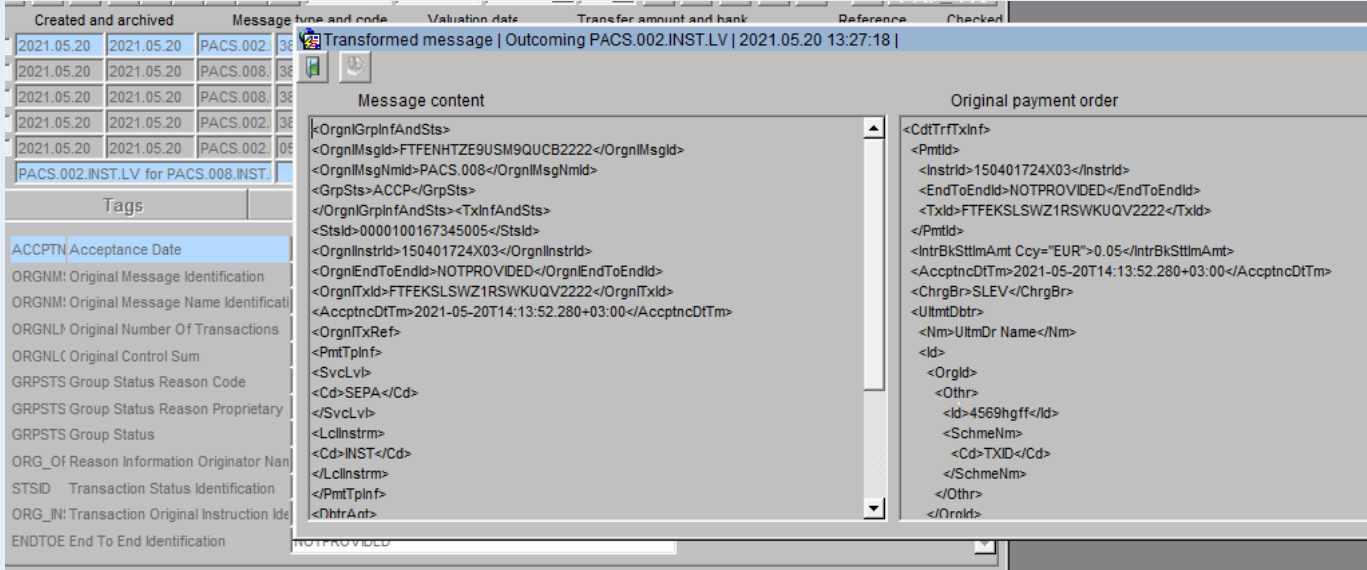


## ANSWERS TO FUNCTIONAL REQUIREMENTS

Req. ID	Requirements	Classification
<b>7.1. General functional Requirements</b>		
<b>7.1.1. General requirements</b>		
FR. 1	The offered application should be an end-to-end solution that fully supports the entire lifecycle of instant payments processes, according with the best practices in the industry.	Mandatory
The IPS system of Forbis has been developed in compliance with the SEPA Instant Credit Transfer rulebook version 1.0, thus, this system completely complies with the rules and standards of European Payments Council. The system is updated in accordance with the amendments to the SCT Inst rulebook. Currently the system update processes are being carried out in accordance with the 2021 SCT Inst rulebook amendments.		
FR. 2	IPS uses messages in line with the ISO20022 standard. <i>IPS uses the ISO20022 standard version which can be improved in the course of implementation. All the messages in the system will be in line with that standard, when possible. All the messages in the system are xml messages.</i>	Mandatory
In the IPS system, the XML messages complying with ISO20022 standards are used.		
		
FR. 3	IPS will carry out the technical validation of every received message, which must include at least: validation of existence of mandatory fields defined in the message format, and of optional fields used in one of the processes. <i>Additional business validation of messages has been established for every process.</i>	Mandatory
Before processing any message received, the IPS system performs technical validation of the following for each message received:		
<ol style="list-style-type: none"> <li>Validation of availability of both mandatory fields defined in the message format and optional fields used in the message.</li> <li>Validation of each message according to the XSD schema applicable to the type of the message.</li> </ol>		
FR. 4	IPS will terminate the technical validation of a message as soon as the first validation error is encountered and send an appropriate rejection message to the Sender. <i>As the first validation error is encountered, IPS stops the processing and notifies the Sender thereof with a message. The message contains the code indicating the reason for rejection.</i>	Mandatory

1. Processing of messages that are not identified as correct XML messages according to the XSD scheme is stopped in IPS. 2. The error notification – a technical SYNRES message – is sent to the Sender by IPS.		
FR. 5	IPS will receive only those messages from the Sender that have a digital signature. Only the messages specified as such in the technical documentation depart from this rule. <i>ACK and NACK messages are not considered messages in terms of this rule.</i>	Mandatory
1. The processing of messages that do not meet the authorisation (signature error, invalid certificate etc.) requirements is stopped. 2. The error notification – a technical AUTHRES message – is sent to the Sender of the message by the IPS in case of the authorization error.		
FR. 6	IPS enables A2A interface to users. <i>IPS enables sending messages in A2A mode to users.</i>	Mandatory
Communication between the IPS and a participant has been implemented in both A2A and U2A modes. The A2A mode is the main way of system-to-system communication via messages. For example, the IPS sends the account statement message CAMT.052 to a participant on a daily basis. In addition, the account statement CAMT.052 is sent to the participant at any time upon demand of the participant.		
FR. 7	IPS enables users to use web interface. <i>IPS allows users to perform monitoring and reconciliation of payments via web interface.</i>	Mandatory
<p>The U2A interface has been created.</p> <p>Direct and indirect participants of the IPS may log in to their IPS accounts by using a browser. The two-level authentication is used for the user login i.e., the password and the mobile signature.</p> <p>After entering the provided username and password in the login window, a user is directed to the second stage of authentication. The screen displays a code that is also displayed on the screen of the mobile device registered in the system. Once the code has been confirmed on the mobile device, the user is directed to his or her personal space in the IPS.</p> <p>For example, a U2A interface participant can see his/her IPS account balance and RTGS account balance in the real-time mode.</p>		
<b>7.1.2. Liquidity</b>		
FR. 8	Every Participant in the system has at least one IPS account. <i>At least one IPS account is opened for every Participant in IPS regardless of whether they are a direct or an indirect participant. If a Participant has more than one account, the account is explicitly stated in the message, otherwise IPS will use the default account. If no default account has been defined, and a Participant has more than one IPS account, IPS will reject the transfer order by sending an appropriate error message.</i>	Mandatory
<p>Creating and keeping accounts in the IPS system:</p> <ul style="list-style-type: none"> <li>• There is a possibility of entering several accounts in the same currency.</li> <li>• There is a possibility of keeping accounts in different currencies.</li> <li>• There is a possibility of creating linkage with “External No.”</li> <li>• Indirect participants are registered in the same manner as direct participants with using an appropriate attribute. Later this attribute will be considered when distributing the rights and functions.</li> <li>• Additionally: the form displays the payments made by participants (Payments).</li> </ul> <p>Selecting an account for payment:</p> <ul style="list-style-type: none"> <li>• An account is selected when performing the payment.</li> </ul>		

Bank Customers

Type: Introbank

Short Name: 100000130963 Active Unique Code: 100000130962 Branch: PARKO

Full Name: PRVAT BANK 1

Country: LT Town: Visaginas Street, building: Parko 17-4 Postcode: PO Box: By classifier:

Mailing address: LT Visaginas Parko 17-4

Residence country: LT LT Language: LIT Bank Employee: Bank:

Accounts Control Accounts Payments

Status: Active

Data Confirmed	Accounts	Date Opened	Name of Account	Branch
<input type="checkbox"/> 960 0 000 A	1000001309631	2009.08.31	Other income (exempt from VAT)	LORA
<input type="checkbox"/> 960 0 EUR A	1000001309631	2009.03.27	Other income (exempt from VAT)	LORA
<input type="checkbox"/> 960 0 USD A	1000001309631	2009.08.31	Other income (exempt from VAT)	LORA
<input type="checkbox"/> 960 0 AED A	1000001309631	2009.08.31	Other income (exempt from VAT)	LORA
<input type="checkbox"/> 960 0 AUD A	1000001309631	2009.08.31	Other income (exempt from VAT)	LORA
<input type="checkbox"/> 960 0 AZN A	1000001309631	2009.08.31	Other income (exempt from VAT)	LORA

Mirror Account: Type: Total profit Contract Number:

External No.: Balance sheet section: B Rights on account:

Main Group: ALL\_CUST PARKO Add. Access Groups: Data Confirmed: DARIUSL 1998.01.08 02:01:18

FR. 9 Every IPS account has an account structure, established by operating rules. Mandatory

To open an account, the parameterizable CURRENT ACCOUNT product is used.

The number of parameters, algorithms for verifying the relations between parameters and the templates for data being entered (masks) are set if required.


After opening the account, all additional information and the parameters that are used in the system operation are kept at this account (FRF\_210):

- Accounts: mapping with external account, other account information.
- Attributes: Interest scheme and consultation rules.
- Limits: Account limits (min/max), blocks, turnover parameters and other information.





Each participant (FRF\_190) is linked with a specific bank (BIC). All participants and additional information about them (direct or indirect, relationship types, additional codes etc.) are stored in FRF\_620.



University Direct PSI

Upload logo

GENERAL INFO

Company name


University Direct PSI

Company registration code


3132659785

Registration date

2005.04.25



Residency country

 Lithuania

▼

Choose type

✓ Direct

Indirect

VAT number

LT120252515

BIC code

PARKLT22

Language

English

▼

CUSTOMER INFO

Customer type

Corporate customers CREZ

▼

Main group

Choose main group

▼

System code

KJ25326589

ID number

GJ12545587

Cancel

Save

FRF\_620

Institutions Codes - all Correspondents - all Messages - all Tags - all Code Import

Full Name: PRIVAT BANK 1

Branch Info: (ALL U.K. OFFICES)

Country, City, Reg.: GB London

Status Codes Correspondents Address Messages Tags

Connection type	Code	Status	Option	Prty
SWIFT	GB23030320001	Passive		1
TARGET2	GB23030320001	ActiveKey	Direct	10
SCTI	GB23030320001	ActiveKey		100
CMI_MID	GB23030320001	ActiveKey		100
CMI	GB23030320001	ActiveKey		100
SCT	GB23030320001	ActiveKey	Direct	100

FR. 11	<p>Every Direct Participant in the system has a special account opened in the NBM's RTGS system.</p> <p><i>A special account is opened for every Direct Participant in the RTGS system which is used for the execution of transfer orders in IPS or for liquidity transfer to/from RTGS, through integration with IPS.</i></p>	Mandatory
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In the IPS, mapping between the IPS and RTGS account is described.

At the relationship (FRF\_055), there is a possibility of recording:

- Balances – daily balances;
- Limits – limits for automated support;
- Changes – charging schemes;
- Other parameters.

The screenshot displays the FRH\_055 interface, which includes a toolbar at the top and a main data area. The main area is divided into several sections:

- Account Information:** NOSTRO account (123-456-789-EUR), Account in our bank (EUR), Currency balance (-2,598,239.66), Bank (NOSTRO), Status (Active), and Prty. (50).
- Filters:** Account Type (NOSTRO), Branch (PARKO), and Flow (In/Out).
- Balances Table:**

Date	No.	Incoming balance (60)	Outgoing balance (62)	Available balance (64)
2008.09.05	30/001	-10,000.00	-9,950.16	-9,950.16
2008.09.01	30/001	-10,000.00	-9,950.16	-9,950.16
2005.04.12	30/001	-14,583.19	-14,583.19	-14,583.19
2004.07.30	30/001	-3,000.00	-4,407.40	-1,000.00
- Statement rows:**

Amount	Account	Message code	Transaction code
C 3.50	40002830377005011007	1003472357	
- Comment:** A text field for additional notes.

FR. 12	<p>Every Indirect Participant in IPS has an open IPS account connected to exactly one RTGS account of the Direct Participant (settlement bank).</p>	Mandatory
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Indirect participant accounts and the relationship with RTGS accounts is established in the same manner as for direct participants but with additional indication that the participant is indirect (FRF\_620).

The screenshot shows the FRF\_620 application window. At the top, there's a menu bar with options like 'Institutions', 'Codes - all', 'Correspondents - all', 'Messages - all', 'Tags - all', and 'Code Import'. Below this is a search bar with 'FRF\_620' entered. The main area is divided into two panes. The left pane has a table with columns 'Institution', 'Belongs to', and 'Prty'. The right pane shows details for 'PRIVAT BANK 2', including 'Branch Info' and 'Country, City, Reg.' (DE Frankfurt Am Main). Below this, there's a tabbed interface with 'Status', 'Codes', 'Correspondents', 'Address', 'Messages', and 'Tags'. The 'Codes' tab is active, showing a table of connections:

Connection type	Code	Status	Option	Prty
SWIFT	1234567890	Passive		1
TARGET2	1234567890	ActiveKey	Direct	10
D2000	1234567890	ActiveKey		100
SCTI	1234567890	ActiveKey	Indirect	100
SCT	1234567890	ActiveKey	Indirect	100
EE_CLEAR	1234567890	ActiveKey		100

FR. 13	<p>Every IPS account is connected to exactly one RTGS account. An RTGS account may be connected to several IPS accounts</p> <p><i>A Direct Participant's IPS account is connected to its RTGS account, an Indirect Participant's IPS account is connected to the Direct Participant's RTGS account.</i></p>	Mandatory
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One RTGS account (for example, 123-456-789-EUR) may have the relationship with several internal IPS accounts. IPS accounts will belong to different participants (1 to the direct participant, the other ones – to indirect participants). When performing the payment in the IPS system the account of an appropriate participant is used, but when sending the payment to RTGS, the appropriate account will be selected (in this case: 123-456-789-EUR).

FRH\_055

NOSTRO account	Account in our bank	Currency balance	Bank	Status	Pty.
123-456-789-EUR	EUR	-2,598,239.66	Active	?	50
123-456-789-EUR	EUR	-967,448.95	Active	?	51
123-456-789-EUR	USD		Active	?	100

Account Type: NOSTRO Branch: PARKO Flow: In/Out

Balances		Limits	Charges	Parameters
Date	No.	Incoming balance (60)	Outgoing balance (62)	Available balance (64)
2008.09.05	30/001	-10,000.00	-9,950.16	-9,950.16
2008.09.01	30/001	-10,000.00	-9,950.16	-9,950.16
2005.04.12	30/001	-14,583.19	-14,583.19	-14,583.19
2004.07.30	30/001	-3,000.00	-4,407.40	-1,000.00

Statement rows

Amount	Account	Message code	Transaction code
C 3.50	40702810210034123579	10034123579	

Comment

FR. 14

A participant's IPS account limit is set by the Direct Participant to whose RTGS account that IPS account is connected.  
*The Direct Participant sets the limit for all IPS accounts connected to its RTGS account.*

Mandatory

For each account described in FRH\_055, the min/max limits are set. Tracking these values ensures the sufficient balance of each customer's account on the IPS account. Also, after describing account limits of each indirect participant there is a possibility of calculating and ensuring the sufficient balance on the RTGS account.



FR. 15	<p>IPS account limit setting is done by sending an appropriate message in the IPS system.</p> <p><i>The Direct Participant sets the IPS account limit by sending an appropriate message, whose technical and business validity are checked by IPS.</i></p>	Mandatory
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Direct participants in the IPS system may set both minimum and maximum account limits for RTGS instant payment accounts and for IPS instant payment accounts.

Indirect participants in the IPS system may do so only for the IPS instant payment account.

FR. 16	<p>IPS will perform business validation of the limit setting message sent by a direct participant. Message processing will be disrupted and it will be rejected at the encounter of the first error.</p> <p><i>IPS validates the inbound message and informs the direct participant of any errors that occurred in the course of business validation. Validations carried out are specified in more detail below. In addition to these validations, technical validations are also carried out.</i></p>	Mandatory
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In the IPS system, the processing of such messages has been implemented in Workflow. For each message type, it is described how many verifications (Kernel function name) and Point of the Route are required. The messages on the

route are executed automatically (on-time or with the pre-set periodicity (job)). After all verifications have been completed, the intended action will be performed (for example, money transfer, limit change, notification sending etc.). If any error occurs, the action will be interrupted.

**Mail Parameters** FRF\_106

Update messages

**Routes** Mail boxes Tags Parameters Standards Access

**INSTRUCTIONS**

Instructions for changing limits	8

**Groups of users having rights to routes**

- PARKO-PARKO
- MINDAUGASM
- FAKT-FAKT

**Points of the route**

Instructions for changing	185742 M TODAY	Ex	D	E	N	P	Del
Instructions with errors	217065 M REFUSED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
response to the instruction	217066 M TODAY	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Rights to tags at route-points**

Message	Tag	Visib.	Edit.	Ver.
FINCAN	RECEIVER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINCAN	LT03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PRICHG	RECEIVER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PRICHG	LT03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FINAUTH	LT03	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Event triggers of the route**

Event type	Message	Trigger status	Kernel function name	Priority
IN_POINT	FINAUTH	Active	FRL_867.CHECK_DUPLICATES	1
IN_POINT	FINAUTH	Active	FRL_777.CHECK_ACCOUNT_BLOCKS	2
IN_POINT	FINAUTH	Active	FRL_867.CHECK_PAYEE_ACCNT	3
IN_POINT	FINAUTH	Active	FRL_867.CHECK_ACCNT_BALANCE	4

**Trigger parameters**

FR. 17	<p>IPS will validate the authorisation of a direct participant to set the IPS account limit. The Direct Participant whose RTGS account is connected to the IPS account to which the limit is being set is the only one with the limit setting authorisation.</p> <p><i>IPS validates the direct participant-sender's BIC and checks if the RTGS account connected to the IPS account to which the limit is being set, corresponds to that BIC.</i></p>	Mandatory
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The rights to create messages are managed in the interface environment; the indirect participants may create the messages that are accessible only to them (for example, LIM\_INDIR: to set the account limits for a direct participant). A direct participant has the right to create other message type (for example, LIM\_DIR) that will set/change the direct participant's account limit (Direct Participant whose RTGS account is connected to the IPS account). IPS administrator will manage the right of direct and indirect participants to change account limits and control the lists of accounts for which the change of limits is possible.

FR. 18	<p>IPS will check whether the new limit amount pushes the IPS account balance to below zero and will reject the limit setting message with an error message.</p> <p><i>IPS will set a new limit amount on the IPS account only if the IPS account balance is not below zero.</i></p>	Mandatory
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Mail Parameters

Update messages
FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100	<div>Groups of users having rights to routes</div> <div>HEAD-ALL_CUST_RIGHTS</div> <div>PARKO-PARKO</div>		

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I				
Positive answer	5504560	M	SI	POS	I				
Make transaction	5504561	M	SI	POS	I				
Negative answer	5504562	M	SI	NEG	I				
Status Report	5504563	M	SI	INIT	I				
Positive status	5504564	M	SI	POS	I				
Negative status	5504565	M	SI	NEG	I				
Cancellation Request	5504566	M	SI	INIT	I				
Manual decision	5504567	M	SI	MNL	I				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_BIC	15
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_SEPA_INST_AMOUNT	20
NEXT_AUTO	PACS.008.INST.L	Suspended	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40
NEXT_AUTO	PACS.008.INST.L	Suspended	FRL_SEPA_INST01.CHECK_PAYER_ACCNT	45
			processing point (FOUND).	

Trigger parameters

ERR\_POINT =5504562

---

11

	<i>IPS allows for the sum of limits on IPS accounts connected to the RTGS account to be higher than the amount of funds on that account since it is not possible to have a lack of liquid funds, as the RTGS account balance in IPS is also checked in the course of transfer order execution (see FR.65).</i>	
Currently the RTGS account balance is not verified before setting the IPS account limits. In case of need it may be implemented by supplementing the standard verification functions during the processing of the message.		
FR. 20	IPS will notify the IPS account holder when the IPS account position reaches the configured parameter in the system (for example 90%) relative to the set limit. <i>IPS will also notify the Direct Participant whose RTGS account is connected to that IPS account of limit utilization.</i>	Mandatory

When making any attempt to debit funds from the account or to credit funds to the account in the IPS system, the system verifies the account balance and account limit (min/max). When reaching the min/max limit (the pre-set value, for example, is 75%), the system will generate a notification about the limit reached and will send this notification to the participant. The notification is generated automatically. The camt.052 type message is used.

FR. 21	IPS will notify the Direct Participant when the RTGS account balance in IPS reaches the configured parameter (for example 80%). <i>IPS will notify the Direct Participant that the RTGS account balance in IPS has reached the configured parameter relative to the RTGS account balance in the RTGS system (for example 80%).</i>	Mandatory
When performing any transaction with an account (Debit/Credit), the IPS system verifies the account balance and account limit (min/max). When reaching the min/max limit (the pre-set value, for example, is 75%), the system will generate a notification about the limit reached and will send this notification to the participant. The notification is generated automatically (see <a href="#">FR.20</a> ).		
FR. 22	A direct participant transfers funds to/from its RTGS account during a business day and operating hours of the RTGS system with a conditional message MT202 (MX message after SAPI modernization). <i>A direct participant must not breach the IPS operating rules regarding the RTGS account balance in IPS, when changing its RTGS account balance in the RTGS system. The message which breaches the IPS operating rules will be rejected in the</i>	Mandatory

Sending of MT202 messages is performed by using the standard IPS tools. The payment message may be generated automatically or upon the participant's initiation request. The processing of IPS and the processing of MT202 messages are different processes therefore they do not affect each other's operation.

**Mail Parameters** FRF\_106

Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
MT202_OUT	MT202, Outgoing message	20			

Groups of users having rights to routes

PARKO-PARKO
TOMO_USER
TOMO_KASA

Points of the route

Message	Tag	Visib.	Edit.	Ver.
202_OUT	577209 M 202_OUT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export to SWIFT	577210 M OUTBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export to TARGET2	577211 M OUTBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Refused Messages	577212 M REFUSED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export to SWIFT	577213 M OUTBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Export to TARGET2	577214 M OUTBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
...				
...				
...				

Ex D E N P Del

Rights to tags at route-points

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
IN_POINT	MT202	Active	FRL_887.CHECK_FOR_MT202_TARGET2	10
NEXT_AUTO	MT202	Active	FRL_887.CHECK_FOR_MT202_TARGET2	10
NEXT_AUTO	MT202	Active	FRL_811.SELECT_NEXT_POINT	100

Trigger parameters

ADDRESSING = YES

A direct participant in the IPS system may make transfers between its RTGS main account and its RTGS account for instant payments. Payments are validated against business days, business hours, and account balance:





Information

Accounts

Orders

Payments

Operations Lists and Import

Settings

## One Payment Form

## Payer

\* Payer account: RTGS Main Account LT124010009100459541 EUR 615'721,61 613'865,15

To other beneficiary

\* Beneficiary account number: RTGS INST Account LT033540030010787110 EUR 49'688,17 49'688,17

\* Amount: 500'000,00

\* Date: 2021-05-28

\* Payment description: From RTGS Main account to RTGS INST account

\* Document number: 0528134623850

CREATE

CANCEL

FR. 23

IPS will update the RTGS account balance in the RTGS system several times during a business day and operating hours of the RTGS system, in predefined periods, so that it corresponds to the RTGS account balance in the IPS system at the moment of update. Update is mandatory at the beginning of an RTGS system business day (immediately following load balances – reading RTGS account balances from the previous business day of the system), and before the period determined for issuing statements of account at the end of the RTGS system business day.

*The process may also be initiated by the operator upon request (for example in case of direct/indirect participant's inability to settle their liabilities).*

Mandatory

In accordance with <https://achizitii.md/ro/public/tender/21037347/questions> "The details of the update mechanism will be determined during analysis and design phase of implementation project".

Currently, in the IPS system, the camt.052 type messages are used for that purpose.

