



GPP PAYplus

Fndt Message Usage for Account Lookup Interface

Technical Guide

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Version Control

Version	Date	Summary of Changes
1.0		Document created
2.0	December 2015	Updated for rebranding
3.0	June 2016	Updated with marking of subtrees that the order of their child elements is not mandatory
4.0	August 2016	Updated with fix in format definition of Office tags
5.0	December 2016	Updated with an additional note explaining the usage of the Credentials element in the Header structure and a clarifying statement redrawing the Product scope in regards to the population of the Pmnt tag.
6.0	January 2017	Updated with the following: <ul style="list-style-type: none"> • Removal of the tag D_SKIP_PERSIST_ON_ERROR from Response structure and examples • Additional note on the tag in D_SKIP_PERSIST_ON_ERROR in Request structure to indicate its irrelevancy for interfaces • Update of population instruction for the P_MID tag within the Response to indicate that it must be populated when matching Response based on it
7.0	April 2017	Updated with the option to provide the IBAN in addition to the Account No in the Request, when provided in the transaction, to allow identification by it in the FI's CDB.
8.0	July 2017	Updated with additional note specifying that fee information cannot be provided in the response when invoked for Source account on Outgoing file handling (as part of Pre-Processing Transaction stage)

Table of Contents

1	INTRODUCTION.....	5
1.1	Overview	5
1.2	About This Guide	5
1.3	Background.....	5
1.4	Scope	5
1.5	References.....	5
2	INTERFACE STRUCTURES	6
2.1	Account Lookup Request.....	6
2.1.1	Minimal Scope	6
2.1.2	Detailed Structure when using Minimal Scope.....	8
2.2	Account Lookup Response	13
2.2.1	Minimal Scope	13
2.2.2	Minimal Scope + Fees Information Option	31
3	USAGE.....	37
	APPENDIX A: GLOSSARY OF TERMS	38
	APPENDIX B: CONVENTIONS (INCLUDING FORMAT AND PRESENCE).....	39
	APPENDIX C: EXAMPLES OF REQUESTS AND RESPONSES.....	41
	C.1 Debit Account Lookup Request	41
	C.2 Credit Account Lookup Request	41
	C.3 Successful Debit Account Lookup Response.....	42
	C.4 Successful Credit Account Lookup Response.....	43
	C.5 Successful Debit Account Lookup Response with Fees	44
	C.6 Failed Account Lookup Response	46

1 Introduction

Note: This document has not yet been certified for GPP V4.6; therefore, there may be inaccuracies in this document that may require amendments in the future. For more information, please contact your Finastra Project Manager.

1.1 Overview

This guide describes GPP's standard Account Lookup interface between GPP and the Financial Institution HOST system responsible for providing account and customer information.

GPP Standard Account Lookup is an XML interface based on GPP's Fndt (FuNDs Transfer) message format.

Account Lookup interface is typically using MQ (or web service) for communication with the host system (in many cases via a message mediation layer).

Detailed in this document are the interface structure of the Account Lookup interface Request and Response:

- Account Lookup Request (outward from GPP's perspective, to the financial institution HOST).
- Account Lookup Response (inward to GPP's perspective, from the financial institution HOST)

GPP usually invokes the Account Lookup on customer accounts – usually the debit account on outgoing credit transfers and the credit account on incoming credit transfers. GPP may invoke an Account Lookup request for both the debit account and the credit account in the case of a book transfer. It is expected that in such a scenario, two invocations of Account Lookup are performed for the same transaction.

The processing, manual handling and configuration required around Account Lookup are not detailed in this document. For more details refer to the sections related to the Account Lookup interface in the GPP Business Guide System Integration - Single Payments.

1.2 About This Guide

Information is provided for clients implementing an Account Lookup interface with Global PAYplus (GPP), using the GPP Fndt (FuNDs Transfer) Message Format as the base for request when providing transaction information, and response for providing account information.

1.3 Background

A standard interface was defined to streamline the process of integrating GPP with various existing systems in a bank or financial institution. In addition to providing additional fields for GPP processing, this structure supports the usage of ISO 20022 or SWIFT messages embedded in the structure.

When the transaction message is received as a SWIFT message it is included within the Fndt Message within a GPP specific wrapping XML structure, with the original text in one tag and a structured list of attributes as additional and separate tags.

1.4 Scope

The guide covers only the structure and mapping aspects. The rest of the functionality is described in the GPP Business Guide System Integration – Single Payments document.

1.5 References

For information about the GPP Fndt Message structure, see GPP Technical Guide Fndt Message Format.

For more information about the logic and functionality around this interface, see GPP Business Guide System Integration - Single Payments.

2 Interface Structures

For the formatting and conventions in the interface detailed structure tables, the following should be taken into consideration:

- The shading in the detailed tables in this chapter marks tags, which represent subtree parents, for example, tags in level 1, 2, where leaf tags in level 3 exist under the level 1 and 2. Each level has a different shade, with the first (1) being the darkest shade and gradually getting lighter through the levels.
- For conventions, including the explanation of the values in the Presence and Format within the detailed structure tables, see [Appendix B: Conventions \(Including Format and Presence\)](#).
- For examples of the different requests and responses for different scenarios, see [Appendix C: Examples of Requests and Responses](#).

2.1 Account Lookup Request

2.1.1 Minimal Scope

The following sections from the full Fndt (Funds Transfer) Message structure are the Product minimal scope to be included when it is used as an Account Lookup Request (additional sections can be configured to be included, if required):

Notes:

- The Pmnt section appears in the below minimal scope, as it is recommended for readability, and our Product default scope includes it. However, it can be excluded per financial institution's requirement.
- When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'

Level 1	Level 2	Level 3	Level 4	Level 5	Description
FndtMsg					
	Header				General identifying attributes
	Msg				Transaction message and extension
		Pmnt			Pmnt quotes the transaction (whether it is ISO based pain/pacs or a SWIFT message embedded within the GPP proprietary XML structure). For more information, see GPP Technical Guide Fndt Message document.
		Extn*			
			Processing Persistentl nfo*		

Level 1	Level 2	Level 3	Level 4	Level 5	Description
				Credit Account Info and Credit Fee Account Info	Populated for credit Account Lookup request when contextName is CreditAccountLookup
				Debit Account Info and Debit Fee Account Info	Populated for debit Account Lookup request when contextName is DebitAccountLookup
			Reference Data*		Transaction related profile reference data. Only added when IBAN is provided in transaction and hence may need to be sent to bank system in Request
				M_DBT_AC COUNT*	In Account Lookup Request when contextName is DebitAccountLookup only Debit Account IBAN may be sent in this extension.
				M_CDT_AC COUNT*	In Account Lookup Request when contextName is CreditAccountLookup only Credit Account IBAN may be sent in this extension.

2.1.2 Detailed Structure when using Minimal Scope

Notes:

- The Pmnt section appears in this table, since it is recommended for readability. However, it can be excluded.
- When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'

For the conventions of the Presence and Format columns in this table, see [Appendix B: Conventions \(Including Format and Presence\)](#).

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
FndtMsg	1		+										[1..1]	Fndt (Funds Transfer) Message			
Header	2			+									[1..1]	Header			
contextName	3				+								[0..1]	Context Name	Generic field to add information regarding the specific usage. Note: Specifically for the usage for Account Lookup request, the value can be CreditAccountLookup or DebitAccountLookup	Text {1,n}	Populate with either of: <ul style="list-style-type: none"> • CreditAccountLookup: for validation of the credit account • DebitAccountLookup: for validation of the debit account
contextLocalName	3				+								[0..1]	Context Local Name	Generic optional field to add regarding the specific usage, but using the financial institution system terminology naming, in case such a local name exists and is required for the identification on the financial institution side	Text {1,n}	If required – populate with specific local context string
credentials	3				+								[0..1]	Credentials	Credentials when required		Note: The usage of this section, if populated, is allowing to filter results returned in the Fndt Message structure, based on the credentials (permissions) of the quoted GPP User. For example

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
																	<p>filtering out details of transactions belonging to an Office, the quoted user does not have permissions for.</p> <p>This section is mainly used when Fndt Message structure is used within SOA services, but can also be applied, if filtering is required, when using it in interface structures.</p> <p>If left empty – no filtering occurs</p> <p>In the context of Account Lookup initiated from the GPP flow – has less meaning and business rational.</p>
UserID	4				+								[0..1]	User ID	User ID	Text {1,8}	Populate with User Id
Role	4				+								[0..1]	Role	Role	Text {1,50}	Populate with User Role
D_SKIP_PERSIST_ON_ERROR	3				+								[0..1]	Skip Persist On Error Indicator	An indication whether to store the transaction details when an error or errors were found Note: Not relevant for interfaces. This is used when the structure is used in Web Services	[1,0] {1, 1}	Populate with 0 ¹
Workflow	3				+								[0..1]	Workflow	Defined for mass processing. The valid values are Template, File, or Swift	Text {1,50}	Populate with - TBD
P_MID	3				+								[0..1]	GPP Message Identifier	The Internal GPP message Identifier	Text {1,16}	Map from P_MID (logical field P_MID)
deliveryTimestamp	3				+								[0..1]	Deliver Timestamp	The Timestamp when the request was created	ISO Date Time	Populate with Office Date Time

