

Sage Business Exchange

version 11.40 SP1

Payment



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Version History

Version 10.2A

1st version of the payment management module, covering the management of:

- AFB 160 domestic transfers
- AFB 320 international transfers
- AFB 160 cash transfers
- AFB 160 client securities

Introduction of transaction management (statuses).

An entry form for each transaction type.

Input by keyboard entry only.

Version 10.3

Expansion of the functional scope:

- AFB 160, SWIFT MT100 and PAYORD 91.2 domestic transfers
- AFB 320, SWIFT MT101 and PAYORD 91.2 international transfers
- AFB 160 and PAYORD 91.2 cash transfers
- VCOM 400 and PAYEXT 96a commercial transfers
- Input by keyboard entry and import (definition of XML structure)

Introduction of the concepts of transaction categories and beneficiary groups (+ access restrictions)

Reorganization of transaction management and introduction of validation and authorization thresholds

Establishment of profiles and associated sets of variables to manage the display of the entry form according to the profile determined

Transaction Signature

Version 10.35

PAYMUL 96A CRG implemented for the BNP partnership for international and domestic cash transfers

AEB 34 (ES) and PS2 (PT) formats implemented for domestic transfers

Creation of a new transaction type (cheque, ES)

Version 10.36

PAYMUL 96A CRG implemented for the UBS partnership for international, domestic and cash transfers

Version 10.40

BETA release date: 09.30.04

RTM date: 12.31.04

Name change for product ranges: XRT Pilot 5 Server becomes XRT Business Exchange Platform and the payment management module becomes XRT Payment Services.

Implementation of new formats:

- CLIEOP3 (NL), DTAUS (DE), OPAE 22 et OPAE 27 (CH), DTA 827 (CH), CIRI 128 (BE), CBI_PC (IT), PAYMUL 96A ABN AMRO, PAYMUL 96A DEUTSCHE BANK for domestic transfers
- DTA 830 and 836 (CH), PAYMUL 96A ABN AMRO, PAYMUL 96A DEUTSCHE BANK for international transfers
- PAYMUL 96A ABN AMRO, PAYMUL 96A DEUTSCHE BANK for cash transfers

domestic direct debits with management of AFB 160 (FR), AEB 19 & 58 (ES), PS2 (PT), CLIEOP3 (NL) and DTAUS (DE) formats

New functions:

- Dashboards
- Export
- Asynchronous Processing
- Filters
- Third party input upon creating a transaction
- Affiliated bank
- Alerts

Version 10.50

Release Date: 3/31/2006

Implementation of new formats:

- DIRDEB 96A: BNP, DEUTSCHE BANK, ABN AMRO, Schartered Bank for direct debits
- PAYMUL 96A: Schartered Bank, SEB Banken for domestic, international and cash transfers
- MT103 for domestic transfers

Adaptation of formats for Commercial Transfers in order to transmit the beneficiary's email or fax number (notification): PAYEXT 96A, VCOM400

New functions:

- Import templates
- Remittance validation
- Third Party activation
- Cash transfer import
- Dashboard adaptation

Version 10.60

Release Date: 12/31/2006

Implementation of new formats:

AEB34-1 for domestic and international transfers

AEB100 for cheques

New functions:

- Remittance Import
- Batches
- Batch Automation (series)
- Special Case: Automating the remittance constitution and the import of all outside batch items
- Bank Distribution
- Entry Templates
- One-Time Third Party
- Ensured Third Party Information

Edition 2008

Release Date: 3/31/2008

Implementation of new formats:

- SCT (SEPA Credit Transfer) for domestic and international transfers
- XML ISO20022 for domestic and international transfers
- MT101C2B for international transfers (Corporate SWIFT Certification)

New functions:

- Improved Third Party: third party code, export, control of account uniqueness, quick search and advanced search
- Improved automatic export (expvir)
- Generalization of transactions and remittances cancellation instead of deletion
- Link to BIC directory: checking and searching BIC codes
- Optional management of the date execution according to currencies and banks calendars, and inclusion of cut-off times
- Optional management of the value date according to terms on the transaction category
- Exceptional Procedure
- Notification of post-creation statuses
- Bank distribution and batch modification of remittances: new unit tasks available when setting up series
- New functions in Bank Distribution: quotas, initialization by value indication, inclusion of cancellations in the discrepancy calculation, differential update mode
- Improved Ledgers
- Management of Payment Orders

Edition 2009

Release Date: 11/30/2009

Implementation of new formats:

- SDD (SEPA Direct Debit) for direct debits (CORE and B2B)
- SCT adaptation according to Rulebook version 3.2 (mention of the document reference for payments)

New functions:

- Link to BICPlusIban directory: BIC derived from IBAN, local Bank Code validation through IBAN, validation of BIC/IBAN combinations
- Check on BIC provision by the debit and credit banks for SCT and SDD profiles
- "Generate XU Forecasts" task
- "Disable Third Parties" strict mode and impacts

Version 11.35

SDD incidents management (R-transactions)

Version 11.40 – 11.40 SP1

- BIC optional for SEPA Rule Book V7
- Option of date automatic correction for SDDs
- Document to link to a transaction
- Enter in List
- Tracking of IBAN Conversion for Third Party Accounts
- Creation function for Entry Templates available from the transaction entry page
- Option making the use of Third Party Group mandatory for entry options
- Display options for Lists and Dirty Read

Prerequisites for operating the module

System Administration

Select the following options from the Parameters tab in the Transaction Services section:

- Authorize Scheduled Tasks Launch
- Authorize Asynchronous Tasks Launch

Both authorizations are essential to ensure the smooth operation of the payment transaction processing cycle. Each of these points is to be described below.

Service Manager

For payment management, two services must be imported:

- ADMTFR (Administration module from Online Banking)
- ADMTFR (Payment module from Online Banking)

The following actions are carried out in the Service Manager:

- Create file and Transaction services automatically using the Payments package.

Depending on which Web modules are used, right-click on Service Package/Import:

And select the "C:\Program Files\XRT\XRT Business Exchange\Scripts\Vfs\ *.pck" file for the required modules ("administration.pck" + "paiement.pck").

- The menus may be customized: the names of the menu items can be customized.

To do so, in the tree structure:

Select the menu item to edit, right-click it and select Properties: the Function Properties window is displayed.

On the Format tab, edit the "Long Text" field and save your entry – as the modification is not dynamic, you must restart the transaction service.

- The rights required to access the functions are now to be defined. The table below shows the minimum level of rights required to access the main functions of payment management. This minimum level can be modified.

<p>ADMTFR - {Administration}</p> <p>ParaUser – {User Parameters}</p> <p>ParaRfFR – {Reference Parameters}</p> <p>CTRLKEY – {Key Control}</p> <p>ParaNotf – {Notifications and Alerts}</p> <p>PARNOTFR – {Recipient Groups}</p> <p>ALERTPAY – {Payment Alerts}</p>	<p>Administration</p> <p>Administration</p> <p>Administration</p> <p>Administration</p>
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<p>PAYEFR - {Payments}</p> <p>ParamFR – {Setup}</p> <p>All functions - {filters, beneficiaries, beneficiary groups, transaction categories, import templates, export templates, identifiers, Cut-off times, Mandates}</p> <p>CrepayFR – {Creation}</p> <p>All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}</p> <p>ImppayFR – {Import}</p> <p>All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}</p> <p>ModpayFR – {Modification}</p> <p>All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}</p> <p>ValpayFR – {Validation}</p> <p>All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}</p> <p>AttpayFR – {Authorization}</p> <p>All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}</p>	<p>View List</p> <p>View list and enter information</p> <p>View list and enter information</p> <p>View list and enter information</p> <p>View list and validation rights</p> <p>View list and validation rights</p> <p>View list and enter information</p>
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ModremFR – {Remittance Modification} All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits}	View list and validation rights
ValremFR – {Remittance Validation} All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits}	View List
HistoFR – {Logs} All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, payment orders}	View list and administration rights
ProcFR – {Procedures} All functions – {profiles, thresholds, import options, management rules, entry options, bank distribution, exceptional procedure, dates management}	View list and administration rights
AUTOFR – {Automation} All functions – {Series, Purges, Automation processing}	View list and administration rights
REPBKFR – {Bank distribution} All functions – {Targets, Schemas, Distribution, Remainders}	View List
SecFR – {Security} All functions – {access authorizations to third-party groups, transaction categories, payment orders}	
ExpFR – {Export} All transaction types – {funds transfers, domestic transfers, international transfers, commercial transfers, cheques, direct debits, remittances, third parties, payment orders}	

This minimum level can be modified. To do so, in the tree structure:

- Select the function whose level of rights must be modified, then right-click it and select Properties: the Function Properties window is displayed.
- In the "Privileges" tab, select/deselect the checkbox(es) to modify the level then save your changes – as the modification is not dynamic, you must restart the transaction service.

- The scheduled tasks may now be activated.

For the Administration module, the supplied scheduled tasks enable the issuing of alerts and update of the exchange rates according to the reference currency.

In the Payments module, the supplied scheduled tasks can be used to:

- Constitute remittances for manually entered transactions, provide the generation task and generate bank files whatever the transaction type (one task for each transaction type)
- Create recurrent transactions automatically
- Assign series to batches and launch first-rank tasks on series
- Update Targets
- Purge third parties and transactions
- Make available payment orders which were manually created by the entities depending on the paying center, and by the paying center itself

All these tasks are disabled by default. When enabled, these tasks can be triggered (see § System Administration) by a schedule to be defined in line with requirements.

- Add and/or modify payment profiles

A profile is a set of variables that can be used to define the contents of the entry form according to the transaction category used and the bank to which the transaction will be transmitted for execution.

Each profile has an “identifier” based on the format and type of transaction it relates to.

There is a “set” of variables for each type of transaction.