Mail Parameters FRF\_106


Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
ISO_STATEMENTS_IN	ISO Statements In	2			
			Groups of users having rights to routes		
			PARKO-PARKO		
			TOMO_USER		
			TOMO_KASA		
Points of the route			Rights to tags at route-points		
Statements in	1015914 M INBOX_STAT	Ex D E N P Del			
Nostro account balances	1015915 M EXECUTED	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	Message	Tag	Visib. Edit. Ver.
Generate pain.001.001.03	1015916 M EXECUTED	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Indefinite statements	1015917 M INDEF_STAT	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Duplicates	1015918 M DUPLICATES	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Event triggers of the route			Fill in tags		
Event type	Message	Trigger status	Kernel function name		Priority
NEXT_AUTO	CAMT.052.001.0:	Active	FRL_867.CHECK_DUPLICATES		50
NEXT_AUTO	CAMT.052.001.0:	Active	FRL_811.SELECT_NEXT_POINT		100
NEXT_AUTO	CAMT.053.001.0:	Active	FRL_867.CHECK_DUPLICATES		50
NEXT_AUTO	CAMT.053.001.0:	Active	FRL_811.SELECT_NEXT_POINT		100
NVL('\$\$CHECK_DUPLICATES\$\$','?')<>'NO'					
Trigger parameters			FOUND = 1015918 KEY_TAGS = FP07,FP04,STMT_ID,LGLSEQNB,BAL_DT		

### 7.1.3. Reporting

FR. 24	<p>IPS must enable Participants to view the balance of IPS accounts in A2A and U2A modes.</p> <p><i>U2A and A2A (A Participant may check the balance in the IPS account on the screen or by an appropriate message).</i></p>	Mandatory
<p>A2A: Participants are notified about the IPS account balance by the separate message CAMT.052 with the pre-set periodicity (for example, once a day). Also, a participant may ask for the account statement when necessary.</p>		




User: TEST BANK
Help
Logout

Information
Accounts
Orders
Operations Lists and Import
Settings

### Dashboard

#### Accounts


Name	Account	Currency	Balance	Reserved	Available balance
RTGS Main Account	LT134616000100010001	EUR	615721,61	0,00	615721,61
IPS INST Account	LT730540000100010001	EUR	-6349,31	5,00	93644,69
RTGS INST Account	LT202540000100010001	EUR	49688,17	1002,00	48686,17

All Accounts

Unread messages (0)

none
All messages

FR. 26	IPS must provide all the queries necessary for monitoring the work in the system to Participants. A2A.	Mandatory
<p>In the IPS system, sending of such messages to the participants have been implemented (the messages will be sent with the pre-set periodicity or upon participant's request):</p> <ul style="list-style-type: none"> <li>• camt.052 (Bank To Customer Account Report) – the account balance at the beginning of the day and at the end of the day.</li> <li>• camt.054 (Bank To Customer Debit/Credit Notification) – the notification about transactions executed within the defined period.</li> <li>• pacs.010 (Direct Debit) – direct participant's request to increase or decrease the IPS account balance.</li> <li>• camt.052 (Bank To Customer Account Report) – the notification intended for a participant about the reached min/max limit on the IPS and RTGS account.</li> <li>• pacs.010 – the notification about IPS account crediting or debiting.</li> </ul>		
FR. 27	IPS will initiate report generation at the end of the RTGS system day or at the moment defined under the IPS operating rules or in line with the schedule previously requested by the Participant. <i>Statement of account turnover and Statement of account for all Participant accounts.</i>	Mandatory
<p>In the IPS system, participants can monitor both the RTGS account balances and transactions within the defined period by using the participant interface. Balances:</p>		


User: TEST BANK
Help
Logout

Information
Accounts
Orders
Operations Lists and Import
Settings

### Dashboard

#### Accounts


Name	Account	Currency	Balance	Reserved	Available balance
RTGS Main Account	LT194410000100000000	EUR	615721,61	0,00	615721,61
IPS INST Account	LT700540000100000000	EUR	-6349,31	5,00	93644,69
RTGS INST Account	LT300540000100000000	EUR	49688,17	1002,00	48686,17

All Accounts

Unread messages (0)

none
All messages

Turnovers:


User: TEST BANK
Logout

Information
Accounts
Accounts
Statement
Orders
Operations Lists and Import
Settings

### Statement

Account:
IPS INST Account LT700540000100000000 EUR

Period:
By specified dates

2021-06-01 - 2021-06-01

☒ Show Newest Records First

Sort records by amount:

During the day in ascending order
During the day in descending order
During the entire period in ascending order
During the entire period in descending order

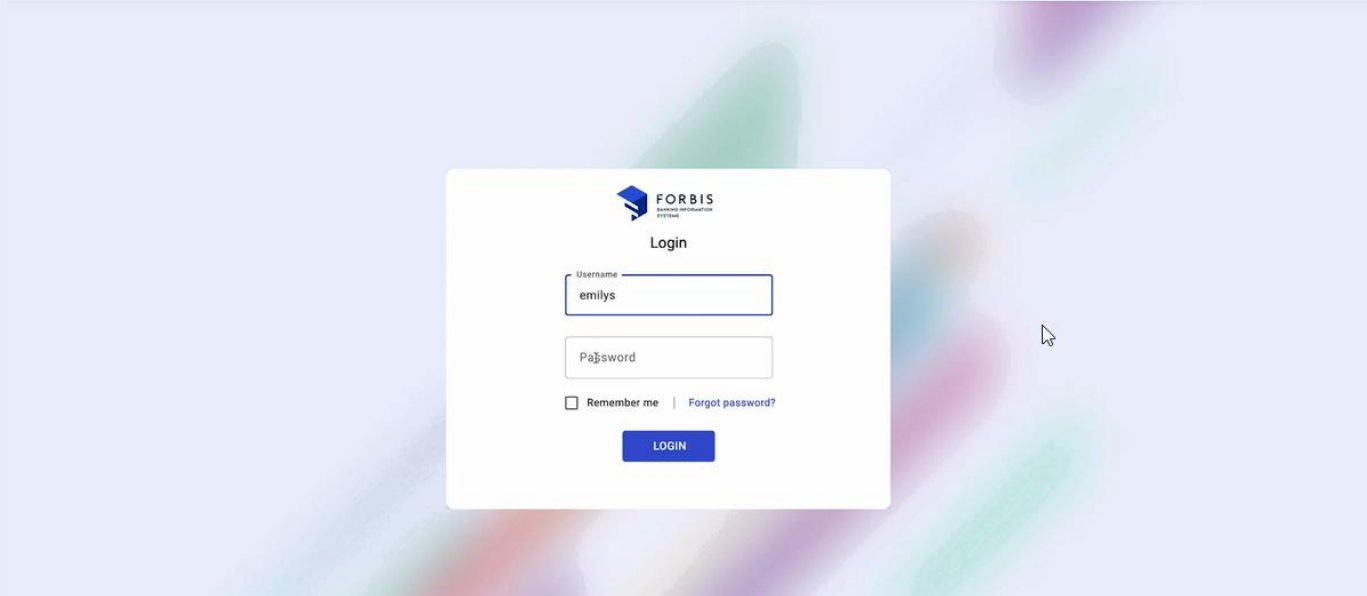
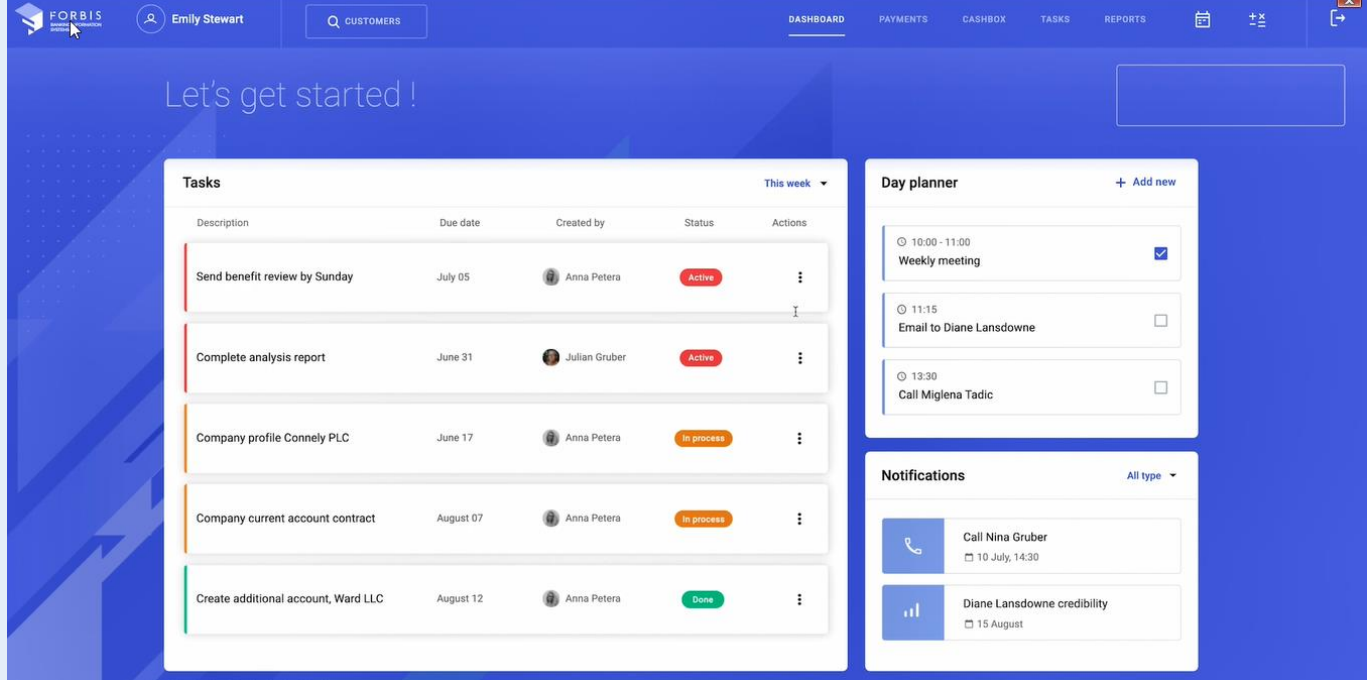
View option:

Max. List Length:




SHOW

FR. 28	IPS should provide generation of reports that contain data available since the last report up to the present moment.	Mandatory
<ul style="list-style-type: none"> <li>• Reports (for example, account balance report or transactions report) that are sent with the pre-set periodicity (for example, once a day) contain information only for a defined period.</li> <li>• Reports that are generated upon participant's request cover a selected period.</li> </ul>		
FR. 29	IPS will validate the authorisation of Participants to perform certain queries in line with account ownership in IPS.	Mandatory



	The NBM has query authorisation for all accounts and all transactions in the system. A Direct Participant has query authorisation for all IPS accounts connected to its RTGS account.																															
The IPS system unambiguously identifies a participant. A direct participant has a possibility of seeing/enquiring information on the IPS accounts connected to its RTGS account.																																
7.1.4. Administrative functions																																
FR. 30	IPS is required to enable the NBM to connect direct and indirect participants in the system.	Mandatory																														
To connect the IPS participants to the system, it is possible to use the Frontend programme that is accessible to a NBM specialist.																																
																																
 <tr><th>Description</th><th>Due date</th><th>Created by</th><th>Status</th><th>Actions</th></tr> <tr><td>Send benefit review by Sunday</td><td>July 05</td><td>Anna Petera</td><td>Active</td><td></td></tr> <tr><td>Complete analysis report</td><td>June 31</td><td>Julian Gruber</td><td>Active</td><td></td></tr> <tr><td>Company profile Connely PLC</td><td>June 17</td><td>Anna Petera</td><td>In process</td><td></td></tr> <tr><td>Company current account contract</td><td>August 07</td><td>Anna Petera</td><td>In process</td><td></td></tr> <tr><td>Create additional account, Ward LLC</td><td>August 12</td><td>Anna Petera</td><td>Done</td><td></td></tr>			Description	Due date	Created by	Status	Actions	Send benefit review by Sunday	July 05	Anna Petera	Active		Complete analysis report	June 31	Julian Gruber	Active		Company profile Connely PLC	June 17	Anna Petera	In process		Company current account contract	August 07	Anna Petera	In process		Create additional account, Ward LLC	August 12	Anna Petera	Done	
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Company current account contract	August 07	Anna Petera	In process																													
Create additional account, Ward LLC	August 12	Anna Petera	Done																													

| FR. 31 | IPS enables the NBM to block/unblock a Participant’s IPS account. Separate blocking of credit and debit functions of an IPS account is required. | Mandatory |
| You can block accounts for debit and credit and see block amounts as well as manage them (blocking, unblocking). | | |

<div> <div>Accounts </div> <div>+ New account</div> </div> <div> <div> <div>12,405.00 EUR </div> <div> <div>Reserved 5,125.00 USD</div> <div>The account has 5 blocks</div> </div> <div> <div>LT21 2368 0000 0000 0000</div> <div>Current account</div> </div> <div> <div>Unblock</div> <div></div> </div> </div> <div> <div> <div>150,210.35 EUR</div> <div>Reserved 125.00 EUR</div> <div> <div>LT21 2000 0000 0000 7784</div> <div>IPS account</div> </div> <div> <div>Block</div> <div></div> </div> </div> <div> <div> <div>4,220.15 EUR</div> <div>Reserved 25.00 EUR</div> <div> <div>LT21 4400 0000 0000 0135</div> <div>Current account</div> </div> <div> <div>Block</div> <div></div> </div> </div> </div> </div></div>																				
<div> <div>Blocks   LT50 4010 0421 0345 1144 </div> <div> <div> <div>LDS balance</div> <div>50.10 EUR</div> <div> <div>LDS used: 250 EUR / 300 EUR</div> </div> </div> <div> <div>Total debit blocks</div> <div>37,100.50 EUR</div> </div> <div> <div>Total credit blocks</div> <div>10,000.00 EUR</div> </div> </div> <table> <tr> <th>Source</th><th>Type</th><th>Total amount</th></tr> <tr> <td> <div> <div></div> <div>Balliffs blocks (BAILIFFBC)</div> </div> </td><td>Debit</td><td>1,120.50 EUR</td></tr> <tr> <td> <div> <div></div> <div>Manual blocks (MNL)</div> </div> </td><td>Debit</td><td>25,120.50 EUR</td></tr> <tr> <td> <div> <div></div> <div>Manual blocks (MNL)</div> </div> </td><td>Debit</td><td>820.00 EUR</td></tr> <tr> <td> <div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div> </td><td>Debit</td><td>4,570.50 EUR</td></tr> <tr> <td> <div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div> </td><td>Credit</td><td>10,000.00 EUR</td></tr> </table> </div>			Source	Type	Total amount	<div> <div></div> <div>Balliffs blocks (BAILIFFBC)</div> </div>	Debit	1,120.50 EUR	<div> <div></div> <div>Manual blocks (MNL)</div> </div>	Debit	25,120.50 EUR	<div> <div></div> <div>Manual blocks (MNL)</div> </div>	Debit	820.00 EUR	<div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div>	Debit	4,570.50 EUR	<div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div>	Credit	10,000.00 EUR
Source	Type	Total amount																		
<div> <div></div> <div>Balliffs blocks (BAILIFFBC)</div> </div>	Debit	1,120.50 EUR																		
<div> <div></div> <div>Manual blocks (MNL)</div> </div>	Debit	25,120.50 EUR																		
<div> <div></div> <div>Manual blocks (MNL)</div> </div>	Debit	820.00 EUR																		
<div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div>	Debit	4,570.50 EUR																		
<div> <div></div> <div>FBIS * PMS contract blocks (CRT)</div> </div>	Credit	10,000.00 EUR																		
FR. 32	<p>IPS provides predefined tests for checking participants' operation to the NBM.</p> <p><i>Functionality needs to be provided that will enable validation of participants' compliance with the requirements defined in SLA (originating from the operating rules).</i></p>	Mandatory																		
<p>The participants are subject to tests that must be completed by participants in the system to comply with the requirements.</p>																				

status

[Any]

importance

[Any]

execution type

[Any]

Apply

Reset Filters

Expand tree

Collapse tree

Forpost-test-case (3361)

FRF\_029/ Collateral classifiers (8)

Administration (4)

Applications (35)

Deposits And Services (120)

E-Channels (479)

Kernel (415)

Lending (1169)

Payments Cards (85)

Payments Systems (84)

FORPOST-CLEARING (0)

FORPOST-INTERNATIONAL PAYMENTS (0)

FORPOST-LITAS (0)

FORPOST-LOCAL CLEARING SYSTEM (0)

FORPOST-PAYMENT ORDERS (0)

FORPOST-UEBS (0)

FORPOST-SEPA\_INST (84)

IFCCTRNS(pacs.008) kai bankas yra gavėjas (16)

Forpost-case-3705:IFCCTRNS(pacs.008) IN importas

Forpost-case-3706:IFPSRPT(pacs.002) OUT apie sėkmingai priimtą mokėjimą

Forpost-case-3707:IFPSRPT(pacs.002) OUT apie atšauktą mokėjimą

Forpost-case-3708:IFPSRPT(pacs.002) IN nurodymas įvykdyti mokėjimą

Forpost-case-3709:IFPSRPT(pacs.002) IN nurodymas atšaukti mokėjimą

Forpost-case-3710:IFCCTRNS(pacs.008) tikrinimas: SCT INST mokėjimo suma < = leistri

Forpost-case-3711:IFCCTRNS(pacs.008) tikrinimas: SCT INST mokėjimo suma < = leistri

Forpost-case-3712:IFCCTRNS(pacs.008) tikrinimas: Ar sąskaita nėra blokuota kreditiui.

Forpost-case-3713:IFCCTRNS(pacs.008) tikrinimas: AML kontrolė

Forpost-case-3714- IFCCTRNS(pacs.008) tikrinimas: Pranešimo galiojimo kontrolė

Forpost-case-3715:IFPSRPT(pacs.002) OUT Mokejimo banko informavimas apie galimyb

Forpost-case-3716- IFPSRPT(pacs.002) IN Lešų įskaitymo apribojimas, kol negautas p

Forpost-case-3717:IFCCTRNS(pacs.008) kai transakcija gaunama po laiko ribos

Forpost-case-3718- IN maršruto išvalymas dienos pabaigoje

Forpost-case-3719- IFCCTRNS(pacs.008) IN pranešimų archyvizavimas

Forpost-case-3720:IFCCTRNS(pacs.008) tikrinimas: Dublikavimas

IFCCTRNS(pacs.008) kai bankas yra mokėtojas (25)

DICTIONR, SCT INST dalyvių sąrašo įkėlimas (2)

SCT INST mokėjimo atšaukimas kai bankas mokėtojas (9)

SCT INST mokėjimo atšaukimas kai bankas gavėjas (10)

Forpost-case-3705:IFCCTRNS(pacs.008) IN importas

Warning! This Test Case version has been executed.

Version 1

Summary

importuoti pranešima

Preconditions

Nustatytas ryšis su CSM

Yra galimybė inicijuoti įeinantį mokėjimą iš kito dalyvio

Step actions

Expected Results

Execution

1

1. Pranešimas IFCCTRNS sukūrimas maršruto SEPA\_INST\_IN taške 'Credit Transfer'

1.1 Pranešimas IFCCTRNS sukurtas sistemoje. (Priklausomai nuo apdorojimo rezultatų jis gali būti arba maršrute, arba archyve)

Manual

2

2. Pranešimo IFCCTRNS apdorojimas vykdomas automatiškai.

Create step

Resequence Steps

Status: Draft

Importance: Medium

Execution type: Manual

Estimated exec. (min):

Save

Keywords: None

Relations

New relation: This test case related to

Add

Test Plan usage

Version

Test Plan

Platform

1

PAVELN SEPA\_INST\_IFCCTRNS(pacs.008) kai bankas yra gavėjas

1

jurgag test 20200505

Attached files:

File

Browse...

Title/name:

Upload file

FR. 33

IPS should provide an appropriate graphic interface which will enable the NBM staff to configure IPS system parameters as a whole and individually.

Mandatory

The IPS system provides NBM specialists with the interfaces for configuring all IPS parameters:

- The message parameterisation form:

Identifier	Short name	Prt.	Standard	Description
ACS.008.INST.LV	CUSTOMER CREDIT TRANSFER	110	SEPA-INST	LBFastCdtTrf (pacs.008)
ACS.002.INST.LV	PAYMENT STATUS REPORT	111	SEPA-INST	FitToFIPmtStsRpt (pacs.002)
ACS.004.INST.LV	PAYMENT RETURN	112	SEPA-INST	LbFastPmtRtr (pacs.004)

Tags

Repeating groups

Triggers

Ways

Other parameters

XSL

Code	Prt.	Description	Mandat.	Input	Default value	LOV Export	Repeating group
FP99E	1	Message Processed with Error					1
TXID	1	Transaction Identification					1
ACCPNTCDTTM	5	Acceptance Date					1
UDB_NAME	20	Ultimate Debtor Name					0
UDB_ID	21	Ultimate Debtor Identification					0
UDB_ID_CD	21	Ultimate Debtor Scheme Code					0

Type

Character

Length

500

Format

List of values

Fixed list

Description

Error message

Copy

Description

Value

Priority

Def.

Restricted

PMS properties

- The message route parameterization form:

Routes	Mail boxes	Tags	Parameters	Standards	Access			
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100		Groups of users having rights to routes				
				HEAD-ALL_CUST_RIGHTS				
				PARKO-PARKO				
Points of the route			Ex D E N P Del	Rights to tags at route-points				
Credit Transfer	5504559 M SI INIT I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>		Message	Tag	Visib.	Edit.	Ver.
Positive answer	5504560 M SI POS I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make transaction	5504561 M SI POS I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Negative answer	5504562 M SI NEG I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Status Report	5504563 M SI INIT I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Positive status	5504564 M SI POS I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Negative status	5504565 M SI NEG I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cancellation Request	5504566 M SI INIT I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manual decision	5504567 M SI MNL I	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Event triggers of the route				Fill in tags				
Event type	Message	Trigger status	Kernel function name			Priority		
NEXT	PACS.008.INST.L	Active	LTL_016.SET_TAGS_VALUES			10		
NEXT	PACS.008.INST.L	Active	LTL_016.SET_TAGS_VALUES			20		
NEXT	PACS.008.INST.L	Active	FRL_867.SET_TRNS_CODE			30		
NEXT	PACS.008.INST.L	Active	FRL_867.SET_TRNS_CODE			40		
		+	Set tag FP01 (Document Number)					
Trigger parameters		SET_TAGS = FP01#case when NVL('\$\$INSTRID\$\$','?') <> '?'						

- The system parameter keeping form:

Parameters

Browse all

Key

Item Value

Individual values by:

Users Branches Users and branches

User Value

Find %

Sais\  
Sais\Fis\  
Sais\Products\  
Saldo\  
Sdr\Clean\_Data\  
Sdr\Fill\_Data\  
Sepa\  
Sepa\Export\  
Single\_Pmt\_Form\  
Sof\  
Statements\  
Statements\Connection\_Types\  
Swift\Bic\_Update\Files\  
Swift\Bic\_Update\Import\  
System\  
System\Archive\  
System\Audit\  
System\Audit\Dischard\_Journal\_Details\

Find OK Cancel

- Parameterization of system connection gate:

Message flows

Messages report

Row of outgoing messages

Log

Summary for contract

Contract	Message type	Date	Total messages	Total rows
FCG_386046	tetralog.titleQuotesFeed	2014.12.04	1	0
FCG_386046	tetralog.titleFeed	2014.05.30	1	0
FCG_386046	tetralog.titleFeed	2014.09.03	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.11.05	1	0
FCG_386046	tetralog.titleFeed	2014.06.09	1	0
FCG_386046	tetralog.titleFeed	2014.08.28	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.07.02	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.08.19	1	0
FCG_386046	tetralog.titleFeed	2014.04.29	1	0
FCG_386046	tetralog.titleFeed	2014.11.02	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.12.28	1	0
FCG_386046	tetralog.titleFeed	2014.08.13	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.06.29	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.07.25	1	0
FCG_386046	tetralog.titleFeed	2014.07.25	1	0
FCG_386884	pain.001.001.03	2014.06.04	2	8
FCG_386046	tetralog.titleFeed	2014.11.27	1	0
FCG_386046	tetralog.titleFeed	2014.07.21	1	0
FCG_386046	tetralog.titleQuotesFeed	2014.11.13	1	0
FCG_386046	tetralog.titleFeed	2014.10.24	1	0

Also there are more parameterization forms.

FR. 34	<p>Change of direct participant for a given indirect participant.</p> <p><i>The purpose of the change is to ensure business continuity for the indirect participant in the system in case it decides to change the direct participant.</i></p>	Mandatory
--------	--	-----------

In the Frontend programme, it is possible to change the connection type for the IPS participant created.

The screenshot shows the 'FORBIS' system interface. The user 'Emily Stewart' is logged in. The main menu on the left includes 'Overview', 'Profile', 'Management', 'Valuation', 'Products', 'Limits', 'Pricing', and 'Reports'. The 'Profile' section is active, showing the details for 'University Direct PSI'. The 'GENERAL INFO' section includes fields for Company name (University Direct PSI), Company registration code (3132659785), Registration date (2005.04.25), Residency country (Lithuania), Choose type (Direct), VAT number (LT120252515), BIC code (PARKLT22), and Language (English). The 'CUSTOMER INFO' section includes fields for Customer type (Corporate customers CREZ), Main group (Choose main group), System code (KJ25326589), and ID number (GJ12545587). The 'Choose type' dropdown menu is open, showing 'Direct' as the selected option. The 'Save' button is visible at the bottom right.



FR. 35	IPS is required to enable the NBM to create and delete direct and indirect participants in the system. <i>Only system participants with zero balance on the IPS account may be deleted from the system.</i>	Mandatory
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In the Frontend programme, it is possible to create, edit and remove IPS participants.

