

# *PhilPaSS* Participant Browser USER GUIDE FOR DATA ENTRY



BANGKO SENTRAL NG PILIPINAS

# System Login for Payment Entry



The screenshot shows the login interface for the PhilPaSS Participant Browser Workstation. On the left is the logo of the Bangko Sentral ng Pilipinas (BSP), which features a blue circular emblem with a white bird-like figure and the text 'BANGKO SENTRAL NG PILIPINAS' around the perimeter. To the right of the logo, the title 'PhilPaSS Participant Browser Workstation' is displayed. Below the title are two input fields: 'Username' with the text 'Ed1' and 'Password' with a masked password represented by ten dots. At the bottom right of the form are two buttons: 'Logon' and 'Clear'.

- ❑ Logon to Participant Browser using the *Username* and *Password* given by BSP-PSO.
- ❑ Users are encouraged to change their initial password. Password must be alphanumeric, minimum of 8 characters.



# Main Screen

**PhilPaSS Workstation** **3.60**

User	Ed1 	Operational Day Status	Open	Operational Plan Status	Active	0 new message(s) 
Session Start Time	18:21	Settlement Status	Active	Value Date	04/02/2013	Help 
Current Time	18:23			System Mode	Test	Log Out 

- ▶ Accounts 
- ▶ Payments
- ▶ Free-Format Messages
- ▶ Static Data
- ▶ Users
- ▶ Reports
- ▶ Additional Information
- ▶ Authorisations



# PhilPaSS

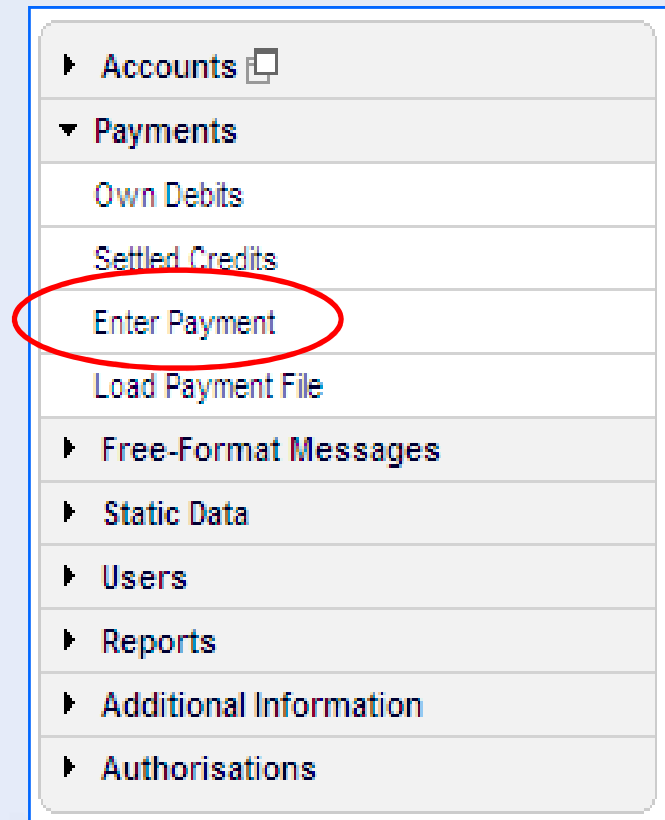
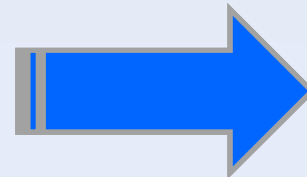
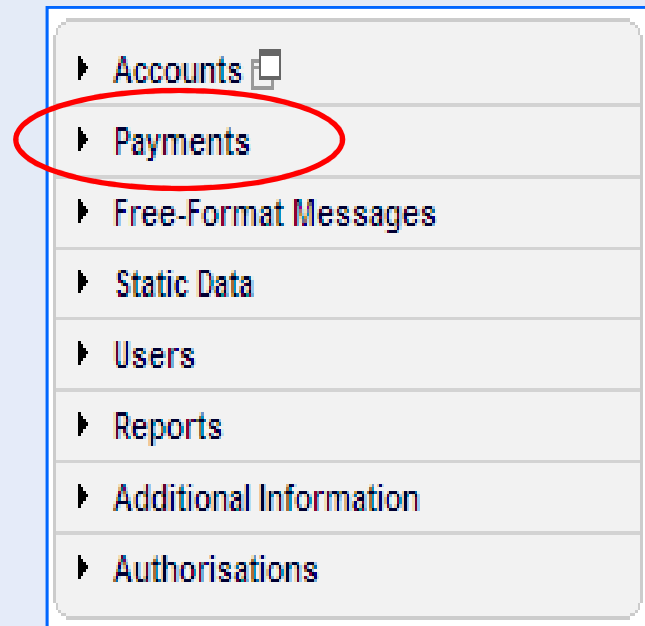
Philippine Payments and Settlements System