¹ Not skip the saving of the message in case of error invoking the Account Lookup request

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
P_INIT_SRC_ID	3				+								[0..1]	Initiating Source ID	The ID of the source system initiating the request/response	Text {1,50}	Map GPP
EventID	3				+								[0..1]	Event ID	Unique 16-chars event ID generated for each interface request This ID is used to identify a resent request (EventID is as in the original request), from a new request issued due to force or retry (EventID quotes a new value)	Text {1,16}	Map from D_MEI_EVENT_ID if the INTERFACE_TYPES.EVENT_ID_GENERATION is configured with 1 for the INTERFACE_TYPE entry for this request
Msg	2			+									[1..1]	Message			
Pmnt	3				+								[0..1]	Payment	ISO or SWIFT message text that is stored in an XML structure in the XML_MSG		The entire transaction message is mapped from MINF.XML_MSG
Extn	3				+								[1..1]	Extension			
ProcessingPersistentInfo*	4					+							[1..1]	Processing Persistent Info	Transaction derived attributes relevant to the transaction information		
CreditSide*	5						+						[0..1]	Credit Side Persistent Info	Information on the Credit side. Note: In the context of the Account Lookup usage – will only be populated if the invocation is for the transaction's credit account – <ContextName> is CreditAccountLookup		
P_CDT_ACCT_NB	6							+					[0..1]	Credit Account Number	The credit account number to be validated	Text {1,34}	When <ContextName> is CreditAccountLookup - mapped from D_FIRST_IN_CDT_CHAIN_ACC_NUM
P_CDT_ACCT_CCY	6								+				[0..1]	Credit Account Currency	The currency of the credit account	[A-Z] {3, 3}	When <ContextName> is CreditAccountLookup: <ul style="list-style-type: none"> If MINF.P_CDT_ACCT_CCY (logical field P_CDT_ACCT_CCY) is not empty (credit account was

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
																	manually added) - mapped from P_CDT_ACCT_CCY <ul style="list-style-type: none"> Else – mapped from MINF.P_STTLM_CCY (logical field P_STTLM_CCY)
P_CDT_ACCT_OFFICE	6							+					[0..1]	Credit Account Office	The office of the credit account	[A-Z,0-9] {3, 3}	When <ContextName> is CreditAccountLookup: <ul style="list-style-type: none"> If logical field P_CDT_ACCT_OFFICE is not empty (credit account was manually added) – mapped from P_CDT_ACCT_OFFICE Else – mapped from MINF.P_OFFICE (logical field P_OFFICE)
DebitSide*	5						+						[0..1]	Debit Side Persistent Info	Information on the Debit side. Note: In the context of the Account Lookup usage, will only be populated if the invocation is for the transaction's debit account, <ContextName> is DebitAccountLookup		
P_DBT_ACCT_NB	6							+					[0..1]	Debit Account Number	The debit account number to be validated	Text {1,34}	When <ContextName> is DebitAccountLookup- mapped from D_FIRST_IN_DBT_CHAIN_ACC_NUM
P_DBT_ACCT_CCY	6							+					[0..1]	Debit Account Currency	The currency of the debit account	[A-Z] {3, 3}	When <ContextName> is DebitAccountLookup: <ul style="list-style-type: none"> If MINF.P_DBT_ACCT_CCY (logical field P_DBT_ACCT_CCY) is not empty (debit account was manually added) - mapped from P_DBT_ACCT_CCY Else – mapped from MINF.P_STTLM_CCY (logical field P_STTLM_CCY)
P_DBT_ACCT_OFFICE	6							+					[0..1]	Debit Account Office	The office of the debit account	[A-Z,0-9] {3, 3}	When <ContextName> is DebitAccountLookup:

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
																	<ul style="list-style-type: none"> If logical field P_DBT_ACCT_OFFICE is not empty (debit account was manually added) – mapped from P_DBT_ACCT_OFFICE Else – mapped from MINF.P_OFFICE (logical field P OFFICE)
ReferenceData*	4					+							[0..1]	Reference Data			
M_DBT_ACCOUNT	5						+						[0..1]	Debit Account	Debit Account Details		if IBAN was provided as the debtor account in the transaction – this extension and the IBAN tag are populated to allow identification using the IBAN in the FI's CDB system
F_DBT_ACCT_IBAN	6							+					[0..1]	Debit Account IBAN	The IBAN of the debit account	Text {1,34}	When <ContextName> is DebitAccountLookup, and if IBAN was provided in the transaction - mapped from X_DBTR_ACCT_ID
M_CDT_ACCOUNT	5						+						[0..1]	Credit Account	Credit Account Details		if IBAN was provided as the creditor account in the transaction – this extension and the IBAN tag are populated to allow identification using the IBAN in the FI's CDB system
F_CDT_ACCT_IBAN	6							+					[0..1]	Credit Account IBAN	The IBAN of the debit account	Text {1,34}	When <ContextName> is CreditAccountLookup, and if IBAN was provided in the transaction - mapped from X_CDTR_ACCT_ID

2.2 Account Lookup Response

2.2.1 Minimal Scope

The following sections from the full Fndt (Funds Transfer) Message structure are the Product minimal scope to be included when it is used as an Account Lookup Response (additional sections can be configured to be included, if required):

Notes:

- The Pmnt section appears in this table, since it is recommended for readability, and our Product default scope includes it as optional. However, it can be excluded.
- When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'

Level 1	Level 2	Level 3	Level 4	Level 5	Description
FndtMsg					
	Header				General identifying attributes
	Msg				Transaction message and extension
		Pmnt			Pmnt quotes the transaction (whether it is ISO based pain/pacs a SWIFT message embedded within the GPP proprietary XML structure) For more information, see GPP Technical Guide Fndt Message document.
		Extn*			
			ProcessingPersistentInfo*		
				P_CDT_ACCT_NB, P_CDT_ACCT_CCY and P_CDT_ACCT_OFFICE	
				P_DBT_ACCT_NB, P_DBT_ACCT_CCY and P_DBT_ACCT_OFFICE	
			ReferenceData*		Transaction related profile reference data.
				M_DBT_ACCO UNT*	Debit Account Information populated for debit Account Lookup response.

Level 1	Level 2	Level 3	Level 4	Level 5	Description
					This information also include Stop Flags/Posting Restrictions set on the debit account
				M_CDT_ACCO UNT*	Credit Account Information populated for credit Account Lookup response This information also include Stop Flags/Posting Restrictions set on the credit account
				M_DBT_CUST _PROFILE*	Debit Party Profile Information populated for debit Account Lookup response This information also include Stop Flags/Posting Restrictions set on the debit customer
				M_CDT_CUST _PROFILE*	Credit Party Profile Information populated for credit Account Lookup response This information also include Stop Flags / Posting Restrictions set on the credit customer
				M_CONTACT_ INFO	Contact Profile Information populated for either of credit or debit Account Lookup response (can be either a contact for these accounts or their customers)
	ResponseD etails				Applicable for Interface Responses

Possible errors that may be encountered by the host system while processing Account Lookup request:

- Technical errors:
- Request not valid
- Host system not available
- Functional errors:
- Account not found
- Account currency does not match

In addition, Stop Flags/Posting Restrictions may be reported back within the relevant account or customer information in the response.

2.2.1.1 Detailed Structure When Using Minimal Scope

Notes:

- The Pmnt section appears in this table, since it is recommended for readability. However, it can be excluded.
- When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'

For the conventions of the Presence and Format columns in this table, see [Appendix B: Conventions \(Including Format and Presence\)](#).