A variable can have one of the following roles:

- defining whether a field should appear in an entry form
- defining the length of a text field
- defining the choices available in a combo box
- defining the process required to convert a file to the bank format
- defining the criteria for grouping orders into batches for remittance to the bank

The details of these variables and their meanings are listed in the attached document “XBE2009_Récap variables_payment.xls”.

These values can be modified. To do this, go to the Parameters tab and:

- Click Add,
- Select the identifier of the profile in the “Profile” combo box and click the [...] button: the corresponding set of variables is displayed.

To modify the value of a variable, double-click on the variable.

A profile can be duplicated: select the original profile, click "...", change/edit the name of the profile and the values of the variables and click Add.

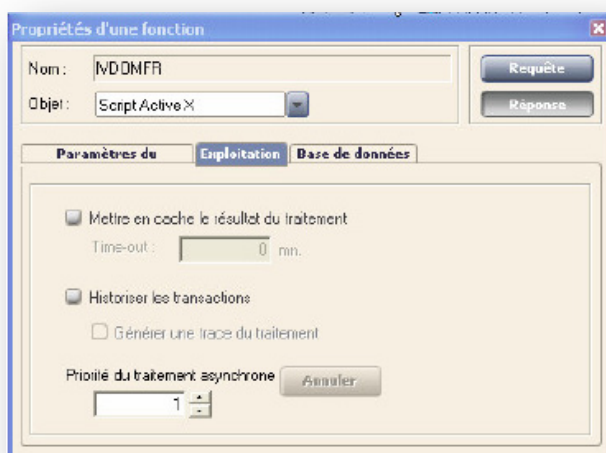
Warning! Changing the value of a variable can have important consequences (truncated information in the bank file, incorrect order grouping, incorrect bank file).

- Define the priorities for asynchronous processing

Some processes are carried out in deferred (batch) mode and not in real time. They are placed in a queue and executed in accordance with server availability and the priority of these processes. This affects:

- Imports (third parties + transactions) and exports, systematically
- Validation, authorization of more than 50 transactions

To define the priority of a process, right-click on the / Properties function – click the "Response" button and open the Operation tab.



- Create file services automatically using the Payments package

Contract Manager

You can use the Contract Manager to create:

- Data relating to the entity(ies) that initiated the payment transactions:
 - Identifications
 - Bank Data
 - Notification Contract
- Data relating to the bank partners in telematics contracts.

Due to SBE's double role (corporate server, bank server), the entity concept is very broad: it covers the concept of holding company, subsidiaries, companies and financial institutions.

This document presents only the main elements. For more details, see course material on the Contract Manager.

Step 1: Creating “corporate” entities

At the root, right-click New Entity.

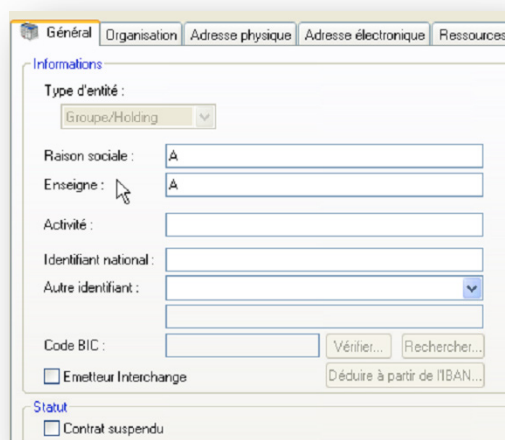
Classic Organization

There are 3 types of “corporate” entities:

- the Group/Holding
- the Subsidiary
- the Company

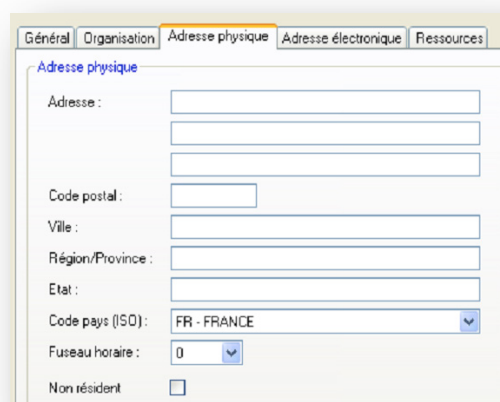
A “Subsidiary” entity must be linked to a “Group/Holding” entity.

The "General" and "Physical Address" tabs contain elements re-used when generating the bank files.



The 'Général' tab contains the following fields and options:

- Type d'entité :** A dropdown menu with 'Groupe/Holding' selected.
- Raison sociale :** Text input field with 'A' entered.
- Enseigne :** Text input field with 'A' entered.
- Activité :** Text input field.
- Identifiant national :** Text input field.
- Autre identifiant :** Text input field with a dropdown arrow.
- Code BIC :** Text input field with buttons 'Vérifier...' and 'Rechercher...'.
- ☐ **Emetteur Interchange**
- Statut :**
 - ☐ **Contrat suspendu**



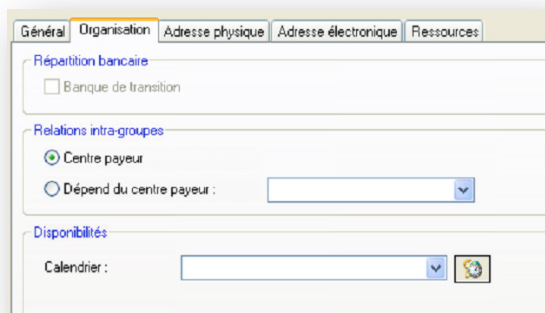
The 'Adresse physique' tab contains the following fields and options:

- Adresse :** Three stacked text input fields.
- Code postal :** Text input field.
- Ville :** Text input field.
- Région/Province :** Text input field.
- Etat :** Text input field.
- Code pays (ISO) :** Dropdown menu with 'FR - FRANCE' selected.
- Fuseau horaire :** Dropdown menu with '0' selected.
- ☐ **Non résident**

Organization with Paying Center

For the management of payment orders, a relation between “paying center” and “entity depending on the paying center” must be defined. The paying center is responsible for gathering payment orders initiated by depending entities and for their processing, in order to finalize the transactions and to remit them to bank.

When creating an entity, the user needs to declare in the “Organization” tab the entity's position: paying center or dependence.



The screenshot shows a software window with several tabs: 'Général', 'Organisation' (selected), 'Adresse physique', 'Adresse électronique', and 'Ressources'. The 'Organisation' tab contains three sections: 'Répartition bancaire' with a checkbox for 'Banque de transition'; 'Relations intra-groupes' with a radio button for 'Centre payeur' (selected) and a dropdown menu for 'Dépend du centre payeur'; and 'Disponibilités' with a 'Calendrier' dropdown menu and a small icon.

Step 2: Creating Users

For each entity, users are created. The creation of users does not interfere with the definition of their respective rights.

Financial Operators

To create a user, click on the tree-view menu Entity/Local Profiles and Financial Operators/Financial Operators, and right-click “New”.



The screenshot shows a dialog box titled 'Nouvel opérateur financier'. It contains a message: 'Sélectionnez le(s) opérateur(s) financier(s) ayant accès à la liste de fonctions et de privilèges accordés pour ce profil.' Below the message is a section labeled 'Opérateur' with two text input fields: 'Alias' and 'Compte'. There is also a small icon of a person next to the 'Compte' field. At the bottom are 'OK' and 'Annuler' buttons.

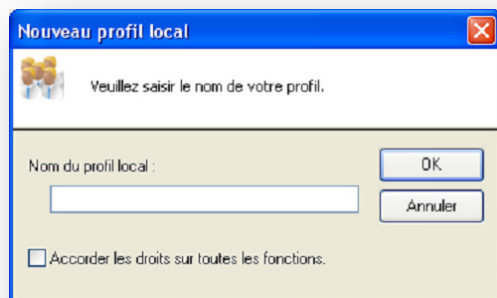
Define a username and associate it to an account created in UMAPI.

Complete the “General” and “Misc.” tabs.

Profiles

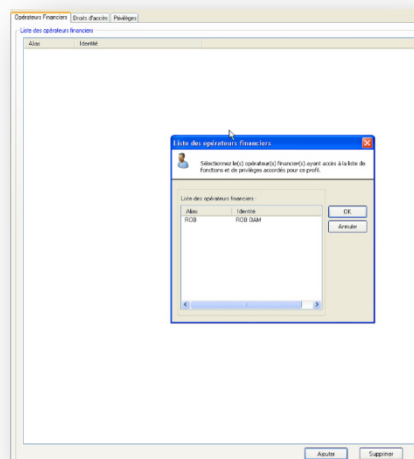
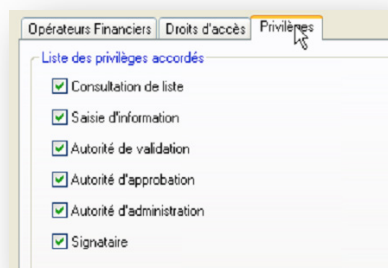
Before defining users, profiles have to be created. A profile is a set of access rights to functions.

To create a profile, click on the tree-view menu Entity/Local Profiles and Financial Operators/Local Profiles, right-click on “New”.

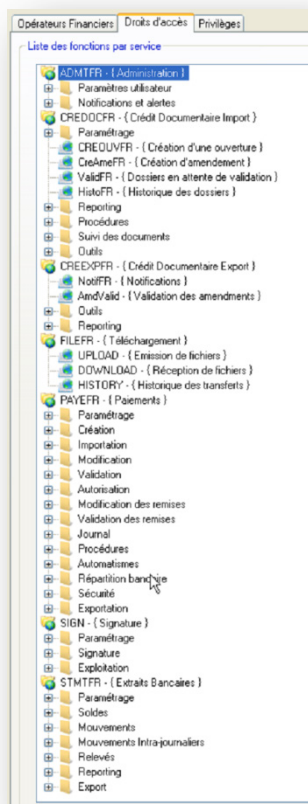


Select the option “Grant Rights on all Functions” and then restrict them one by one.