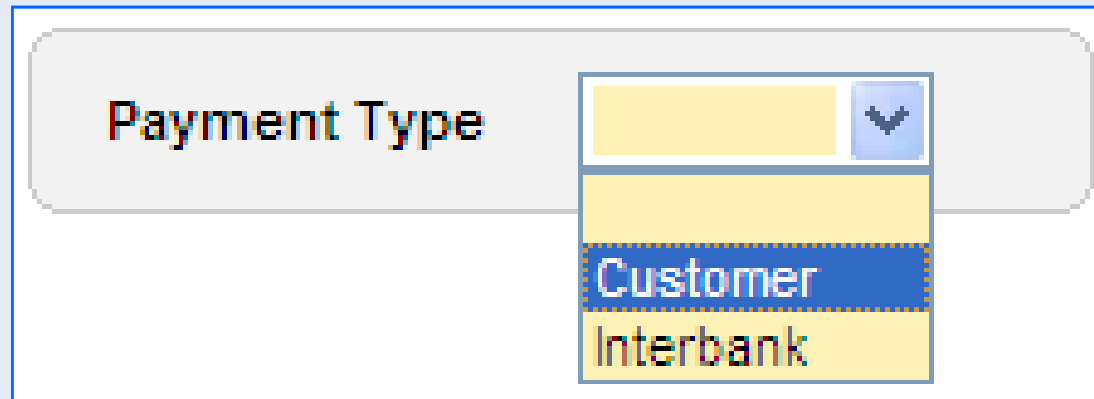
BANGKO SENTRAL NG PILIPINAS

# Inputting Payments

Click *Payments*, then *Enter Payment*



# Enter Payment



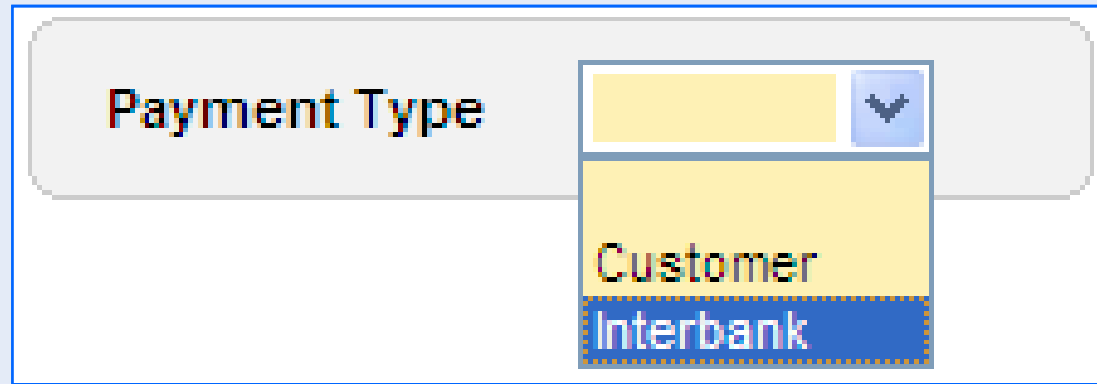
The image shows a screenshot of a web form. On the left, the text 'Payment Type' is displayed in a light gray rounded rectangle. To its right is a dropdown menu. The dropdown menu is currently open, showing two options: 'Customer' and 'Interbank'. The 'Customer' option is highlighted with a blue background and white text, while 'Interbank' has a yellow background and black text. A small blue downward-pointing arrow is visible in the top right corner of the dropdown menu's header.

## Types of Payments:

- ❑ *Customer payment (or MT103 - Single Customer Credit Transfer)* is used to convey a fund transfer instruction in which the ultimate ordering customer or the beneficiary customer, or both, are non-financial institutions from the perspective of the Sender.



# Enter Payment



The image shows a screenshot of a web form. On the left, the text 'Payment Type' is displayed in a light gray box. To its right is a dropdown menu with a yellow background and a blue arrow icon. The dropdown is open, showing two options: 'Customer' in a yellow box and 'Interbank' in a blue box with a white border.

## Types of Payments:

- Interbank* payment (or *MT202 – General Financial Institution Transfer*) is sent by or on behalf of the ordering institution directly, or through correspondent(s), to the financial institution of the beneficiary institution.



# Customer Payment or MT 103

Payment Type

Full Details	
Debit Party	<input type="text" value="PHCBPHM0XXX"/>
TRN (20)	<input type="text"/>
Time Indication (13C)	<input type="text"/> <input type="button" value="+"/>
Bank Operation Code (23B)	<input type="text" value="CRED"/>
Instruction Codes (23E)	<input type="text"/> <input type="button" value="+"/>
Transaction Type Code (26T)	<input type="text"/>
Value Date (32A)	<input type="text" value="04/02/2013"/> <input type="button" value="📅"/>
Amount/Currency Code (32A)	<input type="text"/> <input type="text" value="PHP"/>
Payment Details (70)	<input type="text"/>

Correspondents	
Ordering Customer (50) <input type="text" value="A"/>	<input type="text"/>
Ordering Institution (52A)	<input type="text"/>
Intermediary (56A)	<input type="text"/>
Account with Institution (57A)	<input type="text"/>
Beneficiary Customer (59) <input type="text"/>	<input type="text"/>

Fields in *yellow* color are mandatory fields, while those in *white* are optional.