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
FndtMsg	1		+										[1..1]	Fndt (Funds Transfer) Message			
Header	2			+									[1..1]	Header			
contextName	3				+								[0..1]	Context Name	Generic field to add information regarding the specific usage. Note: Specifically for the usage for Account Lookup response, the value can be CreditAccountLookup or DebitAccountLookup	Text {1,n}	Populate with value in <ContextName> in the request - either of these: <ul style="list-style-type: none"> • CreditAccountLookup: for validation of the credit account • DebitAccountLookup: for validation of the debit account
contextLocalName	3				+								[0..1]	Context Local Name	Generic optional field to add regarding the specific usage, but using the financial institution system terminology naming, in case a local name such exists and is required for the identification on the financial institution side	Text {1,n}	If required, populate with specific local context string
credentials	3				+								[0..1]	Credentials	Credentials when required		Note: The usage of this section, if populated, is

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
																	<p>allowing to filter results returned in the Fndt Message structure, based on the credentials (permissions) of the quoted GPP User. For example, filtering out details of transactions belonging to an Office, the quoted user does not have permissions for.</p> <p>This section is mainly used when Fndt Message structure is used within SOA services, but can also be applied, if filtering is required, when using it in interface structures.</p> <p>If left empty – no filtering occurs</p> <p>In the context of Account Lookup initiated from the GPP flow – has less meaning and business rationale.</p>
UserID	4					+							[0..1]	User ID	User ID	Text {1,8}	If included in the Request and filtering is required, copy the same vale as in the Request UserId
Role	4					+							[0..1]	Role	Role	Text {1,50}	If included in the Request and filtering is required, copy the same vale as in the Request UserId
Workflow	3					+							[0..1]	Workflow	Defined for mass processing. The valid values are Template, File or Swift	Text {1,50}	Populate with - TBD
P_MID	3					+							[0..1]	GPP Message Identifier	The Internal GPP message Identifier	Text {1,16}	Must be populated with the value in <P_MID> in the request when used for matching in GPP (always in file processing)

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
deliveryTimestamp					+								[0..1]	Deliver Timestamp	The Timestamp when either the request or the response was created Note: As per specific integration, if matching between response and its request is not done using MQ Correlation ID, this tag can be used as part of the matching key when quoting the timestamp of the request. If MQ Correlation ID is used for matching, this tag can quote the timestamp when the response was created	ISO Date Time	Populate either <deliveryTimestamp> from request or with current Timestamp
P_INIT_SRC_ID					+								[0..1]	Initiating Source System Id	The ID of the source system initiating the request/response	Text {1,50}	Populate with a code of the HOST system Will not be used in GPP
EventID					+								[0..1]	Event ID	Unique 16-chars event ID generated for each interface request	Text {1,16}	Can be copied from request. Currently not used in GPP for matching with request – so – not mandatory
Msg				+									[1..1]	Message			
Pmnt					+								[0..1]	Payment	ISO or SWIFT message text that is stored in an XML structure in the XML_MSG		Optionally can be populated with value in <Pmnt> in the request, or omitted Will not be used in GPP
Extn*					+								[1..1]	Extension			
ProcessingPersistentInfo*						+							[1..1]	ProcessingPersistentInfo	Transaction derived attributes relevant to the transaction information		

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
CreditSide*	5						+						[0..1]	Credit Side Persistent Info	Information on the Credit side. In the context of the Account Lookup usage – will only be populated if the invocation is for the transaction's credit account – <ContexName> is CreditAccountLookup		
P_CDT_ACCT_NB	6							+					[0..1]	Credit Account umber	The credit account number that is validated and returned from host system Note: This number may be a different number than received in the request. Either identification logic in the host identified the number sent not as an account no (may be customer no), or to support cases of redirect.	Text {1,34}	When<ContexName> = CreditAccountLookup - Populated with the validated account number
P_CDT_ACCT_CCY	6							+					[0..1]	Credit Account Currency	The currency of the validated credit account Note: This currency may be a different currency than received in the request. This may occur in scenarios of redirect.	[A-Z] {3,3}	When<ContexName> = CreditAccountLookup - Populated with the validated account currency
P_CDT_ACCT_OFFICE	6							+					[0..1]	Credit Account Office	The office of the validated credit account Note: The value in this tag is not expected to be different than the value sent in request	[A-Z,0-9] {3, 3}	When<ContexName> = CreditAccountLookup - Populated with the validated account office
DebitSide*	5						+						[0..1]	Debit Side Persistent Info	Information on the Debit side. Note: In the context of the Account Lookup usage, will		

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
															only be populated if the invocation is for the transaction's debit account, <ContextName> is DebitAccountLookup		
P_DBT_ACCT_NB	6							+					[0..1]	Debit Account Number	The debit account number that is validated and returned from host system Note: This number may be a different number than received in the request. Either identification logic in the host identified the number sent not as an account no (may be customer no), or to support cases of redirect.	Text {1,34}	Populated with the validated account number (if <ContextName>= DebitAccountLookup)
P_DBT_ACCT_CCY	6							+					[0..1]	Debit Account Currency	The currency of the validated debit account Note: This currency may be a different currency than received in the request. This may occur in scenarios of redirect.	[A-Z] {3,3}	Populated with the validated account currency (if <ContextName>= DebitAccountLookup)
P_DBT_ACCT_OFFICE	6							+					[0..1]	Debit Account Office	The office of the validated debit account Note: The value in this tag is not expected to be different than the value sent in request	[A-Z,0-9] {3, 3}	Populated with the validated account office (if <ContextName>= DebitAccountLookup)
ReferenceData*	4					+							[0..1]	Reference Data			
M_DBT_ACCOUNT	5						+						[0..1]	Debit Account	Debit Account Details Note: In the context of the Account Lookup usage, this is only expected to be populated if the invocation is for the transaction's debit		Mapped into the Object that would have contained details from the Account profile of the debit account, if Accounts were managed in GPP

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
															account, <ContextName> is DebitAccountLookup		
F_DBT_ACCT_ASSET	6							+					[0..1]	Debit Account Asset Flag	Indicates whether the debit account asset flag. Note: Assumed to be set to 0 (false) for customer account.	[1,0] {1,1}	Mapped into the PDO F_DBT_ACCT_ASSET
F_DBT_ACCT_BOOKNG_ENT	6							+					[0..1]	Debit Account Booking Entity	The booking entity / accounting system of the debit account.	Text {1,20}	Mapped into the PDO F_DBT_ACCT_BOOKNG_ENT
F_DBT_ACCT_ACC_TYPE	6							+					[0..1]	Debit Account Account Type	The account type of the debit account. Mandatory as part of the Debit Account details when Debit Account is validated, as required for remaining processing, and specifically Posting. Note: Should be populated with values that fit the Account Types configured in GPP.	Text {1,10}	Mapped into the PDO F_DBT_ACCT_ACC_TYPE
F_DBT_ACCT_IS_RESIDENT	6							+					[0..1]	Debit Account Is Resident	Indicates whether the debit account owner is a resident of the country for this account.	[1,0] {1,1}	Mapped into the PDO F_DBT_ACCT_IS_RESIDENT
F_DBT_ACCT_IBAN	6							+					[0..1]	Debit Account IBAN	The IBAN of the debit account	Text {1,34}	Mapped into the PDO F_DBT_ACCT_IBAN
F_DBT_ACCT_STOPFLAGDR	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Debit Account on indication	Indicates that there is a debit Stop Flag / Posting Restriction set on the debit account. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_DBT_ACCT_STOPFLAGDR

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_DBT_ACCT_REASONDR	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Debit Account Reason	The code / reason for the debit Stop Flag / Posting Restriction set on the debit account. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_DBT_ACCT_REASONDR
F_DBT_ACCT_STOPFLAGCR	6							+					[0..1]	Credit Stop Flag / Posting Restriction on Debit Account on indication	Indicates that there is a credit Stop Flag / Posting Restriction set on the debit account. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_DBT_ACCT_STOPFLAGCR
F_DBT_ACCT_REASONCR	6							+					[0..1]	Credit Stop Flag / Posting Restriction on account reason	The code / reason for the credit Stop Flag / Posting Restriction set on the account. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_DBT_ACCT_REASONCR
M_CDT_ACCOUNT	5							+					[0..1]	Credit Account	Credit Account Details Note: In the context of the Account Lookup usage, this is only expected to be populated if the invocation is for the transaction's debit account, <ContextName> is CreditAccountLookup		Mapped into the Object that would have contained details from the Account profile of the credit account, if Accounts were managed in GPP
F_CDT_ACCT_ASSET	6							+					[0..1]	Credit Account Asset Flag	Indicates whether the credit account asset flag. Note: Assumed to be set to 0 (false) for customer account.	[1,0] {1,1}	Mapped into the PDO F_CDT_ACCT_ASSET

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_CDT_ACCT_BOOKNG_ENT	6							+					[0..1]	Credit Account Booking Entity	The booking entity / accounting system of the credit account.	Text {1,20}	Mapped into the PDO F_CDT_ACCT_BOOKNG_ENT
F_CDT_ACCT_ACC_TYPE	6							+					[0..1]	Credit Account Account Type	The account type of the credit account. . Mandatory as part of the Credit Account details when the Credit Account is validated, as required for remaining processing, and specifically Posting. Note: Should be populated with values that fit the Account Types configured in GPP.	Text {1,10}	Mapped into the PDO F_CDT_ACCT_ACC_TYPE
F_CDT_ACCT_IS_RESIDENT	6							+					[0..1]	Credit Account Is Resident	Indicates whether the credit account owner is a resident of the country for this account.	[1,0] {1,1}	Mapped into the PDO F_CDT_ACCT_IS_RESIDENT
F_CDT_ACCT_IBAN	6							+					[0..1]	Credit Account IBAN	The IBAN of the credit account	Text {1,34}	Mapped into the PDO F_CDT_ACCT_IBAN
F_CDT_ACCT_STOPFLAGDR	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Credit Account on indication	Indicates that there is a debit Stop Flag / Posting Restriction set on the credit account. Note: Specific reason indicated in the next tag	[1,0] {1,1}	Mapped into the PDO F_CDT_ACCT_STOPFLAGDR
F_CDT_ACCT_REASONDR	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Credit Account Reason	The code / reason for the debit Stop Flag / Posting Restriction set on the credit account. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_CDT_ACCT_REASONDR