FR. 36	An appropriate software solution (A2A) needs to be provided for the NBM as a system participant.	Mandatory
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We can suggest the Communications Gateway solution that may be used as software solution (A2A).

FR. 37	IPS needs to enable the NBM to define the maximum period for retention of transaction data in the system.	Mandatory
--------	---	-----------

In the IPS system, the GDPR module has been implemented. In accordance with the described rules (for example, a transaction is older than 30 calendar days or a participant does not perform any transactions within 50 calendar days) this module allows selecting and deleting/anonymizing relevant data.

## 7.2. Transfer Order

### 7.2.1. General conditions (IPS.PMNT.01)

FR. 38	IPS processes transfer orders following the principle “first-in-first-out” without prioritisation or reordering of received orders. <i>Participants are not able to influence IPS in order to process a specific transfer order by assigning a higher priority to it. However, bearing in mind the payment authorisation process, distributed architecture of the system solution, network responsiveness, which affect the processing of incoming transfer orders, participants cannot rely on those orders being processed in the same order they were sent in.</i>	Mandatory
--------	--	-----------

Currently the payment messages in the IPS system are generated and executed without interrupting the same session. A part of messages such as the end-of-day report, account balance report etc., which does not need any online processing, may be executed with the pre-set periodicity. The exception is future-dated payments.

FR. 39	IPS will execute a transfer order immediately and will not queue or hold a transfer order for later processing. A transfer order with the execution date and time later than the reception date and time and standing order are an exception to this rule. <i>IPS does not queue a transfer order, but executes it immediately, transfer order is not held for later execution in case of insufficient funds or for some other reason. A transfer order with the execution date and time later than the reception date and time</i>	Mandatory
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and standing order described in another customer request and configured at the system level are an exception to this rule.

Payment messages are executed automatically without queuing. A session executes a created message in the DB until the end of the session and it is interrupted only after all scheduled actions have been performed.

The future-dated payments are stored on a separate route and when the payment execution time comes a new session will create an instant payment message and will execute it as described above.

The screenshot shows the 'FORPOST\*Workflow monitorius | privilegijų lygis - NODE' window. It features a toolbar with navigation icons and a 'Refresh' button. The main area is divided into sections: 'Pagal maršrutus' (by route), 'Pagal dežes' (by shifts), 'Pagal vartotojus' (by users), and 'Pagal filialus' (by branches). The 'Pagal maršrutus' section is active, displaying a table of payment messages. The table has columns for the message type, the route name, and a numerical value. The first row shows 'SEPA\_INSTANT\_IN' with the route 'SEPA instant (incoming)' and a value of '100'. Below this, there is a section for 'Maršruto adresai' (route addresses) and 'Pranešimai' (messages). The 'Maršruto adresai' section lists various transaction types and their corresponding status codes, such as 'Credit Transfer' (1599314 M SI\_INIT\_I), 'Positive answer' (1599315 M SI\_POS\_I), 'Make transaction' (1600965 M SI\_POS\_I), 'Negative answer' (1599318 M SI\_NEG\_I), 'Status Report' (1600956 M SI\_INIT\_I), 'Positive status' (1600966 M SI\_POS\_I), 'Negative status' (1600968 M SI\_NEG\_I), 'Cancellation Request' (1600957 M SI\_INIT\_I), 'Manual decision' (1601070 M SI\_MNL\_I), 'Return payment' (1601072 M SI\_POS\_I), 'Do not return payment' (1601073 M SI\_NEG\_I), 'Payment not found' (1601071 M SI\_NEG\_I), 'Payment Return' (1600958 M SI\_INIT\_I), 'Make transaction' (1601074 M SI\_POS\_I), 'Return not valid' (1601075 M SI\_NEG\_I), and 'Manual errors' (1653156 M SI\_MNL\_I). The 'Pranešimai' section contains a table with columns for 'Bankas, suma' (bank, amount), 'Suformavimas' (formation), 'Pastaba' (note), and 'Šaltinis, kodas' (source, code).

FR. 40

IPS will reserve funds from a transfer order in the Payer's IPS account in order to ensure order execution.

*Upon receipt of a transfer order from the Payer, IPS reserves funds on the Payer's IPS account and debits or unreserves funds depending on whether the transfer order has been executed or rejected by the Payee or for some other reason (timeout). The procedure is necessary to ensure the execution of transfer orders.*

Mandatory

Once all the payment verifications have been completed, the specified amount of money will be reserved on Payer's account and will be debited (or released) after payment approval.

This means that a participant is not allowed to use the balances blocked on the account until the end of the transaction, but this does not prevent from executing other payments if there is a sufficient balance on the account.

In the Blocks/Holds subsystem, debit funds are reserved on the account. The block will be removed if the payment is executed or rejected (parameterizable).

Account blocks/holds 11740100								
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The image below shows an example of the message with filled tags:

FR. 42	<p>The Payer transfers the required reference data of the received bill in the fields (xx) in the transfer order created based on the data received in the bill – invoice payment process (BP).</p> <p><i>The transfer order contains fields (flags) that serve to specify the data source for the Payer and/or Payee from the CAS.</i></p>	Mandatory
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The messages used in the IPS system comply with ISO20022 standard and insufficient information may be filled in as separate message tags if this does not contravene the XSD validations (analogous to [FR.41](#)).

FR. 43	<p>By sending a positive response to a transfer order created based on the data received in the bill – invoice payment process (BP) (which contains the required reference data of the received bill in the fields (xx)), the Payee confirms that transfer order elements (the Payee’s BBAN, the Payee’s BIC, the amount, ... ) are in compliance with the BP request.</p> <p><i>Confirmation of elements from the bill – invoice in a transfer order.</i></p>	Mandatory
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The Payee’s IBAN, the Payee’s Bank BIC code are provided as response from the CAS module; if positive response is received from the CAS (the Payee is found in CAS by Alias, for example mobile phone number).

### 7.2.2. Validation (IPS.PMNT.02)

FR. 44	<p>IPS will perform business validation of a transfer order sent by the Payer. Transfer order processing will be terminated as soon as the first validation error is encountered and that order will be rejected with an appropriate message.</p> <p><i>IPS validates a received transfer order and informs the Payer of any errors that occurred during business validation. More detailed business validations are specified below. In addition to these, technical validations are also carried out.</i></p>	Mandatory
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Message validation is performed in accordance with the rules described on the route with executing them sequentially according to the priority.

If the first error is detected (non-compliance with validation), the message is moved to the negative answer point and then the negative response is generated and sent.

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			
			Groups of users having rights to routes		
			HEAD-ALL_CUST_RIGHTS		
			PARKO-PARKO		
Points of the route			Rights to tags at route-points		
Credit Transfer	5504559 M SI_INIT_I	Ex D E N P Del			
Positive answer	5504560 M SI POS_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	Message	Tag	Visib. Edit. Ver.
Make transaction	5504561 M SI POS_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Negative answer	5504562 M SI NEG_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Status Report	5504563 M SI_INIT_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Positive status	5504564 M SI POS_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Negative status	5504565 M SI NEG_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Cancellation Request	5504566 M SI_INIT_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Manual decision	5504567 M SI_MNL_I	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Event triggers of the route			Fill in tags		
Event type	Message	Trigger status	Kernel function name		Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_TIMEOUT		5
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_DUPLICATES		10
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_VALUES_NOT_MISSING		12
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_BIC		15
Trigger parameters			TIMEOUT_POINT=5504562		

FR. 45

IPS validates the authorisation of a Payer to deliver a transfer order based on the sent BIC (field AT-06 in DS-02 SCT Inst).  
*IPS validates the Payer's transfer order in terms of validation of authorisation to debit the IPS account.*

Mandatory

On the route it is checked whether a message arrived from an active IPS participant. If any additional checks are necessary, they can be easily added by parameterizing the WF route.  
 The IPS verifies the Sender's BIC by using an appropriate procedure (parameterizable).



Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100		Groups of users having rights to routes	
SEPA_INSTANT_OUT_LV	SEPA instant out.	100		ADMIN	
LV103_IN	Messages LV103 IN	200			
LV202_IN	Messages LV202 IN	200			
<b>Points of the route</b>					
Credit Transfer	45006 M SI INIT_I	Ex D E N P Del		Rights to tags at route-points	
Positive answer	45007 M SI POS_I			Message type	Tag
Make transaction	45008 M SI POS_I				
Negative answer	45009 M SI NEG_I				
Status Report	45010 M SI INIT_I				
Positive status	45011 M SI POS_I				
Negative status	45012 M SI NEG_I				
Cancellation Request	45013 M SI INIT_I				
Manual decision	45014 M SI MNL_I				
				Fill tags	
<b>Event triggers of the route</b>					
Event type	Message	Status	Kernel function name	Priority	
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_VALUES_NOT_MISSING	12	
NEXT_AUTO	PACS.008.INST.L	Suspended	FRL_SEPA_INST01.CHECK_BIC	15	
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_SEPA_INST_AMOUNT	20	
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40	
		+	Check BIC values in tags		
Trigger parameters TAGS_REASONS=DB_AGNT_BIC@DNOR,CR_AGNT_BIC@CNOR ERR_POINT=45009					

FR. 46

For each transfer order, IPS will identify the IPS account for debiting and the RTGS account connected to that IPS account. IPS account identification will be derived from the Payer's BIC (field AT-06 in DS-02 SCT Inst) and the currency of the transfer order.

*The Payer's BIC from the field AT-06 of dataset DS-02 SCT Inst is uniquely linked to the IPS account connected to exactly one RTGS account.*

Mandatory

In the IPS, accounts for debiting are specified in the appropriate message tags. These accounts are identified by Payer's BIC (parameterizable).

[illegible]

Accounts to be filled in are selected according to mapping described in the IPS (IPS account <-> RTGS account). (For more details see [FR.13](#)).

The screenshot displays a financial application window titled 'FRH\_055'. It features a toolbar with various icons for navigation and actions. The main interface is divided into several sections:

- Account Information:** Includes fields for 'NOSTRO account' (123-456-789-EUR), 'Account in our bank' (EUR), 'Currency balance' (-2,598,239.66), 'Bank' (RTGS31000), 'Status' (Active), and 'Prty.' (50).
- Branch and Flow:** 'Branch' is set to 'PARKO' and 'Flow' is set to 'In/Out'.
- Balances Table:** A table with columns for Date, No., Incoming balance (60), Outgoing balance (62), and Available balance (64). It shows four rows of data from 2004 to 2008.
- Statement rows:** A table with columns for Amount, Account, Message code, and Transaction code. It shows a single row with a credit of 3.50.
- Comment:** A text area at the bottom for additional notes.

FR. 47

For each transfer order, IPS will identify the IPS account that is credited and the RTGS account connected to that IPS account. Account identification will be derived from the Payee's BIC (field AT-23 in DS-02 SCT Inst) and the currency of the transfer order.

*The Payee's BIC from the field AT-23 of dataset DS-02 SCT Inst is uniquely linked to the IPS account connected to exactly one RTGS account.*

Mandatory

In the IPS, accounts for crediting are specified in the appropriate message tags. These accounts are identified by Payer's BIC (parameterizable) (for more details see [FR.13](#)).

Created and archived		Message type and code		Valuation date		Transfer amount and bank		Reference		Checked	
2020.04.23	2020.12.23	PACS.008.	37381598	2020.04.23	0.04	EUR	LACB LV20XXX	FTFENHREDIVJR2LK	<input type="checkbox"/>	▲	
2020.04.28	2020.05.14	PACS.008.	37804657	2020.04.28	0.04	EUR	LACB LV20XXX	FTFENHH+CMHG0X4	<input type="checkbox"/>		
2020.05.14	2020.05.14	PACS.004.	38228097	2020.04.30	0.04	EUR	LACB LV20XXX	0000100158696479	<input type="checkbox"/>		
2020.05.22	2020.05.22	PACS.008.	38228668	2020.05.22	1.23	EUR		1261401666-test	<input type="checkbox"/>		
2020.05.22	2020.05.22	PACS.002.	38228714	2020.05.22	1.23	EUR		0000100158906962	<input type="checkbox"/>	▼	
Imported PACS.008.INST.LV									FTFENHREDIVJF	In	▼
Tags		Transactions		History		Savepoints					
FP04	Currency	EUR									
FP04E	Currency -- Exchange	?									
FP09	Amount	0.04									
RECE	Receiver	LJ58LV20									
SEND	Sender	LACB LV20XXX									
FP01	Document Number	150401724X03									
FP05	Transaction Code (1)	?									
FP06	Customer'S Account	LV801LBD0870542010111									
FP07	Correspondent Account	LV46LLBD0000102000021									
FP205	Customer'S Account Branch (Inco	LBB									
FP208	Transit Account Branch (Incoming	?									
FP08A	Transit Account (1)	?									

FR. 48	<p>For each transfer order, IPS checks whether the Payee is a system participant. The Payee's BIC (field AT-23 in DS-02 SCT Inst) will be used for Payee's identification.</p> <p><i>IPS will reject every transfer order if it is determined that the Payee is not in the system or cannot be identified based on the transfer order.</i></p>	Mandatory
<p>Information about all participants of the IPS system (connection type, Code, Status, Opinion etc.) is stored in the system.</p>		

These data are used to verify payments and to add missing data.

The IPS verifies Payee's BIC by using an appropriate procedure (parameterizable).

FR. 49

IPS will validate that the received transfer order was already forwarded, i.e. if it is a duplicate. The validation is conducted based on the Payer's message in the time interval defined at the system level (for example: 30 days). The validation is conducted based on the Payer's BIC (AT-06 in DS-02 SCT Inst) and reference (AT-43 in DS-02 SCT Inst). The time interval relates to the period in which executed transfer orders are kept in the system (for example, 30 days retention period).

*The DS-02 dataset of the SCT Inst scheme defines two identification fields, of which the field AT-43 is filled by the Payer, but that identifier does not have to be unique at the system level because different Payers may use the same identifier. For that reason the uniqueness validation of the transfer order uses the combination of the BIC and message reference.*

*Rules of unique identification will be described in operational rules. It is assumed that a special field within ISO20022 (dedicated to unique transaction/message identification) will be used for this purpose. The best approach is to have lifetime unique identification of each transaction with incremental increase of this ID for each new transaction.*

Mandatory

To ensure uniqueness of incoming messages (received from the Payer), the IPS system uses both the message identifier and the time mark (for example, Acceptance Date: 2020-12-07T11:44:56.110+02:00). If necessary, BIC may also be included in verification.

If it is found out that such pacs.008 has been already processed (a duplicate has been received), the IPS system automatically generates rejection of pacs.002 with specifying a reason.

To ensure uniqueness of outgoing messages (messages intended for a participant Payee), the IPS system generates a unique No. for each message.



Mail Parameters

Update messages FRF\_106

Routes Mail boxes Tags Parameters Standards Access

SEPA\_INSTANT\_IN\_LV SEPA instant (incoming) 100

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Positive answer	5504560	M	SI_POS_I	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Make transaction	5504561	M	SI_POS_I	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Negative answer	5504562	M	SI_NEG_I	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Status Report	5504563	M	SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Positive status	5504564	M	SI_POS_I	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Negative status	5504565	M	SI_NEG_I	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cancellation Request	5504566	M	SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Manual decision	5504567	M	SI_MNL_I	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_811.SELECT_NEXT_POINT	1
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_TIMEOUT	5
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_DUPLICATES	10
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_VALUES_NOT_MISSING	12

+ If message is duplicate, fills error message in tag FP99E and moves message to negative

Trigger parameters FOUND =5504562|KEY\_TAGS=SEND,RECE,FP03,FP04,FP09,TXID

FR. 50

IPS will not debit the blocked IPS account.

*IPS will reject the transfer order if the IPS account that should be debited is blocked for debiting.*

Mandatory

The IPS verifies blocks of the debited account by using an appropriate procedure. If it is found out that the IPS account was blocked for debit (the available account balance is insufficient to execute the transaction), the IPS automatically generates rejection of pacs.002 with specifying a reason (debiting is not performed).



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

			Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I			
Positive answer	5504560	M	SI	POS	I			
Make transaction	5504561	M	SI	POS	I			
Negative answer	5504562	M	SI	NEG	I			
Status Report	5504563	M	SI	INIT	I			
Positive status	5504564	M	SI	POS	I			
Negative status	5504565	M	SI	NEG	I			
Cancellation Request	5504566	M	SI	INIT	I			
Manual decision	5504567	M	SI	MNL	I			

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_BIC	15
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_SEPA_INST_AMOUNT	20
NEXT_AUTO	PACS.008.INST.L	Suspended	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_ACCOUNT_BLOCKS	50

Trigger parameters

NEXT\_POINT\_HAND=5504562|ERROR\_TAG=FP99E

FR. 51	IPS will not reduce the balance in the blocked IPS account. <i>IPS will not reduce the balance in the IPS account blocked for debiting. The transfer order will be rejected.</i>	Mandatory
Before executing a transaction on the debited account, the IPS system verifies whether the account balance is sufficient to execute that transaction ( <a href="#">FR.50</a> ). If the balance is insufficient, the IPS system generates rejection of pacs.002 with specifying a reason.		
FR. 52	IPS will not debit the IPS account if its RTGS account is blocked for debiting. <i>IPS will reject the transfer order if the RTGS account, connected to the IPS account that should be debited, is blocked for debiting.</i>	Mandatory
The IPS account connected to the RTGS account ( <a href="#">FR.13</a> ) keeps parameters of the parent account (in this case this is a RTGS account block for debit). When executing a transaction, the IPS system checks whether block for debit has been set, or not. The IPS checks RTGS account blocks by using an appropriate procedure ( <a href="#">FR.50</a> ). If it is found out that the RTGS account was blocked for debit, the transfer will be rejected with a relevant error message, and the IPS account will not be debited (parameterizable).		

Product Block: 2001-11-17 14:14:00 (UTC+01:00) FRF\_805

Source	Code	Prt	Type	Sort	Amount and currency	Amount in acc. curr.	Queue
MNL	1669970	5	BLOCK	DB	999,999,999.00 EUR	999,999,999.00	

Status: ACTIVE Date from: Date until: Source name: Manual Blocks

Block reason: Blocked for DB

Block initiator: External id:

FDA FDA Customer Amount of debit blocks: 999,999,999.00 Amount of credit blocks: 0.00

FR. 53	<p>IPS will not credit the IPS account blocked for crediting.</p> <p><i>IPS will reject the transfer order if the IPS account that should be credited is blocked for crediting.</i></p>	Mandatory
<p>The IPS system checks blocks of the credited account by using an appropriate procedure. If it is found out that the IPS account has been blocked for credit, the IPS automatically generates rejection of pacs.002 with specifying a reason (the account is not credited).</p>		

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI_INIT_I						
Positive answer	5504560	M	SI_POS_I						
Make transaction	5504561	M	SI_POS_I						
Negative answer	5504562	M	SI_NEG_I						
Status Report	5504563	M	SI_INIT_I						
Positive status	5504564	M	SI_POS_I						
Negative status	5504565	M	SI_NEG_I						
Cancellation Request	5504566	M	SI_INIT_I						
Manual decision	5504567	M	SI_MNL_I						

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_BIC	15
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_SEPA_INST_AMOUNT	20
NEXT_AUTO	PACS.008.INST.L	Suspended	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_ACCOUNT_BLOCKS	50

Trigger parameters

NEXT\_POINT\_HAND=5504562|ERROR\_TAG=FP99E

FR. 54	IPS will not increase the balance in the IPS account blocked for crediting. <i>IPS will not increase the balance in the IPS account blocked for crediting. The transfer order will be rejected.</i>	Mandatory
Before transferring funds between IPS accounts, the IPS checks whether the credited account has been blocked for credit (see <a href="#">FR.53</a> ). If such block is detected, the IPS system automatically generates rejection of pacs.002 with specifying a reason.		
FR. 55	IPS will not credit the IPS account if its RTGS account is blocked for crediting. <i>IPS will reject the transfer order if the RTGS account, connected to the IPS account that should be credited, is blocked for crediting.</i>	Mandatory
The IPS account connected to the RTGS account ( <a href="#">FR.13</a> ) keeps parameters of the parent account (in this case this is RTGS account block for credit).When executing a transaction, the IPS checks whether block for credit has been set. The IPS checks RTGS account blocks by using an appropriate procedure ( <a href="#">FR.53</a> ). If it is found out that the RTGS account has been blocked for credit, the transfer will be rejected with a relevant error message and the IPS account will not be credited (parameterizable).		

Source	Code	Prty	Type	Sort	Amount and currency	Amount in acc. curr.	Queue
MNL	1669972	5	BLOCK	CR			

Status:  Date from:  Date until:  Source name:

Block reason:

Block initiator:  External id.:

Amount of debit blocks:  Amount of credit blocks:

FDA:  FDA Customer:

FR. 56

IPS validates that the timestamp (field AT-50 in DS-02 SCT Inst) is later than the configuration parameter or earlier than another configuration parameter.

*IPS has a time configurable window for which it accepts transfer orders in relation to the stated timestamp (AT-50 in DS-02 SCT Inst). For example, not earlier than 0.1 second and no later than 20 seconds, excluding transfer orders with a future date and standing orders (it is in SCT Inst timestamp).*

*All timestamps use the IPS system time as the reference time.*

Mandatory

In the message route, the IPS verifies the time mark by using an appropriate procedure (parameterizable).

Mail Parameters FRF\_106

Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL_CUST_RIGHTS
PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI_INIT_I						
Positive answer	5504560	M	SI_POS_I						
Make transaction	5504561	M	SI_POS_I						
Negative answer	5504562	M	SI_NEG_I						
Status Report	5504563	M	SI_INIT_I						
Positive status	5504564	M	SI_POS_I						
Negative status	5504565	M	SI_NEG_I						
Cancellation Request	5504566	M	SI_INIT_I						
Manual decision	5504567	M	SI_MNL_I						

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_811.SELECT_NEXT_POINT	1
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_TIMEOUT	5
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_DUPLICATES	10
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_VALUES_NOT_MISSING	12

Trigger parameters

TIMEOUT\_POINT=5504562

FR. 57

IPS validates that the transfer order currency corresponds to the currency of the debit and credit accounts.

*IPS executes the transfer order provided that the debit and credit accounts are in the same currency as the transfer order.*

Mandatory

In the message route, the IPS verifies both credited and debited accounts by using appropriate procedures (parameterizable).

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

			Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I			
Positive answer	5504560	M	SI	POS	I			
Make transaction	5504561	M	SI	POS	I			
Negative answer	5504562	M	SI	NEG	I			
Status Report	5504563	M	SI	INIT	I			
Positive status	5504564	M	SI	POS	I			
Negative status	5504565	M	SI	NEG	I			
Cancellation Request	5504566	M	SI	INIT	I			
Manual decision	5504567	M	SI	MNL	I			

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYER_ACCNT	45
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_ACCOUNT_BLOCKS	50
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_CR_BACC	60

Trigger parameters

NOTFOUND=5504562

FR. 58

IPS will validate dates of opening and closing of IPS debit and credit accounts from the transfer order in relation to the operating day of the system. It is validated that the operating day is later than the opening date and/or earlier than the closing date.

*IPS rejects the transfer order if at least one of the accounts does not fulfil the stated requirement. For the purpose of business validation of a transfer order, IPS account is opened on the opening date and closed in the moment it is blocked due to licence revocation, which can happen before the actual closing date due to procedures prescribed by regulations.*

Mandatory

In the message route, the IPS performs verifications of both credited and debited accounts by using appropriate procedures (parameterizable) (see [FR.57](#)).

FR. 59

IPS will validate dates of opening and closing of RTGS accounts based on data from the transfer order in relation to the system operating day. It is validated that the operating day is later than the opening date and/or earlier than the closing date.

*IPS rejects the transfer order if at least one of the RTGS accounts does not fulfil the stated requirement. An RTGS account is opened on the opening date and closed before the closing date, i.e. in the moment it is blocked due to licence revocation.*

Mandatory

In the message route, the IPS performs RTGS account verifications by using appropriate procedures (parameterizable).



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL_CUST_RIGHTS
PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I				
Positive answer	5504560	M	SI	POS	I				
Make transaction	5504561	M	SI	POS	I				
Negative answer	5504562	M	SI	NEG	I				
Status Report	5504563	M	SI	INIT	I				
Positive status	5504564	M	SI	POS	I				
Negative status	5504565	M	SI	NEG	I				
Cancellation Request	5504566	M	SI	INIT	I				
Manual decision	5504567	M	SI	MNL	I				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	40
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYER_ACCNT	45
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_ACCOUNT_BLOCKS	50
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_CR_BACC	60

Trigger parameters

NOTFOUND=5504562

FR. 60

IPS will validate that the amount from a transfer order is not greater than the configured amount for the currency of the transfer order.