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# Customer Payment or MT 103

Customer payment is divided into several frames/parts:

- Full Details
- Correspondents
- Charges / Currencies



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# Full Details Frame

Full Details	
Debit Party	<input type="text" value="PHCBPHM0XXX"/>
TRN (20)	<input type="text"/>
Time Indication (13C)	<input type="text"/> <input type="button" value="+"/>
Bank Operation Code (23B)	<input type="text" value="CRED"/>
Instruction Codes (23E)	<input type="text"/> <input type="button" value="+"/>
Transaction Type Code (26T)	<input type="text"/>
Value Date (32A)	<input type="text" value="05/02/2013"/> <input type="button" value="📅"/>
Amount/Currency Code (32A)	<input type="text"/> <input type="text" value="PHP"/>
Payment Details (70)	<input type="text"/>
Submitter To Payee Information (72)	<input type="text"/>
Submitter To Payer Information (72)	<input type="text"/>
Regulatory Reporting (77B)	<input type="text"/>
Business Priority (113)	<input type="text"/>
Validation Rule (119)	<input type="text"/> <input type="button" value="v"/>



# Debit Party

Full Details	
Debit Party	PHCBPHM0XXX

- Default value for *Debit Party* is the Bank Identifier Code (BIC) of the sending bank.





# Field 20: TRN or Transaction Reference

TRN (20)	PHCB02142013-001
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- TRN* (or *Transaction Reference* or *Field 20*) is the sending Bank's reference for its payments.
- TRN* can be up to 16 characters.
- TRN* must be unique for each payment. Otherwise, all transactions with same *TRN* will be rejected.




# Field 23B: Bank Operation Code

Time Indication (13C)	<input type="text"/>	
Bank Operation Code (23B)	CRED	
Instruction Codes (23E)	<input type="text"/>	
Transaction Type Code (26T)	<input type="text"/>	

- Bank Operation Code's* default value is CRED for normal credit transfer. The other code is CRTS for test transactions.
- Time Indication, Instruction Codes, and Transaction Type Code* are optional fields.



# Field 32A: Value Date, Currency, Amount

Value Date (32A)	05/02/2013	
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Amount/Currency Code (32A)	100,000.00	PHP
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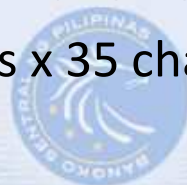
- ❑ *Value Date* must be a valid date expressed as DD/MM/YYYY.
- ❑ *Amount/Currency Code* field specifies the *currency* (PHP) and the *settlement amount*. The settlement amount is the amount to be credited to the beneficiary of the transfer.



# Optional Field 70: Remittance Information

Payment Details (70)	/INV/PAYMENT ORDER NO. 123 //DATED 05 FEBRUARY 2013
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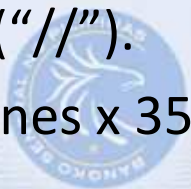
- This field specifies the details of the transaction or a reference to another message containing the details which are to be transmitted to the beneficiary customer.
- One of the following codes must be used, placed between slashes (“/”):
  - INV      *Invoice*      Invoice number, date, or reference
  - RFB      *Reference for Beneficiary*      Reference for the beneficiary customer
  - ROC      *Reference of Customer*      Ordering customer’s reference
- The information specified in this field is intended only for the beneficiary customer, that is, this information only needs to be conveyed by the Receiver.
- Field 70 is 4 lines x 35 characters long.



# Optional Field 72: Sender to Receiver Information

Submitter To Payee Information (72)	/TBB/PLEASE CREDIT BENE'S //ACCOUNT IMMEDIATELY. //THANK YOU.
Submitter To Payer Information (72)	

- This field specifies additional information or instruction for the receiver.
- “TBB” code must be used at the beginning of the first line, placed between slashes (“/”).
- Narrative text, which is continued on the next line(s), must start with a double slash (“//”).
- Field 72 is 6 lines x 35 characters long.



# Optional Field 72: Sender to Receiver Information

Submitter To Payee Information (72)	/TBB/PLEASE CREDIT BENE'S //ACCOUNT IMMEDIATELY. //THANK YOU.
Submitter To Payer Information (72)	/TBB/PLEASE CREDIT BENE'S //ACCOUNT IMMEDIATELY. //THANK YOU.

- Information/instruction in *Submitter to Payee Information* field are automatically copied to *Submitter to Payer Information* field with the assumption that info in these fields are the same. Of course, text in these fields may differ.
- It is the information/instruction in *Submitter to Payee Information* field that will be copied if the payment is for a SWIFT bank.