Once the profile is created, the “Access Rights” tab enables the definition of the functions available for this profile, and the “Privileges” tab enables the definition of the right level associated to the profile.



Finally, users which have been previously created through the “Add” button in the “Financial Operator” tab, must be associated to the profile.



Step 3: Creating Banks

Warning: At this level, the bank is only seen as an entity with which files will be exchanged (telematics contract).

BIC and BICPlusIBAN Directories

It is used as a directory for the data provided by Swift (paying service) via the function Administration/ Import BIC Directory (new BIC codes, deletion of the existing BIC codes, update of bank details).

Select the type of file to import.

- BIC DIRECTORY – FI_2007
- BICPlusIBAN DIRECTORY – BI_2009
- BICPlusIBAN DIRECTORY – IS_2009
- BANK DIRECTORY +_V3
- IBAN +_V3
- IBAN Structure_V3

FI-type file contains the reference BICs.

BI-type file contains the links between local identification codes and BICs.

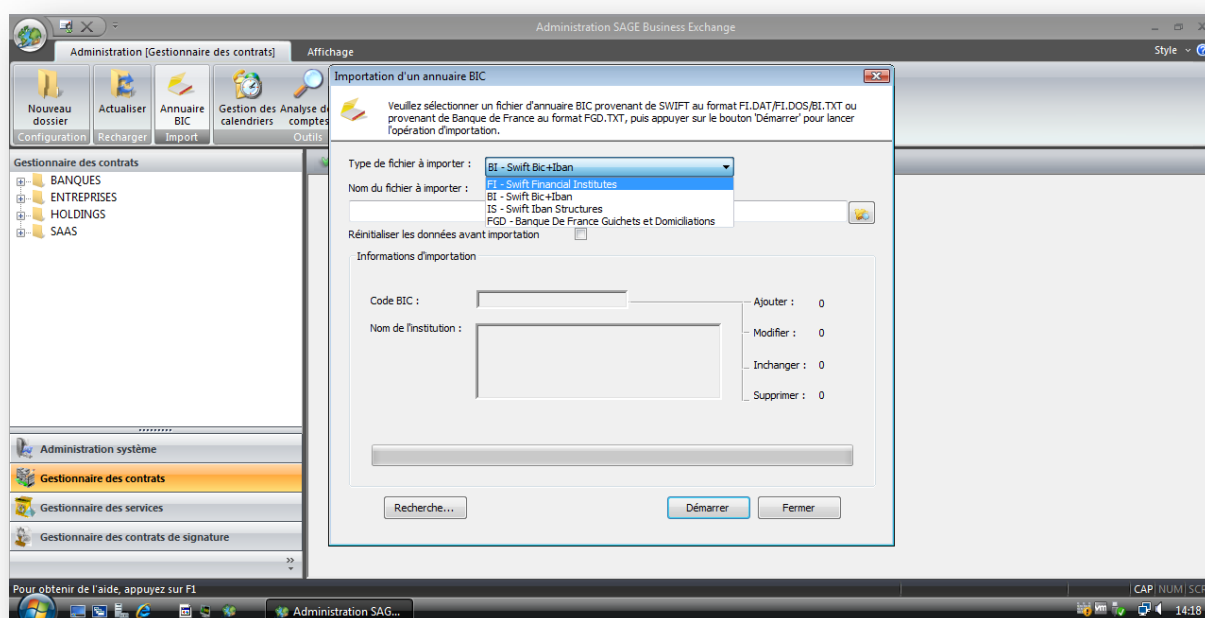
IS-type file provides the local structures of the bank identifiers.

Note: you must import

- either FI only,
- or BI then IS.

This directory is used for all “bank” entities:

- Banks managing companies' accounts
- users
- Third Party Banks



Financial Institutions

At the root, right-click /New Entity/Financial Institution Type.

The "General" and "Physical Address" tabs contain elements re-used when generating the bank files.

Checking BIC codes

Enter a BIC code and use the “Check” button.

If it does not exist:



If it does exist:



“Yes” brings about an update of the information located in the “General” and “Physical Address” tabs.

Searching for BIC codes

Use the “Search” button.



"Name" and "Country" are mandatory criteria. The existing BIC codes which correspond to the search criteria, appear in the list. After selecting a code, use the button "Use the selected BIC code": this code is then included in the "General" tab. When the option "Use the contact information of the selected bank" is selected, the information in the "General" and "Physical Address" is updated simultaneously.

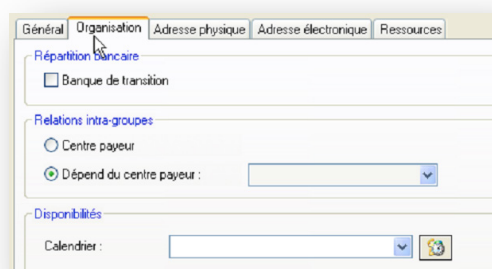
Deriving from IBAN

To use this button, at least one IBAN account must be linked to the financial institution, and no BIC specified.

E.g.: Account ID "DE32 3016 0213 4510 0023 21" is linked to a bank branch: the system will determine that the bank holding the account is "GENODEFFXX".

Organization

In the "Organization" tab, the "Transition Bank" flag is used only in the perspective of a bank distribution. Each transaction using the transition bank will be assigned its definitive bank through this function. The transition bank will not be proposed for transaction manual entry.



Each bank can also be associated to a calendar so that the user can define its closed days. If the options are selected, the calendar is taken into account when checking the execution and value dates upon transaction creation.



Step 4: Creating the Branches and Bank Accounts

Main Accounts

To create accounts for a company, right-click on the "Bank Manager" node in the tree structure for this entity/Main Accounts/New Account.

The account creation window appears:

- Enter the local bank identifier (RIB) in the Account field
- Select a type of Acct ID: local, IBAN, BBAN
- In the case of an IBAN-type Acct ID, complete the "IBAN key" field

- The "Country" field cannot be accessed since it automatically contains the country code for the branch holding the account.
- Enter a name for the account (ACCOUNT EUR BNP).

IBAN

There are three different types of Acct IDs:

- *Local*: the structure of the account (bank code, branch code, account number, local key) depends on the country in which the account is held.

Examples:

France: 1111122223333333333344 (5 – 5 – 11 – 2)

Spain: 22223333445555555555 (4 – 4 – 2 – 10)

Belgium: 333444444455 (3 – 7 – 2)

Germany: 888888881111111111 (8 – 10)

Note: The bank identifier must be entered without spaces or separators.

- *BBAN*: the BBAN type adds the ISO country code for the branch holding the account to the local Acct ID

ISO country code in 2 + 2 blank spaces + local identifier

Examples:

France: FR 1111122223333333333344

Spain: ES 22223333445555555555

Belgium: BE 333444444455

Germany: DE 888888881111111111

- *IBAN*: the IBAN type adds the IBAN key to the BBAN-type Acct ID

ISO country code in 2 + IBAN key + local identifier

Examples:

France: FR761111122223333333333344

Spain: ES8922223333445555555555

Belgium: BE65333444444455

The following countries are special cases: BG, GI, IE, NL, RO, GB

In those IBAN codes, the first 4 characters of the bank/branch's BIC are displayed.

ISO country code in 2 + IBAN key + 4 because BIC + local identifier

Example: Account domiciled in a German bank: DEUTDEFFXXX

DE76DEUT888888881111111111

Local key and IBAN key checking options

Registry: HKEY_LOCAL_MACHINE / SOFTWARE / XRT / SMP_P5

- CHECK RIB KEY
 - 1 => The local key of the bank identifier is checked according to the country
 - 0 => The local key of the bank identifier is not checked
 - for France and Spain only*
- CHECK IBAN KEY
 - 1 => the IBAN key of the bank identifier is checked if it is of IBAN type
 - 0 => The IBAN key of the bank identifier is not checked

If this option is enabled, a message will inform the user that the key is incorrect but will not offer any alternatives (to avoid fraud).

IBAN Conversion Tool

This independent utility "convrib.exe" is provided to convert existing accounts into the IBAN form.

The (/C) argument with the value ENTITY enables the conversion of contract manager's accounts.

The (/U) argument enables:

- the identification of the user (alias) who asks for conversion,
- the definition of the entity that holds the accounts to convert = entity linked to the user,
- the definition of the third parties' accounts concerned by the conversion = third parties' accounts linked to the entity to which the user belongs.

This tool is traced in UMAPI for entities' accounts.

Validating a Bank Identifier

Aim: to validate a local bank code using a specified IBAN number

Validating BIC/IBAN combination

Aim: to validate that the BIC specified for the bank holding the account is coherent with the local bank code appearing in the IBAN number.

Type

Select the type if it exists or create it by clicking the button following the selection combo box.

During the creation, select "Current account" in "Category" combo box to be able to use this account for the creation of payment orders.

To make it easier to select accounts when entering transactions, you can "classify" accounts as "debit accounts", "credit accounts" and "debit/credit accounts".