*The NBM Decision defines the maximum amount that can be executed in the payment system that is not systemically important. IPS needs to have the possibility to set that parameter at the system level. Besides, IPS could have such configuration that will allow the system participant to define its requests that are not larger than the ones in the system regarding the amount in the transfer order.*

Mandatory

In the message route, the IPS verifies the amount of the transfer being sent (parameterizable).

Mail Parameters FRF\_106

Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL_CUST_RIGHTS
PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I				
Positive answer	5504560	M	SI	POS	I				
Make transaction	5504561	M	SI	POS	I				
Negative answer	5504562	M	SI	NEG	I				
Status Report	5504563	M	SI	INIT	I				
Positive status	5504564	M	SI	POS	I				
Negative status	5504565	M	SI	NEG	I				
Cancellation Request	5504566	M	SI	INIT	I				
Manual decision	5504567	M	SI	MNL	I				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_DUPLICATES	10
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_VALUES_NOT_MISSING	12
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_BIC	15
NEXT_AUTO	PACS.008.INST.L	Active	FRL_SEPA_INST01.CHECK_SEPA_INST_AMOUNT	20
			processing point (FOUND).	

Trigger parameters

ERR\_POINT =5504562

Also, there is a possibility of applying different limits to the participants according to their BIC and separate limits to the incoming and outgoing messages.

For example, limit 15000 applies to both incoming and outgoing messages.

But if the message arrives from (IN) PRKOLT22XXX or from bank 333, in this case limit 10000 will apply to it.

If the message is intended for (OUT) CBSBLT20XXX (or for other one in the list), limit 30000 will apply to it.

FORPOST\*Registry

Export key Export clob Import clob FRF\_627

Parameters Browse all

Key Sepa\

Item	Value	Type	Active	Parameter Description
Sepa_I_Excl_Limit	30000	Number	<input checked="" type="checkbox"/>	Leistina didžiausia SEPA Instant mokėjimo suma (kitokia nei standartinė), taikoma bankams iš išimčių sąrašo Sepa\Sepa_I_Excl_Limit_Banks
Sepa_I_Excl_Limit_Bank	CBSBLT20XXX, CBSBLT26XXX, EVIULT	String	<input checked="" type="checkbox"/>	
Sepa_I_Excl_Limit_Bank	PRKOLT22XXX, 333	String	<input checked="" type="checkbox"/>	
Sepa_I_Excl_Limit_In	10000	Number	<input checked="" type="checkbox"/>	Description in English Permissible maximum SEPA Instant payment amount (different than standard), applicable to banks from the list of exceptions Sepa\Sepa_I_Excl_Limit_Banks
Sepa_I_Limit	15000	Number	<input checked="" type="checkbox"/>	
Sepa_I_Limit_In	15000	Number	<input checked="" type="checkbox"/>	
Sepa_I_Time_Out_Limit	25	Number	<input checked="" type="checkbox"/>	
			<input type="checkbox"/>	Users are allowed to set individual values

Min. / Max.

Individual values by:

Users Branches Users and branches

User	Value	Actual value

FR. 61	<p>IPS will validate that the transfer order has IBAN of the Payer and Payee – end customers.</p> <p><i>Account numbers of the Payers and Payees – end customers are compulsory fields in the dataset DS-02 SCT Inst in the transfer order. IPS will only validate their presence, but not their content.</i></p>	Mandatory
In the message route, the IPS performs verifications of both debited and credited accounts by using appropriate procedures (parameterizable) (see <a href="#">FR.57</a> ).		
FR. 62	<p>IPS will notify the Payer in case the transfer order has an error by sending an order rejection message.</p> <p><i>IPS will send the Payer information on the error which occurred during the transfer order validation. The error notification should be localised in terms of language.</i></p>	Mandatory
If any error are detected on the IPS message route, the message is moved to the Negative answer (SI_NEG_I) route point and the rejection message is generated:		

Routes	Mail boxes	Tags	Parameters	Standards	Access
QUERIES_AND_ANSWERS	SWIFT queries and answers	100		Groups of users having rights to routes	
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100		ADMIN	
SEPA_INSTANT_OUT_LV	SEPA instant out.	100			
LV103_IN	Messages LV103 IN	200			

Points of the route		Ex D E N P Del		Rights to tags at route-points				
Message type	Tag	Visib.	Edit.	Ver.				
Credit Transfer	45006 M SI INIT I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Positive answer	45007 M SI POS I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Make transaction	45008 M SI POS I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Negative answer	45009 M SI NEG I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Status Report	45010 M SI INIT I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Positive status	45011 M SI POS I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Negative status	45012 M SI NEG I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Cancellation Request	45013 M SI INIT I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Manual decision	45014 M SI MNL I	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			

Event triggers of the route			
Event type	Message	Status	Kernel function name
DONE	PACS.008.INST.L	Active	FRL_SEPA_INST01.CREATE_PACS_002

Trigger parameters
STATUS='RJCT' REASON_CODE=NVL('\$\$\$STSRN_CD\$\$','AB09') PROCESS='YES' PROCESS_DONE='YES'

### 7.2.3. Reservation of funds (IPS.PMNT.03)

FR. 63	<p>IPS will reserve funds in the Payer's IPS account after the validation of the transfer order. Reserved funds are not available for execution or reservation under other orders, return of funds or withdrawal of liquidity from the connected RTGS account.</p> <p><i>IPS reserves funds after it has validated the transfer order so as to provide the execution of such order after it receives the Payee's message on accepting the transfer order (the transfer cannot be rejected due to insufficient funds). If the Payee rejects the transfer order, IPS will cancel the reservation and reject the transfer order. Funds are also reserved in the connected RTGS account.</i></p>	Mandatory
<p>In the Block/Holds subsystem, the debitible funds are reserved on the IPS and RTGS accounts. A response received from the Payee removes the block if the positive response has been received (ACCP), funds will be debited from the account.</p>		

Account blocks/holds LT174010000000438077 EUR PARKO

FRF\_805

Source	Code	Prt	Type	Sort	Amount and currency		Amount in acc. curr.	Queue
MSG	11230016564	15	BLOCK	DB	10.00	EUR	10.00	0
MSG	11232194699	15	BLOCK	DB	1.02	EUR	1.02	0
MSG	11232194781	15	BLOCK	DB	3.02	EUR	3.02	0
MSG	11232195978	15	BLOCK	DB	3.02	EUR	3.02	0
MSG	11232672107	15	BLOCK	DB	1.15	EUR	1.15	0

Status: ACTIVE Date from: Date until: 2020.01.16 Source name: FORPOST\*Workflow Messages Blocks

Block reason: #SEPA Direct Debit payment block (FRL\_SEPA\_DD02.1)

Block initiator: External id: 100471141337

Amount of debit blocks: 1,000,000,001,877.30 Amount of credit blocks: 0.00

FDA FDA Customer

All accounts	Identifier	?	Code	?	Name
AAAA			100000520259	LT	Delta Rasta
Account	Balance	Daily debit turnovers		Daily credit turnovers	
100000520259	EUR 13,622.47	xS 0	0.00	8	8,941.14
Book balance	11,917.51	Name Personal companies non-residents			
Available amount	0.00	Branch PARKO			
		External No.			
<div> <div>Debit</div> <div><input checked="" type="checkbox"/> - <input type="text"/> +</div> <div>Opening balance</div> <div><input type="text"/></div> <div>Equiv.</div> <div><input type="text"/></div> </div>					
<div> <div>Credit</div> <div><input checked="" type="checkbox"/> - <input type="text"/> +</div> <div>Opening balance</div> <div><input type="text"/></div> <div>Equiv.</div> <div><input type="text"/></div> </div>					

FR. 65	<p>IPS will reject the transfer order in case:</p> <ul style="list-style-type: none"> <li>available funds in the Payer's IPS account are less than the amount from the transfer order</li> <li>RTGS account balance in IPS that is connected to the Payer's IPS account is less than the amount from the transfer order.</li> </ul> <p><i>No transfer orders will be executed if there are no available funds in IPS for the amount in that order. The transfer order can reduce available funds in IPS account to zero.</i></p>	Mandatory
	<p>On the IPS message route, the balance of both IPS and RTGS accounts is verified and the transfer is rejected if funds are insufficient to execute the transfer (parameterizable).</p>	



Mail Parameters																																																																																																																						
Routes		Mail boxes		Tags		Parameters		Standards		Access																																																																																																												
SEPA_INSTANT_IN_LV		SEPA instant (incoming)		100		<div>Update messages</div> <div>FRF_106</div>																																																																																																																
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<div>Trigger parameters</div> <div>NOTFOUND=5504562</div>																																																																																																																						

FR. 66	<p>IPS will notify the Payer in a message about rejecting the transfer order using a special error code, when it cannot reserve funds in the Payer's IPS account or if there are no available funds in the balance of the connected RTGS account in IPS.</p> <p><i>Rejection message should be localised in terms of language.</i></p>	Mandatory
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If any discrepancies are detected during verifications, the rejection response to the Payee pacs.002 is generated with specifying a reason (rejection code, for example, AB06 -TimeOut, AM05 – Duplication etc.).

Mail Parameters FRF\_106

Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI INIT I						
Positive answer	5504560	M	SI POS I						
Make transaction	5504561	M	SI POS I						
Negative answer	5504562	M	SI_NEG_I						
Status Report	5504563	M	SI INIT I						
Positive status	5504564	M	SI POS I						
Negative status	5504565	M	SI_NEG I						
Cancellation Request	5504566	M	SI INIT I						
Manual decision	5504567	M	SI MNL I						

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
DONE	PACS.008.INST.L	Active	FRL_SEPA_INST01.CREATE_PACS_002	10

Generate and process PACS.002.INST.LV message with negative status RJCT (Rejected)

Trigger parameters STATUS='RJCT'REASON\_CODE=NVL('\$\$STSRN\_CD\$\$','AB09')PROCESS='YES'PROCESS\_DONE='YES'

The generated PACS.002 is sent to the Payee.

Mail Parameters FRF\_106

Update messages

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_OUT_LV	SEPA instant out.	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PAULIUSM

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504593	M	SI INIT O						
Waiting for answer	5504594	M	SI INIT O						
Negative answer	5504595	M	SI_NEG O						
Positive answer	5504596	M	SI POS O						
Status report	5504597	M	SI INIT O						
Done Negative	5504598	M	SI_NEG_O						
Done Positive	5504599	M	SI POS O						
Resolution Of Investigation	5504600	M	SI INIT O						
Done	5504601	M	SI POS O						

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT	PACS.002.INST.L	Active	FRL_SEPA_INST01.EXPORT_SEPA_INSTANT_MSG	100

Trigger parameters

#### 7.2.4. Transfer order forwarding (IPS.PMNT.04)

FR. 67	IPS will forward a transfer order to the Payee if it was successfully validated and reserved.	Mandatory
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After successful validation, the IPS reserves funds and generates a message to the Payee (PACS.008 OUT) by using the export procedure (parameterizable).

After sending the PACS.008 OUT message to the Payee, the message is stopped at the route point “Waiting answer” where the response from the Payee is awaited (see [FR.68](#)).

#### 7.2.5. Payee’s response (IPS.PMNT.05)

FR. 68	<p>The processing of a transfer order will continue after receiving a positive or negative response from the Payee or after the time foreseen for such response has expired, which is defined by the operating rules (it is configurable).</p> <p><i>The transfer order is in standby mode in IPS until it receives a positive response (accepted order) or a negative one (rejected order) by the Payee or until the time has expired (timeout), which is defined by the operating rules for that response. The Payee sends its response in an appropriate message.</i></p>	Mandatory
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The PACS.008 OUT message sent to the Payee will be executed only when the PACS.002 confirmation (ACCP) or rejection (RJCT) is received from the Payee, or the time intended for the payment execution has elapsed (parameterizable).

In the IPS message route, depending on the response received, it is moved to the “Negative answer” or “Positive answer” route point, and accordingly processed there using the specific procedures.

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I				
Positive answer	5504560	M	SI	POS	I				
Make transaction	5504561	M	SI	POS	I				
Negative answer	5504562	M	SI	NEG	I				
Status Report	5504563	M	SI	INIT	I				
Positive status	5504564	M	SI	POS	I				
Negative status	5504565	M	SI	NEG	I				
Cancellation Request	5504566	M	SI	INIT	I				
Manual decision	5504567	M	SI	MNL	I				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.002.INST.L	Active	FRL_SEPA_INST01.RELATE_IN_PACS002	10
NEXT_AUTO	PACS.002.INST.L	Active	FRL_811.SELECT_NEXT_POINT	20
NEXT_AUTO	PACS.002.INST.L	Active	FRL_811.SELECT_NEXT_POINT	30

Relate STATUS message with original message. In case not found, go to "Negative"

Trigger parameters NOTFOUND = 5504565

Processing of the received PACS.002 message will initiate the execution of the sent PACS.008 message (depending on the received response: 'Positive answer' or 'Negative answer'; the block will be removed from the rejected payment account, the Payer will be informed about the rejected payment.

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_OUT_LV	SEPA instant out.	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PAULIUSM

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504593	M	SI	INIT	O				
Waiting for answer	5504594	M	SI	INIT	O				
Negative answer	5504595	M	SI	NEG	O				
Positive answer	5504596	M	SI	POS	O				
Status report	5504597	M	SI	INIT	O				
Done Negative	5504598	M	SI	NEG	O				
Done Positive	5504599	M	SI	POS	O				
Resolution Of Investigation	5504600	M	SI	INIT	O				
Done	5504601	M	SI	POS	O				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
BEFORE	PACS.008.INST.L	Active	LTL_016.SET_TAGS_VALUES	9
BEFORE	PACS.008.INST.L	Active	FRL_SEPA_INST01.SET_REJECT_REASON	10
DONE	PACS.008.INST.L	Active	FRL_SEPA_INST01.INFORM_USER_ABOUT_PAYM	20
DONE	PACS.008.INST.L	Active	FRL_850.DELETE_ALL_MSG_TRNS	30

NVL('\$MSG\_STATUS\$', 'X') = 'X'

Trigger parameters SET\_TAGS = MSG\_STATUS#FRL\_SEPA\_INST01.GET\_ERROR\_TEXT('TECH')

FR. 69

IPS will reject a transfer order in case the configured time has expired and the Payee's

Mandatory

response was not received. Reference time for calculating timeout is the time set in the transfer order (field AT-50 in DS-02 SCT Inst).

*When the time foreseen for the Payee's response has expired, IPS rejects the transfer order. Waiting time is configured on IPS level and forms part of the IPS operating rules. In the SCT Inst scheme, the maximum waiting time is 20 seconds from timestamp from the transfer order.*

*The operating rules will clearly stipulate when an end-customer account can be credited by the Payee institution taking into account the legal framework.*

The IPS checks the Payer's response time stamp with the help of the procedure (parameterizable).

FR. 70

For some Participants, IPS will credit the Payee's IPS account without waiting for the Payee's response. IPS allows the Operator to configure such a Participant in accordance with the operating rules and based on the functionalities described in section [7.9 "Participant unreachable function and pre-authorisation facility"](#).

Mandatory

The IPS allows configuring system operation so that a transaction is executed according to the pre-set parameters. It is allowed to describe as many exceptions as necessary, they are described by the IPS operator.

FR. 71

IPS will notify the Payee in an appropriate message in case of response timeout.  
*Message sent is in the defined format.*

Mandatory

In all cases where a payment is rejected (due to Timeout, or an RJCT response received from the Payee), the sender receives the PACS.002 message with the payment status (RJCT) and the rejection error code (e.g. AB06 – Timeout, AM05 – Duplication, etc.).

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_OUT_LV	SEPA instant out.	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PAULIUSM

Points of the route

		Ex	D	E	N	P	Del
Credit Transfer	5504593	M	SI	INIT	O		
Waiting for answer	5504594	M	SI	INIT	O		
Negative answer	5504595	M	SI	NEG	O		
Positive answer	5504596	M	SI	POS	O		
Status report	5504597	M	SI	INIT	O		
Done Negative	5504598	M	SI	NEG	O		
Done Positive	5504599	M	SI	POS	O		
Resolution Of Investigation	5504600	M	SI	INIT	O		
Done	5504601	M	SI	POS	O		

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
BEFORE	PACS.008.INST.L	Active	LTL_016.SET_TAGS_VALUES	9
BEFORE	PACS.008.INST.L	Active	FRL_SEPA_INST01.SET_REJECT_REASON	10
DONE	PACS.008.INST.L	Active	FRL_SEPA_INST01.INFORM_USER_ABOUT_PAYM	20
DONE	PACS.008.INST.L	Active	FRL_850.DELETE_ALL_MSG_TRNS	30

SYSTIMESTAMP - FRU.DATE\_UTILS. + User informed only if no answer was received in time

Trigger parameters

FR. 72

IPS will notify the Payer in the message on rejecting a transfer order in case of Payee response timeout.

Mandatory

*Message sent is in the defined format.*

If no response is received from the Payee within the set time, the Payer is informed that the payment has been rejected (e.g. AB06 – TimeOut) (see [FR.71](#)).

### 7.2.6. Validation of the Payee's response (IPS.PMNT.06)

The Payee's response is defined by the process of executing the transfer order. The Payee can accept or reject the transfer order

FR. 73

IPS will perform business validation of the Payee's response. When the first error is detected, further processing of the Payee's response will stop and the response will be rejected in an appropriate message.

Mandatory

*IPS validates the Payee's response and notifies it in case there is an error in business validation. More detailed business validations are specified below. In addition to these, technical validations are also carried out.*

In the IPS message route, using the specific procedures, there is performed validation of the Payee responses' messages (parameterizable).



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Credit Transfer	5504559	M	SI	INIT	I				
Positive answer	5504560	M	SI	POS	I				
Make transaction	5504561	M	SI	POS	I				
Negative answer	5504562	M	SI	NEG	I				
Status Report	5504563	M	SI	INIT	I				
Positive status	5504564	M	SI	POS	I				
Negative status	5504565	M	SI	NEG	I				
Cancellation Request	5504566	M	SI	INIT	I				
Manual decision	5504567	M	SI	MNL	I				

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.002.INST.L	Active	FRL_SEPA_INST01.RELATE_IN_PACS002	10
NEXT_AUTO	PACS.002.INST.L	Active	FRL_811.SELECT_NEXT_POINT	20
NEXT_AUTO	PACS.002.INST.L	Active	FRL_811.SELECT_NEXT_POINT	30

Relate STATUS message with original message. In case with error, go to "Negative"

Trigger parameters NOTFOUND = 5504565

FR. 74

IPS will validate that the Payee that sent the response is the Payee to which the transfer order was forwarded.

Mandatory

*The Payee of the transfer order can be the only sender of the response. Validation is performed according to the BIC of the Payee from the original transfer order.*

The validation of the message received from the Payee is performed in the route (see [FR.73](#)).

If errors are found during the check, the message is moved to the 'Negative answer' point. The rejection pacs.002 with the specified reason code is sent to the Payer and the Payee.

FR. 75

IPS will pair the response message with pending transfer order using the Payee's BIC (field AT-06 in DS-02 SCT Inst) of the forwarded transfer order and reference of that order (field AT-43 in DS-02 SCT Inst). If it cannot pair the mentioned data with the response, validation is cancelled.

Mandatory

*IPS processes the Payee's responses only for transfer orders that are forwarded to that Payee and are pending, i.e. for those transfer orders that did not get final status yet (executed or rejected). Since there are multiple participants in IPS, the Payee's BIC is also used besides the transfer order reference in order to ensure uniqueness of identification of that transfer order.*

The validation of the message received from the Payee is performed in the route (see [FR.73](#)). If errors are found during the check, the message is moved to the "Negative answer" point. The rejection pacs.002 with the specified reason code is sent to the Payer and the Payee, the pacs.008 payment message from the 'Waiting answer' route point is moved to the archive via the "Negative answer".

Upon receipt (from the Payee) of pacs.002, which is not connected to pacs.008 available in the "Waiting answer" point (e.g. the related pacs.008 was not received), the corresponding response with the corresponding error code (e.g. AG09) is returned.

FR. 76

IPS will notify the Payee that sent the response about an existing error in an error message. The message will include the error code and localised error description in terms of language.

Mandatory

*Besides notifying the Payee, IPS will notify the Payer that sent the transfer order that the order is rejected in a message about transfer order rejection. This message will be sent after reserved funds are released. The message is localised in terms of language.*

The IPS informs the Payee about the detected error by sending pacs.002 with the error code specified (the list of error codes is exhaustive and their quantity will correspond to the number of checks; the participants on their side describe the decryptions of the error codes).

When sending a Recall response to the Payee, the payment Recall to the Payer is also sent (see [FR.74](#)).

FR. 77	<p>After validating the response, IPS will execute the transfer order or reject it depending on the response.</p> <p><i>In case the Payee rejected the transfer order, reservation in the Payer's IPS account will be released.</i></p>	Mandatory
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Depending on the response received from the Payee (ACCP/RJCT, as well as RJCT due to the internal IPS checks e.g. Timeout), the payment message is routed to the corresponding point:

- ACCP – “Make transaction” – an operation is generated between the Payer's and the Payee's IPS accounts, a corresponding message is sent to the Payer and the Payee (PACS.002: ACCP). All the related messages are moved into the archive.
- RJCT – “Negative answer” – a block is removed from the Payer's IPS account, a corresponding message is sent to the Payer and the Payee (PACS.002: RJCT). All the related messages are moved into the archive.

### 7.2.7. Release of funds (IPS.PMNT.07)

FR. 78	<p>IPS will release funds in the Payer's IPS account when it rejects the order that initiated that reservation. IPS will reduce the amount of reserved funds by the transfer order amount for which the reservation was made. The available amount in the IPS account will be increased by the same amount.</p> <p><i>During transfer order execution, funds are reserved in the Payer's IPS account as a guarantee that the order will be executed provided that the Payee's response passes the validation and the Payee accepts the transfer order in its response. In case there is no execution (Payee's response does not pass the validation, timeout expires or the Payee's response is negative), the reserved funds should be released for other orders or for liquidity transfer.</i></p>	Mandatory
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Once it has been determined that the payment cannot be executed (RJCT), the block is removed from the Payer's IPS account, the corresponding message (RJCT) is sent to the Payer and the Payee. All the related messages are moved into the archive.

FR. 79	<p>In releasing reserved funds in IPS account, IPS will also release funds in the connected RTGS account and increase the RTGS account balance in IPS by the transfer order amount for which the reservation was made</p> <p><i>During transfer order execution, reserved funds reduce the RTGS account balance in IPS which guarantees that the order will be executed provided that the Payee's response passes the validation and the Payee accepts the transfer order in its response. In case there is no execution (Payee's response does not pass the validation, timeout expires or the Payee's response is negative), the reserved funds should be released for other orders or for liquidity transfer.</i></p>	Mandatory
A change in the balance of the IPS account also determines a change in the RTGS balance by the same amount.		
FR. 80	<p>IPS will notify the Payer that sent the transfer order on releasing reserved funds in its IPS account, in a message on rejecting the transfer order. The rejection message should consist of the code that explains the reason for rejecting, or forward the code that the Payee forwarded in its response.</p> <p><i>Unsuccessful validation, time expired for the Payee's response or negative response of the Payee (for example, there is no such account of the end customer) can initiate the process of releasing reserved funds in IPS. In case the Payee rejects the order, IPS will forward the code from the negative response.</i></p>	
Once it has been determined that the payment cannot be executed (RJCT), the block is removed from the Payer's IPS account, the corresponding message (RJCT) is sent to the Payer and the Payee with indicating the code of the reason for the rejection. All the related messages are moved into the archive.		
<b>7.2.8. Execution – settlement (IPS.PMNT.08)</b>		
FR. 81	<p>IPS executes transfer orders individually, without netting, in gross amount.</p> <p><i>IPS does not net amounts from the order considering the instant nature of the system.</i></p>	Mandatory
Each payment message generates only one operation, i.e. several payments received from the Payer are not combined into one.		
FR. 82	<p>IPS will execute the transfer order through IPS account.</p> <p><i>Execution is done by debiting and crediting appropriate IPS accounts.</i></p>	Mandatory
After execution, an operation is saved at the PACS.008 message, where Debit and Credit are the accounts of the Payer and the Payee' in the IPS.		



