Reference Number	BNK18107KXH9JCDD	Processing Date	17 APR 2018
Source Reference Number	T24034490		17 APR 2018
Priority	3		
Source	SWIFT		
Output Channel	LORO		
Direction	O		
Transaction Currency	USD		
Transfer Type	C	Transaction Amount	3,500.00
Incoming Message Type	101	Charge Option	Sha
		Sender Institution	BOFAUS33
		Receiver Institution	CRESCHZZ

Debit Credit Info	Error Information	Charge Information	Routing Information	Additional Information	Audit
Debit Account Company	BNK			Credit Account Company	BNK
Debit Account Number	11193			Credit Account Number	23914
Debit Account Currency	USD			Credit Account Currency	USD
Debit Amount	3,500.00			Credit Amount	3,500.00
Debit Value Date	17 APR 2018			Credit Value Date	17 APR 2018
Date	17 APR 2018			Date	17 APR 2018

 TEMENOS

## Repair Process

Repair(CTR) | OE18107XLP91

Payment Processing Information													
Status	315			Processing Company			BNK						
Transaction Reference Number	BNK18107JMKLLCCH			Processing Date			17 APR 2018 17 APR 2018						
Sender's Reference Number	T24034490			Priority			1						
Source	SWIFT			Output Channel			LORO						
Direction	0			Transaction Currency			USD						
Transfer Type	C			Transaction Amount			3,500.00						
Incoming Message Type	101			Charge Option			Sha						
				Sender Institution			BOFAUS33						
				Receiver Institution			CRESCHZZ						
Debit Credit Info	Error Information	Charge Information	Routing Information			Additional Information			Audit				
Override.1	Functional Duplicate of a payment found												
Override.2	Beneficiary is in IBAN Mandatory Country. Input valid IBAN number for Beneficiary Account Number    21016												
Record Status	INAU												
Curr Number	1												
Inputter Id.1	37496_AUTHRISER_OFS_IRISPA												
Date & Time.1	27 JUN 18 11:37												
Company Code	GB0010001												
Department Code	1												
Pending and Processed Payments													
Company	FT Number	Ccy	Amt	∅	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	∅
BNK	BNK18107KKHKJC00	USD	3,500.00	∅	BNK	11193	USD	17 APR 2018	T24TB0109170011	T24034490	687	Payment Generation Successful	∅

 TEMENOS

## Workshop – Process Repair Transaction



 TEMENOS

Process an incoming MT103 with incorrect credit account set for the product determined and Release payment from repair and authorize

## Incoming MT103 to Repair

Alfa Beta in London, UK wishes to pay his supplier Nike located in UK, USD 999.

Nike holds a USD account with T24 Bank while Alfa Beta has an account with Barclays.

Barclays, on behalf of Alpha Beta sends a 103 to T24 Bank. However instead of providing the correct account number 11193, the account number mentioned in tag 59 is 11113

Barclays shares a direct account relationship with T24 Bank.

T24BANK uses TPH (Temenos Payment System) for handling all types of payment transactions and T24 acts as the DDA system (Demand Deposit Account)

Charge type used is SHA

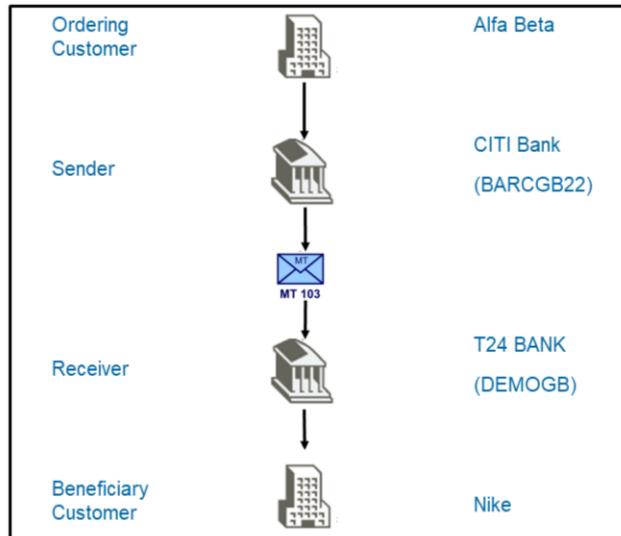
Since it is an incorrect account, transaction is moved to repair queue. Operator corrects the account to 11193 from repair queue and submit the payment again.

Post authorization, payment is successfully processed STP.