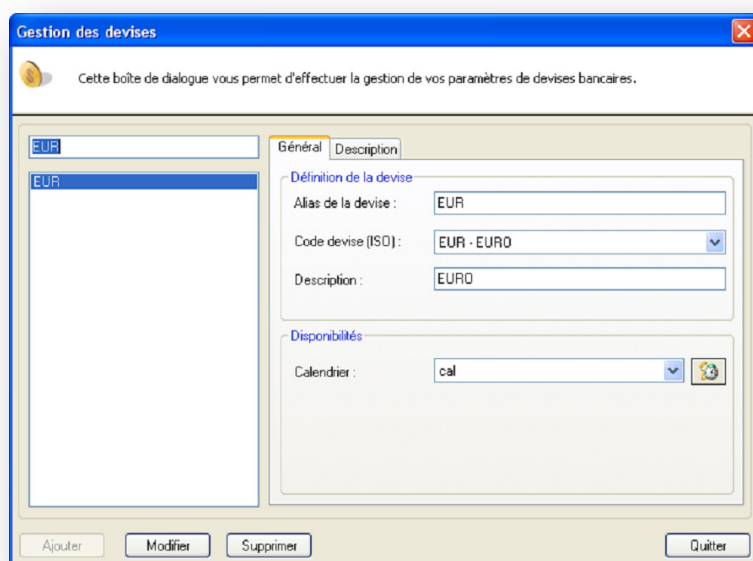
"Debit" and "debit/credit" accounts are proposed when you select an account to be debited for the following transaction types: domestic transfer, international transfer, commercial transfer, funds transfer, cheque.

"Credit" and "debit/credit" accounts are proposed when you select an account to be credited for the following transaction types: funds transfers and direct debits.

Currency

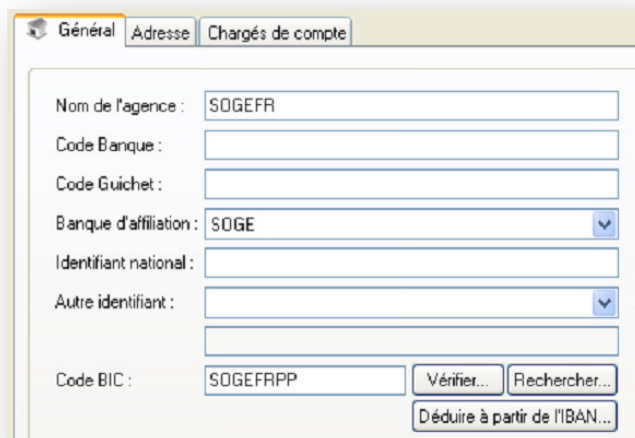
Select the currency if it exists or create it by clicking the button following the selection combo box.

When creating a currency, the user must associate it to an ISO code. A calendar can also be associated to the currency in order to define closed days for this currency (impossible transaction on certain days). If the options are selected, the calendar is taken into account when checking the execution and value dates upon transaction creation.



Branch

Select the branch holding the account if it already exists, or create it by clicking the button following the selection combo box.



The screenshot shows a software window with three tabs: 'Général', 'Adresse', and 'Chargés de compte'. The 'Général' tab is active. It contains the following fields and controls:

- Nom de l'agence : SOGEFR
- Code Banque : [empty]
- Code Guichet : [empty]
- Banque d'affiliation : SOGE (dropdown menu)
- Identifiant national : [empty]
- Autre identifiant : [empty] (dropdown menu)
- Code BIC : SOGEFRPP
- Buttons: Vérifier..., Rechercher..., Dédire à partir de l'IBAN...

To create a branch, in the General tab, enter:

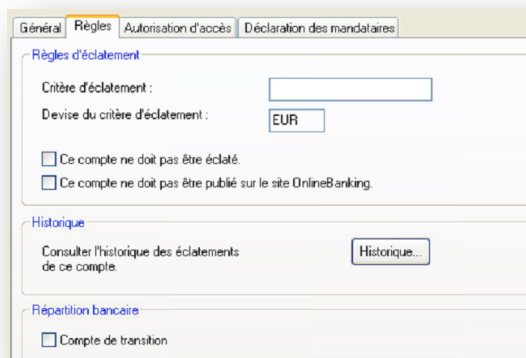
- A code that identifies the branch in the system
- The name of the branch
- The Bank code and Branch code of the local bank identifier if they exist
- The affiliated bank (bank with which the telematics contract has been agreed): selected from the financial institution type entities previously created
- The national identifier (SIRET)
- Another identifier (SIREN)
- The BIC code on 8 or 11 characters (same checking, searching and deriving functions that those described in 2.3.2.1.)

On the Address tab, enter:

- The postal address
- The country code (very important to manage domestic transfers)

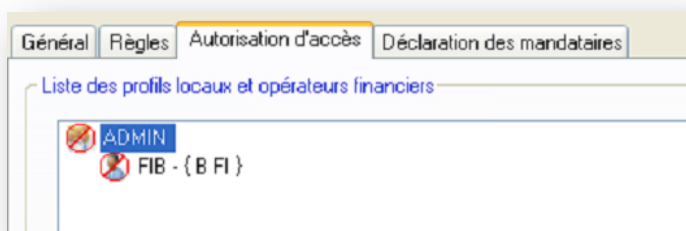
Rules

The "Transition Account" flag is used only in the perspective of a bank distribution. Each transaction using the transition account will be considered as a transaction of whose definitive bank will be assigned through this function. This account will not be proposed for transaction manual entry.



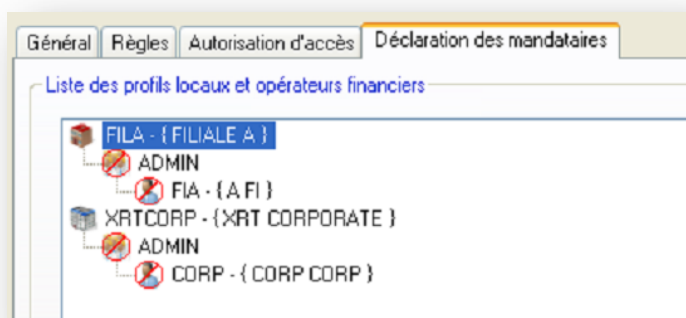
Access Authorization

From this tab, define the users **belonging to the current entity** who have access to this entity.



Declare Proxy

From this tab, define the users **who do not belong to the current entity** with access to the accounts of this entity.



Step 5: Setting up Notification Contracts

This step is only required to use the alert features: such features actually require the creation of a Notification Contract.

To create a Notification Contract, right-click Entity then select Contracts/Notification/New Notification.

Note: to modify a contract via the Online Banking Administration (in terms of recipients), check the “Authorized to modify the contract via the Internet” box.

Operating the Payments Module (excluding POs)

Work Environment

Mandatory Setup

Transaction Categories

A transaction category is a sub-set of a transaction type defined according to the company's needs (bank partners, reporting, etc.).

For example, the following categories apply to the "domestic transfer" type:

- payroll transfers
- supplier transfers
- expense account transfers, etc.

The transaction category is the first element to be configured since it is needed by other configuration elements (profiles, thresholds, import options, etc.).

For Online Banking, access via Configuration/Transaction categories



Once it has been created, a transaction category cannot be modified. It can only be deleted.

For each transaction category, a setting enables the definition of a minimum waiting time before launching the bank file generation depending on the execution date. The aim is to avoid the early sending of the transaction with a distant execution date...

Example: CAT1/ the remittance generation is possible 3 days before the execution date.

Creation of a remittance containing a CAT1 transaction with 11/09/2007 as execution date. This remittance will only be generated from 11/06/2007. Creation processes launched before this date will not carry out this remittance.

Concerning the value terms setup, see § 3.1.5.

Access to Transaction Categories

Access to transaction categories can be denied to certain operators. By default, all transaction categories can be accessed by all operators.

For Online Banking, access via Security/Access to transaction categories

Administration Crédit Import Crédit Export Téléchargement Paiements Signature Extraits Bancaires

Autorisation d'accès aux catégories de transaction

Vous pouvez limiter l'accès à certaines catégories de transaction en fonction des utilisateurs. Pour chaque utilisateur, vous pouvez donner accès ou non à une catégorie de transaction. Pour donner à un utilisateur l'autorisation d'accès aux catégories de transaction, sélectionnez l'utilisateur et cochez les catégories de transaction auxquelles il aura accès puis cliquez sur le bouton "Enregistrer" avant de passer à un autre utilisateur.

Nom de l'utilisateur :

Liste des catégories de transactions - Page 1/1

20 résultats par page

N°	Type de transaction	Libellé
<input checked="" type="checkbox"/> 9	Virement domestique	VD1
<input checked="" type="checkbox"/> 1	Virement domestique	VD160
<input checked="" type="checkbox"/> 10	Virement domestique	VD2
<input checked="" type="checkbox"/> 3	Virement international	MT101
<input checked="" type="checkbox"/> 2	Virement international	VI320
<input checked="" type="checkbox"/> 13	Ordre de paiement	OP CP
<input checked="" type="checkbox"/> 15	Ordre de paiement	OP CP1

☒ Enregistrer

Profiles

A profile is the association of 4 elements:

- a bank (financial institution, see Contract Manager)
- a transaction type (domestic transfer, international transfer, etc.)
- a transaction category (according to the transaction type)
- a "set of variables" (see Service Manager)

The way you configure a profile depends on the following question: what file format is used to remit payroll transfers to BNP? Answer: AFB 160

Summary of available formats/transaction types:

Format Code	Transaction Type	Format Description	Country	Bank
AEB19PREL	Direct Debit	AEB 19	ES	-
AEB34CHQ	Cheque	AEB34	ES	-
AEB34VDOM	Domestic Transfer	AEB34	ES	-
AEB34VTS	Funds Transfer	AEB34	ES	-
AEB58ANTC	Direct debit (early credit)	AEB58	ES	-