FR. 84	IPS executes the transfer order in the full amount that was stated in that order. <i>If it is not possible to execute the transfer order in its full amount, it is rejected, orders are not executed partially.</i>	Mandatory
At the beginning of the payment processing, it is checked whether or not there are sufficient funds in the account to make this payment. If the funds are sufficient and the payment meets the other verification criteria, the funds are blocked in the Payer's account at the full amount. If the funds are insufficient, the payment will be rejected with sending a corresponding error message.		
FR. 85	IPS uses reserved funds for the transfer order in IPS account that is debited. <i>IPS will execute the transfer order using reserved funds in IPS account that is debited for that transfer order and instantly approves those funds in IPS account that is credited (end customer – the Payee can use these funds immediately after the Payee's approval).</i>	Mandatory
The funds are credited to the Payee's account immediately after confirmation from the Payee is received and it meets all the criteria of the IPS verification. The participant can immediately use the funds credited to the IPS account.		
FR. 86	IPS, by debiting/crediting the Payer's/Payee's IPS account reduces/increases the balance in their IPS accounts.	Mandatory
The balances on the IPS Participants' accounts are always relevant and reflect the real balance.		
FR. 87	IPS, by debiting/crediting the Payer's/Payee's IPS account reduces/increases the balance in RTGS accounts in IPS connected to those IPS accounts.	Mandatory
Accounts are linked to customers and their IPS accounts.		
FR. 88	IPS executes only transfer orders based on credit transfer. A transfer order can have a future date, but it can also be a standing order. <i>IPS accepts only transfer orders that debit the Payer's IPS accounts. Any functionality that requires funds withdrawal is not a project subject in this phase (for example, transactions initiated by the Payee – direct debit).</i>	Recommended
Future Date and Standing Order payments can be interrelated later (for more details refer to: <a href="#">FR.39</a> ).		
FR. 89	IPS will notify the Payer and the Payee on a successfully executed transfer order by confirming the execution of that order. <i>The message is localized in terms of language.</i>	Mandatory
The Payer and the Payee are informed about the successful payment (see <a href="#">FR.77</a> ).		
FR. 90	IPS will also notify the direct participant whose RTGS account is connected to the Payer's / Payee's IPS account (indirect participants) on successfully executed transfer order by forwarding copies of the original transfer order.	Mandatory
Once the indirect participant has successfully executed the payment (IN/OUT), the direct participant, whose RTGS account has the indirect participant's IPS account connected to, is notified of the executed transfer as well.		
<b>7.3. Recalls</b>		
<b>7.3.1. Validation of recalls (IPS.RECALL.01)</b>		
FR. 91	IPS will perform the business validation of recalls sent by the Payer. Validation will be cancelled and the recall rejected if IPS finds the first error. <i>In case the recall is rejected, the sender (Payer) will receive an appropriate message. In addition to these, technical validations are also carried out.</i>	Mandatory
The Recall received from the Payer is checked by internal checks (the number of checks is parameterized); if errors are detected, the message is moved to the archive via the 'Error' route point, and a status message (pacs.002) with the code of the reason for rejection is generated and sent to the Payer (e.g. <b>AM05</b> – Duplication).		



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL_CUST_RIGHTS
PARKO-PARKO

Points of the route

				Ex	D	E	N	P	Del
Cancellation Request	5504566	M	SI_INIT_O						
Request sent	5504567	M	SI_POS_O						
Errors	5504568	M	SI_MNL_O						
Status Request	5504569	M	SI_INIT_O						
Request sent	5504570	M	SI_INIT_O						
Errors	5504571	M	SI_MNL_O						
Administration messages	5504572	M	SI_INIT_O						
Sent	5504573	M	SI_POS_O						
Errors	5504574	M	SI_MNL_O						

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	CAMT.056.INST.L	Active	FRL_SEPA_INST01.EXPORT_SEPA_INSTANT_MSG	100
NEXT_AUTO	CAMT.056.INST.L	Active	LTL_016.SET_TAGS_VALUES	110
NEXT_AUTO	CAMT.056.INST.L	Active	LTL_016.SET_TAGS_VALUES	120
NEXT_AUTO	CAMT.056.INST.L	Active	'\$SFP04\$'\$'\$SFP204\$'\$'\$SFP03\$'\$'\$SCXLD\$'\$'\$SCR_ACCNT\$'\$'\$SFP09\$'\$'\$SFP	130

Trigger parameters

SUCCESS=5504607|ERROR=5504608|EXPORT\_MODE=LATBNK|ROUTE=PAYMENT

FR. 92	<p>IPS will validate the authorisation of the Payer to send the recall based on the BIC stated in the message (SCT Inst DS-02 field AT-06) of the transfer order that is part of the recall message (DS-05 SCT Inst).</p> <p><i>The sender authorised to send recalls is at the same time the party which sent the original transfer order (Payer). IPS validates data from the original transfer order which is integral to the recall message. IPS validates the authorisation to send responses using reference data in the system.</i></p>	Mandatory
<p>The Recall received from the Payer is checked by internal checks (the number of checks is parameterized); if errors are detected, the message is moved to the archive via the 'Error' route point, and a status message (pacs.002) with the code of the reason for rejection is generated and sent to the Payer (e.g. <b>AG09</b> – Original payment never received) see <a href="#">FR.91</a>.</p>		
FR. 93	<p>IPS will validate that the Recipient of the recall is available. The Recipient of the recall is the Payee from the original transfer order determined based on its BIC (dataset DS-02 SCT Inst field AT-23) as a part of the recall message (DS-05 SCT Inst).</p> <p><i>IPS uses data from the copy of the original transfer order which is a part of the recall message in order to determine if IPS can reach the Recipient of the recall. IPS does not further validate data from the transfer order which form part of the recall message. For validation, IPS uses reference data in the system.</i></p>	Mandatory
<p>The Recall received from the Payer is checked by internal checks (the number of checks is parameterized); if errors are detected, the message is moved to the archive via the 'Error' route point, and a status message (pacs.002) with the code of the reason for rejection is generated and sent to the Payer (e.g. <b>PY01</b> – Unknown BIC in routing table or <b>AB07</b> – Agent of message is not online/available) see <a href="#">FR.91</a>.</p>		
FR. 94	<p>IPS will check if the received transfer order has already been forwarded, that is, whether it is a duplicate. The check is performed based on the return of funds on a recall in the time interval defined at the system level (for example: 30 days). The check is performed based on the BIC of the Payee from the copy of the transfer order which was a part of the response to the executed recall and reference of the recall of the Payer from that response. The time interval relates to the period in which executed transfer orders are kept in the system (for example, 30 days).</p>	Mandatory



	<i>Reference of the Payer does not have to be unique at the system level, so the Payee's BIC and the Payer's reference are used for uniqueness validation.</i>	
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The Recall received from the Payer is checked by internal checks (the number of checks is parameterized); if errors are detected, the message is moved to the archive via the 'Error' route point, and a status message (pacs.002) with the code of the reason for rejection is generated and sent to the Payer (e.g. **AM05** – Duplication) see [FR.91](#).

FR. 95	IPS will reject the recall in case there is an error during validation and will notify the sender (Payer) of the recall in a recall rejection message. <i>In case that the recall contains an error, the party that sent the recall is notified (Payer).</i>	Mandatory
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The Recall received from the Payer is checked by internal checks (the number of checks is parameterized); if errors are detected, the message is moved to the archive via the 'Error' route point, and a status message (pacs.002) with the code of the reason for rejection is generated and sent to the Payer.

### 7.3.2. Forwarding of recalls (IPS.RECALL.02)

FR. 96	IPS will forward a valid recall to the Payee based on the Payee's BIC (field AT-23 in DS-02 SCT Inst) in the recall (dataset DS-05 SCT Inst). <i>After the stated validations, IPS does not perform further processing, but only forwards the recall to the Payee.</i>	Mandatory
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If the internal Recall checks do not reveal any errors, the received message is moved to the archive, and a new Recall message is formed and sent to the Payee.

### 7.3.3. Validation of recall responses (IPS.RECALL.03)

FR. 97	IPS will perform the business validation of the recall response sent by the Payee. When the first error is detected, further processing of the recall response will stop and it will be rejected with an appropriate message. <i>In case the recall response is rejected, the sender (Payee) will get an appropriate message. In addition to these, technical validations are also carried out.</i>	Mandatory
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All received Recall responses (positive and negative) are checked according to the set procedure (the number of checks is parameterized).

When an error is detected, message processing is stopped, and the Payee is notified of the detected error.

The screenshot shows the 'Mail Parameters' window with the 'Routes' tab selected. The window has a toolbar with icons for file operations and a 'Update messages' button. The 'Routes' tab displays a table with columns for 'Routes', 'Mail boxes', and 'Parameters'. The 'Routes' column shows 'SEPA\_INSTANT\_IN\_LV', 'Mail boxes' shows 'SEPA instant (incoming)', and 'Parameters' shows '100'. To the right, there are sections for 'Groups of users having rights to routes' (listing 'HEAD-ALL\_CUST\_RIGHTS' and 'PARKO-PARKO') and 'Rights to tags at route-points' (a table with columns for 'Message', 'Tag', 'Visib.', 'Edit.', and 'Ver.'). Below these, there is a section for 'Points of the route' with a table listing various events and their parameters. At the bottom, there is a section for 'Event triggers of the route' with a table listing event types, messages, trigger statuses, kernel function names, and priorities. The 'Trigger parameters' section at the very bottom shows 'FOUND =5504573|KEY\_TAGS=SEND,RECE,FP03,FP04,FP09,TXID'.

FR. 98	<p>IPS will validate the sender's (Payee's) authorization to send the recall response.</p> <p><i>The party authorized to send recall response is at the same time the party to which IPS has forwarded the recall. IPS uses data from the copy of the original transfer order which forms part of the recall response (if the Sender of the recall response is authorized to send the response). IPS validates the authorization to send responses using reference data in the system.</i></p>	Mandatory
<p>Prior to sending the Recall responses to the Payee, the IPS checks whether the related message is recorded in the system. When mismatches are detected, the IPS generates a response with a corresponding error code.</p>		
FR. 99	<p>IPS will validate that the Payer from the recall response is available.</p> <p><i>IPS uses data from the copy of the original transfer order which forms part of the recall response (if the Payer that receives the recall response is available). For validation, IPS uses reference data in the system.</i></p>	
<p>All received Recall responses (positive and negative) are checked according to the set procedure (the number of checks is parameterized).</p> <p>When an error is detected, message processing is stopped, and the Payee is notified of the detected error (see <a href="#">FR.97</a>).</p>		
FR. 100	<p>IPS will validate that the recall response contains data on accepting or rejecting, in accordance with possible codes which are defined for recall responses (dataset DS-06 SCT Inst).</p> <p><i>IPS processes accepting of recalls (the following requests in this part). If the recall response is negative (recall rejected), IPS forwards it to the Payer.</i></p>	
<p>Once all the scheduled checks have been performed and no errors have been detected, a negative response (CAMT.029) is sent to the participant-Payer.</p>		

Mail Parameters

Update messages FRF\_106

Routes Mail boxes Tags Parameters Standards Access

SEPA\_INSTANT\_OUT\_LV SEPA instant out. 100

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PAULIUSM

Points of the route

Resolution Of Investigation	5504600 M SI_INIT_O	Ex D E N P Del
Done	5504601 M SI_POS_O	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Errors	5504602 M SI_MNL_O	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Payment Return	5504603 M SI_INIT_O	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Done	5504604 M SI_POS_O	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Errors	5504605 M SI_MNL_O	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Cancellation Request	5504606 M SI_INIT_O	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Request sent	5504607 M SI_POS_O	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Errors	5504608 M SI_MNL_O	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	CAMT.029.INST.L	Active	FRL_SEPA_INST01.EXPORT_SEPA_INSTANT_MSG	100

Trigger parameters

SUCCESS=5504601|ERROR=5504602|EXPORT\_MODE=LATBNK|ROUTE=PAYMENT

FR. 101

In case the recall response is positive (recall is accepted), IPS will confirm that the response contains the Payer's BIC and the Payee's BIC within the transfer order (dataset DS-02 SCT Inst), which forms part of the message on accepting recall (dataset DS-06 SCT Inst).

*Copy of the transfer order (DS-02 SCT Inst) will be a part of the accepted recall (dataset DS-06 SCT Inst).*

Mandatory

All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized).

When an error/mismatch is detected, a rejection with a corresponding error code is sent.

Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

Message	Tag	Visib.	Edit.	Ver.
Payment Return	5504571 M SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make transaction	5504572 M SI_POS_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Return not valid	5504573 M SI_NEG_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resolution Of Investigation	5504575 M SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Abort payment cancellation	5504576 M SI_POS_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Related message not found	5504577 M SI_NEG_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Status Request	5504579 M SI_INIT_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Status message found	5504580 M SI_POS_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Status message not found	5504581 M SI_NEG_I	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PACS.004.INST.L	Active	FRL_SEPA_INST01.CHECK_IFPCRQST_ANSWER_NOT_LATE	5
NEXT_AUTO	PACS.004.INST.L	Suspended	FRL_SEPA_INST01.CHECK_DUPLICATES	10
NEXT_AUTO	PACS.004.INST.L	Suspended	FRL_SEPA_INST01.CHECK_ACCOUNT_BLOCKS	30
NEXT_AUTO	PACS.004.INST.L	Active	LTL_016.SET_TAGS_VALUES	40

Trigger parameters

FOUND =5504573|KEY\_TAGS=SEND,RECE,FP03,FP04,FP09,TXID

FR. 102

In case the recall response is positive, IPS will identify IPS accounts which it will use for executing the recall, based on the Payer's BIC and the Payee's BIC. IPS will also consider the account currency. The Payer's BIC and the Payee's BIC will exchange their roles in order to make a reversed cash flow.

*Within the recall response message, there is a copy of the transfer order which contains the Payer's and the Payee's BICs (dataset DS-02 SCT Inst, which forms part of DS-06 SCT Inst). In order to return the funds, it is necessary to exchange the roles of stated participants.*

Mandatory

All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized) see [FR.101](#).  
The participants' BIC check is performed.

FR. 103

If the recall response is positive, IPS will check whether the credit account is blocked (the IPS account and connected RTGS account).

*The account identified by IPS based on the BIC contained in the copy of the transfer order in a positive recall response may be blocked for crediting in the period between the processing of the original transfer order and processing of the response to the transfer order.*

*No recall for blocked accounts.*

Mandatory

All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized) see [FR.101](#).  
The check of accounts' blocks is performed.

FR. 104

If the recall response is positive, IPS will check whether the debit account is blocked (the IPS account and connected RTGS account).

*The account identified by IPS based on the BIC contained in the copy of the transfer order in the positive response to the recall may be blocked for debiting in the period between the processing of the original transfer order and processing of the positive response to the transfer order.*

*No recall for blocked accounts.*

Mandatory

All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized) see [FR.101](#).

The check of accounts' blocks is performed.		
FR. 105	IPS will validate that the amount in the positive response to the recall does not exceed the amount configured for the currency of the transfer order, nor the amount of the original transfer order. <i>This request is identical to the request relating to the transfer order FR.60 in the retention period (e.g. 30 days).</i>	Mandatory
All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized) see <a href="#">FR.101</a> . The verification with the main message is performed.		
FR. 106	IPS will validate the dates of opening and closing of the accounts being debited and credited (the IPS account and connected RTGS account) in case of a positive recall response relative to the operating day of the system. It is validated that the operating day is later than the opening date and/or earlier than the closing date. <i>This request is identical to the requests relating to the transfer order FR.58 and FR.59</i>	Mandatory
With the help of corresponding procedures, in the message route, the IPS performs checks of the debited and credited accounts (for the possibility to execute the transfer) (parameterizable).		
FR. 107	The IPS will reject the recall response in case there is an error during validation and will notify the sender (Payee) by a recall response rejection message. <i>This message also contains the reason for rejection and is localized in terms of language.</i>	Mandatory
All received positive Recall responses (PACS.004) are checked according to the set procedure (the number of checks is parameterized). When an error is detected, message processing is stopped, and the Payee is notified of the detected error (see <a href="#">FR.101</a> ).		
FR. 108	IPS will send to the Payer the Payee's negative response to the recall that has been successfully validated. <i>IPS only notifies the Payer in case of a negative recall response. (The positive recall response is processed further).</i>	Mandatory
The negative Recall responses (CAMT.029) are sent to the Payer. The positive Recall responses are processed further.		
<b>7.3.4. Processing a positive recall response (IPS.RECALL.04)</b>		
FR. 109	IPS will use a positive recall response (accepted) to establish the appropriate elements for the transfer of funds from the Payee to the Payer. <i>In case of a positive recall response which has been fully validated, IPS automatically transfers the funds from the Payee to the Payer (in the amount stated in the positive response, without getting into the legal relationship between the Payer and the Payee, but not higher than the systemically configured amount for a transfer order).</i>	Mandatory
After performing all the necessary checks and having detected no errors, the ISP automatically generates an operation – Transfer of funds from the Payee to the Payer.		



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
SEPA_INSTANT_IN_LV	SEPA instant (incoming)	100			

Groups of users having rights to routes

HEAD-ALL\_CUST\_RIGHTS

PARKO-PARKO

Points of the route

Message	Tag	Visib.	Edit.	Ver.
Make transaction				
Return not valid				
Resolution Of Investigation				
Abort payment cancellation				
Related message not found				
Status Request				
Status message found				
Status message not found				

Rights to tags at route-points

Fill in tags

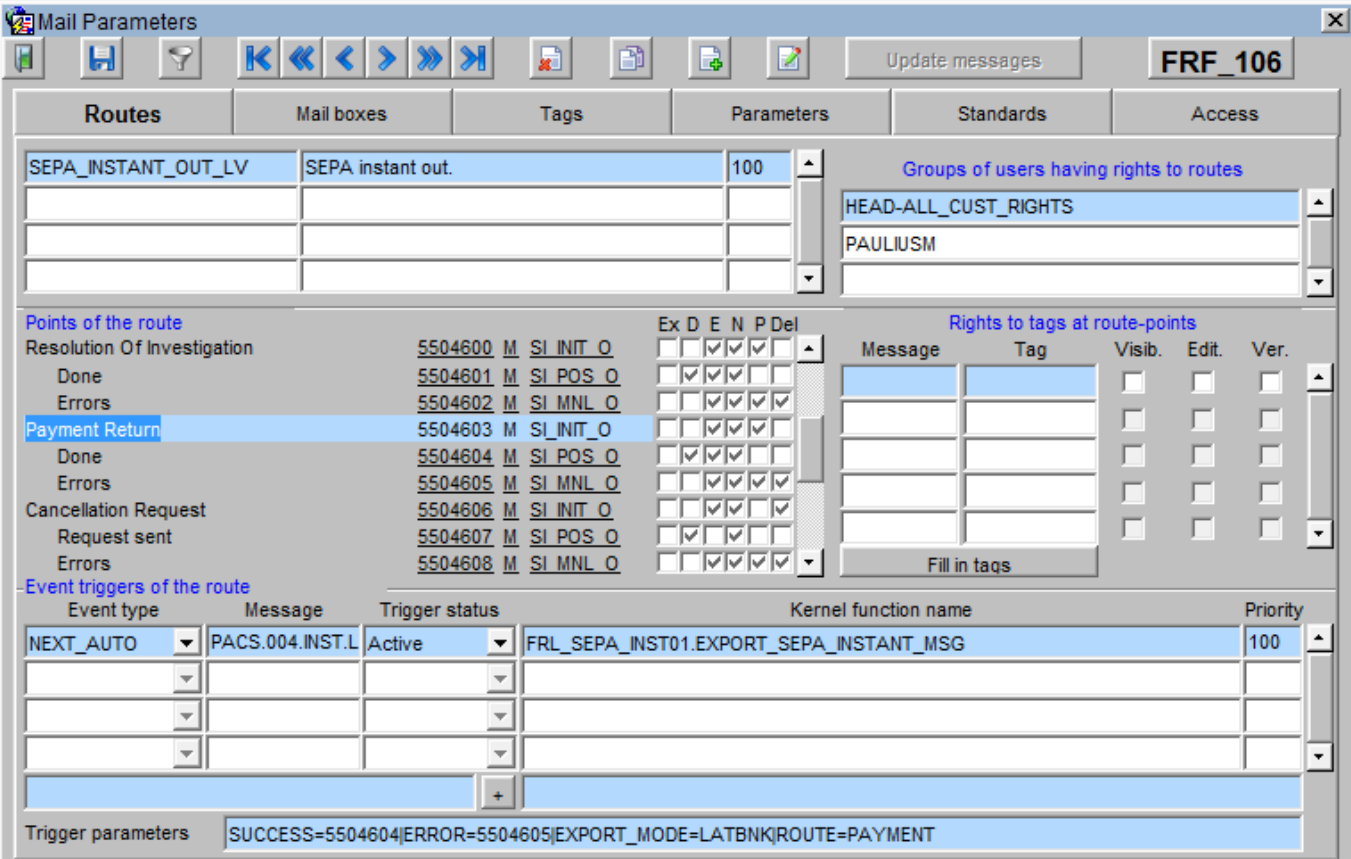
Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
BEFORE	PACS.004.INST.L	Active	FRL_SEPA_INST01.CHECK_PAYEE_ACCNT	10
DONE	PACS.004.INST.L	Active	'\$SFP04\$\$'\$SFP203\$\$'\$SFP03\$\$'\$SFP01\$\$'\$SFP07\$\$'\$SFP06\$\$'\$SFP09\$\$'\$TT'	10
DONE	PACS.004.INST.L	Active	'\$SFP04\$\$'\$SFP204\$\$'\$SFP03\$\$'\$SFP01\$\$'\$SFP07\$\$'\$SFP09\$\$'\$SFP205\$\$'	20
DONE	PACS.004.INST.L	Active	FRL_867.SEP004_TO_INTTR	30

Trigger parameters

FR. 110	<p>When transferring funds from the Payee to the Payer, IPS will use the recalled amount taken from the positive recall response (field AT-46 of dataset DS-06 SCT Inst).</p> <p><i>The recalled amount is found in the mandatory field of the recall response (AT-46 dataset DS-06 SCT Inst). That amount cannot exceed the systemically configured amount for a transfer order).</i></p>	Mandatory
When executing <i>Transfer of funds from the Payee to the Payer</i> , the executed verifications ensure that the Recall amount would not exceed the main payment amount.		
FR. 111	<p>Requests already stated in the section for execution of transfer orders apply accordingly to transfer orders automatically generated by IPS during processing of a positive recall response, except in cases described below.</p> <p><i>The recalled amount may differ from the amount in the original transfer order.</i></p>	Mandatory
When executing <i>Transfer of funds from the Payee to the Payer</i> , the executed verifications ensure that the Recall amount would not exceed the main payment amount (it may differ from the amount of the main payment).		
FR. 112	IPS will reduce/increase the balance in the corresponding accounts (IPS and RTGS accounts) in relation to the recall.	Mandatory
When processing the positive response, there are generated operations between the participants' accounts (reduce/increase the balance) (the operation between the IPS accounts reflects the operation between the RTGS accounts).		
FR. 113	<p>The IPS will reject positive recall responses due to insufficient funds in the following cases:</p> <ul style="list-style-type: none"> <li>the available funds in the Payee's IPS account are lower than the amount of recall</li> <li>the balance in the RTGS account in IPS that is connected to the Payee's IPS account is lower than the amount of recall</li> </ul> <p><i>A positive recall response may reduce the available funds in accounts to zero.</i></p>	Mandatory
When performing operations between the participants' accounts, their available balance is always checked; if the available balance is insufficient, the operation will not be executed, and the sender of the message will receive a Recall with a corresponding error code.		



FR. 114	IPS will notify the Payee and Payer that the recall has been successfully executed by sending a confirmation of execution of that recall.	Mandatory
Once the operation between the participant's accounts has been executed, the IPS sends the positive Recall response to the Payer.		
 <p>The screenshot shows the 'Mail Parameters' window with the 'Routes' tab selected. The 'SEPA instant out.' route is configured with a priority of 100. The 'Points of the route' section lists various events like 'Resolution Of Investigation', 'Payment Return', and 'Cancellation Request', each with a message ID and status. The 'Event triggers of the route' section shows a trigger for 'NEXT_AUTO' with the message 'PACS.004.INST.L' and the kernel function 'FRL_SEPA_INST01.EXPORT_SEPA_INSTANT_MSG'. The 'Trigger parameters' field contains the string 'SUCCESS=5504604 ERROR=5504605 EXPORT_MODE=LATBNK ROUTE=PAYMENT'.</p>		
FR. 115	IPS will notify the Payee (sender of the recall response) by sending a rejection message in case the execution did not occur (insufficient funds). <i>This message contains the reason for rejection.</i>	Mandatory
If the operation has failed to be executed by the IPS, the IPS informs the Payee (the sender of the Recall response) by forwarding a rejection message with a corresponding error code.		
FR. 116	The IPS will notify the Direct Participant whose RTGS account is connected to the Payer's/Payee's IPS account (indirect participants) of the successful execution of recall by forwarding a copy of the Payee's positive response to the recall request.	Mandatory
The IPS informs the Direct Participant, on whose RTGS account the funds' transfer has been executed, when the IPS accounts belong to Indirect Participants.		
FR. 117	IPS enables the configuration of the parameter concerning the number of days (e.g. 10) until which recalls may be sent for transfer orders whose date is later than the system date reduced by the configured number of days.	Mandatory
<p>The number of days, within which the positive (PACS.004) or negative (CAMT.029) responses can be sent to the received Recall (CAMT.056), is parameterized.</p> <p>The number of days, within which the Recalls can be accepted (CAMT.056) starting from the date of the main transaction, is also parameterized.</p>		

## 7.4. Transaction status validation (Investigation)

### 7.4.1. Validation of a transaction status query

FR. 118

The IPS should ensure that the Payer has the ability to validate the status of a previously sent transaction. Status validation will stop and query will be rejected on the occurrence of the first error in the query.