T24 Bank – Account with Institution / Beneficiary Customer  
TPH – Payment Processing company / Branch

## Incoming MT103 to Repair



TEMENOS

Payment message flow

## Incoming MT103 to Repair

```
INCAREPAIR.txt X
1 |1:F01DEMOGBPXXXX9024629991|(2:01031425131119BARGB22AXXX892459501313111914355){3:{108:BNKMT103SWBN}}{4:
2 :20:INCOMINREPAIR
3 :23B:CRED
4 :32A:160722USD999,00
5 :50K:/GB10MIDL40051574128754
6 Alfa Beta
7 London
8 UK
9 :52A:MIDLGB22
10 :59:/1113
11 Nike
12 :70:TEST INCOMING REPAIR
13 :71A:SHA
14 -}
```

 INCAREPAIR.txt

 TEMENOS

Incoming message received from SWIFT channel

## Incoming MT103 to Repair

Received File Details    Received Bulk Details    Received Message Details

**Received Message/File Details - List**

File Reference	Queue Name	Company	File Status	File Name	Source	Single Multiple Ind	Actions
INCAREPAIR	SWIFT	BNK	MAPPED		SWIFT	S	

**Blob Payment File Content**

Blob Unique ID	Message Content
INCAREPAIR	{1:F01DEMOGBPXXXX9024629991}{2:01031425131119BARCGB22AXXX89245950131311191435S}{3:{108:BNKMT103SWBEN}}{4: .20:INCOMINREPAIR .23B:CRED .32A:160722USD999,00 .50K:/GB10MIDL40051574128754 Alfa Beta London UK .52A:MIDLGB22 .59:/1113 Nike .70:TEST INCOMING REPAIR .71A:SHA -}



Using menu option “Payment Hub -> Received Files” Message status and received message details can be viewed.

## Incoming MT103 to Repair

Pending and Processed Payments									
Company	FT Number	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref
BNK	BNK18107HLLM0LCL	USD	999.00		1113		17 APR 2018	INCOMINREPAIR	235
Waiting - Payment moved to General Repair Queue									

Repair View Screen OE18107VNZLW									
Payment Processing Information					Processing				
Status	235				Company	BNK			
Transaction Reference Number	BNK18107HLLM0LCL				Date	17 APR 2018			
Sender's Reference Number	INCOMINREPAIR					17 APR 2018			
Priority	1								
Source	SWIFT								
Output Channel	LEDGER								
Direction	1								
Transaction Currency	USD								
Transfer Type	C								
Incoming Message Type	103				Amount	999.00			
Balance Reservation	A				Charge Option	Sha			
Balance Reservation Number	ACLK1810725207				Sender Institution	BARCGB22			
<a href="#">Debit Credit Info</a> <a href="#">Error Information</a> <a href="#">Charge Information</a> <a href="#">Routing Information</a> <a href="#">Additional Information</a> <a href="#">Audit</a>									
<a href="#">Special Instruction</a> <a href="#">Error Information</a> <a href="#">Functional Error</a>									
CPD10003 ** Credit Main Account: Account Invalid II / 1113 /									

TEMENOS

User can view the status of the payment using the Pending and Processed Payments Enquiry. The subject transaction moved to repair queue and status assigned to "235".

Path: Payment hub > Inquiry and Queue Management > Pending and Processed Payments > Pending and Processed Payments.

## Incoming MT103 to Repair (Repair Screen)

User Menu > Payment Hub > Payment Inquiries > Pending Payment > Pending Repair Payments

Pending Repair Payments								Results 1 - 1 of 38	
Company	Ftnumber	Ccy	Amt	Source	Direction	Transfertype	Id		
BNK	BNK18107HLLM0LCL	USD	999.00	SWIFT	I	C	OE181072TP1B		

Repair(CTR) OE181072TP1B		Error Information Present							
Payment Processing Information									
Status	235	Processing Company	BNK	Processing Date	17 APR 2018	17 APR 2018	<input type="radio"/> Yes	Processing Date Imposed Flag	
Transaction Reference Number	BNK18107HLLM0LCL	Priority	1	Instructed Currency			<input type="radio"/> Yes	Output Channel Imposed Flag	
Sender's Reference Number	INCOMINREPAIR	Product		Output Channel	LEDGER	Output Channel	<input type="radio"/> Yes	Instruction	
Related Reference				Transaction Currency	USD	Transaction Currency			
Source	SWIFT	Transfer Type	C	Transaction Amount	999.00	Instructed Amount			
Direction	<input checked="" type="radio"/> I <input type="radio"/> O <input type="radio"/> R <input type="radio"/> B	Incoming Message Type	103	Charge Option	Sha				
Balance Reservation	A	Balance Reservation Number	ACLK1810725207	Sender Institution	BARCG822	Sender Institution N C			
Balance Reservation Number		Balance Reservation Number		Receiver Institution		Receiver Institution N C			
Balance Reservation Number		Debit Chq Acct							
Validation Flag									

TEMENOS

User navigates through menu option to release the transaction from Repair payments queue. User selects the modify option on the pending repair payments against the subject payment which will invoke the payment transaction screen (refer next slide)