# Optional Fields 77B, 113, 119

Regulatory Reporting (77B)	<input type="text"/>
Business Priority (113)	<input type="text"/>
Validation Rule (119)	<input type="text" value="v"/>

- These are optional fields and most of the time will not be filled up.



# Correspondents Frame

Correspondents	
Ordering Customer (50) <input type="text" value="A"/> <input type="button" value="v"/>	<div style="background-color: #ffffcc; width: 100%; height: 100%;"></div>
Ordering Institution (52A)	<input type="text"/>
Intermediary (56A)	<input type="text"/>
Account with Institution (57A)	<input type="text"/>
Beneficiary Customer (59) <input type="text"/> <input type="button" value="v"/>	<div style="background-color: #ffffcc; width: 100%; height: 100%;"></div>

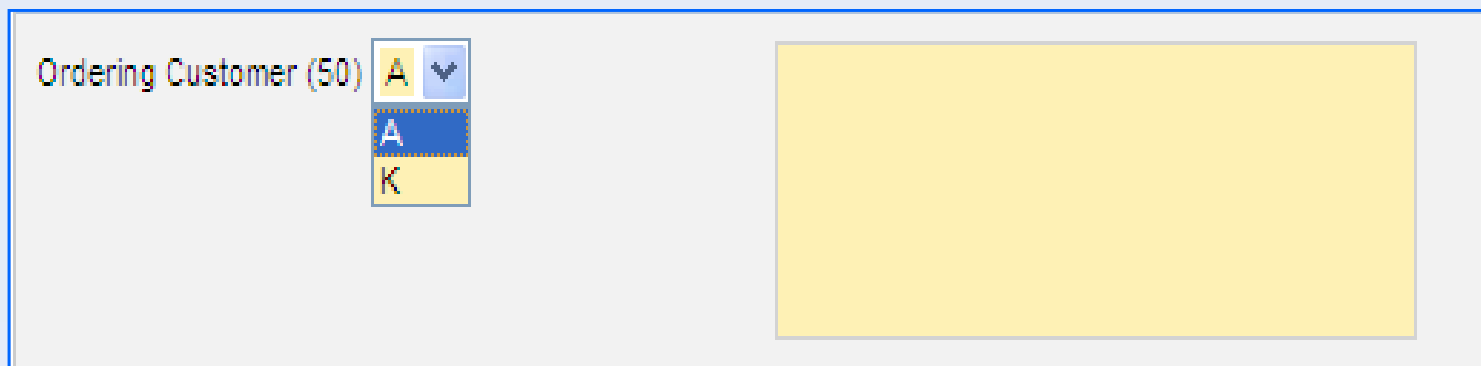


# Field 50: Ordering Customer

Ordering Customer (50)

A

K



- This field specifies the customer ordering the transaction.
- Ordering Customer* field has two options:
  - Option A
  - Option K



# Field 50: Ordering Customer (Option A)

Ordering Customer (50)	A ▼	/1234567890 PHCBPHM0XXX
------------------------	-----	----------------------------

- ❑ Line 1 contains a slash “/” followed by the account number (up to 34 characters).
- ❑ Line 2 contains a registered 8 or 11 character BIC of the ordering customer.



# Field 50: Ordering Customer (Option K)

Ordering Customer (50) <input type="text" value="K"/>	<pre>/1234567890 RICO J. TREE 24B BAUTISTA AVE, BAUTISTA VILLE SANGANDAAN, NOVALICHES</pre>
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- Option K has 5 lines, with 35 allowed characters per line.
- Line 1 contains a slash ("/") followed by the account number (up to 34 characters).
- The following lines must contain the name and address of the ordering customer.



# Optional Field 52A: Ordering Institution

Ordering Institution (52A)

ZYAEPHM0XXX

- This field specifies the financial institution of the ordering customer, when different from the Sender.
- This field must contain a registered financial institution BIC.
- This field is optional.



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# Optional Field 56A: Intermediary

Intermediary (56A)	<input type="text"/>
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- This field specifies the financial institution through which the transaction must pass to reach the account with institution.
- This field must contain a registered financial institution BIC.
- This field is optional.



# Optional Field 57A: Account with Institution

Account with Institution (57A)	ROBPPHMQXX
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- This field specifies the financial institution of the customer or the receiver of the payment.
- This field must contain a registered financial institution BIC.
- Field 57A, although optional in nature, is mandatory when using Customer Payment or MT 103.





# Field 59: Beneficiary Customer (No Letter Option)

Beneficiary Customer (59) <input type="button" value="v"/>	/500-134-006 Ma. Bernadette Corcuera 24B Bautista Avenue, Bautista Ville Saint Joseph Subd, Rosario Pasig City
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- This field specifies the customer which will be paid.
- Line 1 contains a slash ("/") followed by the account number of the customer (up to 34 characters).
- Line 2 **MUST** contain the name of the customer.
- Lines 3 to 5 may contain the address of the customer.