*Message informing the Payer about unsuccessful query validation. In addition to these, technical validation is also carried out.*

Mandatory

Processing of the Status Query (*request*) messages is implemented in the IPS.

If there is no response obtained to the sent payment message pacs.008 within the set time, the Payer may generate a Status Query message. The IPS performs the scheduled checks, and if any errors are detected in the message, or the initial pacs.008 message is not found, the ISP sends pacs.002 to the Payer (*Rejection of a Transaction Status Query*) with the detected error code.

FR. 119

The IPS will search for the transaction whose status is queried based on the data in the status enquiry message. If no matching transaction can be found, the status query is considered invalid.

*Transaction status query message contains the Payer's reference (field AT-43 of dataset DS-02 SCT Inst) and the timestamp of the transaction, which is used to find the transaction whose status is queried.*

Mandatory

Upon receipt of the Status Query, the IPS checks whether or not it is known about the pacs.008 payment, whose status is being requested in the Status Query. If no such payment is found, a *Rejection of a Transaction Status Query* with a corresponding error code is sent to the Payer (see [FR.118](#)).

FR. 120

IPS will ensure the availability of transactions (transfer orders) for status query for a configurable timeframe, which depends on the period for retention of transfer orders in the system.

*IPS will provide data for the transaction status query for the period configured by the number of calendar days (e.g. 30), which is directly linked to the period for retention of transfer orders in the system, after which these data become unavailable. The*

Mandatory

	<i>above period may be changed in the operating rules, should the need arise.</i>	
With regard to item <a href="#">FR.37</a> , the payments are stored in the IPS only for a pre-set period. Upon receipt of a Status Query after the specified time (e.g. the payment was made > 30 calendar days). Such a payment no longer exists in the system. A corresponding pacs.002 ( <i>Rejection of a Transaction Status Query</i> ) with the specified RJCT code will be generated.		
FR. 121	IPS will validate that the sender (Payer) is authorised to send that query based on the BIC from the transfer order whose status is requested. If this is not the case, the query will be rejected.  <i>Only the Payer is authorised to send a transaction status query.</i>	Mandatory
When performing the check of the received Status Query (whether or not the message is correct). It is checked whether the BICs of the pacs.008 payment message Payer and the Status Query sender match. When mismatches are detected, pacs.002 ( <i>Rejection of a Transaction Status Query</i> ) is generated with a corresponding error code.		
FR. 122	IPS will notify the sender in case of an error occurring during the validation of the transaction status by sending a transaction status query rejection message.	Mandatory
When the IPS detects mismatches in the Status Query message (the number of checks is not restricted), it sends pacs.002 ( <i>Rejection of a Transaction Status Query</i> ) to the sender with a corresponding error code.		
<b>7.4.2. Processing of transaction status query messages (IPS.IV.02)</b>		
FR. 123	IPS will respond to a status query by sending a transaction status message. This message will be a copy of the rejection message or a copy of the message on transfer order execution; these messages are sent to the Payer during the execution of a transfer order whose status is queried.	Mandatory
If no errors in the pacs.028 (Status Query) message are detected, the IPS searches for the matches in the archive in regard of a corresponding pacs.002 already sent to the Payer by the pacs.008 payment, whose status is being requested. Based on pacs.002, a new pacs.002 is formed and passed to the sender.		
<b>7.5. Central alias service (IPS.CAS)</b>		
<b>7.5.1. Technical and business validation of a request for customer details (IPS.CAS.01)</b>		
FR. 124	IPS will carry out business validation of a request for customer details sent by the Payer. On the occurrence of the first error, processing of a request for customer details will stop and the request will be rejected using the appropriate message.  <i>IPS validates the received request for customer details and notifies the Payer in case of an error in business validation. More detailed business validations are specified below. In addition to these validations, technical validations are also carried out.</i>	Mandatory
<ol style="list-style-type: none"> <li>1. The AccountRelationInformationRequest message PLGET (XML message acmt.028 with tag &lt;SwchTp&gt; = GET and tag ID &lt;Prtry&gt; = PHONE) is sent to IPS to get customer details that are necessary to execute a transfer order.</li> <li>2. The IPS performs technical validation, authorisation validation and business rules validation for received PLGET messages before processing them.</li> <li>3. The processing of messages that are not identified as correct XML messages according to the acmt.028 XSD scheme is stopped; the error notification – a technical SYNRES message – is sent to the Sender by IPS.</li> <li>4. The processing of messages that do not meet the authorisation (signature error, invalid certificate etc.) requirements is stopped; the error notification – a technical AUTHRES message – is sent by the IPS.</li> </ol>		

5. In case of the successful message verification, the IPS system responds to the Sender by a message PLRETRN.

FR. 125	<p>IPS will validate that the request for customer details contains the alias configured in the IPS system, based on which customer details are requested.</p> <p><i>IPS checks whether the alias in the field (??) of the message (??) is an alias configured in IPS. For example, the system can be configured so that an alias is: mobile phone number, tax identification number, email, etc. If the alias from the request for customer details is not configured, IPS will reject the request by sending an error message.</i></p>	Mandatory
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This is how the IPS performs validation if the request for customer details PLGET message contains the alias configured in the IPS:

1. The IPS checks both the tag Identification/Other/Identification and Identification/Scheme Name/Proprietary tag <Prtry> in the XML message PLGET, i. e., whether the value of Scheme Name/Proprietary is equal to "PHONE" and whether the valid phone number has been specified in the tag <Prtry>.
2. If the alias from the PLGET message is not configured in the IPS or it is not correct in the PLGET, the IPS will reject the request with sending an error message in the response xml PLRETRN (SwitchTp = RJCT).

FR. 126	<p>For every request for customer details, IPS will validate customer existence in the CAS based on the alias and the content of the alias.</p> <p><i>Based on the alias and the content of the alias (for example, the alias is the mobile phone number, and the content is 555-100), IPS will send a query to the CAS to validate that there is an entry corresponding to those attributes. If the appropriate entry is not found, the request is rejected by sending an error message.</i></p>	Mandatory
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1. For every request for customer details PLGET, the IPS sends a query to the IPS.CAS module to check customer availability in the CAS according to both the alias and the content of the alias (fields Identification/Other/Identification and Identification/Scheme Name/Proprietary tag <Prtry> in the PLGET message).
2. If no customer has been found in CAS, the request PLGET will be rejected by the IPS; the negative response PLRETRN (SwitchTp = RJCT) is sent by the IPS to the Sender.

FR. 127	<p>IPS will inform the Payer if an error has been detected during the processing of a request for customer details.</p> <p><i>IPS will send to the Payer the notification of the error that occurred during the processing of a request for customer details. The error notification should be</i></p>	Mandatory
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	<i>localised in terms of language.</i>	
<ol style="list-style-type: none"> <li>1. The IPS will send the negative response PLRETRN (SwitchTp = RJCT) to the Sender of the message PLGET if an error was detected during the processing of the request PLGET.</li> <li>2. Both Relevant Error code and Error message are added to the response, for example, if no customer has been found, then the Error code “NFND” and Error message “CUST_NOT_FOUND” are added to the response.</li> </ol>		
<b>7.5.2. Sending of customer details (IPS.CAS.02)</b>		
FR. 128	<p>IPS will, at the request for customer details based on an alias and the content of the alias, deliver the elements necessary for creating a transfer order (BBAN, etc.).</p> <p><i>IPS will send customer details to the Payer based on the alias and the content of the alias sent in the request. The message will contain the original identifier of the Payer’s request for customer details (BIC and message – request reference).</i></p>	Mandatory
<ol style="list-style-type: none"> <li>1. The AccountRelationSettingReturn message PLRETRN (XML acmt.028 with tag SwitchType &lt;SwchTp&gt; = RETU) is sent by the IPS to the Sender.</li> <li>2. The message PLRETRN contains the original identifier of the Sender’s request PLGET, the value of the tag SwchTp = RETU and the elements that are necessary for a transfer order – customer’s IBAN, Nm, BICFI.</li> </ol>		
<b>7.5.3. Processing of a Participant’s request for entry of customer details (IPS.CAS.03)</b>		
FR. 129	<p>IPS will carry out business validation of a request for entry of customer details sent by the Participant. On the occurrence of the first error, processing of the request will stop and the request will be rejected. The Participant is obliged to submit all mandatory fields in line with the message format.</p> <p><i>IPS validates the received request for entry of customer details and notifies the sender (Participant) in case of an error occurrence during business validation. Validations carried out are specified in more detail below. In addition to these validations, technical validations are also carried out.</i></p> <p><i>Additional validations will be established based on the customer’s requests during the project.</i></p>	Mandatory
<ol style="list-style-type: none"> <li>1. The AccountRelationSettingRequest message PLSET (XML message acmt.028 with tag &lt;SwchTp&gt; = PUT or CHNG) is sent by the IPS Participant to the IPS to initiate a process for setting a new relation for the phone number and the account related to the alias.</li> <li>2. The IPS performs technical validation, authorisation validation and business rules validation for received PLSET messages before processing them.</li> <li>3. The processing of messages that are not identified as correct XML messages according to the acmt.028 XSD scheme is stopped; the negative response AccountRelationSettingResponse PLRESP with tag &lt;SwitchTp&gt; = RJCT is sent by the IPS to the Sender.</li> <li>4. The processing of messages that do not meet authorisation requirements (signature error, invalid certificate etc.) is stopped; the technical AUTHRES message with error code is sent by the IPS to the Sender.</li> </ol>		



Mail Parameters

Update messages FRF\_106

Routes	Mail boxes	Tags	Parameters	Standards	Access
ERRORS_CONTROL	Technical messages about errors/confirmations	60			

Groups of users having rights to routes

PARKO-PARKO
MINDAUGASM
FAKT-FAKT

Points of the route

Errors/Confirmations	185476 M ERR_CNTRL	Ex	D	E	N	P	Del
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Rights to tags at route-points

Message	Tag	Visib.	Edit.	Ver.
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fill in tags

Event triggers of the route

Event type	Message	Trigger status	Kernel function name	Priority
DONE	AUTHRES	Active	LTL_011.AUTHRES_DONE	100
DONE	CONRES	Active	LTL_011.CONRES_DONE	100

5. In case of successful message verification, the Sender is notified by message PLRESP with tag <SwchSts> = ACPT (successful acceptance and processing of a message).

FR. 130	<p>IPS will validate that the request for entry contains the alias configured in the IPS system, based on which entry of customer details is requested.</p> <p><i>IPS checks whether the alias in the field (??) of the message (??) is an alias configured in IPS. For example, the system can be configured so that an alias is: mobile phone number, tax identification number, email, etc. If the alias from the request for entry of customer details is not configured, IPS will reject the request by sending an error message.</i></p>	Mandatory
<ol style="list-style-type: none"> <li>There is how the IPS performs validation if the request for entry PLSET contains the alias configured in the IPS.</li> <li>The IPS checks both fields Identification/Other/Identification and Identification/Scheme Name/Proprietary in the message PLSET, i.e., whether the value of Scheme Name/Proprietary is equal to "PHONE" and whether a valid phone number has been specified in the field Identification/ Other/Identification.</li> <li>If the alias from the request for customer details is not configured in the IPS or it is not correct in the message PLSET, the IPS will reject the request with sending the response PLRESP with tag &lt;SwitchTp&gt; = RJCT (Rejected) by the IPS to the Sender.</li> </ol>		
FR. 131	<p>For each request for entry of customer details, IPS will validate that the details concerning the customer's account are in line with the Sender's authorisation. The Sender may only send a request for entry pertaining to the customers that are its clients.</p> <p><i>IPS determines the structure of customer accounts it maintains and validates that it corresponds to the elements of the message (account), based on the Sender's BIC. If there is no correspondence, an error message is sent.</i></p>	Mandatory
<ol style="list-style-type: none"> <li>For each PLSET message, the IPS validates that the elements concerning the customer's account are in line with the Sender's authorisation – the IPS verifies Sender's BIC vice account structure in the message PLSET.</li> <li>If the Sender's BIC does not correspond to the structure of customer's account, the IPS will reject the message PLSET and will send PLRESP with tag &lt;SwitchTp&gt; = RJCT and the error code "MSND" as well as error text "Mismatch Sender" in PLRESP.</li> </ol>		
FR. 132	<p>For each request for entry of customer details, IPS will check whether the data for that alias and the content of that alias have already been entered and whether the entry of a new customer is required or data on an existing customer are updated (based on the</p>	Mandatory



	<p>flag from the message – field XX). IPS will reject a request for entry by sending an error message in the following cases:</p> <ul style="list-style-type: none"> <li>• if an entry that already exists in the CAS is added,</li> <li>• if an update of a customer not entered in the CAS is requested,</li> <li>• if the sender is trying to update an entry it did not create.</li> </ul> <p><i>Based on the alias and the content of the alias (for example, the alias is the mobile phone number, and the content is 79400072), IPS sends a query to the CAS to determine whether the entry exists and, based on the flag from the message, establishes whether the requested action is possible.</i></p>	
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For each request PLSET, the IPS will check whether the data for that alias and the content of that alias have already been entered and whether the entry of a new customer is required, or data on an existing customer are updated, according to the value of the tag <SwitchTp> PUT or CHNG.

The IPS rejects the PLSET message by sending a response PLRESP message with value RJCT of tag <SwitchTp> in the following cases:

1. if the code PUT is provided in PLSET for an entry that already exists in the CAS;
2. if the code CHNG is provided in XML for update of a customer who has not been entered in the CAS;
3. if the Sender's BIC does not correspond to the structure of customer's account, which has to be inserted (PUT) or changed (CHNG) in CAS.

Given the alias and the content of the alias, the IPS sends a query to the CAS to determine whether the entry exists and, depending on the value of tag <SwitchTp>, establishes whether the requested action is possible.

FR. 133	<p>IPS will notify the Sender (Participant) in case of an error in the processing of a request for entry of customer details, or that the entry was successfully entered in the CAS.</p> <p><i>IPS will send to the Sender (Participant) the notification of the error that occurred during the processing of a request for entry of customer details. The error notification should be localised in terms of language.</i></p> <p><i>If the entry is successful, IPS notifies the Participant thereof.</i></p>	Mandatory
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1. The IPS sends the response PLRESP message to the Sender (Participant) with either negative or positive response in the tag <SwitchTp>.
2. If the value of the tag <SwitchTp> is ACTP, this means that the entry has been successfully entered in the CAS.
3. Customer's data are added/updated in the IPS. Here is CAS module after successful processing of the message:

The screenshot displays the 'Corporations' module in the CAS system. The top toolbar includes various navigation and action icons. The main window shows a table with columns: Name, Status, Company no., and FORPOST code. The first row is highlighted with a blue background and contains the following data: Name: Test-Name, Status: Active, Company no.: 155907681, FORPOST code: 3. Below this table, there is a grid of tabs for different customer-related sections: Customers, Registration, Shareholders/owners, Finances, Events, Phones, Addresses, Other accounts, Employees, and Beneficiaries. The 'Customers' tab is currently selected, and within it, the 'Phones' sub-tab is highlighted with a red box. At the bottom of the window, there is a section for 'National identifiers' and 'Relations', followed by a table with columns: Status, Name, Code, Type, Branch, and In brief. The first row in this table shows: Status: Active, Name: Kliento Nr. 10006 pavadinimas, Code: LT, 100000054880, Type: Corporation, Branch: HEAD, In brief: 100000054881. At the very bottom, there is a filter option: 'Show accounts with the status: Active'.

4. If the value of the tag <SwitchTp> is RJCT in PLRESP message, this means that the request message has been rejected.		
<b>7.5.4. Processing of a recall of customer details (IPS.CAS.04)</b>		
FR. 134	<p>IPS validates the received request for recall of customer details and notifies the Sender (Participant) in case of an error during business validation.</p> <p><i>IPS validates the received request for recall of customer details and notifies the Sender (Participant) in case of an error during business validation. Validations carried out are specified in more detail below. In addition to these validations, technical validations are also carried out.</i></p>	Mandatory
<ol style="list-style-type: none"> <li>1. The AccountRelationDeletingRequest message PLSWTCH (XML message acmt.028 with value DELT of tag &lt;SwchTp&gt;) is sent by the IPS Participant to the IPS to remove the customer details in CAS.</li> <li>2. The IPS performs technical validation, authorization validation and business rules validation for received PLSWTCH messages before processing them.</li> <li>3. The processing of messages that are not identified as correct XML messages according to the acmt.028 XSD scheme is stopped; the error notification – a technical SYNRES message – is sent by the IPS to the Sender of the message.</li> <li>4. The processing of messages that do not meet authorization requirements (signature error, invalid certificate etc.) is stopped; the error notification – a technical AUTHRES message – is sent by the IPS.</li> <li>5. For each PLSWTCH message, the IPS validates that the details concerning the customer's account are in line with the Sender's authorization – the IPS verifies Sender's BIC vice account structure in the message PLSWTCH.</li> <li>6. If the Sender's BIC does not correspond to the structure of customer's account, the IPS will reject the message with error code "MSND" and error text "Mismatch Sender".</li> </ol> <p>In case of successful message verification, the PLRESP message with value ACTP of tag &lt;SwchTp&gt; is sent by IPS to the Sender (Participant).</p>		
FR. 135	<p>For each request for recall of customer details, IPS will check whether the details concerning the customer were entered by that Sender. The Sender may recall customer details only if it created them. The system operator (administrator) may recall any customer details, regardless of who created them. Recalled customer details are deleted from the base.</p> <p><i>IPS must not allow that customer details are changed by Participants that did not enter them, except for the system administrator in cases when the creator is unable to do so, when the creator refuses to do so at the customer's request, and similar.</i></p>	Mandatory
<ol style="list-style-type: none"> <li>1. For each PLSWTCH request to remove the customer details, the IPS validates that the elements concerning the customer's account are in line with the Sender's authorization – the IPS verifies Sender's BIC vice account structure in the message PLSWTCH.</li> <li>2. If the Sender's BIC does not correspond to the structure of the customer's account, the IPS will reject the message PLSWITH with error code "MSND" and error text "Mismatch Sender".</li> </ol> <p>A message PLRESP with value RJCT of tag &lt;SwchTp&gt; is sent by the IPS to the Sender (the Participant).</p>		
<b>7.5.5. Data reading by batch processing (IPS.CAS.05)</b>		
FR. 136	<p>IPS supports reading of files in one of the following formats: xml, csv, xls. The sender may send the file with details on customers which will be entered in the CAS. All the controls from the group (IPS.CAS.03) apply to the data in the file. The file must have a digital signature.</p>	Mandatory
<ol style="list-style-type: none"> <li>1. The IPS allows senders to import files with detailed customer information in xml, csv or xls formats.</li> <li>2. All controllers in group IPS.CAS.03 apply to each customer detail and must be fulfilled before signing.</li> </ol> <p>The file is not processed, and data contained within it are not uploaded to the IPS CAS module until it has been</p>		

digitally signed.

### 7.6. Dispute Management Module (IPS.DM.01)

FR. 137

IPS has Dispute Management Module which allows Participants to initiate and resolve disputes after processing of transfer orders and recalls.

This module should enable:

- To initiate a dispute;
- To exchange with investigation requests and supporting information between concerned Participants;
- To close Dispute when resolved;
- To escalate dispute to System administrator in case of resolution is not achieved;
- To initiate Recall process if agreed between Participants;
- To provide Reporting on Disputes.

Mandatory

Dispute initiation in Participants interface. New message (different topics can be selected) can be sent to Bank.

The screenshot displays a web application interface for the Dispute Management Module. At the top, there is a header bar with a logo on the left and the text 'User: TEST BANK' on the right. Below the header, the interface is divided into a left sidebar and a main content area. The sidebar contains a menu with the following items: 'Information' (highlighted), 'Accounts', 'Orders', 'Operations Lists and Import', and 'Settings'. Under the 'Information' section, there are links for 'User Information', 'Messages', 'Search Messages', and 'messages\_new'. The main content area is titled 'Messages' and shows a list of messages under the heading 'Topics 1 - 1 (Total: 1)'. The list contains three messages, each with a checkbox for selection, an icon, a subject line, and a summary of the message content (From, To, and Date). The messages are: 1. Subject: 'Recall test 01', From: User, To: Bank, Date: 2021-05-28. 2. Subject: 'Re:Recall test 01', From: Bank, To: User, Date: 2021-05-28. 3. Subject: 'Re Re:Recall test 01', From: User, To: Bank, Date: 2021-05-28. At the bottom of the message list, there are three buttons: 'DELETE', 'NEW MESSAGE', and 'SEARCH'.

User: TEST BANK

Information

User Information

Messages

Search Messages

messages\_new

Accounts

Orders

Operations Lists and Import

Settings

## Messages

Topics 1 - 1 (Total: 1)

☐ Select all

☐ Recall test 01

From: User  
To: Bank  
2021-05-28

☐ Re:Recall test 01

From: Bank  
To: User  
2021-05-28

☐ Re Re:Recall test 01

From: User  
To: Bank  
2021-05-28

DELETE NEW MESSAGE SEARCH

# Messages

Send To: Bank

Subject: Bank  
Technical help  
Customer service (common problems)

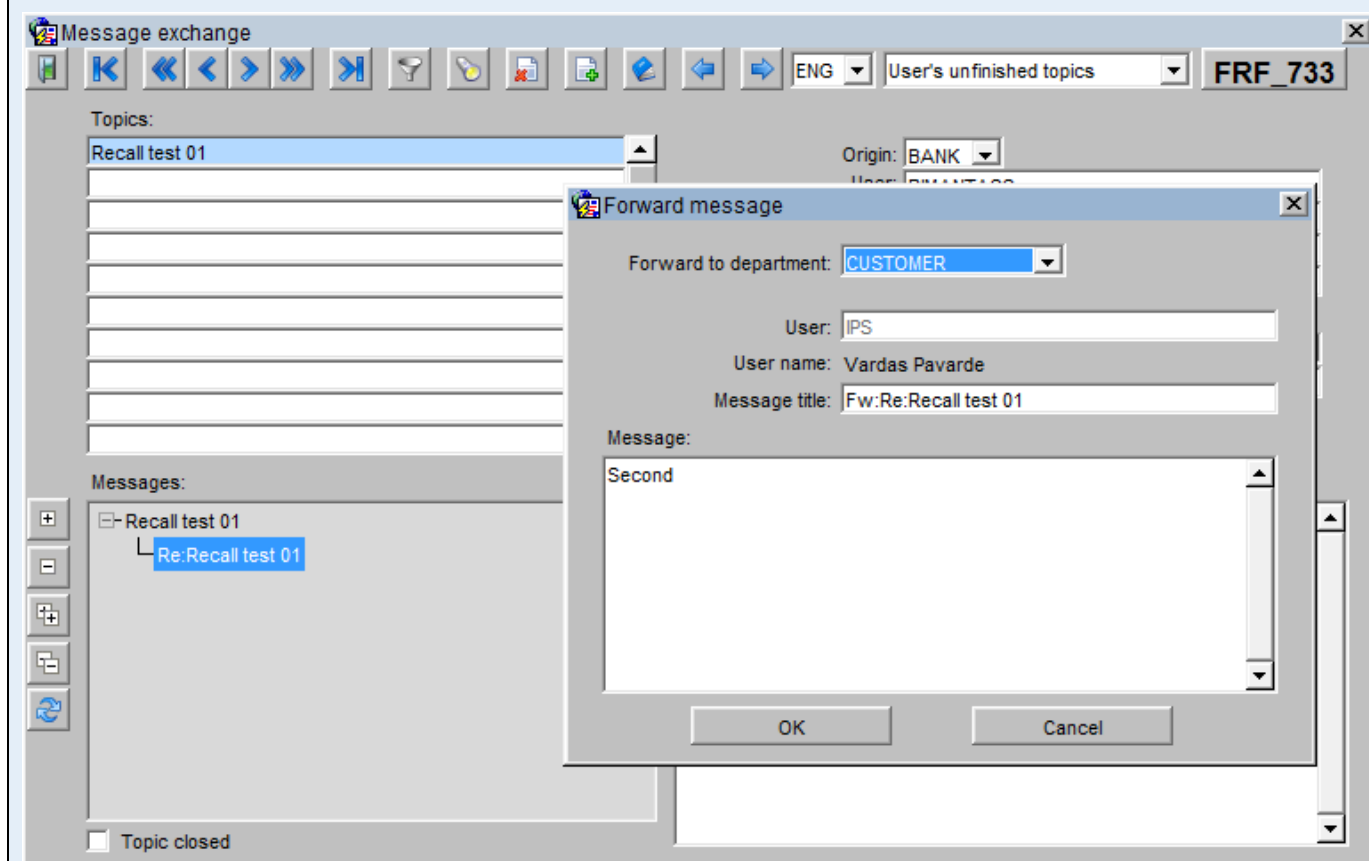
Message:

Attachments: Choose Files No file chosen

SEND

CANCEL

Disputes management. Possibility to answer to open disputes and forward disputes to other Participants.