Path : User Menu -> Inquiry And Queue Management -> Pending Payments -> Pending Repair Payments

## Incoming MT103 to Repair (Repair Screen) - Contd

Detail Credit Info		Error Information		Charge Information		Routing Information		Additional Information		Audit	
Detail Account Currency <input type="radio"/> F <input checked="" type="radio"/> K Order Tag X Flag Options Type Detail Account Number: 23876				Detail Account Exchange Imposed Flag <input type="radio"/> Yes				Credit Account Currency <input type="radio"/> Credit Account Number: 11113		Credit Account Exchange Imposed Flag <input type="radio"/> Yes	
Detail Account Customer Number Detail Account Detail Account Detail Customer Rate Detail Customer Detail Customer Detail Transaction Status				Detail Exchange Imposed Flag <input type="radio"/> Yes		Credit Customer Name Credit Amount Credit Customer Rate		Credit Exchange Imposed Flag <input type="radio"/> Yes		Credit Customer Spread Imposed Flag <input type="radio"/> Yes	
Detail Exchange Date Reference Detail Value Date Detail Value Date Imposed Flag		Detail Value Date <input type="radio"/> Yes		Credit Exchange Date Reference Credit Value Date Credit Value Date Imposed Flag		Credit Value Date <input type="radio"/> Yes		Credit Customer Rate Credit Transaction Status		Credit Customer Spread Imposed Flag <input type="radio"/> Yes	
Ordering Account: /GB10MIDL400S15/ Ordering Bill To: Ordering Branch: Alta Beta Ordering Address: Ordering Town/Town/C: UK Ordering Town/Town/C: 1 Ordering Town/Town/C: 2 Ordering Country Reference VAT Detail Main Indicatior VAT Detail Main Amount %				Beneficiary Account: 11113 Beneficiary BIC: Beneficiary Name: N/A Beneficiary Address: Beneficiary Town/PostalC: Beneficiary Town/PostalC: 5 Beneficiary Country Reference VAT Detail Main Indicatior VAT Credit Main Amount %							

## Incoming MT103 to Repair (Repair Screen)

**Repair(CTR) | OE181072TP18**

Payment Processing Information		Processing Company		Processing Date Imposed Flag	
Status	235	BNK	17 APR 2018	<input type="radio"/>	Yes
Transaction Reference Number	BNK18107HLLM0CL	Priority	1	<input type="radio"/>	Yes
Sender's Reference Number	INCOMINREPAIR	Product		<input type="radio"/>	Yes
Related Reference		Source	SWIFT	Output Channel	LEDGER
Direction	<input checked="" type="radio"/> I <input type="radio"/> O <input type="radio"/> R <input type="radio"/> B	Transaction Currency	USD	Output Channel Imposed Flag	<input type="radio"/> Yes
Transfer Type	C	Transaction Amount	999.00	Instructed Amount	
Incoming Message Type	103	Charge Option	Sha	Sender Institution	BARCGR22
Balance Reservation	A	Receiver Institution		Sender Institution N/C	
Balance Reservation Number	ACLUK1810725207	Validation Flag		Receiver Institution N/C	
Balance Reservation Debit Chg Acct					

 TEMENOS

User corrects the account number in the repair screen and submit the transaction

## Incoming MT103 to Repair (Repair Screen) - Contd

Beneficiary ID	<input type="text"/>
Pre-Authorization Number	<input type="text"/>
<input checked="" type="radio"/> Debit Credit Info <input type="radio"/> Error Information <input type="radio"/> Charge Information <input type="radio"/> Routing Information <input type="radio"/> Additional Information <input type="radio"/> Audit	
Debit Account Company	<input type="text"/> BNK
Order Party Tag Option Flag	<input type="radio"/> F <input type="radio"/> K
Debit Account Number	<input type="text"/> 23876
Debit Account Number BIC	<input type="text"/>
Debit Account Currency	<input type="text"/> USD
Debit Amount	<input type="text"/> 999.00
Debit Customer Rate	<input type="text"/>
Debit Exchange Rate Imposed Flag	<input type="radio"/> Yes
Credit Account Company	<input type="text"/> BNK
Credit Account Number BIC	<input type="text"/>
Credit Account Currency	<input type="text"/> USD
Credit Amount	<input type="text"/> 999.00
Credit Customer Rate	<input type="text"/>
Credit Exchange Rate Imposed Flag	<input checked="" type="radio"/> Yes
	