AFB160	Domestic Transfer	AFB160	FR	-
AFB160PREL	Direct Debit	AFB160	FR	-
AFB160VTS	Funds Transfer	AFB160	FR	-
AFB320	International Transfer	AFB320	FR	-
AFB320VF	Domestic transfer (European)	AFB320VF	FR	-
CBIPCVDOM	Domestic Transfer	CBI_PC	IT	-
CIRI128VDOM	Domestic Transfer	CIRI 128	BE	-
CLIEOP3VDOM	Domestic Transfer	CLIEOP3	NL	-
CLIEOP3PREL	Domestic Direct Debit	CLIEOP3	NL	-
DD96AABNDO	Domestic Direct Debit	DIRDEB 96.A	EDIFACT	ABN AMRO
DD96ABNPDO	Domestic Direct Debit	DIRDEB 96.A	EDIFACT	BNP
DD96ACRGDO	Domestic Direct Debit	DIRDEB 96.A	EDIFACT	
DD96ACRGIN	International direct debit	DIRDEB 96.A	EDIFACT	
DD96ADBDO	Domestic Direct Debit	DIRDEB 96.A	EDIFACT	Deutsche Bank
DD96ASCBDO	Domestic Direct Debit	DIRDEB 96.A	EDIFACT	SCB
DTA827VDOM	Domestic Transfer	DTA 827	CH	UBS
DTA830VINT	International Transfer	DTA 830	CH	UBS
DTA836VINT	International transfer (IBAN)	DTA 836	CH	UBS
DTAUSPREL	Direct Debit	DTAUS	DE	-
DTAUSVDOM	Domestic Transfer	DTAUS	DE	-
MT100	Domestic Transfer	MT100	SWIFT	-
MT101	International Transfer	MT101	SWIFT	-
MT103	Domestic Transfer	MT103	SWIFT	-
OPAE22VDOM	Domestic Transfer	OPAE 22	CH	Post Finance
OPAE27VDOM	Domestic Transfer	OPAE 27	CH	Post Finance

PAY912VDOM	Domestic Transfer	PAYORD 91.2	EDIFACT	
PAY912VINT	International Transfer	PAYORD 91.2	EDIFACT	
PAY912VTSDO	Funds Transfer	PAYORD 91.2	EDIFACT	
PAY912VTSIN	Funds Transfer	PAYORD 91.2	EDIFACT	
PAY96AABNVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	ABN AMRO
PAY96AABNVTSIN	Funds Transfer	PAYMUL 96.A	EDIFACT	ABN AMRO
PAY96ABOAVTSDO	Funds Transfer	PAYEXT 96.A	EDIFACT	BOA
PAY96ABOAVTSIN	Funds Transfer	PAYEXT 96.A	EDIFACT	BOA
PAY96ACHVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	UBS
PAY96ACHVTSIN	Funds Transfer	PAYMUL 96.A	EDIFACT	UBS
PAY96ADBVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	Deutsche Bank
PAY96ADBVTIN	Funds Transfer	PAYMUL 96.A	EDIFACT	Deutsche Bank
PAY96ASCBVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	SCB
PAY96ASCBVTSIN	Funds Transfer	PAYMUL 96.A	EDIFACT	SCB
PAY96ASEBVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	SEB
PAY96ASEBVTIN	Funds Transfer	PAYMUL 96.A	EDIFACT	SEB
PAY96AVTSDO	Funds Transfer	PAYMUL 96.A	EDIFACT	BNP
PAY96AVTSIN	Funds Transfer	PAYMUL 96.A	EDIFACT	BNP
PAYEXT96A	Commercial Transfer	PAYEXT 96.A	EDIFACT	
PAYEXT96ABOAVDOM	Domestic Transfer	PAYEXT 96.A	EDIFACT	BOA
PAYEXT96ABOAVINT	International Transfer	PAYEXT 96.A	EDIFACT	BOA
PAYMUL96AABNVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	ABN AMRO
PAYMUL96AABNVINT	International Transfer	PAYMUL 96.A	EDIFACT	ABN AMRO
PAYMUL96ACHVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	UBS
PAYMUL96ACHVINT	International Transfer	PAYMUL 96.A	EDIFACT	UBS

PAYMUL96ACRGVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	BNP
PAYMUL96ACRGVINT	International Transfer	PAYMUL 96.A	EDIFACT	BNP
PAYMUL96ADBVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	Deutsche Bank
PAYMUL96ADBVINT	International Transfer	PAYMUL 96.A	EDIFACT	Deutsche Bank
PAYMUL96ASCBVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	SCB
PAYMUL96ASCBVINT	International Transfer	PAYMUL 96.A	EDIFACT	SCB
PAYMUL96ASEBVDOM	Domestic Transfer	PAYMUL 96.A	EDIFACT	SEB
PAYMUL96ASEBVINT	International Transfer	PAYMUL 96.A	EDIFACT	SEB
PS2PREL	Domestic Direct Debit	PS2	PT	-
PS2VDOM	Domestic Transfer	PS2	PT	-
USVDOM	Domestic Transfer	ACH	US	-
USVINT	International Transfer	ACH	US	-
USVTS	Funds Transfer	ACH	US	-
VCOM400NAT	Commercial Transfer	VCOM 400	FR	NATEXIS
VCOM400CAI	Commercial Transfer	VCOM 400	FR	CAI
VCOM400SG	Commercial Transfer	VCOM 400	FR	Société Gale
VCOM400CL	Commercial Transfer	VCOM 400	FR	Crédit Lyonnais
AEB34-1	Domestic Transfer	AEB341VDOM	ES	-
AEB34-1	International Transfer	AEB341VINT	ES	-
AEB100	Cheque	AEB100	ES	-
SCTVDOM V2	Domestic Transfer	SCTVDOM	EUROPE	-
SCTVINT V2	International Transfer	SCTVINT	EUROPE	-
XMLVDOM V2	Domestic Transfer	XMLDOM	ISO 20022	-
XMLVINT V2	International Transfer	XMLVINT	ISO 20022	-
SCTVDOM V3	Domestic Transfer	SCTVDOM03	EUROPE	-

SCTVINT V3	International Transfer	SCTVINT03	EUROPE	-
XMLVDOM V3	Domestic Transfer	XMLDOM03	ISO 20022	-
XMLVINT V3	International Transfer	XMLVINT03	ISO 20022	-
XMLVTSDO	Domestic Funds Transfer	XML	ISO 20022	-
XMLVTSIN	International Funds Transfer	XML	ISO 20022	
SDDMTEC	Direct Debits using Mandates from the Mandate Factory	SDD CORE and B2B	EUROPE	
SDDCORE	Direct Debits using Payment Mandates	SDD CORE	EUROPE	
Sddb2B	Direct Debits using Payment Mandates	SDD B2B	EUROPE	

For Online Banking, access via Procedures/Profiles

Only the format of a profile can be modified.

A profile cannot be deleted if an existing transaction is using this profile.

Managing Optional BIC

Regulation

For SCTs and SDDs, the Rule Book V7 specifies whether BIC is optional or not.

- optional for domestic transactions as of 02/01/2014
- mandatory for SEPA International Transactions until 01/31/2016 and further on for non-SEPA International Transactions

For the Creditor's Bank (data 2.77)

- No specification on whether BIC is optional or not

Adaptation

As of version 11.4, the new "xxbicontrol" variable may have the following values:

- 1: BIC for Banks (debit/credit) mandatorily specified until 02/01/2014
- 2: Mandatory BIC for Third Party Bank until 02/01/2014 and optional BIC for Entity Bank
- 3: Mandatory BIC for Entity Bank until 02/01/2014 and optional BIC for Third Party Bank
- 4: Mandatory BIC for Banks (debit/credit) until 02/01/2016
- 5: Mandatory BIC for Third Party Bank until 02/01/2016 and optional BIC for Entity Bank
- 6: Mandatory BIC for Entity Bank until 02/01/2016 and optional BIC for Third Party Bank
- 7: Optional BIC for Banks (debit/credit)
- 8: Optional BIC for Third Party Bank until 02/01/2016 and mandatory BIC for Entity Bank
- 9: Optional BIC for Entity Bank and mandatory BIC for Third Party Bank

If this variable does not exist on certain profiles, then BICs for Entity Bank and Third Party Bank are mandatory, just like in 11.35.

Optional Configuration

Management Rules

The speed of processing a payment transaction can vary according to the needs of the company and the transaction type and may involve several persons depending on how the management rules have been configured.

You can therefore limit the right to modify/delete a transaction to the originator of the transaction.

Eg.: A and B create transactions T1 and T2 respectively. Both A and B have the required access level to modify and delete transactions.

Depending on the configuration:

- either A can modify/delete only transaction T1 and B only T2
- or A and B can modify/delete transactions T1 and T2

The same logic applies to validation and authorization.

A validation level is set by default, but if required, you can activate a second transaction validation level: authorization (check the box).

However, even when enabled, these two validation levels are only activated after any thresholds configured have been considered (see § Thresholds).

You can therefore limit the right to validate a transaction to the originator of the transaction.

Eg.: A and B create transactions T1 and T2 respectively. A and B both have the required level of rights to validate transactions.

Depending on the configuration:

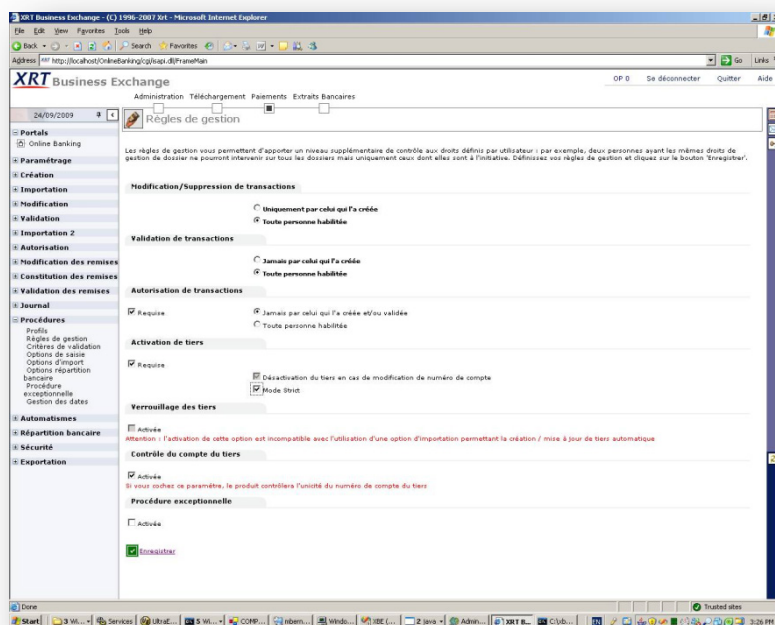
- either A can validate only transaction T1 and B only T2
- or A and B can validate transactions T1 and T2

You can therefore limit the right to authorize a transaction to the originator of the transaction and/or the person who validated the transaction.