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_CDT_ACCT_STOPFLAGCR	6							+					[0..1]	Credit Stop Flag / Posting Restriction on Credit Account on indication	Indicates that there is a credit Stop Flag/Posting Restriction set on the credit account. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_CDT_ACCT_STOPFLAGCR
F_CDT_ACCT_REASONCR	6							+					[0..1]	Credit Stop Flag / Posting Restriction on Credit Account Reason	The code/reason for the credit Stop Flag/Posting Restriction set on the credit account. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_CDT_ACCT_REASONCR
M_DBT_CUST_PROFILE	5						+						[0..1]	Debit Customer	Debit Customer Details Note: In the context of the Account Lookup usage, this is only expected to be populated if the invocation is for the transaction's debit account, <ContextName> is DebitAccountLookup		Mapped into the Object that would have contained details from the Party profile of the debit customer, if Customers were managed in GPP
F_DBT_CUST_CUST_CATEGORY	6							+					[0..1]	Debit Customer Category	The debtor customer category	Text {1,10}	Mapped into the PDO F_DBT_CUST_CUST_CATEGORY
F_DBT_CUST_CUST_NAME	6							+					[0..1]	Debit Customer Name	The debtor customer name	Text {1,35}	Mapped into the PDO F_DBT_CUST_CUST_NAME
F_DBT_CUST_PROFESSION	6							+					[0..1]	Debit Customer Profession	The debtor customer profession	Text {1,4}	Mapped into the PDO F_DBT_CUST_PROFESSION
F_DBT_CUST_SWIFT_ID	6							+					[0..1]	Debit Customer BIC	The BIC/BEI of the debtor customer.	Text {1,12}	Mapped into the PDO F_DBT_CUST_SWIFT_ID
F_DBT_CUST_ABA	6							+					[0..1]	Debit Customer ABA	The ABA of the debtor customer. Note: Relevant for US.	Text {1,9}	Mapped into the PDO F_DBT_CUST_ABA

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_DBT_CUST_ALIAS	6							+					[0..1]	Debit Customer FED Number	The FED number of the debtor customer. Note: Relevant for US.	Text {1,6}	Mapped into the PDO F_DBT_CUST_ALIAS
F_DBT_CUST_BASE_NO	6							+					[0..1]	Debit Customer External ID	The external Id of the debtor customer in the external financial institution system.	Text {1,34}	Mapped into the PDO F_DBT_CUST_BASE_NO
F_DBT_CUST_FEE_ACCOUNT_NO	6							+					[0..1]	Debit Customer Fee Account Number	The fee account number to be used for the debtor customer. Note: This tag (and the next two) will only be specified if a separate fee account is required to be used for charging the debtor.	Text {1,34}	Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_NO
F_DBT_CUST_FEE_ACCOUNT_CCY	6							+					[0..1]	Debit Fee Account Currency	The currency of the debit fee account.	[A-Z] {3, 3}	Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_CCY
F_DBT_CUST_FEE_ACCOUNT_OFFICE	6							+					[0..1]	Debit Fee Account Office	The office of the debit fee account.	[A-Z,0-9] {3, 3}	Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_OFFICE
F_DBT_CUST_STOPFLAG_FROM	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Debit Customer indication	Indicates that there is a debit Stop Flag/Posting Restriction set on the debit customer. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_DBT_CUST_STOPFLAG_FROM
F_DBT_CUST_FROM_REASON	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Debit Customer Reason	The code/reason for the debit Stop Flag/Posting Restriction set on the debit customer. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_DBT_CUST_FROM_REASON

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_DBT_CUST_STOPFLAG TO	6							+					[0..1]	Credit Stop Flag/Posting Restriction on Debit Customer Indication	Indicates that there is a credit Stop Flag/Posting Restriction set on the debit customer. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_DBT_CUST_STOPFLAGTO
F_DBT_CUST_TOREASON	6							+					[0..1]	Credit Stop Flag/Posting Restriction on Debit Customer Reason	The code/reason for the credit Stop Flag/Posting Restriction set on the debit customer. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_DBT_CUST_TOREASON
F_DBT_CUST_COUNTRY CODE	6							+					[0..1]	Country code	Debtor address Country	[A-Z] {3,3}	Mapped into the PDO F_DBT_CUST_COUNTRYCODE
F_DBT_CUST_CITY	6							+					[0..1]	Debtor address city	Debtor address city	Text {1,35}	Mapped into the PDO F_DBT_CUST_CITY
F_DBT_CUST_ZIP	6							+					[0..1]	Zip code	Debtor address Zip Code	Text {1,10}	Mapped into the PDO F_DBT_CUST_ZIP
F_DBT_CUST_STATE	6							+					[0..1]	Debtor address State	Debtor address state	[A-Z] {2,2}	Mapped into the PDO F_DBT_CUST_STATE
F_DBT_CUST_ADDRESS 1	6							+					[0..1]	Debtor Address Line 1	Debtor address line 1	Text {1,35}	Mapped into the PDO F_DBT_CUST_ADDRESS1
F_DBT_CUST_ADDRESS 2	6							+					[0..1]	Debtor Address Line 2	Debtor address line 2	Text {1,35}	Mapped into the PDO F_DBT_CUST_ADDRESS2
F_DBT_CUST_ADDRESS 3	6							+					[0..1]	Debtor Address Line 3	Debtor address line 3	Text {1,35}	Mapped into the PDO F_DBT_CUST_ADDRESS3
F_DBT_CUST_ADDRESS 4	6							+					[0..1]	Debtor Address Line 4	Debtor address line 4	Text {1,35}	Mapped into the PDO F_DBT_CUST_ADDRESS4

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
M_CDT_CUST_PROFILE	5						+						[0..1]	Credit Customer	Credit Customer Details Note: In the context of the Account Lookup usage, this is only expected to be populated if the invocation is for the transaction's debit account, <ContextName> is CreditAccountLookup		Mapped into the Object that would have contained details from the Party profile of the credit customer, if Customers were managed in GPP
F_CDT_CUST_CUST_CATEGORY	6							+					[0..1]	Credit Customer Category	The creditor customer category	Text {1,10}	Mapped into the PDO F_CDT_CUST_CUST_CATEGORY
F_CDT_CUST_CUST_NAME	6							+					[0..1]	Credit Customer Name	The creditor customer name	Text {1,35}	Mapped into the PDO F_CDT_CUST_CUST_NAME
F_CDT_CUST_PROFESSION	6							+					[0..1]	Credit Customer Profession	The creditor customer profession	Text {1,4}	Mapped into the PDO F_CDT_CUST_PROFESSION
F_CDT_CUST_SWIFT_ID	6							+					[0..1]	Credit Customer BIC	The BIC/BEI of the creditor customer.	Text {1,12}	Mapped into the PDO F_CDT_CUST_SWIFT_ID
F_CDT_CUST_ABA	6							+					[0..1]	Credit Customer ABA	The ABA of the creditor customer. Note: Relevant for US.	Text {1,9}	Mapped into the PDO F_CDT_CUST_ABA
F_CDT_CUST_ALIAS	6							+					[0..1]	Credit Customer FED Number	The FED number of the creditor customer. Note: Relevant for US.	Text {1,6}	Mapped into the PDO F_CDT_CUST_ALIAS
F_CDT_CUST_BASE_NO	6							+					[0..1]	Credit Customer External ID	The external Id of the creditor customer in the external financial institution system.	Text {1,34}	Mapped into the PDO F_CDT_CUST_BASE_NO
F_CDT_CUST_FEE_ACCOUNT_NO	6							+					[0..1]	Credit Customer Fee Account Number	The fee account number to be used for the creditor customer.	Text {1,34}	Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_NO

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_CDT_CUST_FEE_ACCOUNT_CCY	6							+					[0..1]	Credit Fee Account Currency	The currency of the credit fee account.	[A-Z] {3, 3}	Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_CCY
F_CDT_CUST_FEE_ACCOUNT_OFFICE	6							+					[0..1]	Credit Fee Account Office	The office of the credit fee account.	[A-Z,0-9] {3, 3}	Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_OFFICE
F_CDT_CUST_STOPFLAGFROM	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Credit Customer Indication	Indicates that there is a debit Stop Flag / Posting Restriction set on the credit customer. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_CDT_CUST_STOPFLAGFROM
F_CDT_CUST_FROMREASON	6							+					[0..1]	Debit Stop Flag / Posting Restriction on Credit Customer Reason	The code/reason for the debit Stop Flag/Posting Restriction set on the credit customer. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_CDT_CUST_FROMREASON
F_CDT_CUST_STOPFLAGTO	6							+					[0..1]	Credit Stop Flag / Posting Restriction on Credit Customer Indication	Indicates that there is a credit Stop Flag/Posting Restriction set on the credit customer. Note: Specific reason indicated in the next tag.	[1,0] {1,1}	Mapped into the PDO F_CDT_CUST_STOPFLAGTO
F_CDT_CUST_TOREASON	6							+					[0..1]	Credit Stop Flag / Posting Restriction on Credit Customer Reason	The code/reason for the credit Stop Flag/Posting Restriction set on the credit customer. Note: Codes provided should quote values already configured in GPP as Stop Flags.	Text {1,35}	Mapped into the PDO F_CDT_CUST_TOREASON