## Incoming MT103 to Repair (Repair Screen) - Contd

Debit Customer Spread	Debit Cust Spread Imposed Flag	Credit Customer Spread	Credit Cust General Imposed Flag
Debit Treasury Rate	Debit Treasury Rate Imposed Flag	Credit Treasury Rate	Credit Treasury Rate Imposed Flag
Debit Exchange Rate Reference		Credit Exchange Rate Reference	
Debit Value Date	18 APR 2018 <input type="radio"/> Yes 18 APR 2018 <input type="radio"/> No	Credit Value Date	18 APR 2018 <input type="radio"/> Yes 18 APR 2018 <input type="radio"/> No
Debit Value Date Imposed Flag		Credit Value Date Imposed Flag	
Ordering Account	/GB10MDL400515	Beneficiary Account	/1113
Ordering BIC		Beneficiary BIC	
Ordering Name	Alfa Beta	Beneficiary Name	Nike
Ordering Address	London	Beneficiary Address	
Ordering Town/PostalC -1	UK	Beneficiary Town/PostalC -1	
Ordering Town/PostalC -2		Beneficiary Town/PostalC -2	
Ordering County Residence		Beneficiary County Residence	

APP = ID=OE181072TP1B: YOU OVERTAKE WORK OF ANOTHER INPUTTER  
 Txn Complete: OE181072TP1B 15:54:10 26 JUN 2018  
 PP.ORDER.ENTRY,REP.CTR I



## Incoming MT103 to Repair

### Pending and Processed Payments

Company	FtNumber	Ccy	Amt	Acc Comp	Acc Num	Acc Ccy	Date	Cust Ref	Sender Ref	Status Code	Description	⋮
BNK	BNK18107HLLM0LCL	USD	999.00	BNK	11193	USD	17 APR 2018		INCOMINREPAIR	315	Waiting - General Authorisation First Level	69

User Menu > Payment Hub > Payment Approvals > Authorise Pending Payment >  
Authorise Order Entry and Repair Payments > Pending Authorise Payments

Company	Ftnumber	Source	Direction	Transfertype	Processingdate	Id	⋮
BNK	BNK18107HLLM0LCL	SWIFT	I	C	20180417	OE181072TP1B	✓ ✎ X ⌂ ⌂



Submitted Transaction moved for Authorization.

## Incoming MT103 to Repair (Authorise Screen)

Authorise Screen OE181072TP1B

Payment Processing Information			
Status	315	Processing Company	BNK
Transaction Reference Number	BNK18107HLLM0LCL	Processing Date	17 APR 2018 17 APR 2018
Sender's Reference Number	INCOMINREPAIR	Priority	1
Source	SWIFT	Output Channel	LEDGER
Direction	I	Transaction Currency	USD
Transfer Type	C	Transaction Amount	999.00
Incoming Message Type	103	Charge Option	Sha
Balance Reservation	A	Sender Institution	BARCGB22
Balance Reservation Number	ACKL1810725207		

 TEMENOS

User authorizing the repair transaction.

## Incoming MT103 to Repair (Authorise Screen) - Contd

Debit Credit Info		Error Information	Charge Information	Routing Information	Additional Information	Audit
Debit Account Company	BNK	Credit Account Company	BNK			
Debit Account Number	23876	Credit Account Number	11193		Credit Account Number Imposed Flag	Yes
Debit Account Currency	USD	Credit Account Currency	USD			
Debit Amount	999.00	Credit Amount	999.00			
Debit Value Date	17 APR 2018	Credit Value Date	17 APR 2018			
Debit Value Date	17 APR 2018					
Ordering Account	/GB10MIDL 400515741 28754	Beneficiary Account	/1113			
Ordering Name	Alfa Beta	Beneficiary Name	Nike			
Ordering Address	London					
Ordering Town/PostalC - 1	UK					
Ordering Country Residence	GB	Beneficiary US				

 TEMENOS

## Incoming MT103 to Repair

Authorise Screen   OE181072TP1B																																																							
<b>Payment Processing Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Status</td> <td>600</td> <td>Processing Company</td> <td>BNK</td> <td colspan="8">Txn Complete: OE181072TP1B 16:10:00 26 JUN 2018 PP.ORDER ENTRY.AUTH A</td> </tr> <tr> <td>Transaction Reference Number</td> <td>BNK18107HLLM0LCL</td> <td>Processing Date</td> <td></td> <td colspan="8"></td> </tr> <tr> <td>Sender's Reference Number</td> <td>INCOMINREPAIR</td> <td>Priority</td> <td>1</td> <td colspan="8"></td> </tr> </table>												Status	600	Processing Company	BNK	Txn Complete: OE181072TP1B 16:10:00 26 JUN 2018 PP.ORDER ENTRY.AUTH A								Transaction Reference Number	BNK18107HLLM0LCL	Processing Date										Sender's Reference Number	INCOMINREPAIR	Priority	1																
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Transaction moved from repair status of 235 to completed status 999 once payment is authorized. Posting details can be viewed for the correct account.



Thank You



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