Eg.: A and B create transactions T1 and T2 respectively. A validates transaction T2 and B validates transaction T1. A, B and C have the required level of rights to authorize transactions.

Depending on the configuration:

- either only C can authorize transactions T1, T2 and T3
- or A or B or C can validate transactions T1, T2 and T3



You can enhance the security on third party management by requesting:

- the third party activation for the transaction to be used, or even its deactivation if any change has been made on the third party account.
- the third party "locking", i.e. the impossibility to edit it, if it is taken from a not generated transaction
- a uniqueness check on third party accounts

Warning: concerning the strict mode: in strict mode, any modification on the third party account implies deactivation for this third party, but also suspension for the transaction involving the third

party, potentially, suspension for the remittance containing this transaction and eventually suspension for the batch that includes the transaction if it was imported. The third party reactivation will trigger the reset to their statuses before the third party deactivation for the transaction, the remittance and the batch.

The user can also define the use of the exceptional procedure when defining management rules (possible modification of the transactions which are not editable in standard process).

Validation Criteria

The speed with which a payment transaction is processed varies, depending on the needs of the company and the transaction type.

You can fix limits, i.e.:

- the amount from which a transaction cannot be remitted to the bank without validation
- The amount from which a transaction cannot be remitted to the bank without double validation (authorization)
- the amount from which a remittance cannot be remitted to the bank without validation
- The minimum number of transactions from which a remittance cannot be remitted to the bank without validation

Case study:

- any payroll transfer under €2500 will be submitted to the bank without validation
- any payroll transfer between €2500 and €3500 must be validated
- any payroll transfer above €3500 must undergo double validation.
- Any domestic remittance above €10000 must be validated
- Any domestic remittance containing more than 500 transactions must be validated

This is implemented by setting the following validation criteria:

- Application: Transaction
 - Transaction type: Domestic Transfer
 - Transaction Category: Payroll Transfer
 - Validation Threshold: €2500
 - Authorization Threshold: €2500
- Application: Remittance
 - Transaction Type: Domestic Transfer
 - Validation Threshold: €10000
 - Minimum number of Transactions: 500

Note: Threshold(s) is (are) expressed in the reference currency. For transactions/remittances expressed in currencies other than the reference currency (international transfers, extended domestic transfers), an exchange rate will be calculated when the list of transactions to be validated and authorized is displayed.

An authorization threshold for transaction can only be set if the authorization phase is required (see § Management Rules). This limit must be higher than the validation limit.

By default there are no thresholds for transactions: this means that all transactions created can be remitted directly to the bank.

For Online Banking, access via Procedures/Validation Criteria

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Ajout de critères de validation

Pour définir les critères de validation, vous devez préalablement sélectionner le niveau d'application de ces critères : transaction ou remise. Ensuite, définissez les critères qui feront que la transaction ou la remise devra être validée ou non pour poursuivre le cycle de traitement.

Application : Transaction ▼

Définition

Type de transaction : ▼

Catégorie de transaction : ▼

Banque : ▼

Payeur : ▼

Compte à débiter : ▼

Groupe de tiers : ▼

Montant minimum de la transaction à valider : 0.00 EUR (Devise de référence)

Montant minimum de la transaction à autoriser : 0.00 EUR (Devise de référence)

☒ Enregistrer ✖ Réinitialiser

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Ajout de critères de validation

Pour définir les critères de validation, vous devez préalablement sélectionner le niveau d'application de ces critères : transaction ou remise. Ensuite, définissez les critères qui feront que la transaction ou la remise devra être validée ou non pour poursuivre le cycle de traitement.

Application : Remise ▼

Définition

Type de transaction : ▼

Banque : ▼

Payeur : ▼

Compte à débiter : ▼

Montant minimum de la remise : 0.00 EUR (Devise de référence)

Nombre minimum de transactions :

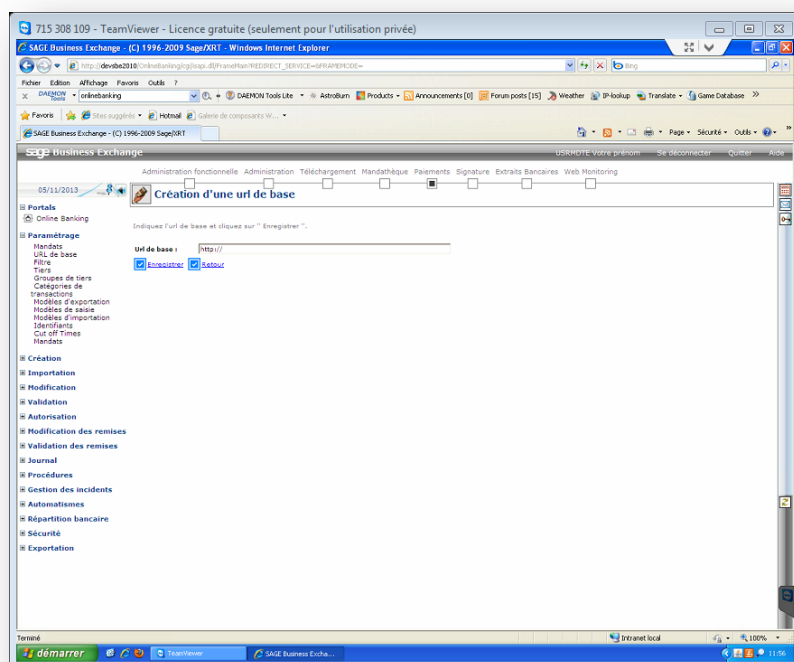
☒ Enregistrer ✖ Réinitialiser

Document URL

URL links on Payment Transactions grant access to one or several documents.

Warning: these documents are not stored in SBE tables, hence their availability depends on the system providing them.

Use case for Initial URL function in Setup menu of Payment module (URLFR for PARAMFR)



Filters

Filters are pre-saved selection screens which can be customized by the user.

For Online Banking, access is made through Configuration/Filters.

There are three types of filters:

- Third Party: this filter can be applied to the list of third parties and to the list of third-party groups (only the "group(s)" criterion will be applied, it can help you to select a third party when entering transactions).
- Transactions: this filter can be applied to lists of transactions to be modified, validated, authorized, transmitted and to the transaction ledgers. A "transactions" filter can apply to all transaction types or to one particular transaction type.
- Remittances: this filter can be applied to the remittance ledger.

At creation, a filter can be declared as:

- Default: the filter is automatically applied when the associated function is used.
- Public: the filter can be used by all the operators of the entity.
- Private: the filter can only be used by its creator.

There can only be one default public filter for each filter type for an entity.

There can only be one default private filter for each filter type for an operator.

The filter is not mandatory: if there is no filter for a function, the list contains all possible elements (+ depending on the operator's rights on the transaction types).

If a filter is applied to a list, it can be modified in this list depending on the operator's level of rights:

- modifications of the selection criteria are not applied immediately to this event ("Apply to list" action)
- modifications to selection criteria can be permanent ("Modify" action)

The filter types will be examined in more detail below.

List Display Options

Possibility for high volumes to modify the default display options.

- The Dirty-read option enables the view of whole lists including elements potentially involved in a running process without any delay.
- Option avoiding the display of lists when certain functions of transaction management have been activated.

Third Party Management

A third party is the entity connected with the initiator of the transaction (opposite party).

The third party will be credited (transfer, cheque) or debited (direct debit), according to the transaction type.

Before it can be used in a transaction, the third party must exist in the Online Banking repository.

There are different ways of managing the third party database:

- No upstream information system holds the information, third parties are created manually (entered)
- An information system can provide the information: 2 solutions
 - information relating specifically to third parties is extracted from this system and imported directly to the Online Banking third-party database (third-party import function)

- Information is only available when extracting payment transactions to be executed: information is imported indirectly to the Online Banking third-party database (transaction import function with option to create/update the third-party database)

The third party has a status: enabled or disabled. This status will be exploited only if the third party activation option has been set up:

- if not, the third party status will not be displayed (always enabled)
- if yes, the enable/disable functions will be available (right level = administration)

If a disabled third party is selected during transaction input, the transaction status will be "Suspended".

Consequences of a third party deactivation could be viewed from the list of third parties by selecting the deactivated third party.

Only the third party (re)activation allows reintroducing the transaction into the management cycle.

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Transactions suspendues : ES TIERS 2

Vous trouverez ci-dessous la liste des transactions suspendues suite au caractère non actif du ou des tiers utilisés sur ces transactions. Les transactions sont bloquées jusqu'au passage en statut actif de ces tiers. Chaque transaction peut être visualisée.

Liste des transactions suspendues - Page 1/1

20 résultats par page

N°	Type de transaction	Catégorie	Banque	Payeur	Date	Référence	Montant
61	Prélèvement	ENCAISSEMENTS ES	BNP		08/02/2006	TRN ES 2	1000.00 EUR

Third Party List

Possibility of search by third party code and/or name, or with the "Third party" filter

Administration Paiements Signature Extraits Bancaires

Gestion des tiers

Les tiers ainsi que leurs banques et/ou comptes doivent être créés préalablement à la saisie des transactions de paiement. Lors de la création d'une transaction, vous sélectionnez un tiers existant. Les tiers existants sont listés de manière synthétique. Pour créer un nouveau tiers, cliquez sur le bouton "Ajouter un tiers". Pour visualiser en détail les informations relatives à un tiers ou pour le modifier ou supprimer, cliquez sur son identifiant bancaire.