# Charges/Currencies Frame

Charges/Currencies	
Instructed Amount/Currency (33B)	<input type="text"/> <input type="text"/>
Exchange Rate (36)	<input type="text"/>
Details of Charges (71A)	OUR
Sender's Charges/Currency (71F)	<input type="text"/> <input type="text"/> <input data-bbox="1480 738 1522 771" type="button" value="+"/>
Receiver's Charges/Currency (71G)	<input type="text"/> <input type="text"/>

- ❑ This frame contains the currency and charges related to the payment.
- ❑ Optional Fields 33B and 36 indicates the original currency and amount of the payment, and the corresponding exchange rate used in conversion.
- ❑ Fields 71F and 71G are both optional.

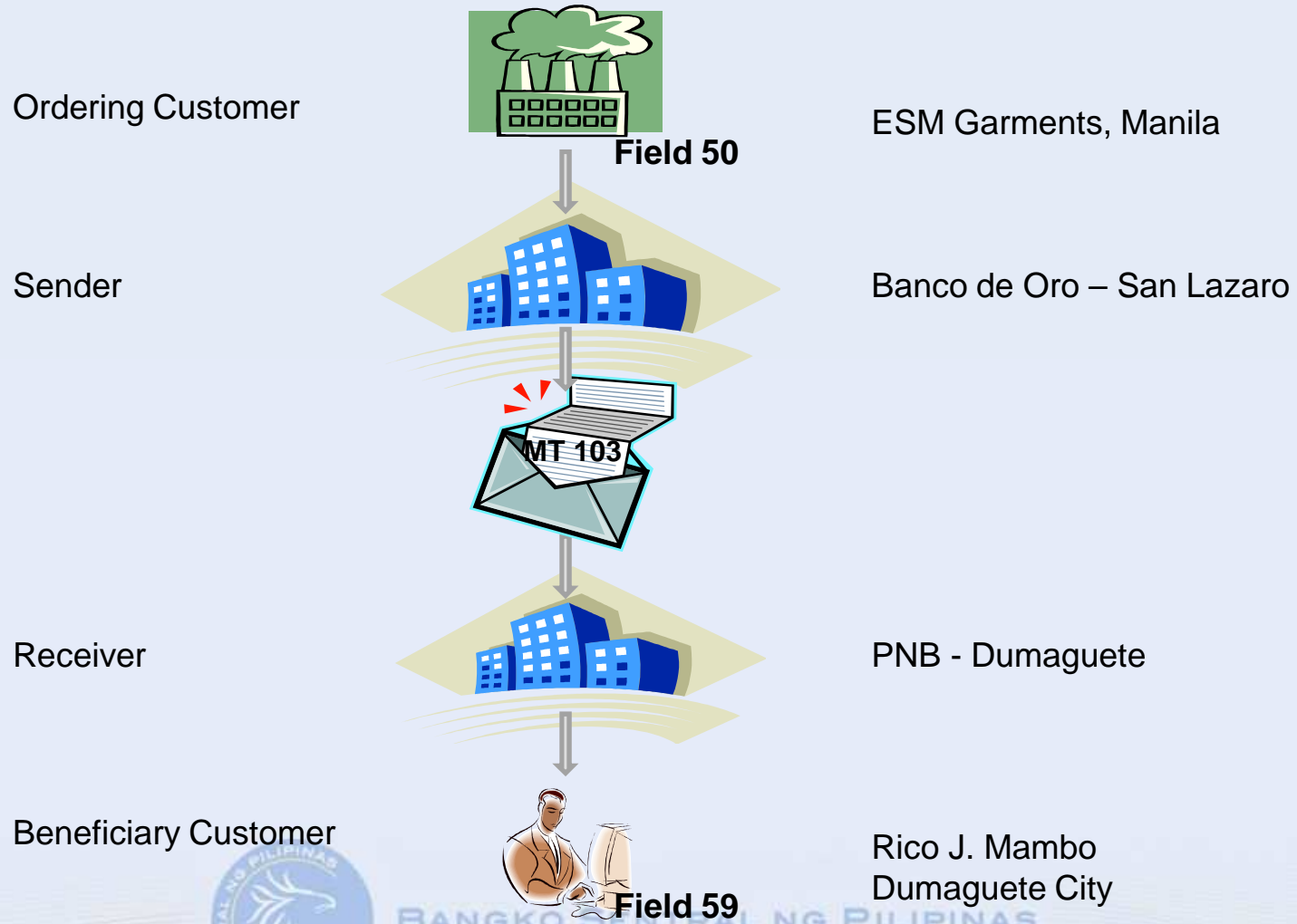


# Charges/Currencies Frame

- ❑ The only mandatory field in this frame is Field 71A or the *Details of Charges*, which specifies which party will bear the charges of the transaction.
- ❑ These codes must be used in Field 71A:
  - BEN      *Beneficiary*      All transaction charges are to be borne by the beneficiary customer
  - OUR      *Our customer charged*      All transaction charges are to be borne by the ordering customer
  - SHA      *Shared charges*      All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer



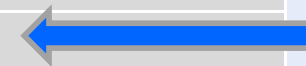
# Information Flow



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# Browser Message

Field Name	Content
Sender	BNORPHMMXXX
Message Type	103
20 : Transaction Reference	494931/DEV
23B: Bank Operation Code	CRED
32A: Value Date	15/02/2013
32A: Amount/Currency Code	10,000.00PHP
50K: Ordering Customer	/122267890
	ESM Garments
	Estrada St., San Lazaro
	Manila
57A: Account With Institution	PNBMPHMMTOD
59 : Beneficiary Customer	/502664959
	Rico J. Mambo
	PNB-Dumaguete Branch
71A: Details of Charges	OUR



**Receiving Bank**

# Interbank Payment or MT 202

- ❑ *Interbank* payment (or *MT202 – General Financial Institution Transfer*) is sent by or on behalf of the ordering institution directly, or through correspondent(s), to the financial institution of the beneficiary institution.



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# Interbank Payment or MT 202

Payment Type

Full Details	
Debit Party	<input type="text" value="PHCBPHM0XXX"/>
TRN (20)	<input type="text"/>
Time Indication (13C)	<input type="text"/>
Related Reference (21)	<input type="text"/>
Value Date (32A)	<input type="text" value="14/02/2013"/>
Amount/Currency Code (32A)	<input type="text"/> PHP
Business Priority (113)	<input type="text"/>
Submitter To Payee Information (72)	<input type="text"/>
Submitter To Payer Information (72)	<input type="text"/>

Correspondents	
Ordering Institution (52A)	<input type="text"/>
Intermediary (56A)	<input type="text"/>
Account with Institution (57A)	<input type="text"/>
Beneficiary Institution (58A)	<input type="text"/>



Fields in *yellow* color are mandatory fields, while those in *white* are optional.



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# Interbank Payment or MT 202

Interbank payment is divided into several frames/parts:



- Full Details
- Correspondents



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# Full Details Frame

Full Details	
Debit Party	<input type="text" value="PHCBPHM0XXX"/>
TRN (20)	<input type="text"/>
Time Indication (13C)	<input type="text"/> 
Related Reference (21)	<input type="text"/>
Value Date (32A)	<input type="text" value="14/02/2013"/> 
Amount/Currency Code (32A)	<input type="text"/> PHP
Business Priority (113)	<input type="text"/>
Submitter To Payee Information (72)	<input type="text"/>
Submitter To Payer Information (72)	<input type="text"/>



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# Full Details Frame

- ❑ Field contents and validation for MT 202 is almost similar to MT 103 fields except for some which are either present in MT 202 but not in MT 103, or present in MT 103 but not in MT 202.
  - ❑ Unlike MT 103, there are no Bank Operation Code, Instruction Code, Transaction Type Code, Payment Details, Submitter to Payer Information, Regulatory Reporting, Ordering Customer fields in MT 202.
- ❑ There is ***Field 21 Related Reference*** field in MT 202 that contains a reference to the related transaction of the payment. If the sender is not the originator of the transaction and no related reference is received, the code **NONREF** must be used in this field.



