FINASTRA

Global PAYplus

Manual Payment Handling

Business Guide

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Version Control

Version	Date	Summary of Changes
1.0		Document Created
2.0	November 2015	Updated for rebranding
3.0	Sept 2018	Document rebranded to Finastra template

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1 Introduction

This business guide describes the manual payment handling functionality available in Global PAYplus (GPP).

Even though it is the objective of a Financial Institution to process payments straight through, situations do arise where manual intervention and payment monitoring are required. For this purpose, GPP provides the user with a friendly, intuitive and flexible user interface that facilitates all manual payment handling activities, as is described in this document.

The user accesses messages via the Queue Explorer. For most actions on messages, the user needs to select the message or a group of messages.

2 Templates

GPP provides the ability to create templates to assist the user in creating payments that are made repeatedly, with few or no changes. The usage of templates eases and shortens the time it takes to create a new payment, especially when the payment needs to be created periodically.

Templates can be created and saved, so that they can be used for different types of regular and/or predefined payments including Standing Orders and Sweeps.

Templates are used to create new messages/payments using previously defined, pre-populated messages.

2.1 Processing

2.1.1 Template Types

GPP supports these types of templates:

- Fully repetitive: All message attributes are pre-defined (except value date) and cannot be edited. Once the message is created out of the template it is ready to be used.
- Partially repetitive: Some message attributes are pre-defined and some are defined when the message is created.
- Standing order: Fully repetitive templates are associated with a Standing Order profile, which defines when to generate the payments. All the mandatory information must be defined in the template except for the Value Date, which is determined by the Standing Order profile. For more information, see GPP Business Guide Standing Order & Sweeps.

2.1.2 Creating Templates

To create a template:

1. From Create Payment, at the top of the workspace, select a template:
   - Customer Payment Template: The message type is pacs.008
   - Bank Payment Template: The message type is pacs.009
2. Select the relevant template type. For more information, see Template Types.
3. In the template. Specify values for the fields that should have predefined values, for example, Template name is a mandatory field.
   - If the template type is Partially repetitive, additional details can be added when the message is created. Therefore, fields in the template can be locked so that they cannot be changed when using the template for a payment.
     › To lock a field in a template, right click and select Mark as unchanged. The field color is changed as defined by system parameter GUIC_UNCHANGED.

› To unlock a field in a template, right click and select Unmark. The field color changes back to its original color.

4. Click Submit to save the template or Save Draft to save a draft template.
5. Once the template has been saved, GPP assigns a unique ID (MID) to the template.
6. Once the status of the template is Complete it can be used for a payment.

Note: Templates do not go through a regular payment processing flow and therefore, GPP does not process related errors when creating the template.

2.1.3 Updating Templates

Changes to the template do not affect previously created payments.

If a template needs to be amended:

1. In the MQ Explorer main page, search for the template using the MID.
2. Send the template to Repair.
3. Amend the template (and verify if the system rule Message workflow determination requires doing so).
4. Submit the template.

2.1.4 Canceling Templates

If a message is canceled before saving, the template is not created.

To cancel the message:

1. Click Cancel Request.
2. Click Exit.

2.1.5 Managing Templates

The GPP service, ActivateMatureTemplate service automatically deletes all the cancelled templates from GPP. The templates are deleted after the pre-defined number of days mentioned in the system parameter ARCKEEPHISTMPLT.

2.1.6 Creating Payments from a Template

To create a payment from a template:

1. From Create Payment, at the top of the workspace, select Create Payment from Template. This associates the template ID to the payment.
2. Select Search template.
3. Select the required template.
   - If the status of the template is not Complete an error is generated.
   - If the status is Complete, the Template fields are copied to the payment. The payment is validated against the snapshot of the template at the time of creation
4. Click on New Payment icon; each payment gets a unique ID (MID) and is associated to a template ID (Template MID).

2.2 Business Setup

2.2.1 System Parameters

This is a list of systems parameters which are specific for Manual Payment Handling.

System Parameter	Description
GUIC_UNCHANGED	Color coding for partial repetitive template GUI fields that are marked as unchanged. This option is used only at the *** level.
GUIC_UNCHANGED	Color coding for partial repetitive template GUI fields that are marked as unchanged. Example of value is AB34DE
ARCKEEPHISTMPLT	Specifies the number of days to keep the cancelled templates in the active database before being removed. Used in task: Clean Old Historic Messages

3 Manual Handling for Repair

Even though it is the objective of a Financial Institution to automatically process payments straight through, when a payment is routed to Repair manual intervention is required.

3.1 Messages Sent to Repair

When a message is received from the channel or external application, GPP attempts to automatically process the payment to Complete status.

When a payment fails to complete processing, GPP routes the payment to the Repair queue and enters in the reasons the payment failed in the error log.

From the Repair Queue a user can handle the message, based on the details in the error log at the bottom of the message page. There is no indication of erroneous fields in the message page.