Dispute closing when topic is resolved.

**Message exchange**

**Reply to the message**

User: IPS

User name: Vardas Pavarde

The message is valid from: 2021.05.28 16:24:38 until: 2021.06.27 16:24:38

Requires reply: NO Confirmation: No

Message title: Fw:Re:Recall test 01

Message:  
Second2Simple CNS text (FRF\_733.100)

☒ Close topic

Attachments:

Name	Size (KB)	
		Load
		Save
		Remove

Send Cancel

Topic closed

Tasks for users about opened disputes. Tasks are used to inform users and also to control disputes execution. Responsible users are informed by e-mail about new task.

**Action plans**

FRF\_122

Tasks Plans

My

Execute until	Task	Prty.	Assigned to work with	Status	%	
2021.06.01	Transfer order management	1	TEST BANK	In process	0	>> ▲
2021.06.15	Recall management	1	TEST BANK	In process	0	>> ▲
						>> ▲
						>> ▲
						>> ▲
						>> ▲
						>> ▲
						>> ▲

Task specification: Investigate dispute

Execution comment:

Plan: Dispute Management

Responsible executor: Responsible User

If dispute result is not achieved possibility to register new dispute to System administrator;  
Possibility to generate different reports (active/completed disputes, active/delayed/completed) user tasks.

7.7. Statistics, monitoring, reporting, alerts (IPS.SM.01)		
FR. 138	<p>IPS has an automated statistical collection during processing of transfer orders and recalls.</p> <p>This module should enable:</p> <ul style="list-style-type: none"> <li>• The module should perform automatic collection of data</li> <li>• Updating the statistical data during the payment process</li> <li>• The module should perform automatic analysis of data</li> <li>• Reporting based on collected statistical data for the defined template (since a list of records in this report can be very long, filtering restrictions can be applied)</li> <li>• Online matching of Transfer Orders based on collected statistical data</li> <li>• Alert mechanism of the System administrator (via report or User screen) or rejection of payment if this match has been detected.</li> </ul>	Mandatory
<p>All messages data or over data required to be monitored will be shipped to ElasticSearch</p> <ul style="list-style-type: none"> <li>• Each transaction will be saved in ElasticSearch as document, which will be updated during payment process.</li> <li>• Dashboard can be arranged according the needs of data representation. And each employ can have separate dashboards with payments statistics and process information from perspective on his role (System administrator, Analyst...)</li> <li>• Dashboards will represent statistics in required cuts for selected period.</li> <li>• Dashboards allows to filter data to get rapid view of information from a different perspectives.</li> <li>• Events displayed graphically with payments can be investigating by checking messages exchange information.</li> </ul> <p>Graphical alert displaying in dashboards can be displayed as alerting graphic with some sort of thresholds. Can have separate coloured indicators, which will identify payment or system status. Also rejected payments or over process errors can be identified by separate dashboard components.</p>		
FR. 139	<p>IPS provides monitoring facilities for Participants for unavailability schedules (announced by all Participants), current unavailability windows opened as well as sudden announcements.</p> <p><i>See requirements in section <a href="#">7.9. “Participant “unreachable” function and pre-authorisation facility”</a></i></p>	Mandatory
A description of the compliance with this requirement is provided in section <a href="#">7.9. “Participant “unreachable” function and pre-authorisation facility”</a> (FR.166-FR.179).		
FR. 140	IPS provides monitoring facilities for System Operator for unavailability schedules, current unavailability windows opened as well as sudden announcements.	Mandatory
<p>There is UI for monitoring of unavailability schedules, current unavailability windows opened as well as sudden announcements. The following information is displayed:</p> <ul style="list-style-type: none"> <li>• Participant</li> <li>• Unique scheduled maintenance window code</li> <li>• Unavailability type (planned/sudden)</li> <li>• Unavailability status (future, opened, closed)</li> <li>• Unavailability reason (system dictionary)</li> <li>• Planned (scheduled) unavailability start time</li> <li>• Planned (scheduled) unavailability finish time</li> <li>• Fact unavailability start time</li> <li>• Fact unavailability finish time</li> </ul> <p>Information can be filtered and searched by all fields.</p>		
FR. 141	IPS provides report for scheduled upcoming unavailability schedule	Mandatory
<p>There is report for scheduled upcoming unavailability schedule. The following report parameters can be specified before generating a report:</p> <ul style="list-style-type: none"> <li>• Participant (optional). If not specified, then all Participants are included in the report.</li> <li>• Period: date from – date until (mandatory). Prefilled by default from (current date) – until (current date + 1 week)</li> </ul>		



<p>The report contains the following information:</p> <ul style="list-style-type: none"> <li>Participant</li> <li>Unavailability reason (system dictionary)</li> <li>Planned (scheduled) unavailability start time</li> </ul> <p>Planned (scheduled) unavailability finish time</p>		
FR. 142	IPS provides historical report for unavailability start and finish activities (system-wise)	Mandatory
<p>There is historical report for unavailability start and finish activities. The following report parameters can be specified before generating a report:</p> <ul style="list-style-type: none"> <li>Participant (optional). If not specified, then all Participants are included in the report.</li> <li>Period: date from – date until (mandatory). Prefilled by default from (current date – 1 months) – until (current date – 1 day).</li> </ul> <p>The report contains the following information:</p> <ul style="list-style-type: none"> <li>Participant</li> <li>Unavailability type (planned/sudden)</li> <li>Unavailability reason (system dictionary)</li> <li>Planned (scheduled) unavailability start time</li> <li>Planned (scheduled) unavailability finish time</li> <li>Fact unavailability start time</li> <li>Fact unavailability finish time</li> </ul>		
FR. 143	IPS provides historical report for unavailability start and finish activities (Participant-wise)	Mandatory
Same report as <a href="#">FR.142</a> .		
FR. 144	IPS issues alerts concerned Participants at pre-defined time before planned windows start and finish	Mandatory
<p>There is a possibility to alert concerned Participants at pre-defined time before planned windows start and finish. Alert can be send by:</p> <ul style="list-style-type: none"> <li>Email;</li> <li>SMS message</li> <li>Notification in (IB)</li> </ul>		
FR. 145	IPS issues alerts to Participants when unavailability windows start and finish	Mandatory
<p>There is a possibility to alert Participants when unavailability windows start and finish. Alert can be send by:</p> <ul style="list-style-type: none"> <li>Email;</li> <li>SMS message</li> <li>Notification in (IB)</li> </ul>		
FR. 146	IPS issues alerts to System Operator when unavailability windows start and finish	Mandatory
<p>There is a possibility to alert Participants when unavailability windows start and finish. Alert can be send by:</p> <ul style="list-style-type: none"> <li>Email;</li> <li>SMS message</li> <li>Notification in IPS</li> </ul>		
<b>7.8. Request To Pay and Payment Initiation Request (IPS.RTP)</b>		
<b>7.8.1. General conditions (IPS.RTP.01)</b>		
FR. 147	<p>IPS processes Request to Pay received from Creditor, registers it and routes for Processing by Payer.</p> <p><i>Payer may reject it or issue a transfer with a clear reference to Request to Pay. Payer may issue one transfer per each RTP. Multiple transfers for the same RTP are not allowed.</i></p>	Mandatory

<div>1. The IPS receives the Creditor's RTP message in the XML format (Pain.013), which is registered in the route of incoming messages.</div> <div>2. The message is checked in the route; and if any mismatches are found, the negative response is sent to the Creditor in the XML format (Pain.014).</div> <div>3. If the checks are correct, the RTP shall be immediately forwarded to the Payer.</div> <div>4. If the Payer confirms the RTP, the payment is generated, and the positive response is sent to the Creditor; if the Payer rejects the RTP, the negative response is forwarded to the Creditor.</div>																						
FR. 148	<div>IPS processes Payment initiation Request received from Third Party, registers it and routes for Processing by Payer.</div> <div><i>Payer may reject it or issue a transfer with a clear reference to Payment initiation Request. Payer may issue one transfer per each PIR. Multiple transfers for the same PIR are not allowed.</i></div>	Mandatory																				
<div>The same scheme is also applied to the PIR messages, only the Pain.001 and Pain.002 XML messages are used. The messages' route is used to receive and validate messages, to generate and send payments.</div> <div><table><tr><th>By ways</th><th>By mailboxes</th><th>By users</th><th>By branches</th></tr><tr><td>PAIN.001+_IN</td><td>Incoming Pain.001+ messages</td><td>1</td><td>▲</td></tr><tr><td>PAIN.001+_OUT</td><td>Outgoing Pain.001+ messages</td><td>1</td><td></td></tr><tr><td>PAIN.002+_IN</td><td>Incoming Pain.002+ messages</td><td>1</td><td></td></tr><tr><td>PAIN.002+_OUT</td><td>Outgoing Pain.002+ messages</td><td>1</td><td>▼</td></tr></table><div><div>Way points</div><div>Messages</div><div><div>incoming pain.001+ inbox4196383M INBOX</div><div>Full validation4196384M INPAIN1+VA</div><div>Debit side validation4196385M INPAIN1+DV</div><div>Credit side validation4196386M INPAIN1+CV</div><div>Full execution4196387M INPAIN1+BK</div><div>Waiting for payment msg an4196388M WAITING</div><div>Payment msg creation failc4196389M FAILED</div><div>Debit order execution4196390M INPAIN1+DB</div><div>Waiting for answer from gr4196391M WAITING</div><div>Payment executed succ4307017M EXECUTED</div><div>Execution failed (2/2)4307018M FAILED</div><div>Execution failed (1/2)4196392M FAILED</div><div>Credit order execution4196393M INPAIN1+CR</div><div>Waiting for answer from gr4196394M WAITING</div><div>Payment executed succ4196406M EXECUTED</div><div>Execution failed (2/2)4196408M FAILED</div></div><div><div>Bank, Amount</div><div>Created by</div><div>Subject</div><div>Source, code</div></div></div></div>			By ways	By mailboxes	By users	By branches	PAIN.001+_IN	Incoming Pain.001+ messages	1	▲	PAIN.001+_OUT	Outgoing Pain.001+ messages	1		PAIN.002+_IN	Incoming Pain.002+ messages	1		PAIN.002+_OUT	Outgoing Pain.002+ messages	1	▼
By ways	By mailboxes	By users	By branches																			
PAIN.001+_IN	Incoming Pain.001+ messages	1	▲																			
PAIN.001+_OUT	Outgoing Pain.001+ messages	1																				
PAIN.002+_IN	Incoming Pain.002+ messages	1																				
PAIN.002+_OUT	Outgoing Pain.002+ messages	1	▼																			
FR. 149	<div>Payer shall issue transfer on RTP or PIR within pre-defined timeout defined by processing rules.</div> <div><i>IPS routes RTP or PIR immediately for Payer which shall process it and send transfer or rejection notice back to IPS. If a transfer order arrives after timeout expired it is rejected by the system. The system notifies Creditor that RTP or PIR has not been replied by Payer.</i></div>	Mandatory																				
<div>In the route, there are performed checks in regard of the generated payment message from RTP and PIR. If the message does not comply with the established rules, the negative response is sent.</div>																						

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.001+_IN	Incoming Pain.001+ messages	1		Groups of users having rights to routes	
PAIN.001+_OUT	Outgoing Pain.001+ messages	1		PARKO-PARKO	
PAIN.002+_IN	Incoming Pain.002+ messages	1		TOMO_USER	
PAIN.002+_OUT	Outgoing Pain.002+ messages	1		TOMO_KASA	

Points of the route		Ex	D	E	N	P	Del	Rights to tags at route-points				
Message	Tag	Visib.	Edit.	Ver.								
Incoming pain.001+ inbox	4196383 M INBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Full validation	4196384 M INPAIN1+VA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Debit side validation	4196385 M INPAIN1+DV	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Credit side validation	4196386 M INPAIN1+CV	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Full execution	4196387 M INPAIN1+BK	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Waiting for payment msg answer	4196388 M WAITING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Payment msg creation failed	4196389 M FAILED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Debit order execution	4196390 M INPAIN1+DB	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Waiting for answer from group	4196391 M WAITING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					

Event type	Message	Trigger status	Kernel function name	Priority
DONE	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.GENERATE_RESPONSE	1
DONE	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.GENERATE_RESPONSE	5
PREV	PAIN.001.001.03	Active	LTL_016.CLEAR_OPTIONAL_TAGS	1

Trigger parameters
RESP_SEQNUM=2 INSTRUCTION=DBBOOK ARCHIVE_PAIN001=NO

FR. 150	RTP and PIR does not reserve and/or move any funds on Payer account. <i>Funds are reserved and/or moved only after transfer comes to the system and in case of transfer is successfully validated by the system.</i>	Mandatory
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The IPS executes the transactions only after full validation of the payment message from RTP and PIR.

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.001+_IN	Incoming Pain.001+ messages	1		Groups of users having rights to routes	
PAIN.001+_OUT	Outgoing Pain.001+ messages	1		PARKO-PARKO	
PAIN.002+_IN	Incoming Pain.002+ messages	1		TOMO_USER	
PAIN.002+_OUT	Outgoing Pain.002+ messages	1		TOMO_KASA	

Points of the route		Ex	D	E	N	P	Del	Rights to tags at route-points				
Message	Tag	Visib.	Edit.	Ver.								
Incoming pain.001+ inbox	4196383 M INBOX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Full validation	4196384 M INPAIN1+VA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Debit side validation	4196385 M INPAIN1+DV	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Credit side validation	4196386 M INPAIN1+CV	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Full execution	4196387 M INPAIN1+BK	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Waiting for payment msg answer	4196388 M WAITING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Payment msg creation failed	4196389 M FAILED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Debit order execution	4196390 M INPAIN1+DB	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Waiting for answer from group	4196391 M WAITING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					

Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.SAVE_CONV_TAGS	1
NEXT_AUTO	PAIN.001.001.03	Active	LTL_016.SET_TAGS_VALUES	2
NEXT_AUTO	PAIN.001.001.03	Active	FRL_811.SELECT_NEXT_POINT	4
NEXT_AUTO	PAIN.001.001.03	Active	FRL_811.SELECT_NEXT_POINT	5

Trigger parameters
CONV_SCHEME=CASH

FR. 151	Transfer created on the basis of RTP or PIR must contain unique reference to initiating RTP or PIR. <i>If RTP or PIR reference is present in the transfer and RTP or PIR is not found then the transfer is rejected. Duplicated transfers created for the same RTP or PIR are rejected as well.</i>	Mandatory
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In the transaction line of the message creation, the information from the RTP and PIR messages is transferred using specific tags.

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.001+_IN	Incoming Pain.001+ messages	1			
PAIN.001+_OUT	Outgoing Pain.001+ messages	1			
PAIN.002+_IN	Incoming Pain.002+ messages	1			
PAIN.002+_OUT	Outgoing Pain.002+ messages	1			

Points of the route	Ex	D	E	N	P	Del
Credit order validation	4196386	M	INPAIN1+CV			
Full execution	4196387	M	INPAIN1+BK			
Waiting for payment msg answer	4196388	M	WAITING			
Payment msg creation failed	4196389	M	FAILED			
Debit order execution	4196390	M	INPAIN1+DB			
Waiting for answer from group	4196391	M	WAITING			
Payment executed successfully	4307017	M	EXECUTED			
Execution failed (2/2)	4307018	M	FAILED			
Execution failed (1/2)	4196392	M	FAILED			

Event type	Message	Trigger status	Field	Value	Expression
NEXT_AUTO	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB		
NEXT_AUTO	PAIN.001.001.03	Active	\$\$\$FP04ESS\$TTT\$\$\$FP06		
NEXT_AUTO	PAIN.001.001.03	Active	FRL_786.SAVE_TRANS		
NEXT_AUTO	PAIN.001.001.03	Active	LTL_016.SET_TAGS_VA		
NVL('\$\$\$FP04ESS', '?') <> '?' AND NVL(REPLACE					
If required and no error v					

Field	Value	Expression
21. Initial transaction branch		
22. Currency (credit)		
23. Amount of transaction (credit)		
24. Cash income/outlay symbol (for cash operations only)		
25. Payment priority		
26. Unique code of block/hold		
27. Next-step parameter for FORPOST*Clearing (optional)		
28. Equivalent amount of transaction		
29. Source Id		
30. Source code in terms of source Id		
31. Repeat group tag name		
32. Agency ID		
33. Perform conversion (YES/NO)		YES
34. Conversion rate scheme (OFFICIAL, BUY/SELL or free rate scheme identifier)		\$\$\$FP_CONV_SCHEMESS
35. Conversion debit operation code (Only if "Perform conversion" is YES)		
36. Conversion credit operation code (Only if "Perform conversion" is YES)		
37. Original TXID		
38. Attach transaction to Workflow point (YES/NO)		YES
39. Payment detail in [ENG]		

The duplicate control is performed in the route.

Routes	Mail boxes	Tags	Parameters	Standards	Access
ISO_PAIN.001.001.03_IN	ISO Payments In	1			
PAIN.001+_IN	Incoming Pain.001+ messages	1			
PAIN.001+_OUT	Outgoing Pain.001+ messages	1			
PAIN.002+_IN	Incoming Pain.002+ messages	1			

Points of the route	Ex	D	E	N	P	Del
Credit order execution	4196393	M	INPAIN1+CR			
Waiting for answer from group	4196394	M	WAITING			
Payment executed successfully	4196406	M	EXECUTED			
Execution failed (2/2)	4196408	M	FAILED			
Execution failed (1/2)	4196395	M	FAILED			
Error occurred (manual handle)	4196396	M	ERRORS			
Error occurred (sync answer)	4196397	M	ERRORS			
Duplicates (manual handling)	4196398	M	DUPLICATES			
Duplicates (automatic answer)	4196399	M	DUPLICATES			

Event type	Message	Trigger status	Kernel function name	Priority
BEFORE	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.SET_MSG_ERROR	1
IN_POINT	PAIN.001.001.03	Active	LTL_016.SET_TAGS_VALUES	1
IN_POINT	PAIN.001.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.CLEAR_ERRORS	2
IN_POINT	PAIN.001.001.03	Active	FRL_812.GOTO_STANDART_WAY	5
+ FRL_867.CHECK_DUPLICATES set FP99E tag value previously => map it with ISO error				

Trigger parameters
ERR_NR = 800 ERR_MSG = \$\$\$FP99ESS

FR. 152 The Payer will specify the data source in the field (xx) of the RTP created based on the data in the CAS.  
*The RTP order contains fields (flags) that serve to specify the data source for the Payer and/or Payee from the CAS.* Mandatory

The RTP message has tags in the system, thus, it is possible to create a special tag for the CAS source that would contain the required information.

FR. 153 The Payee includes the required reference data of the received bill in the fields (xx) in the RTP created based on the data in the invoice payment process (BP). Mandatory

RTP contains fields (flags) that serve to specify the data source for the Payer and/or Payee from the CAS.

When creating a transaction, the CAS source tag can be specified in the transaction line.

Field	Value	Expression
21. Initial transaction branch	...	
22. Currency (credit)	...	\$\$FP04\$\$
23. Amount of transaction (credit)	...	\$\$FP09\$\$
24. Cash income/outlay symbol (for cash operations only)	...	
25. Payment priority	...	
26. Unique code of block/hold	...	
27. Next-step parameter for FORPOST*Clearing (optional)	...	
28. Equivalent amount of transaction	...	
29. Source id	...	
30. Source code in terms of source id	...	
31. Repeat group tag name	...	
32. Agency ID	...	
33. Perform conversion (YES/NO)	...	YES
34. Conversion rate scheme (OFFICIAL, BUY/SELL or free rate scheme identifier)	...	\$\$FP_CONV_SCHEME\$\$
35. Conversion debit operation code (Only if "Perform conversion" is YES)	...	
36. Conversion credit operation code (Only if "Perform conversion" is YES)	...	
37. Original TXID	...	
38. Attach transaction to Workflow point (YES/NO)	...	YES
39. Payment detail in [ENG]	...	

FR. 154

By sending a positive response to a transfer order created based on the data received in the RTP or PIR – invoice payment process (which contains the required reference data of the received invoice ), the Payee confirms that transfer order elements (the Payee's BBAN, the Payee's BIC, the amount, ... ) are in compliance with the BP request.

Mandatory

The Payee's IBAN, the Payee's Bank BIC code are provided as response from the CAS module; if positive response is received from the CAS (the Payee is found in CAS by Alias, for example mobile phone number).

### 7.8.2. Validation (IPS.RTP.02)

FR. 155

IPS will perform business validation of a RTP or PIR sent by the Creditor or by Third Party. RTP and PIR processing will be terminated as soon as the first validation error is encountered and that order will be rejected with an appropriate message.  
*IPS validates a received RTP/PIR and informs the Sender of any errors that occurred during business validation. More detailed business validations are specified below. In addition to these, technical validations are also carried out.*

Mandatory

Full validation of RTP and PIR messages is performed in the route point of the IPS incoming message. If any mismatches are found, the negative response in the XML format (Pain.014 or Pain.002) is sent to the Creditor.



By ways	By mailboxes	By users	By branches
AIN.001+_IN	Incoming Pain.001+ messages	1	
AIN.001+_OUT	Outgoing Pain.001+ messages	1	
AIN.002+_IN	Incoming Pain.002+ messages	1	
AIN.002+_OUT	Outgoing Pain.002+ messages	1	

Way points	Messages
Incoming pain.001+ inbox 4196383 M INBOX	
Full validation 4196384 M INPAIN1+VA	
Debit side validation 4196385 M INPAIN1+DV	
Credit side validation 4196386 M INPAIN1+CV	
Full execution 4196387 M INPAIN1+BK	
Waiting for payment msg an 4196388 M WAITING	
Payment msg creation failc 4196389 M FAILED	
Debit order execution 4196390 M INPAIN1+DB	
Waiting for answer from gr 4196391 M WAITING	
Payment executed succ 4307017 M EXECUTED	
Execution failed (2/2) 4307018 M FAILED	
Execution failed (1/2) 4196392 M FAILED	
Credit order execution 4196393 M INPAIN1+CR	
Waiting for answer from gr 4196394 M WAITING	
Payment executed succ 4196406 M EXECUTED	
Execution failed (2/2) 4196408 M FAILED	

Bank, Amount	
Created by	
Subject	
Source, code	

FR. 156

IPS validates the authorisation of a Sender to deliver a transfer order based on the sent BIC.

*IPS validates the Creditor or Third Party in terms of validation of authorisation to issue RTP or PIR.*

Mandatory

The IPS checks the Creditor's authorization according to the BIC using a specific procedure (parameterizable).

FR. 157

For each transfer order, IPS will identify the IPS account for debiting Party. IPS account identification will be derived from the Payer's BIC and the currency of RTP/PIR.

*The Payer's BIC from the RTP/PIR is uniquely linked to the IPS account.*


Mandatory

Each participant (FRF\_190) is set a connection with a specific bank (BIC), all the participants' details and the additional information about them (direct/indirect, connection types, additional code, etc.) are stored in FRF\_620.

University Direct PSI

Profile

24 May  
Monday

GENERAL INFO	CUSTOMER INFO
<div>  <p>Upload logo</p> </div>	
Company name University Direct PSI	Customer type Corporate customers CREZ
Company registration code 3132659785	Main group Choose main group
Registration date 2005.04.25	System code KJ25326589
Residency country Lithuania	ID number GJ12545587
Choose type Direct Indirect	
VAT number LT120252515	
BIC code PARKLT22	
Language English	
	Cancel Save



**Financial Institutions** BARCGB22XXX - PRIVAT BANK 1 FRF\_620

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Institutions Codes - all Correspondents - all Messages - all Tags - all Code Import

Institution	Belongs to	PrtY	Full Name
BARCGB22XXX		9	PRIVAT BANK 1
			Branch Info (ALL U.K. OFFICES)
			Country,City,Reg. GB London

Status	Codes	Correspondents	Address	Messages	Tags
<b>Connection type</b>					
Connection type	Code	Status	Option	PrtY	
SWIFT	BARCGB22XXX	Passive		1	
TARGET2	BARCGB22XXX	ActiveKey	Direct	10	
SCTI	BARCGB22XXX	ActiveKey		100	
CMI_MID	87654321	ActiveKey		100	
CMI	13245678	ActiveKey		100	
SCT	BARCGB22XXX	ActiveKey	Direct	100	

For each transfer order, IPS will identify the IPS account for crediting Party. IPS account identification will be derived from the Payee's BIC and the currency of RTP/PIR.