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_CDT_CUST_COUNTRY CODE	6							+					[0..1]	Creditor Country code	Creditor address country	[A-Z] {3,3}	Mapped into the PDO F_CDT_CUST_COUNTRYCODE
F_CDT_CUST_CITY	6							+					[0..1]	Debtor address city	Creditor address city	Text {1,35}	Mapped into the PDO F_CDT_CUST_CITY
F_CDT_CUST_ZIP	6							+					[0..1]	Creditor Zip code	Creditor address Zip Code	Text {1,10}	Mapped into the PDO F_CDT_CUST_ZIP
F_CDT_CUST_STATE	6							+					[0..1]	Creditor address State	Creditor address state	[A-Z] {2,2}	Mapped into the PDO F_CDT_CUST_STATE
F_CDT_CUST_ADDRESS 1	6							+					[0..1]	Creditor Address Line 1	Creditor address line 1	Text {1,35}	Mapped into the PDO F_CDT_CUST_ADDRESS1
F_CDT_CUST_ADDRESS 2	6							+					[0..1]	Creditor Address Line 2	Creditor address line 2	Text {1,35}	Mapped into the PDO F_CDT_CUST_ADDRESS2
F_CDT_CUST_ADDRESS 3	6							+					[0..1]	Creditor Address Line 2	Creditor address line 2	Text {1,35}	Mapped into the PDO F_CDT_CUST_ADDRESS3
F_CDT_CUST_ADDRESS 4	6							+					[0..1]	Creditor Address Line 4	Creditor address line 4	Text {1,35}	Mapped into the PDO F_CDT_CUST_ADDRESS4
M_CONTACT_INFO	5							+					[0..1]	Contact Information	Contacts Details		Mapped into the Object that would have contained details from the Contact profile, if Contacts were managed in GPP
M_CONTACT_LINE	6							+					[0..n]	Contact Line	Details of a specific Contact		
F_CONTACT_OF	7								+				[0..1]	Contact Of	The entity that this entry serves as its contact for advising. Values: DR_PARTY, CR_PARTY, DR_ACCT, CR_ACCT, DR_FEE, CR_FEE	Text {1,10}	Mapped into the PDO F_CONTACT_OF

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
F_CONTACT_NAME	7								+				[0..1]	Contact Name	Name of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_NAME
F_CONTACT_DESCRIPTION	7								+				[0..1]	Contact Description	Description of the contact.	Text {1,200}	Mapped into the PDO F_CONTACT_DESCRIPTION
F_CONTACT_PHONE	7								+				[0..1]	Contact Phone	Phone number of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_PHONE
F_CONTACT_FAX	7								+				[0..1]	Contact Fax	Fax number of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_FAX
F_CONTACT_EMAIL	7								+				[0..1]	Contact Email	Email address of the contact.	Text {1,128}	Mapped into the PDO F_CONTACT_EMAIL
F_CONTACT_ADDRESS1	7								+				[0..1]	Contact Address1	First line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS1
F_CONTACT_ADDRESS2	7								+				[0..1]	Contact Address2	Second line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS2
F_CONTACT_ADDRESS3	7								+				[0..1]	Contact Address3	Third line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS3
F_CONTACT_ADDRESS4	7								+				[0..1]	Contact Address4	Fourth line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS4
F_CONTACT_ADDRESS5	7								+				[0..1]	Contact Address5	Fifth line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS5
F_CONTACT_ADDRESS6	7								+				[0..1]	Contact Address6	Sixth line of the address of the contact.	Text {1,35}	Mapped into the PDO F_CONTACT_ADDRESS6
ResponseDetails	2			+									[1..1]	Response Details			
returnCode	3				+								[1..1]	Return Code	The return code to indicate success (1) or failure (any other code) of Account Lookup.	[0-9] {1, 5}	

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/Into GPP Table and Field
description	3				+								[0..1]	Description	The description of the return code. Relevant only for a failure (not 1) <returnCode>. Note: Any failure can be marked with 0, but it is preferable to use more specific codes to distinguish between posting restriction failure and any other failure. Mapping between financial institution codes and GPP internal codes should be configured to allow usage of financial institution codes.	Text {1,250}	
errorsList	3				+								[0..n]	Error List	List of errors for this response.		
error	4					+							[1..1]	Error			
code	5						+						[1..1]	Code	The return code to indicate one of multiple failure codes of Account Lookup.	[0-9] {1, n}	
description	5						+						[0..1]	Description	The description of the failure code.	Text {1,250}	
dataArray	3				+								[0..n]	Data Array	List of additional information entries, if required.		
data	4					+							[0..1]	Data	Additional information entry.	Text {1,250}	

2.2.2 Minimal Scope + Fees Information Option

When the financial institution system reports fees to be charged for the specific account/customer, and it is required that GPP will include these fees in the posting for the applicable transaction, the following additional tags can be included in the response.

This functionality is not available for Account Lookup invocation in file handling flows during Pre-Processing Transactions stage (on Source side in Outgoing CTs or DDs).

These additional tags include the <MsgFees> section with the fee information.

Notes:

- Only the additional extension (on top of the extension specified in the previous section) is included in the following table. The main tree tags are also included, to show the path where the additional extension should be added in the structure. These tags are marked with grey font. Again, the Pmnt section is optional, although within the Product default scope, and can be excluded from this minimal scope structure.
 - When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'
-

Level 1	Level 2	Level 3	Level 4	Level 5	Description
FndtMsg					
	Header				General identifying attributes
	Msg			Msg	Transaction message and extension
		Pmnt			Pmnt quotes the transaction (whether it is ISO based pain/pacs a SWIFT message embedded within the Fndt XML structure) For more information, see GPP Technical Guide Fndt Message document.
		Extn*			
			MsgFees		Message Fees. Multiple transaction fee details.

2.2.2.1 Detailed Structure When Using Minimal Scope + Fees Information Option

When the financial institution system reports fees to be charged for the specific account/customer, and it is required that GPP will include these fees in the posting for the applicable transaction, the following additional tags can be included in the response.

These additional tags are included in the <MsgFees> extension with the fee information.

Notes:

- Only additional tags (on top of the tags specified in the previous section) are included in the following table. The main tree tags are also included, to show the path where the additional tags should be added in the structure. These tags are marked with grey font.
- When a sub-tree tag is marked with * - the elements underneath it can appear in any order. That is the XSD definition of the list of elements is 'all' and not 'sequence.'

For the conventions of the Presence and Format columns in this table, see [Appendix B: Conventions \(Including Format and Presence\)](#).

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/ Into GPP Table and Field
FndtMsg	1		+										[1..1]	Fndt (Funds Transfer) Message			
...																	
Msg	2			+									[1..1]	Message			
Pmnt	3				+								[0..1]	Payment	ISO or SWIFT message text that is stored in an XML structure in the XML_MSG.		Optionally can be populated with value in <Pmnt> in the request, or omitted - will not be used in GPP.
Extn*	3				+								[1..1]	Extension			
MsgFees*	4					+							[0..n]	Message Fees	When the external system needs to report fees to GPP, to be used and handled as fees computed		

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/ Into GPP Table and Field
															in GPP, this section should be populated.		
M_MSG_FEES_LINE	5						+						[1..1]	Message Fees Info	Information on the fee. Note: Only one occurrence of CDB fees (fee reported by the Account Lookup interface can be reported in this response per Fee Type that is defined in GPP).		For each occurrence of M_MSG_FEES_LINE a Msg_Fees entry will be created in GPP for the message.
F_MSG_FEES_MANUAL_FEE	6							+					[1..1]	Manual Fee	Indicates a fee manually selected by a user or from external system (CDB). Note: When fees reported via this response always populate with 2 (CDB).	[2,1,0] {1, 1}	Mapped into MSG_FEES.MANUAL_FEE
F_MSG_FEES_DEDUCT_FROM	6							+					[1..1]	Deduct From	Indicates whether it is the transaction or account from which the fee is deducted. One of the following: <ul style="list-style-type: none"> A = Account. Fees should be deducted from an account (either a separate fee account or principal account). P = Payment. Fees should be deducted from the transaction amount to be charged to the customer on the next financial institution (BEN fees in case of credit transfer). 	Text {1,1}	Mapped into MSG_FEES.DEDUCT_FROM
F_MSG_FEES_FEE_APPLY	6							+					[1..1]	Fee Apply	Indicates when fees are applied. One of the following: NOW, LATER, WAIVE.	Text {1,10}	Mapped into MSG_FEES.APPLY