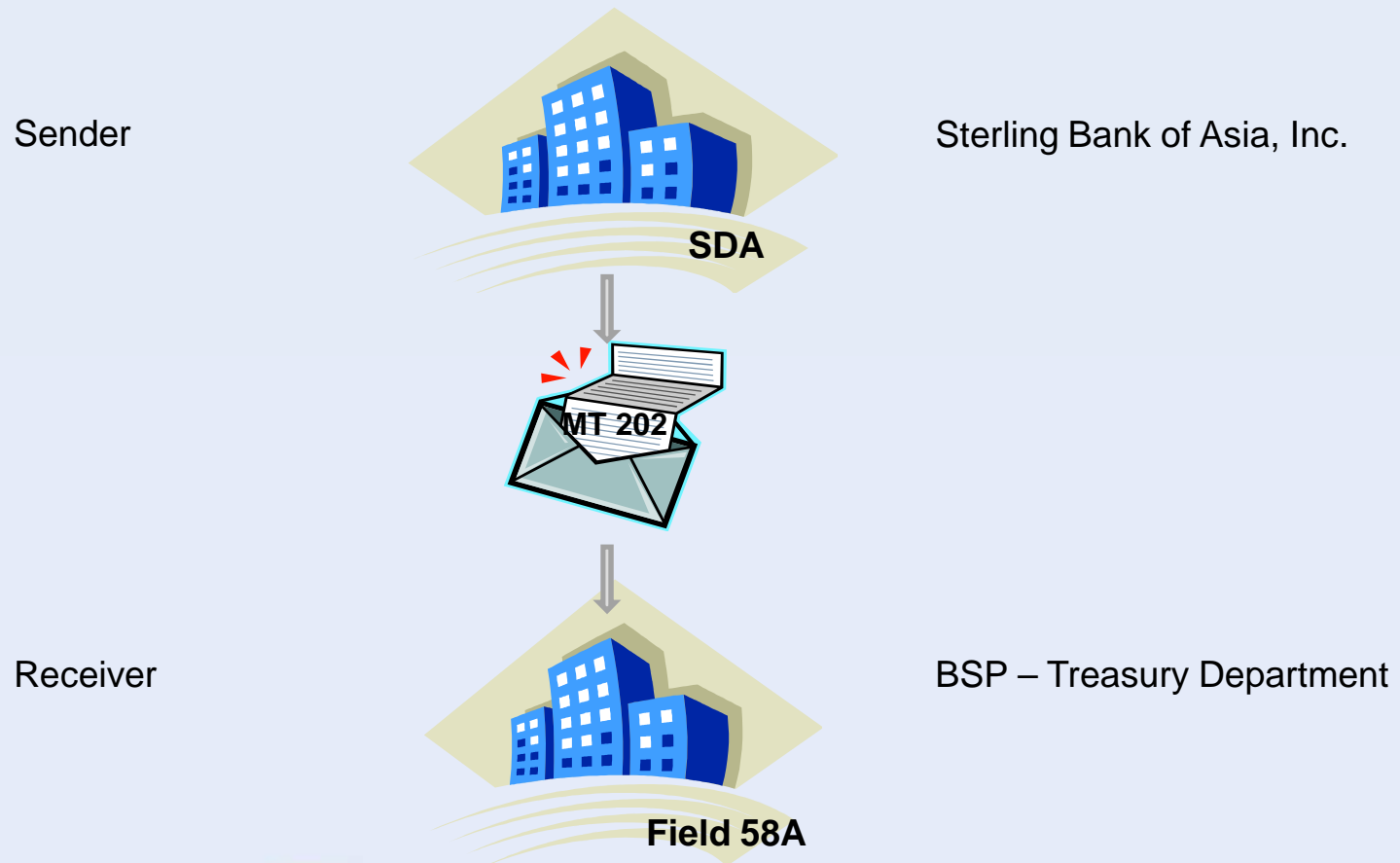
# Correspondents Frame

Correspondents	
Ordering Institution (52A)	<input type="text"/>
Intermediary (56A)	<input type="text"/>
Account with Institution (57A)	<input type="text"/>
Beneficiary Institution (58A)	<input type="text"/>

- The BIC of the receiving institution must be indicated in *Field 58A Beneficiary Institution* .
- Fields 52A, 56A and 57A are all optional.



# Information Flow



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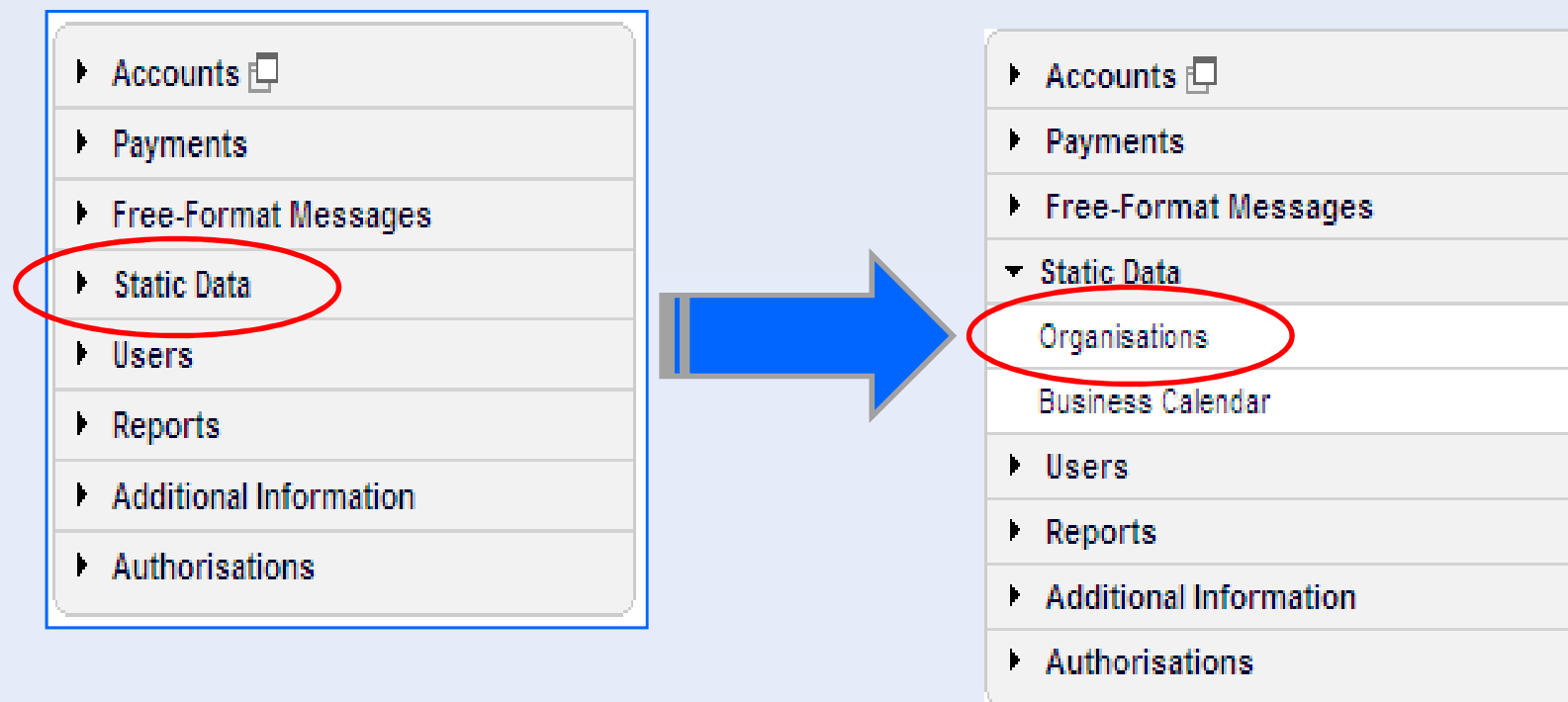
# Browser Message