*The Payee's BIC from the RTP/PIR is uniquely linked to the IPS account.*

For each transfer in the route, there have been created tags to indicate the Payee's account, BIC, and currency. The Payee's account is linked to the BIC and currency.

Routes	Mail boxes
PAIN.001+_IN	Incoming Pain.
PAIN.001+_OUT	Outgoing Pain.
PAIN.002+_IN	Incoming Pain.
PAIN.002+_OUT	Outgoing Pain.

**Points of the route**

- Incoming pain.001+ InboX
- Full validation
- Debit side validation
- Credit side validation
- Full execution
  - Waiting for payment msg answer
  - Payment msg creation failed
- Debit order execution
  - Waiting for answer from group

**Event triggers of the route**

Event type	Message	Trigger
NEXT_AUTO	PAIN.001.001.03-	Active
NEXT_AUTO	PAIN.001.001.03-	Active
NEXT_AUTO	PAIN.001.001.03-	Active
NEXT_AUTO	PAIN.001.001.03-	Active

NVL('\$FP04\$', '?') <> '?' AND NVL(REPLAC

**Trigger parameters**

Field	Value	Expression
8. Beneficiary branch (FORPOST*Clearing)		
9. Beneficiary account (FORPOST*Clearing)		
10. Beneficiary bank code (Interbank payments)		
11. Beneficiary account (Interbank payments)		
12. Beneficiary name (Interbank payments)		
13. Beneficiary code (Interbank payments)		
14. Payment detail		~\$FP118\$\$
15. Set properties "sent to and executed in Workflow" for the transaction (YES/NO)		YES
16. Post book transaction if value date equals or less than branch date (YES/NO)		YES
17. Payer name		
18. Payer code		
19. Balance date		
20. Payment code		
21. Initial transaction branch		
22. Currency (credit)		\$FP04\$\$
23. Amount of transaction (credit)		\$FP09\$\$
24. Cash income/outlay symbol (for cash operations only)		
25. Payment priority		
26. Unique code of block/hold		

OK

For each transfer order, IPS checks whether the Payer and Payee is a system participant. The Payer's and Payee's BICs will be used for Payer's and Payee's identification.

83

	IPS will reject every transfer order if it is determined that the Payer or Payee is not in the system or cannot be identified based on the RTP/PIR.																																																															
Full validation of RTP and PIR messages is performed in the route point of the IPS incoming message.																																																																
<table><tr><th>By ways</th><th>By mailboxes</th><th>By users</th><th>By branches</th></tr><tr><td>PAIN.001+_IN</td><td>Incoming Pain.001+ messages</td><td></td><td>1</td></tr><tr><td>PAIN.001+_OUT</td><td>Outgoing Pain.001+ messages</td><td></td><td>1</td></tr><tr><td>PAIN.002+_IN</td><td>Incoming Pain.002+ messages</td><td></td><td>1</td></tr><tr><td>PAIN.002+_OUT</td><td>Outgoing Pain.002+ messages</td><td></td><td>1</td></tr></table> <table><tr><th>Way points</th><th>Messages</th></tr><tr><td>Incoming pain.001+ inbox 4196383 M INBOX</td><td></td></tr><tr><td>Full validation 4196384 M INPAIN1+VA</td><td></td></tr><tr><td>Debit side validation 4196385 M INPAIN1+DV</td><td></td></tr><tr><td>Credit side validation 4196386 M INPAIN1+CV</td><td></td></tr><tr><td>Full execution 4196387 M INPAIN1+BK</td><td></td></tr><tr><td>Waiting for payment msg an 4196388 M WAITING</td><td></td></tr><tr><td>Payment msg creation failec 4196389 M FAILED</td><td></td></tr><tr><td>Debit order execution 4196390 M INPAIN1+DB</td><td></td></tr><tr><td>Waiting for answer from gri 4196391 M WAITING</td><td></td></tr><tr><td>Payment executed succ 4307017 M EXECUTED</td><td></td></tr><tr><td>Execution failed (2/2) 4307018 M FAILED</td><td></td></tr><tr><td>Execution failed (1/2) 4196392 M FAILED</td><td></td></tr><tr><td>Credit order execution 4196393 M INPAIN1+CR</td><td></td></tr><tr><td>Waiting for answer from gri 4196394 M WAITING</td><td></td></tr><tr><td>Payment executed succ 4196406 M EXECUTED</td><td></td></tr><tr><td>Execution failed (2/2) 4196408 M FAILED</td><td></td></tr></table> <table><tr><td>Bank, Amount</td><td></td></tr><tr><td>Created by</td><td></td></tr><tr><td>Subject</td><td></td></tr><tr><td>Source, code</td><td></td></tr></table>			By ways	By mailboxes	By users	By branches	PAIN.001+_IN	Incoming Pain.001+ messages		1	PAIN.001+_OUT	Outgoing Pain.001+ messages		1	PAIN.002+_IN	Incoming Pain.002+ messages		1	PAIN.002+_OUT	Outgoing Pain.002+ messages		1	Way points	Messages	Incoming pain.001+ inbox 4196383 M INBOX		Full validation 4196384 M INPAIN1+VA		Debit side validation 4196385 M INPAIN1+DV		Credit side validation 4196386 M INPAIN1+CV		Full execution 4196387 M INPAIN1+BK		Waiting for payment msg an 4196388 M WAITING		Payment msg creation failec 4196389 M FAILED		Debit order execution 4196390 M INPAIN1+DB		Waiting for answer from gri 4196391 M WAITING		Payment executed succ 4307017 M EXECUTED		Execution failed (2/2) 4307018 M FAILED		Execution failed (1/2) 4196392 M FAILED		Credit order execution 4196393 M INPAIN1+CR		Waiting for answer from gri 4196394 M WAITING		Payment executed succ 4196406 M EXECUTED		Execution failed (2/2) 4196408 M FAILED		Bank, Amount		Created by		Subject		Source, code	
By ways	By mailboxes	By users	By branches																																																													
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Created by																																																																
Subject																																																																
Source, code																																																																
FR. 160	IPS validates that the RTP/PIR currency corresponds to the currency of the debit and credit accounts. <i>IPS routes RTP/PIR to Payer provided that the debit and credit accounts are in the same currency as the transfer order.</i>	Mandatory																																																														
Full validation of RTP and PIR messages is performed in the route point of the IPS incoming message.																																																																
FR. 161	IPS will validate that attributes of a transfer order created on the basis of RTP/PIR correspond to RTP/PIR. <i>IPS will validate that attributes of a transfer order created on the basis of RTP/PIR correspond to RTP/PIR.</i>	Mandatory																																																														
Prior to executing the transaction in the route, the IPS validates the generated message.																																																																

Routes	Mail boxes	Tags	Parameters	Standards	Access
ISO_PAIN.001.001.03_IN	ISO Payments In	1		Groups of users having rights to routes	
PAIN.001+_IN	Incoming Pain.001+ messages	1		PARKO-PARKO	
PAIN.001+_OUT	Outgoing Pain.001+ messages	1		TOMO_USER	
PAIN.002+_IN	Incoming Pain.002+ messages	1		TOMO_KASA	

Points of the route			Ex D E N P Del	Rights to tags at route-points				
Incoming pain.001+ inbox	4196383 M INBOX							
Full validation	4196384 M INPAIN1+VA							
Debit side validation	4196385 M INPAIN1+DV							
Credit side validation	4196386 M INPAIN1+CV							
Full execution	4196387 M INPAIN1+BK							
Waiting for payment msg answer	4196388 M WAITING							
Payment msg creation failed	4196389 M FAILED							
Debit order execution	4196390 M INPAIN1+DB							
Waiting for answer from group	4196391 M WAITING							

Event triggers of the route				
Event type	Message	Trigger status	Kernel function name	Priority
NEXT_AUTO	PAIN.001.001.03+	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.EXECUTE_PAYMENT	1
NEXT_AUTO	PAIN.001.001.03+	Active	FRL_811.SELECT_NEXT_POINT	3
NEXT_AUTO	PAIN.001.001.03+	Active	FRL_811.SELECT_NEXT_POINT	5
NVL(REPLACE('\$\$NUM_RESP\$\$', '?', '') = '3')				
Trigger parameters: PMT_TYPE=FPKIND				

FR. 162

IPS will validate that the transfer order has correct syntax of account numbers of the Payer and Payee – end customers.

*Account numbers of the Payers and Payees – end customers are compulsory fields in RTP/PIR. IPS will only validate their presence and syntax, but not their content.*

Mandatory

Prior to executing the transaction in the route, the IPS validates the generated message's accounts of the Payer and the Payee.

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.001+_IN	Incoming Pain.001+ messages	1		Groups of users having rights to routes	
PAIN.001+_OUT	Outgoing Pain.001+ messages	1		PARKO-PARKO	
PAIN.002+_IN	Incoming Pain.002+ messages	1		TOMO_USER	
PAIN.002+_OUT	Outgoing Pain.002+ messages	1		TOMO_KASA	

Points of the route			Ex D E N P Del	Rights to tags at route-points				
Incoming pain.001+ inbox	4196383 M INBOX							
Full validation	4196384 M INPAIN1+VA							
Debit side validation	4196385 M INPAIN1+DV							
Credit side validation	4196386 M INPAIN1+CV							
Full execution	4196387 M INPAIN1+BK							
Waiting for payment msg answer	4196388 M WAITING							
Payment msg creation failed	4196389 M FAILED							
Debit order execution	4196390 M INPAIN1+DB							
Waiting for answer from group	4196391 M WAITING							

Event triggers of the route				
Event type	Message	Trigger status	Kernel function name	Priority
DONE	PAIN.001.001.03+	Active	LTU_016.SET_TAGS_VALUES	1
DONE	PAIN.001.001.03+	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.VALIDATE_PAYMENT	3
DONE	PAIN.001.001.03+	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.GENERATE_RESPONSE	5
In case of VALIDATE instruction, number of pain.002+ responses is always 1				
Trigger parameters: SET_TAGS=NUM_RESPS # 1				

FR. 163

IPS will notify the Sender in case the RTP/PIR has an error by sending an RTP/PIR rejection message.

*IPS will send the Sender information on the error which occurred during the*

Mandatory

# RTP/PIR validation.

The message is checked in the route; if any mismatches are found, the negative response is sent to the Creditor in the XML format (Pain.014 or Pain.002).

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.001+_IN	Incoming Pain.001+ messages	1		Groups of users having rights to routes	
PAIN.001+_OUT	Outgoing Pain.001+ messages	1		PARKO-PARKO	
PAIN.002+_IN	Incoming Pain.002+ messages	1		TOMO_USER	
PAIN.002+_OUT	Outgoing Pain.002+ messages	1		TOMO_KASA	

Points of the route		Ex	D	E	N	P	Del	Rights to tags at route-points				
Message	Tag	Visib.	Edit.	Ver.								
Outgoing pain.002+ outbox	1603357 M OUTBOX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Waiting for FCG response	1650056 M WAIT	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Send from FCG to BB succeeded	1650058 M EXECUTED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Send from FCG to BB failed	1650059 M MANUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Sending to FCG failed	1650057 M MANUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					

Event triggers of the route					
Event type	Message	Trigger status	Kernel function name	Priority	
IN_POINT	PAIN.001.001.03	Active	FRL_812.GOTO_STANDART_WAY	5	
IN_POINT	PAIN.002.001.03	Active	LTL_013.CLEAR_ERROR	1	

Trigger parameters	
NEXT_POINT=1603357	

FR. 164

IPS will notify the Sender in case the RTP/PIR has been rejected by Payer by sending an RTP/PIR rejection message.  
*IPS will send the Sender information on the rejection of RTP/PIR by Payer.*

Mandatory

The sender is informed by email, if the Payer rejects the RTP/PIR.

Routes	Mail boxes	Tags	Parameters	Standards	Access
PAIN.002+_IN	Incoming Pain.002+ messages	1		Groups of users having rights to routes	
PAIN.002+_OUT	Outgoing Pain.002+ messages	1		PARKO-PARKO	
PROXY_CAS_IN	SEPA_MMS_IN	1		TOMO_USER	
SEPA_DD_IN	SEPA_DD_IN	1		TOMO_KASA	

Points of the route		Ex	D	E	N	P	Del	Rights to tags at route-points				
Message	Tag	Visib.	Edit.	Ver.								
Incoming pain.002+ inbox	1654164 M INBOX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Related payment msg executed	1654165 M EXECUTED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Error occurred	1654166 M MANUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					

Event triggers of the route					
Event type	Message	Trigger status	Kernel function name	Priority	
NEXT_AUTO	PAIN.002.001.03	Active	LTL_016.SET_TAGS_VALUES	10	
NEXT_AUTO	PAIN.002.001.03	Active	FRL_811.SELECT_NEXT_POINT	20	
NEXT_AUTO	PAIN.002.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.PROCESS_RELATED_PAYMENT	90	
NEXT_AUTO	PAIN.002.001.03	Active	FORPOST_CUSTOM.BB_SYNC_PMTS.NOTIFY_CUSTOMER	100	
NVL(FRL_020.EMPTY('\$\$BB_SYNC\$\$'), 'N') = 'Y' + Notifies customer via Email about rejected or returned payment					

Trigger parameters	
LETTER_MNEMO=BALTIC_BRIDGE_PMNTS_CUST_NOTIFIB_RECIPIENTS_MNEMO=BB_PMNTS_IB_RCPTLG_RECIPIENTS_MN	

FR. 165

For some Participants, IPS will debit the Payer's IPS account without waiting for the Payer's response. IPS allows the Operator to configure such a Participant in

Mandatory

	accordance with the operating rules and based on functionalities described in section <a href="#">7.9 “Participant unreachable function and pre-authorisation facility”</a> .	
The IPS allows configuring system operation so that a transaction is executed according to the pre-set parameters. It is allowed to describe as many exceptions as necessary, they are described by the IPS operator.		
<b>7.9. Participant “unreachable” function and pre-authorisation facility</b>		
<b>7.9.1. Unavailability schedule management (IPS.OUT.01)</b>		
FR. 166	<p>IPS allows Participant to announce scheduled maintenance window (“planned unavailability”).</p> <p><i>Participant shall be available to do it via API call.</i></p> <p><i>Planned window contains following attributes (at least):</i></p> <ul style="list-style-type: none"> <li>• Unavailability type (planned/sudden)</li> <li>• Unavailability reason (system dictionary)</li> <li>• Planned (scheduled) unavailability start time</li> <li>• Planned (scheduled) unavailability finish time</li> <li>• Narration data with description</li> <li>• Audit information</li> <li>• Pre-authorization conditions in pre-authorization module.</li> </ul>	Mandatory
<p>There is a possibility to create scheduled maintenance window with such parameters via API call (S2S is used):</p> <ul style="list-style-type: none"> <li>• Unavailability type (planned/sudden)</li> <li>• Unavailability reason (system dictionary)</li> <li>• Planned (scheduled) unavailability start time</li> <li>• Planned (scheduled) unavailability finish time</li> <li>• Narration data with description</li> <li>• Audit information: <ul style="list-style-type: none"> <li>○ Created by;</li> <li>○ Created date and time;</li> <li>○ Last edit by;</li> <li>○ Last edited date and time;</li> </ul> </li> <li>• Pre-authorization conditions in pre-authorization module. (For more details refer to <a href="#">7.9.3. Pre-authorization service (IPS.AUTH.01)</a>).</li> </ul> <p>If scheduled maintenance window was created successfully System returns Unique scheduled maintenance window code.</p>		
FR. 167	<p>IPS allows System Operator to announce scheduled maintenance window on behalf of Participant.</p> <p><i>System Operator shall be available to do it via DBO workstation.</i></p>	Mandatory
System Operator can manually create scheduled maintenance window with same parameters as in <a href="#">FR.166</a> .		
FR. 168	<p>IPS allows Participant to manage unavailability schedule (delete scheduled maintenance window announced earlier).</p> <p><i>Participant shall be available to do it via API call.</i></p>	Mandatory
<p>There is a possibility to get list of scheduled maintenance window with all parameters via API call (S2S is used) together with Unique scheduled maintenance window code.</p> <p>There is a possibility to delete scheduled maintenance window created earlier via API call (S2S is used).</p>		
FR. 169	<p>IPS allows System Operator to manage unavailability schedule (delete scheduled maintenance window announced earlier) on behalf of Participant</p> <p><i>System Operator shall be available to do it via DBO workstation</i></p>	Mandatory
Using UI described in <a href="#">FR.140</a> System Operator can manage unavailability schedule (delete scheduled maintenance window created earlier).		
<b>7.9.2. Unavailability window start and finish announcement (IPS.OUT.03)</b>		
FR. 170	<p>Participant initiates unavailability window start for scheduled maintenance window.</p> <p><i>Participant shall be available to do it via API call.</i></p>	Mandatory



There is a possibility to initiate scheduled maintenance window created earlier via API call (S2S is used).		
FR. 171	System Operator initiates on behalf of Participant the unavailability window start for scheduled maintenance window. <i>System Operator shall be available to do it via DBO workstation.</i>	Mandatory
Using UI described in <a href="#">FR.140</a> System Operator can manage unavailability schedule (initiate scheduled maintenance window created earlier).		
FR. 172	Participant announces and starts unplanned maintenance window and its start in case of sudden technical issues. <i>Participant shall be available to do it via API call.</i>	Mandatory
Can be achieved with <a href="#">FR.166</a> and <a href="#">FR.170</a> followed one after other.		
FR. 173	System Operator announces and starts on behalf of Participant the unplanned maintenance window in case of sudden technical issues. <i>System Operator shall be available to do it via DBO workstation.</i>	Mandatory
Can be achieved with <a href="#">FR.167</a> and <a href="#">FR.171</a> followed one after other.		
FR. 174	Participant finishes unavailability window (announced earlier). <i>Participant shall be available to do it via API call.</i>	Mandatory
There is a possibility to finish scheduled maintenance window created and started earlier via API call (S2S is used).		
FR. 175	System Operator finishes on behalf of Participant the unavailability window (announced earlier) by Participant. <i>System Operator shall be available to do it via DBO workstation</i>	Mandatory
Using UI described in <a href="#">FR.140</a> System Operator can manage unavailability schedule (finish scheduled maintenance window created and started earlier).		
<b>7.9.3. Pre-authorization service (IPS.AUTH.01)</b>		
FR. 176	To allow Participant to configure (add/modify/suspend/delete) “pre-authorization” profiles for Payments and RTP requests under normal conditions.	Mandatory
<p>There is UI in IPS system, which allow under normal conditions to configure (add/modify/suspend/delete) different “pre-authorization” profile types using parameters:</p> <ul style="list-style-type: none"> <li>• Sender</li> <li>• Receiver</li> <li>• Individual amount</li> <li>• Aggregated amount (daily)</li> <li>• Type of instrument</li> <li>• Transaction Purpose (if available)</li> </ul> <p>Possible profile types:</p> <ul style="list-style-type: none"> <li>• at any time</li> <li>• during unavailability window</li> <li>• in case of RTP/Payment timeout event</li> </ul>		
FR. 177	To allow Participant to configure (add/modify/suspend/delete) “pre-authorization” profiles for Payments and RTP requests during the time when “unavailability window” is opened.	Mandatory
<p>There is UI in IPS system, which allow during the time when “unavailability window” is opened, to configure (add/modify/suspend/delete) different "pre-authorization" profile types using parameters:</p> <ul style="list-style-type: none"> <li>• Sender</li> <li>• Receiver</li> <li>• Individual amount</li> <li>• Aggregated amount (daily)</li> <li>• Type of instrument</li> <li>• Transaction Purpose (if available)</li> </ul> <p>Possible profile types:</p>		



	<ul style="list-style-type: none"> <li>• at any time</li> <li>• during unavailability window</li> <li>• in case of RTP/Payment timeout event</li> </ul>	
FR. 178	To allow Participant to configure (add/modify/suspend/delete) “pre-authorization” profiles for Payments and RTP requests for timeout events (if response for RTP or Payment didn’t come in pre-defined timeout)	Mandatory
<p>There is UI in IPS system which allow for timeout events to configure (add/modify/suspend/delete) different “pre-authorization” profile types using parameters:</p> <ul style="list-style-type: none"> <li>• Sender</li> <li>• Receiver</li> <li>• Individual amount</li> <li>• Aggregated amount (daily)</li> <li>• Type of instrument</li> <li>• Transaction Purpose (if available)</li> </ul> <p>Possible profile types:</p> <ul style="list-style-type: none"> <li>• at any time</li> <li>• during unavailability window</li> <li>• in case of RTP/Payment timeout event</li> </ul>		
FR. 179	To allow System Operator to monitor “pre-authorization” profiles defined by Participants.	Mandatory
<p>There is UI for monitoring of “pre-authorization” profiles defined by Participants. The following information is displayed:</p> <ul style="list-style-type: none"> <li>• Participant</li> <li>• Profile type (at any time/ during unavailability window/ in case of RTP/Payment timeout event) – option list is parametrised.</li> <li>• Predefined criteria: <ul style="list-style-type: none"> <li>○ Sender</li> <li>○ Receiver</li> <li>○ Individual amount</li> <li>○ Aggregated amount (daily)</li> <li>○ Type of instrument</li> <li>○ Transaction Purpose (if available)</li> </ul> </li> </ul>		
<b>7.10. Billing</b>		
FR. 180	<p>The IPS must contain a framework with possibility to define fees for services provided by the IPS, including but not limited to the following fee types:</p> <ul style="list-style-type: none"> <li>• transaction fee (by type of transaction)</li> <li>• fee for registration of participants</li> <li>• monthly/yearly fee</li> <li>• penalties</li> <li>• possibility to define fees for “unavailability window” management functions (announce/delete/start/finish).</li> <li>• possibility to define fees for pre-authorization services (for timeout / unavailability window)</li> </ul>	Mandatory
<p>The IPS contains the functionality:</p> <ul style="list-style-type: none"> <li>• to define fees for services provided by the IPS;</li> <li>• to automatically apply fees for participants; to debit fees/total fee amount on monthly/quarterly/yearly basis;</li> <li>• to prepare monthly fee report for participants.</li> </ul> <p>The Fee Management module of the IPS is intended for centralized management of fee tariffs in the IPS and base for creating variants of pricing packages, applicable to all participants/for group of participants or individually.</p> <p>In the Nomenclature, all the fees used in the IPS and managed by the Fee Management system are determined:</p>		

**Fee Management** FRF\_998

Nomenclature Sets Sets activation Sets correction **Fees** Logs

Sets

Prt.	Set id	Set name	Valid from	Valid until	Branch	Set rules	Check	Fact
7	PP_DEMO_20FREE	Set_PREMIUM_20FREE	2003.10.20	2020.01.01	%	<SetRules xmlns="http://www.forbis.lt/xmlns/forpost_fs_setrules.xsd">		
7	PP_DEMO_30MDX	Set_PREMIUM_30MDX	2003.10.20	2020.01.01	%			
7	PP_DEMO_30MDXA	Set_PREMIUM_30MDX	2003.10.20	2020.01.01	%			
7	PP_DEMO_30MDXA1	Set_PREMIUM_30MDX	2003.10.20	2020.01.01	%			
7	PP_DEMO_30MDXA2	Set_PREMIUM_30MDX	2003.10.20	2020.01.01	%	<CustomSql>select cust_code from b_cust where cust_code=100000341666</CustomSql>		

☒ Create individual contracts when activating set

Import XML Export XML

Different tariff schemes can be set up for different type of the transaction. A fee payable for a certain IPS service must be parameterized for the service type as a tariff scheme (see an example below):

**Operation Fees** FRF\_259

Tariffs Tariffs types

Fee details

Identifier	Name	Type	Fee currency	Priority
TARPT_STE	Fee for Transfer order			1

☐ Partial write-off Initial procedure FRL\_043.FIND\_LINE\_USING\_Pacs.008\_DATA  
☐ Delayed commission Comment  
☐ Commission write-off only from the main account. Group of transaction codes for calculating quantity of transactions  
 Increase quantity of transactions (if tariff was not found) Yes

Main transaction code Set fee according to PRIVATE\_FEES contract  
 Condition of application of main transaction code

Conditions

Operation amount min. limit	Calculation method	Payment	Limit: From	Quantity: From	Payment period
0.00 999,999,999,999.00	Fixed	40	0.00 999,999,999.00		MONTH
0.00 999,999,999,999.00	Fixed	50	0.00 999,999,999.00		MONTH
0.00 999,999,999,999.00	Fixed	10	0.00 999,999,999.00		MONTH

☐ Partial write-off Initial procedure CRNC\_GRP=%|PRTY=%|PMT\_MTHD=%|  
☐ Delayed commission Comment

The IPS has the functionality for setting up:

- a fee for registration of participants (contract conclusion fee);
- a monthly/yearly fee (contract administration fee);
- penalties (see the print screen below):