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/ Into GPP Table and Field
F_MSG_FEES_PAYING_P ARTY	6							+					[1..1]	Paying Party	Indicates the party that its fee arrangement defines the fee amount and application. It is not necessarily the party that pays the fee. One of the following: <ul style="list-style-type: none"> • DR - Debit party • CR -Credit party • AF - Agent fee 	Text {1,2}	Mapped into MSG_FEES.PAYING_P ARTY
F_MSG_FEES_FEE_ACC_ AMOUNT	6							+					[0..1]	Fee Account Amount	Amount (in fee account currency) that is deducted from fee account. Note: Relevant only for scenarios a fee account is involved.	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.FEE_ACC_A MOUNT
F_MSG_FEES_FEE_AMO UNT	6							+					[1..1]	Fee Amount	The fee amount (in fee currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.FEE_AMOUN T
F_MSG_FEES_FEE_AMT_ IN_PMT_CCY	6							+					[0..1]	Fee Amount in Payment Currency	The fee amount (in transaction currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.FEE_AMOUN T_IN_PMT_CCY
F_MSG_FEES_FEE_BAS E_AMOUNT	6							+					[0..1]	Fee in Base Currency	The fee amount (in base currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.FEE_BASE_A MOUNT
F_MSG_FEES_FEE_CUR RENCY	6							+					[1..1]	Fee Currency	Currency in which the fee is calculated.	[A-Z] {3, 3}	Mapped into MSG_FEES.FEE_CURRE NCY
F_MSG_FEES_FEE_PNL_ ACC_CUR	6							+					[0..1]	Fee P&L Account Currency	Currency of the Fee Profit and Loss account. Note: If not provided will be first derived from the Fee Type Profile configured in	[A-Z] {3, 3}	Mapped into MSG_FEES.FEE_PNL_AC COUNT_CURRENCY

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/ Into GPP Table and Field
															GPP and then mapped as if received.		
F_MSG_FEES_FEE_PNL_ACC_NO	6							+					[0..1]	Fee P&L Account Number	The Fee Profit and Loss account number. Note: If not provided will be first derived from the Fee Type Profile configured in GPP and then mapped as if received.	Text {1,34}	Mapped into MSG_FEES.FEE_PNL_ACC_NO
F_MSG_FEES_FEE_PNL_ACC_OFFICE	6							+					[0..1]	Fee P&L Account Office	Office of the Fee Profit and Loss account. Note: If not provided will be first derived from the Fee Type Profile configured in GPP and then mapped as if received.	[A-Z,0-9] {3, 3}	Mapped into MSG_FEES.FEE_PNL_ACC_OFFICE
F_MSG_FEES_FEE_PNL_AMOUNT	6							+					[0..1]	Fee P&L Amount	The fee amount (in P&L account currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.FEE_PNL_AMOUNT
TAX_AMOUNT	6							+					[0..1]	Tax Amount	The tax amount (in fee currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_AMOUNT
F_MSG_FEES_TAX_ACC_AMOUNT	6							+					[0..1]	Tax Account Amount	The tax amount in the currency of the account from which the tax is deducted.	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_ACC_AMOUNT
F_TAX_BASE_AMOUNT	6							+					[0..1]	Tax P&L Amount	The tax amount (in P&L account currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_BASE_AMOUNT
F_MSG_FEES_TAX_PNL_ACCT	6							+					[0..1]	Tax P&L Account Number	The tax Profit and Loss account number.	Text {1,34}	Mapped into MSG_FEES.TAX_PNL_ACCT

Tag	L	0	1	2	3	4	5	6	7	8	9	10	Presence	Element	Description	Format	Mapped From/ Into GPP Table and Field
F_MSG_FEES_TAX_PNL_ACCT_CCY	6							+					[0..1]	Tax P&L Account Currency	Currency of the tax Profit and Loss account.	[A-Z] {3, 3}	Mapped into MSG_FEES.TAX_PNL_ACCT_CCY
F_MSG_FEES_TAX_PNL_ACCT_OFFICE	6							+					[0..1]	Tax P&L Account Office	Office of the tax Profit and Loss account.	[A-Z,0-9] {3, 3}	Mapped into MSG_FEES.TAX_PNL_ACCT_OFFICE
F_TAX_ON_TAX_AMOUNT	6							+					[0..1]	Tax on Tax Amount	The tax on tax amount (in transaction currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_ON_TAX_AMOUNT
F_TAX_ON_TAX_ACC_AMOUNT	6							+					[0..1]	Tax on Tax Account Amount	The tax on tax amount (in the currency of the account from which the tax on tax is deducted)	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_ON_TAX_ACC_AMOUNT
F_TAX_ON_TAX_PNL_AMOUNT	6							+					[0..1]	Tax on Tax P&L Amount	The tax on tax amount (in P&L account currency).	fractionDigits 4 totalDigits 19	Mapped into MSG_FEES.TAX_ON_TAX_PNL_AMOUNT
F_MSG_FEES_FEE_TYPE_UID	6							+					[1..1]	Fee Type UID	The Fee Type UID for the Fee in this entry. Values should be pre-defined in GPP via the Fee Types profile (Fee_Types table). Note: Should be populated in the following structure: Office + '^' + Fee type name.	Text {1,100}	Mapped into MSG_FEES.FEE_TYPE_UID

Note: Although the interface supports receiving proprietary return codes for the various failure responses, as long as the appropriate mapping between financial institution's codes and GPP internal codes is pre-configured.

When using the Standard Fndt Message, the FI can also directly use the GPP internal numeric return codes as follows:

- 1 – to indicate a Success
 - 990 – to indicate a Processing/technical error
 - 996 – to indicate a Posting restriction
 - 0 – to indicate any error when no specific error handling is required but routing transaction to Repair
-

3 Usage

For more information on logic related to STP processing and invocation points of the Account Lookup request, usage of the information provided in the Account Lookup response interface, related manual handling and related configuration see Account Lookup Interface section in the GPP Business Guide System Integration – Single Payment document.

Appendix A: Glossary of Terms

This table lists the terms used in this guide.

Term	Description
Fndt Message	The FuNDs Transfer message structure is a GPP specific XML structure that is comprising of the full set of information as received, enriched, computed or manually updated per message. This structure is used as part of the standard interfaces for interacting with financial institution systems.
ISO	International Organization for Standards

The prefix convention for naming transaction attribute fields is described in this table:

Prefix	Meaning	Explanation
T_	Tree	Place holder in the tree view that hold the relevant associated information. For example: T_PARTIES holds all of the transaction parties
X_	XML	ISO (<pmnt>) information that is stored in an XML structure in the XML_MSG
OX_	Original XML	Copy of the originally received XML transaction (<pmnt>) information that is stored in an XML structure in ORIG_XML_MSG
OC_	Original Copy of XML field	Prefix used if there is more than one way to receive specific data. Example: OX_CDTR_AGT_BIC_1OR or OX_CDTR_AGT_BIC_2AND. GPP copies the data into OC_CDTR_AGT_BIC to facilitate determining whether creditor agent BIC was provided or not. Relevant only for originally received attributes.
P_	Process	GPP extension field for transaction data that cannot be placed in the ISO standard format. Commonly used attributes: P_MID, P_OFFICE, etc.
F_	GPP derived transaction attribute	Derived attribute that are taken from the static data profile that is associated with transaction details. For example, after P_CDT_MOP is determined, the related credit MOP profile attributes are set in these fields. Examples: F_CDT_MOP_NM is the credit MOP name derived from the credit MOP value. F_MOP_NM is associated with the debit MOP.
D_	Derived	Derived attributes that are calculated 'on the fly' while the GPP service is calculating the information. Derived fields are not stored in the transaction after processing is completed, or stopped for manual handling or wait. Therefore, they usually cannot be used as a condition in business rules.
MU MF MI	User Monitor Flow (service) monitor Interface monitor	Monitors are divided into three categories: <ul style="list-style-type: none"> User monitors that track the user action over the UI such as forcing a transaction out of the insufficient funds queue Workflow monitors are internal monitors in the code that track the payment processing flow

Prefix	Meaning	Explanation
		<ul style="list-style-type: none"> Interface monitors that monitor interface interactions <p>These P_ field attributes hold the monitor statuses strings for every transaction.</p> <p>P_USER_STATE_MONITOR - for User Monitors – MU_ prefix</p> <p>P_SERVICE_STATE_MONITOR - for Flow Monitors – MF_ prefix</p> <p>P_INTERFACE_STATE_MONITOR - for Interface Monitors – MI_ prefix</p> <p>The location of each monitor in the field is defined by LOGICAL_FIELDS.LOCATION. The first location is 0 (zero).</p> <p>Example of a monitor string P_ field value: XXXXXXXXXXXXXXXXXXXXXT.</p> <p>The following SQL can be used to check the full list of monitors as per their monitor P_field and their location:</p> <pre>select lf.obj_ref_data_id, lf.location, lf.* from logical_fields lf where lf.obj_ref_data_id like %MONITOR order by 1,2</pre>

Appendix B: Conventions (Including Format and Presence)

This table details naming conventions (including explanation of the values in the format and presence) used in the interface structures in this document.