Examples of the details of STP failures in the error log:

- Error Code 40038: Party cannot be found. Invalid BIC: AABSDD31XXX.
- Error Code 99017: Invalid DD TPACS878121123. Debtor agent BIC does not match the mandate debtor bank BIC. Mandate ID: ES5PATDDINCUST12 Creditor ID ES99GPPPATCUST15.
- Error Code 40161: Payment future value date (2013-07-29) is greater than the MOP max extension (2013-06-19).
- Error Code 40036: Party cannot be found. Invalid IBAN: DE76500109000033332063.
- Error Code 40014: MOP ADDB2CST2 is invalid, the reason is: Membership Validation – no valid membership record found.

3.2 Messages Submitted from Repair

When a payment is manually created or in Repair (due to an STP error), and the user clicks Submit:

Fields with errors, based on the related Message STP Validation profile, are highlighted in red on the message page (for example, in the Message STP Validation profile the field was marked as mandatory but in the message page it has no value). Details of these errors are entered in the message fields validation list at the top of the message page and include a link to the relevant field in the message page. Click the link, to access the field.

Details of all other payment processing errors are entered in the error log at the bottom of the message page, as part of the payment processing. The user can handle the errors based on the details in the error log.

4 Backout Queue Handling

The Backout queue handles technical failures related to MQ, with minimal effect on the existing infrastructure. The queue handles technical failures, rather than business failures, which are handled in the Repair queue.

GPP handles failed incoming messages using Backout queues.

- Backout queues are defined for each incoming queue in the MQ explorer. Each Backout queue is related to the primary queue, with the relevant number of rollbacks defined and relevant number of listeners defined per interface.
  Naming convention: [original name]_BACKOUT, for example, Q_IN_FEEDER_BACKOUT.
- Alerts can be defined to notify the administrator when failed messages are received by GPP and are ready to be reviewed.

Messages are routed to the Backout queue if there is:

- An unhandled exception – an error not anticipated by GPP for which there is no code protection. The message is rolled back to the MQ queue, since MQ is part of the transaction message. If it fails more times than the Backout threshold, it is moved from the MQ queue to the Backout queue.
- An error, which may be temporary, occurs. To keep GPP consistent the message is rolled back with the assumption that the error will not occur when the message is reprocessed. If the error occurs more times than the Backout threshold, the message is routed to the Backout queue.

4.1 Processing

4.1.1 Processing Flow

The Failed Incoming Interaction profile allows the administrator to review failed messages from the Backout queues and decide whether to process them again or delete them.

These options are available:

- Resend message: the original message is resent from Backout queue to primary queue, to be reprocessed. The entry is deleted from the MESSAGE_BACKOUT table in the database. Dual control can be set for message resend.
  If the user clicks Save the Resend checkbox must also be selected. If it is not selected, a message error is generated.
- Delete message: Message status changes to delete. The housekeeping clean task, deletes the old deleted entries. Dual control can be set for message delete. If the user clicks Delete the Resend checkbox must not be selected. If it is selected, a message error is generated.

For incoming messages, if there are errors in the message they cannot be fixed. A new message must be created in GPP, with corrected parameters, and sent for processing. The user can select the entire interface content and copy it.

4.1.2 Alert Profile

Alert type Failed Incoming Interaction, in the Alerts profile, is automatically set to On when there are messages in the MESSAGE_BACKOUT table, where MESSAGE_BACKOUT.REC_STATUS <> ‘DL’.The alert notifies the administrator when messages fail and are ready to be reviewed.

4.1.3 Queues

For each incoming queue there must be a Backout queue defined in MQ explorer.

For each queue the number of rollbacks should be defined (recommended default number: 3).

The number of rollbacks is defined in the specific Queue by setting the Backout threshold definition in the queue properties. Alternatively the queue can be defined using this command line set up:

```
runmqsc FUNDTECH.QM << EOF
DEFINE QLOCAL(Q_IN_FEEDER_BACKOUT) DEFPSIST(YES)
ALTER QLOCAL(Q_IN_FEEDER) BOQNAME(Q_IN_FEEDER_BACKOUT) BOTHRESH(3)
```

4.2 Business Setup

4.2.1 Profiles

These are the details of the required setup in GPP profiles for manual payment handling.

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

4.2.1.1 Failed Incoming Interaction Profile for Backout Queues

A Message Backout profile allows the handling of failed incoming transactions from Backout queues.

For more information, see Processing Flow.

4.2.1.2 Alert Profile for Backout Queues

For more information, see Alert Profile.

4.2.1.3 Alert Type

Alert type Failed Incoming Interaction is set to On if there are active messages in the MESSAGE_BACKOUT table.

The value is added in the FIELDS_VALUE table where FIELD_TYPE = ALERT_CATEGORY:

- VALUE_CODE = 30
- VALUE_DESCR = Failed incoming interaction

4.2.1.4 Interface Profile

In GPP, to receive incoming messages, the number of listeners must be more than 0.

The number of listeners for a queue is dependent on the physical machine capacity (number of resources, queues and processes that can be run on the same machine). More listeners per queue allows more messages to be received in parallel.

Appendix A: Glossary

Term	Description
STP	Straight Through Processing

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