Field Name	Content
Sender	STLAPH21XXX
Message Type	202
20 : Transaction Reference	SDA-02152013
21 : Related Reference	NONREF
32A: Value Date	15/02/2013
32A: Amount/Currency Code	10,000,000.00PHP
58A : Beneficiary Institution	PHCBPHMMXXX ← Receiving Bank



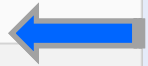
# Check if BIC is Valid

Click *Static Data*, then *Enter Payment*



# Static Data

Identifier	Name	Primary Participant	Primary Participant External Id
1STISBEL	First Isabela Cooperative Bank Inc	ISABCOOP	FSRBPHM1XXX
1STVALLE	1ST VALLEY BANK INC A RB	1STVALLE	FVBRPHM0XXX
ABCAPITA	AB Capital and Investment	ABCAPITA	CAVPPHM1XXX
ALIAGARB	Alliaga Farmers Rural Bank NE Inc	ALIAGARB	AFRBPHM0XXX
ALITAG	RB of Alitagtag Inc	ALITAG	TLRBPHM1XXX
ALLIEDSB	Allied Savings Bank	ALLIEDSB	ALSGPHM1XXX
ALLIKB	Allied Banking Corporation	ALLIEDBK	ABCMPHM0XXX
ALTAVAS	Rural Bank of Altavas Inc	ALTAVAS	ALRBPHM0XXX
AMANAHA	AI Amanah Islamic Bank	AMANAHA	AIPPHM1XXX
ANZBANK	ANZ Banking Group LTD	ANZBANK	ANZBPHM0XXX
ASIADVBK	Asiastrust Development Bank	ASIADVBK	ASDVPHM0XXX
ASIAUNBK	Asia United Bank	ASIAUNBK	AUBKPHM0XXX
BALANGA	Balanga Rural Bank Inc	BALANGA	BARBPHM0XXX
BAMERICA	Bank of America NA	BAMERICA	BOFAPH20XXX
BANCOFIL	Banco Filipino Savings and Mortgage	BANCOFIL	FIAOPHM0XXX
BANCORO	BDO Unibank Inc	BANCORO	BNORPHM0XXX
BANGKOKB	Bangkok Bank Public Co Ltd	BANGKOKB	BKKBPHM0XXX
BANKONES	Bank One Savings and Trust Corp	BANKONES	ONSTPHM1XXX
BANKPI	Bank of the Philippines Island	BANKPI	BOPIPHM0TRY

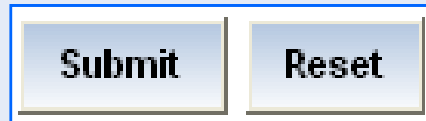


**BIC or  
Bank  
Identifier  
Code**



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# Submit and Reset Buttons



- Submit* or *Reset* buttons will confirm the action needed for the input data.
- If the user click *Submit*, this message will be prompted:



- Click *OK* if you want to proceed, else *CANCEL* if there are some corrections or some information needed to be inputted.





# Submit and Reset Buttons



- ❑ If the user click *Reset*, the system will prompt this:



- ❑ Click *OK* and all inputs will be cleared. If the user will click *CANCEL*, no changes or action will be executed.



For questions, inquiries and assistance,  
please call or email your *PhilPaSS* Help Desk:

400-7071

400-7024

400-7073

708-7694

708-7697

[payments\\_unit@bsp.gov.ph](mailto:payments_unit@bsp.gov.ph)

[rmacapinlac@bsp.gov.ph](mailto:rmacapinlac@bsp.gov.ph)

[emarqueses@bsp.gov.ph](mailto:emarqueses@bsp.gov.ph)



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