Term	Meaning
Tag name in Bold	Indicate Aggregates
ISO Date Time	<p>Date Time formats defined as ISO Date Time will conform to ISO8601. Representation:</p> <p>ISO Date Time with milliseconds: YYYY-MM-DD [T] {0,1} HH:MM:SS.mmm [Z,-,+]{1,1} HH:MM {0,1}</p> <p>ISO Date Time without milliseconds: YYYY-MM-DD [T] {0,1} HH:MM:SS [Z,-,+]{1,1} HH:MM {0,1}</p> <p>Where:</p> <p>YYYY is the year</p> <p>MM is the month (01 - 12)</p> <p>DD is the day (01 - 31)</p> <p>T is a literal separator between the date and time portions (optional)</p> <p>HH is the hour in 24 hour time</p> <p>MM is the minutes</p> <p>SS is the seconds</p> <p>mmm is the milliseconds</p> <p>Z is the time zone designator: Z for when time is in UTC time, OR +HH:MM; OR or -HH:MM</p>

Term	Meaning
ISO Date	<p>Date formats defined as ISO Date Time will conform to ISO8601. Representation: YYYY-MM-DD Where: YYYY is the year, MM is the month (01 - 12) DD is the day (01 - 31)</p>
ISO Decimal Values	<p>Decimal values defined as ISO Decimal Values will use the ISO format definition using fractionDigits and totalDigits Where: totalDigits defines the total number of digits in the number (on both sides of the decimal point) fractionDigits defines the number of digits to the right of the decimal point (the fraction)</p>
SWIFT Date	<p>Date formats defined as SWIFT Date will conform to SWIFT representation: YYMMDD Where: YY is the year MM is the month (01 - 12) DD is the day (01 - 31)</p>
SWIFT Decimal Values	<p>Decimal values defined as SWIFT Decimal Values will use the SWIFT representation of digits and a comma acting as the decimal separator between the fraction and the full number</p>
Presence (Cardinality)	<p>0..1 means Optional 1..1 means Required 0..n means Optional and may have multiple occurrences (limited to specified n) 1..n means required and may have multiple occurrences (limited to specified n)</p>
String format	<p>[character set] {min length, max length} [A-Z] means only upper letter characters [a-z] means only lower letter characters [0-9] means only digits [A-Za-z] means upper and lower letter characters Text means all characters {1,6} means a string at least one character long and no longer than 6 characters</p>

Appendix C: Examples of Requests and Responses

This section provides a set of request and response type examples:

C.1 Debit Account Lookup Request

This is an example of an Account Lookup request on the debit account.

```
<FndtMsg>
  <Header>
    <contextName>DebitAccountLookup</contextName>
    <contextLocalName>DRACLOOK</contextLocalName>
    <credentials>
      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
    <Workflow>String</Workflow>
    <P_MID forCreation="false">11209G4837O30871</P_MID>
    <deliveryTimestamp>2001-12-17T09:30:47-05:00</deliveryTimestamp>
    <P_INIT_SRC_ID>GPP</P_INIT_SRC_ID>
    <EventID>1112223334445556</EventID>
  </Header>
  <Msg>
    <Pmnt>
      ...
    </Pmnt>
    <Extn>
      <ProcessingPersistentInfo>
        <DebitSide>
          <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
          <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
          <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
        </DebitSide>
      </ProcessingPersistentInfo>
    </Extn>
  </Msg>
</FndtMsg>
```

C.2 Credit Account Lookup Request

This is an example of an Account Lookup request on the credit account.

```
<FndtMsg>
  <Header>
    <contextName>CreditAccountLookup</contextName>
    <contextLocalName>CRACLOOK</contextLocalName>
    <credentials>
      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
    <Workflow>String</Workflow>
    <P_MID forCreation="false">11209G4837O30871</P_MID>
    <deliveryTimestamp>2001-12-17T09:30:47-05:00</deliveryTimestamp>
    <P_INIT_SRC_ID>GPP</P_INIT_SRC_ID>
    <EventID>1112223334445556</EventID>
  </Header>
  <Msg>
    <Pmnt>
      ...
    </Pmnt>
    <Extn>
      <ProcessingPersistentInfo>
        <CreditSide>
          <P_CDT_ACCT_NB>987654321</P_CDT_FEE_ACCT_NB>
          <P_CDT_ACCT_CCY>USD</P_CDT_FEE_ACCT_CCY>
        </CreditSide>
      </ProcessingPersistentInfo>
    </Extn>
  </Msg>
</FndtMsg>
```

```

        <P_CDT_ACCT_OFFICE>XX1</P_CDT_ACCT_OFFICE>
      </CreditSide>
    </ProcessingPersistentInfo>
  </Extn>
</Msg>
</FndtMsg>

```

C.3 Successful Debit Account Lookup Response

This is an example of a successful Account Lookup response on the debit account. Response returned with debit customer and debit account information and with two associated contacts on the account level.

```

<FndtMsg>
  <Header>
    <contextName>DebitAccountLookup</contextName>
    <contextLocalName>DRACCLOOK</contextLocalName>
    <credentials>
      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <Workflow>String</Workflow>
    <P_MID forCreation="false">11209G4837O30871</P_MID>
    <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
    <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
  </Header>
  <Msg>
    <Pmnt/>
    <Extn>
      <ProcessingPersistentInfo>
        <DebitSide>
          <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
          <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
          <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
        </DebitSide>
      </ProcessingPersistentInfo>
      <ReferenceData>
        <M_DBT_CUST_PROFILE>
          <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
          <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
          <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
          <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
          <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
          <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
          <F_DBT_CUST_BASE_NO>XXXYYMMMTT</F_DBT_CUST_BASE_NO>
        </M_DBT_CUST_PROFILE>
        <F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
        <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>
        <F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
        <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
        <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
        <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
        <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
      </M_DBT_CUST_PROFILE>
      <M_DBT_ACCOUNT>
        <F_DBT_ACCT_ASSET>1</F_DBT_ACCT_ASSET>
        <F_DBT_ACCT_BOOKNG_ENT>xxx</F_DBT_ACCT_BOOKNG_ENT>
        <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
        <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT>
      </M_DBT_ACCOUNT>
      <M_CONTACT_INFO>
        <M_CONTACT_LINE>
          <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
          <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
        </M_CONTACT_LINE>
      </M_CONTACT_INFO>
    </Extn>
  </Msg>
</FndtMsg>

```

```

        <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
        <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
        <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
        <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
        <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_CONTACT_ADDRESS1>
        <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CONTACT_ADDRESS2>
        <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
        </M_CONTACT_LINE>
        <M_CONTACT_LINE>
        <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
        <F_CONTACT_NAME>Laora Adams</F_CONTACT_NAME>
        <F_CONTACT_DESCRIPTION>Head Relationship
Manager</F_CONTACT_DESCRIPTION>
        <F_CONTACT_PHONE>97254222334666</F_CONTACT_PHONE>
        <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
        <F_CONTACT_EMAIL>laora.adams@katota.com</F_CONTACT_EMAIL>
        <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_CONTACT_ADDRESS1>
        <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CONTACT_ADDRESS2>
        <F_CONTACT_ADDRESS3> RAS AL KHAIMAH, AE</F_CONTACT_ADDRESS3>
        </M_CONTACT_LINE>
        </M_CONTACT_INFO>
        </ReferenceData>
        <BinrayContent/>
        </Extn>
    </Msg>
    <ResponseDetails>
        <returnCode>1</returnCode>
        <description>Account Lookup success</description>
    </ResponseDetails>
</FndtMsg>

```

C.4 Successful Credit Account Lookup Response

This is an example of a successful Account Lookup response on the credit account. Response returned with credit customer and credit account information and with one associated contact on the account level.

```

<FndtMsg>
  <Header>
    <contextName>CreditAccountLookup</contextName>
    <contextLocalName>CRACLOOK</contextLocalName>
    <credentials>
      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <Workflow>String</Workflow>
    <P_MID forCreation="false">11209G4837O30871</P_MID>
    <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
    <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
  </Header>
  <Msg>
    <Pmnt/>
    <Extn>
      <ProcessingPersistentInfo>
        <CreditSide>
          <P_CDT_ACCT_NB>123456789</P_CDT_ACCT_NB>
          <P_CDT_ACCT_CCY>GBP</P_CDT_ACCT_CCY>
          <P_CDT_ACCT_OFFICE>XX1</P_CDT_ACCT_OFFICE>
        </CreditSide>
      </ProcessingPersistentInfo>
      <ReferenceData>
        <M_CDT_CUST_PROFILE>