Recherche

Filtre appliqué : [v]

Code : [] Nom : []

Liste des tiers - Page 1/1

20 résultats par page

Tiers	Identifiant bancaire	Banque	Pays	Source	Statut	Tn
01 - TIERS 1	FR8888877777566666666655	BNP	FR	Manuel	Actif	

Ajout d'un tiers

Pour ajouter un tiers, cliquez le bouton "Ajouter un tiers" ou pour importer une liste de tiers cliquez sur le bouton "Importer".

☒ Ajouter un tiers ☒ Importer des tiers

Autres actions

Vous pouvez supprimer, imprimer la fiche descriptive d'un ensemble de tiers.

☒ Supprimer la sélection ☒ Imprimer la sélection ☒ Activer la sélection ☒ Désactiver la sélection

Creating Third Parties Directly

For Online Banking, access via Configuration/Third Parties

Creating a third party involves entering information on the third party, its bank and its account. In other words, there can only be one bank account for each third party.

The entry form for third party creation consists of several sections:

- identification of the third party (code, name, address, country)
- identification of its bank (name, address, country, BIC)
- identification of its bank account (bank identifier, type, currency, location)
- membership of this third party to one or more groups (assuming that third-party groups have already been created, see § Third-Party Groups)

The only mandatory entries are the code and the name of the third party, however in most cases, information on its location and account is essential to use this third party.

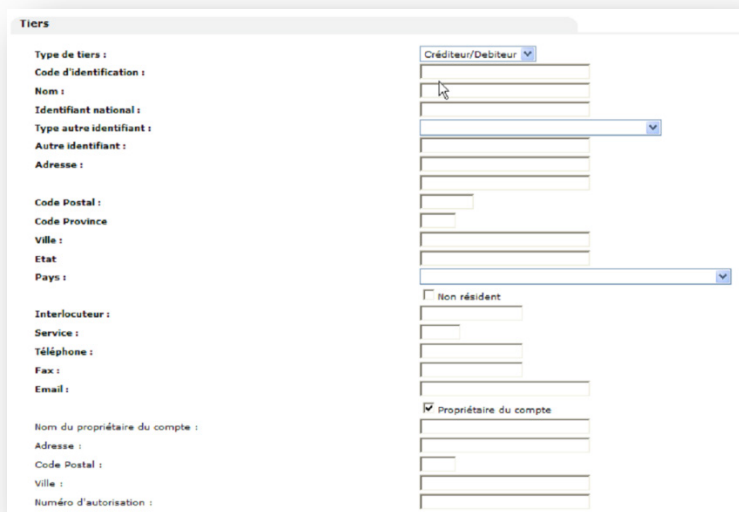
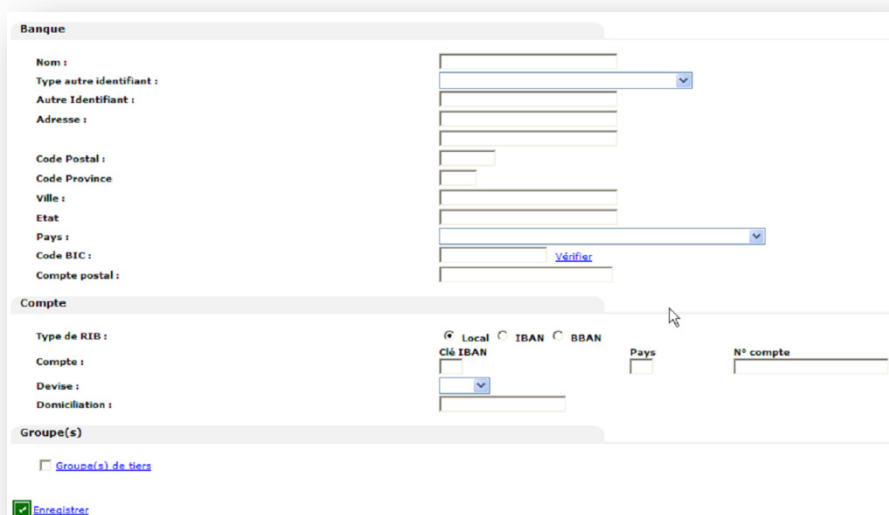
All identification data (identification of the third party, its bank and its account) can be transmitted to the bank (depending on the level of detail of the information in the generated format).

The two other items of information "third party type" and "third party group" are "functional" data to help the user working with the data.

The "third party type" option can be used to limit the list of third parties offered during creation of a transaction according to the transaction type:

- a "debtor" third party is only offered for selection during input of a disbursement transaction (transfers, cheques)
- a "creditor" third party is only offered for selection during input of a receipt transaction (direct debits)
- a "debtor/creditor" third party is offered for selection during input of any kind of transaction

Third party groups can be used to limit the number of third parties proposed by selecting a third-party group in advance. Only the third parties belonging to the group already selected, are listed.

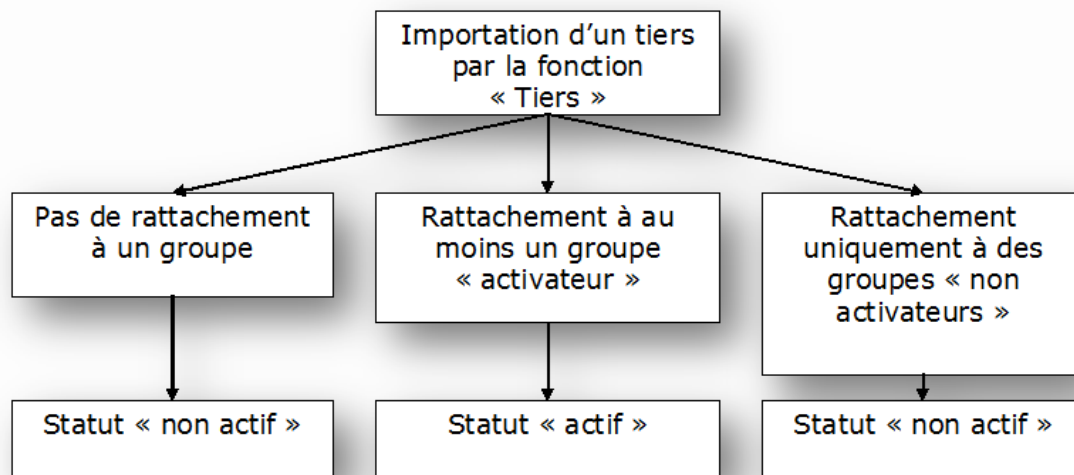
If third party activation option is set up, then every new third party has the status "disabled" except if, during input, it is linked to an "activator" group (see section "Third party groups").

Activation is performed through the third party list by selecting third parties and using the "Enable selection" button.

Importing Third Parties Directly

Third parties can be imported either manually or automatically.

In both cases the expected file structure (XML) must be respected.



Manual Import

In Online Banking, access is via Configuration/Third Parties, then from the list of third parties select “Import Third Parties”.

Administration Paiements Signature


Importation des tiers

Pour importer des tiers, veuillez sélectionner le fichier contenant les informations d'import puis cliquez le bouton 'Importer'.

Nom du fichier à importer : Parcourir...

☐ Convertir les comptes en IBAN

☒ [Importer](#)

 [Affichage de vos traitements différés](#)

Select the file you want to import and click “Import.”

Import batches are not processed in real time. They are systematically queued and processed in accordance with server priorities and availability (see § Service Manager).

Queued imports and the results of imports already carried out can be viewed by clicking the “Display Batch Process List” link.

Click the report icon to see the results of the import: number of transactions imported/number of transactions refused and reason for refusal.

When the option "Convert Accounts to IBAN" is selected, all the third party accounts appearing in the file and for which the <beneficiary><beneficiary_account><identifier_type> information is different from IBAN, are automatically converted into the IBAN standard.

The impossibility of account conversion does not involve a reject of the third party.

If this option is selected, the report gives the following information:

- the "Statistics" table displays a new column "Converted accounts", between the "Update" and the "Rejected" columns.
- The import details display a new section "List of Created Third Parties – Not Converted Accounts" which shows:
 - Code – Third Party Name
 - Reason

Automatic Import

The import executable is "IMPVIR.EXE".

The arguments are:

- /P: Import entity alias
- /U: Financial operator alias
- /F: Import type:
 - BENE Beneficiaries
- /DSN: ODBC connection string
- /NOLOG: No database logging
- /IBAN: Conversion of accounts into IBAN (Y/N)

Converting "accounts" files to XML format:

To convert a file to XML format and start the import process: create a .bat to be triggered before the import .bat.

Archiving imported files

To rename and move the imported file: create a .bat file to be triggered after the import .bat.

Editing imports

The import report can be edited in another file; just add the DOS "redirect" command ">name of the file to contain the report."

Example of .bat file:

```
IMPVIR /P:HOLDING /U:H1 /F:BENE c:\copy\benef.txt >TOTO.TXT
```

Structure of Third-Party File

See appended document

Creating Third Parties Indirectly

When entering a transaction, third parties can be created using the Create button located after the selection options.

This option takes the user directly to the page for creating third parties (in the same way as the third-party management function).

However, when you save:

- The third party is automatically created in the Online Banking third-party database: under no circumstances this is an occasional third party.
- the third party created is automatically set as the opposite party for the transaction.

Indirect Import of Third Parties

In the same way as with indirect creation, third parties cannot be imported by a dedicated third-party import, but by importing transactions.

The third party's details then form an integral part of the transaction's details.

Import options need to be configured for this operating mode.

In Online Banking, access is via Procedures/Import options.

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Création d'une option d'importation

La création d'une option d'importation consiste à définir pour un type de transaction donné, voire pour une catégorie de transaction donnée, si le traitement d'importation inclut la création/mise à jour des tiers indiqués dans les transactions de paiement importées. Elle consiste également à définir si une transaction importée pourra être modifiée dans son intégralité, partiellement ou pas du tout après importation. Dans le cas d'une modification partielle, vous devrez définir les éléments devant rester modifiables après importation. Cliquez sur le bouton 'Enregistrer' pour enregistrer votre option.