```

```

        <F_CDT_CUST_CUST_CATEGORY>YYY</F_CDT_CUST_CUST_CATEGORY>
        <F_CDT_CUST_CUST_NAME>Katota Inv Sector FZE</F_CDT_CUST_CUST_NAME>
        <F_CDT_CUST_PROFESSION>ZZZZ</F_CDT_CUST_PROFESSION>
        <F_CDT_CUST_SWIFT_ID>BISFAEA1</F_CDT_CUST_SWIFT_ID>
        <F_CDT_CUST_ABA>211122232</F_CDT_CUST_ABA>
        <F_CDT_CUST_ALIAS>2111</F_CDT_CUST_ALIAS>
        <F_CDT_CUST_BASE_NO>XXXYYMMMTT</F_CDT_CUST_BASE_NO>

        <F_CDT_CUST_FEE_ACCOUNT_NO>2244667788</F_CDT_CUST_FEE_ACCOUNT_NO>

        <F_CDT_CUST_FEE_ACCOUNT_CCY>USD</F_CDT_CUST_FEE_ACCOUNT_CCY>

        <F_CDT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_CDT_CUST_FEE_ACCOUNT_OFFICE>
        <F_CDT_CUST_COUNTRYCODE>AE</F_CDT_CUST_COUNTRYCODE>
        <F_CDT_CUST_CITY>RAS AL KHAIMAH</F_CDT_CUST_CITY>
        <F_CDT_CUST_ADDRESS1>Business Center 04, Floor
6</F_CDT_CUST_ADDRESS1>
        <F_CDT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CDT_CUST_ADDRESS2>
        </M_CDT_CUST_PROFILE>
        <M_CDT_ACCOUNT>
        <F_CDT_ACCT_ASSET>1</F_CDT_ACCT_ASSET>
        <F_CDT_ACCT_BOOKNG_ENT>xxx</F_CDT_ACCT_BOOKNG_ENT>
        <F_CDBT_ACCT_ACC_TYPE>VOS</F_CDT_ACCT_ACC_TYPE>
        <F_CDT_ACCT_IS_RESIDENT>1</F_CDT_ACCT_IS_RESIDENT >
        </M_CDT_ACCOUNT>
        <M_CONTACT_INFO>
        <M_CONTACT_LINE>
        <F_CONTACT_OF>CR_ACC</F_CONTACT_OF >
        <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
        <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
        <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
        <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
        <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
        <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
        <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CONTACT_ADDRESS2>
        <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
        </M_CONTACT_LINE >
        </M_CONTACT_INFO>
        </ReferenceData>
        </BinrayContent/>
        </Extn>
    </Msg>
    <ResponseDetails>
        <returnCode>1</returnCode>
        <description>Account Lookup success</description>
    </ResponseDetails>
</FndtMsg>

```

C.5 Successful Debit Account Lookup Response with Fees

This is an example of a successful Account Lookup response on the debit account. Response returned with credit customer and credit account information and with one fee for Processing Fee Type, which was pre-calculated in the HOST system and is required to be included in the processing and calculation of fees and later posting for the transaction.

```

<FndtMsg>
  <Header>
    <contextName>DebitAccountLookup</contextName>
    <contextLocalName>DRACLOOK</contextLocalName>
    <credentials>
      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <Workflow>String</Workflow>

```

```

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</Header>
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  <Extn>
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        <F_MSG_FEES_DEDUCT_FROM>A</F_MSG_FEES_DEDUCT_FROM>
        <F_MSG_FEES_FEE_APPLY>NOW</F_MSG_FEES_FEE_APPLY>
        <F_MSG_FEES_PAYING_PARTY>DR</F_MSG_FEES_PAYING_PARTY>
        <F_MSG_FEES_FEE_ACC_AMOUNT>16.7</F_MSG_FEES_FEE_ACC_AMOUNT>
        <F_MSG_FEES_FEE_AMOUNT>10</F_MSG_FEES_FEE_AMOUNT>

<F_MSG_FEES_FEE_AMT_IN_PMT_CCY>10</F_MSG_FEES_FEE_AMT_IN_PMT_CCY>
        <F_MSG_FEES_FEE_BASE_AMOUNT>10</F_MSG_FEES_FEE_BASE_AMOUNT>
        <F_MSG_FEES_FEE_CURRENCY>GBP</F_MSG_FEES_FEE_CURRENCY>
        <F_MSG_FEES_FEE_PNL_ACC_CUR>GBP</F_MSG_FEES_FEE_PNL_ACC_CUR>

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        <F_MSG_FEES_PNL_ACC_OFFICE>XX1</F_MSG_FEES_PNL_ACC_OFFICE>
        <F_MSG_FEES_FEE_PNL_AMOUNT>10</F_MSG_FEES_FEE_PNL_AMOUNT>
        <F_TAX_AMOUNT>1</F_TAX_AMOUNT>
        <F_MSG_FEES_TAX_ACC_AMOUNT>1</F_MSG_FEES_TAX_ACC_AMOUNT>
        <F_MSG_FEES_TAX_AMT_PNL_CCY>1</F_MSG_FEES_TAX_AMT_PNL_CCY>
        <F_MSG_FEES_TAX_PNL_ACCT>112243434</F_MSG_FEES_TAX_PNL_ACCT>

<F_MSG_FEES_TAX_PNL_ACCT_CCY>GBP</F_MSG_FEES_TAX_PNL_ACCT_CCY>

<F_MSG_FEES_TAX_PNL_ACCT_OFFICE>XX1</F_MSG_FEES_TAX_PNL_ACCT_OFFICE>
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        <F_TAX_ON_TAX_ACC_AMOUNT>0.1</F_TAX_ON_TAX_ACC_AMOUNT>
        <F_TAX_ON_TAX_PNL_AMOUNT>0.1</F_TAX_ON_TAX_PNL_AMOUNT>

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        <P_DBT_FEE_ACCT_CCY>GBP</P_DBT_FEE_ACCT_CCY>
        <P_DBT_FEE_ACCT_OFFICE>XX1</P_DBT_FEE_ACCT_OFFICE>
        <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
        <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
        <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
      </DebitSide>
    </ProcessingPersistentInfo>
    <ReferenceData>
      <M_DBT_CUST_PROFILE>
        <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
        <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
        <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
        <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
        <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
        <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
        <F_DBT_CUST_BASE_NO>XXXYYMMMTT</F_DBT_CUST_BASE_NO>

<F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
        <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>

<F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
        <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
        <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
        <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
        <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
      </M_DBT_CUST_PROFILE>
    </ReferenceData>
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        <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
        <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT >
    </M_DBT_ACCOUNT>
    <M_CONTACT_INFO>
        <M_CONTACT_LINE>
            <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
            <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
            <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
            <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
            <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
            <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
            <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
            <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
            <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
        </M_CONTACT_LINE >
        <M_CONTACT_LINE>
            <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
            <F_CONTACT_NAME>Laora Adams</F_CONTACT_NAME>
            <F_CONTACT_DESCRIPTION>Head Relationship
Manager</F_CONTACT_DESCRIPTION>
            <F_CONTACT_PHONE>97254222334666</F_CONTACT_PHONE>
            <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
            <F_CONTACT_EMAIL>laora.adams@katota.com</F_CONTACT_EMAIL>
            <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
            <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
            <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
        </M_CONTACT_LINE >
    </M_CONTACT_INFO>
</ReferenceData>
</Extn>
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<ResponseDetails>
    <returnCode>1</returnCode>
    <description>Account Lookup success</description>
</ResponseDetails>
</FndtMsg>

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C.6 Failed Account Lookup Response

This is an example of a failed Account Lookup response on the debit account. Response returned with debit customer and debit account information. The Debit customer information includes a StopFlag on debiting the customer, due to the customer being dormant.

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<FndtMsg>
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    <contextLocalName>DRACLOOK</contextLocalName>
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      <UserID>String</UserID>
      <Role>String</Role>
    </credentials>
    <Workflow>String</Workflow>
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  </Header>
  <Msg>
    <Pmnt/>
    <Extn>
      <ProcessingPersistentInfo>
        <DebitSide>

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        <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
        <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
    </DebitSide>
</ProcessingPersistentInfo>
<ReferenceData>
    <M_DBT_CUST_PROFILE>
        <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
        <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
        <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
        <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
        <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
        <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
        <F_DBT_CUST_BASE_NO>XXXYYYMMMTT</F_DBT_CUST_BASE_NO>

    <F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
        <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>

    <F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
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        <F_DBT_CUST_FROMREASON>Dormant</F_DBT_CUST_FROMREASON>
        <F_DBT_CUST_STOPFLAGTO>1</F_DBT_CUST_STOPFLAGTO>
        <F_DBT_CUST_TOREASON>Dormant</F_DBT_CUST_TOREASON>
        <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
        <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
        <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
        <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
    </M_DBT_CUST_PROFILE>
    <M_DBT_ACCOUNT>
        <F_DBT_ACCT_ASSET>1</F_DBT_ACCT_ASSET>
        <F_DBT_ACCT_BOOKNG_ENT>xxx</F_DBT_ACCT_BOOKNG_ENT>
        <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
        <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT >
    </M_DBT_ACCOUNT>
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</Extn>
</Msg>
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    <description>Posting Restriction</description>
</ResponseDetails>
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