Type de transaction :

Catégorie de transaction :

Création/Mise à jour automatique des tiers : ☐ Oui ☒ Non ☐ Activer automatiquement les tiers créés

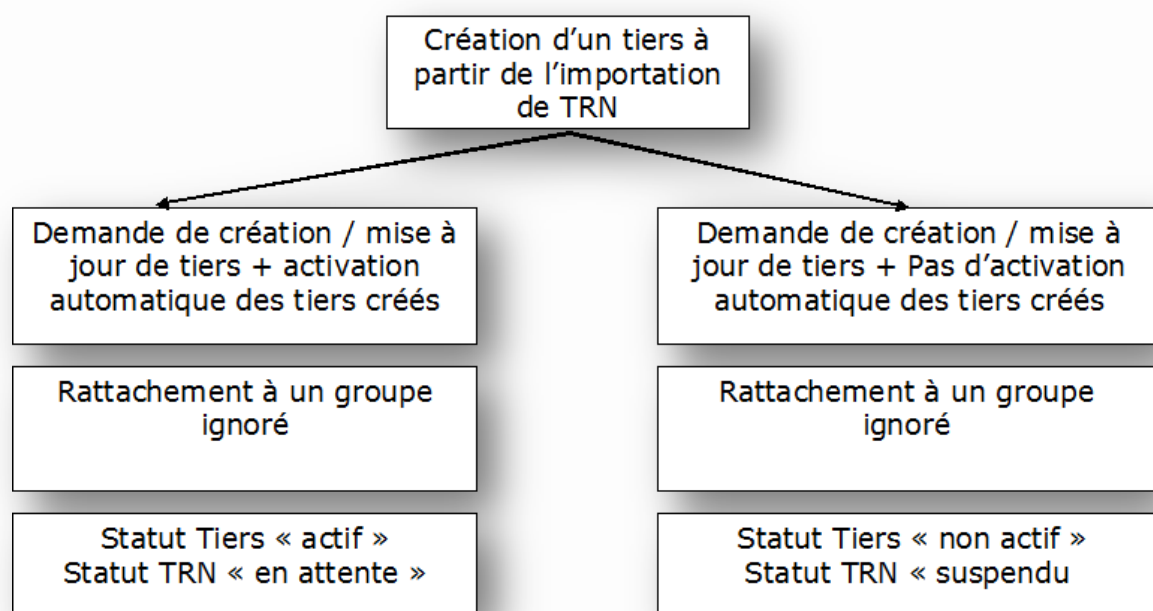
Mode d'importation des paiements :

Données modifiables en mode semi-avancé : ☐ Compte à débiter ☐ Date d'exécution ☐ Montant ☐ Devise ☐ Motif

☒ Enregistrer ☐ Réinitialiser

The “Create/Update Third Parties Automatically” option specifies that when a certain type of transaction is imported for a certain category, the transaction information contains the data relating to the third party (and its bank/account) and there is no need to search for this third party in the third-party database before accepting the transaction but that it has to be created at the same time as the transaction is created.

An option allows to define if third parties created by this way are automatically enabled (if not, transactions would be suspended).



Third Party Groups

Third parties in the database can consist of groups: for example employees, suppliers, etc.

One third party can fall under several categories.

The contents of a group can be changed at any time (provided the user has sufficient rights).

A group can be deleted at any time with no impact on the third parties that belong to this group.

For Online Banking, access via Configuration/Third-party groups

Ajout d'un groupe de tiers

Chaque groupe créé est identifié par un libellé unique que vous devez saisir. La liste des tiers existants vous est présentée afin que vous puissiez sélectionner les tiers que vous souhaitez rattacher au groupe. Un tiers peut appartenir à plusieurs groupes. Pour créer un groupe de tiers, saisissez son libellé, sélectionnez les tiers à y rattacher et cliquez sur le bouton 'Enregistrer'.

Libellé du groupe :

Liste des tiers - Page 1/1

50 résultats par page

<input checked="" type="checkbox"/> Nom tiers	Pays
<input type="checkbox"/> AA	
<input type="checkbox"/> ALTO S.A.	FR
<input type="checkbox"/> DUPONT Jacques	FR
<input type="checkbox"/> DURANT Paul	FR
<input type="checkbox"/> EFDEDDDE	
<input type="checkbox"/> KOSMOS AG	DE
<input type="checkbox"/> MARECHAL Denis	FR
<input type="checkbox"/> MARTIN Charlotte	FR
<input type="checkbox"/> OPTISPEED	FR

☒ Enregistrer ☐ Réinitialiser

A group can be "activator":

Ajout d'un groupe de tiers

Chaque groupe créé est identifié par un libellé unique que vous devez saisir. La liste des tiers existants vous est présentée afin que vous puissiez sélectionner les tiers que vous souhaitez rattacher au groupe. Un tiers peut appartenir à plusieurs groupes. Pour créer un groupe de tiers, saisissez son libellé, sélectionnez les tiers à y rattacher et cliquez sur le bouton 'Enregistrer'.

Libellé du groupe : ☐ Activer automatiquement les tiers du groupe

It means that **only** during input, if the third party is linked to an "activator" group, it is "enabled".

Access to Third Party Groups

Access to third-party groups can be denied to certain operators. By default, all groups can be accessed by all operators.

Access to the function for defining access to third-party groups depends on access to the AUTGRBFR function.

For Online Banking, access via Security/Access to third-party groups

Autorisation d'accès aux groupes de tiers

Vous pouvez limiter l'accès à certains groupes de tiers en fonction des utilisateurs. Pour chaque utilisateur, vous pouvez donner accès ou non à un groupe de tiers. Pour donner à un utilisateur l'autorisation d'accès à un ou plusieurs groupes de tiers, sélectionnez l'utilisateur et cochez les groupes de tiers auxquels il aura accès puis cliquez sur le bouton 'Enregistrer' avant de passer à un autre utilisateur.

Nom de l'utilisateur :

Liste des groupes de tiers - Page 1/1

50 résultats par page

N°	Libellé
<input checked="" type="checkbox"/> 4	FOURNISSEURS INTERNATIONAUX
<input checked="" type="checkbox"/> 2	FOURNISSEURS LOCAUX
<input checked="" type="checkbox"/> 1	SALARIES
<input checked="" type="checkbox"/> 3	STAGIAIRES 2004

☒ Enregistrer ☐ Réinitialiser

"Third Party" Filters

Reminder: "Third party" filters can be applied to:

- the list of third parties
- the list of third-party groups (in this case, only the "group(s)" criterion is used)
- the list of third parties that can be selected when the transaction is entered

Some of the criteria used to define filters can be "multiple":

- Third Party Group
- Name(s)

For both criteria, you can select items in the newly open window. Before selection,

- the list can be sorted in ascending (0=>n, A=>Z) or descending order (n=>0, Z=>A)
- the list can be restricted to elements starting with "XXX" (N.B.: * cannot be used in this field)

To view the result, click the "Display list" action (not displayed dynamically).

Note that once the items have been selected, you must click the "Save" button and close the window by clicking X, in order to save the criteria in the filter.

- Country
- Currency(ies)

The multiple criteria selection principle is different for these two criteria. When enabled (box selected), the combo box opens and multiple selections can be made using the Ctrl key.

When you select a filter, it is automatically applied to the list.

One-Time Third Party

One-time Third Parties are not created in the Third Party table. They are only linked to the transactions using them. Once the transaction is deleted, the third party is deleted too.

User Rights on One-time Third Parties according to Transaction Categories

To use a one-time third party on a transaction, you first need to define which transaction categories will allow using one-time third parties.

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Autorisation d'accès aux catégories de transaction

Vous pouvez limiter l'accès à certaines catégories de transaction en fonction des utilisateurs. Pour chaque utilisateur, vous pouvez donner accès ou non à une catégorie de transaction. Pour donner à un utilisateur l'autorisation d'accès à une ou plusieurs catégories de transaction, sélectionnez l'utilisateur et cochez les catégories de transaction auxquelles il aura accès puis cliquez sur le bouton 'Enregistrer' avant de passer à un autre utilisateur.

Nom de l'utilisateur :

Liste des catégories de transactions - Page 1 / 1

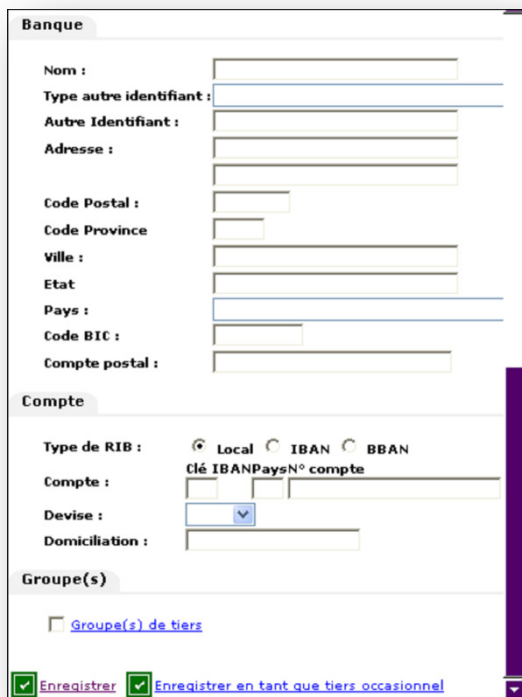
20 résultats par page

N°	Type de transaction	Libellé	Utilisation Tiers occasionnel
135	Virement domestique	VD160	<input checked="" type="checkbox"/>
136	Virement international	VI320	<input checked="" type="checkbox"/>
137	Virement commercial	VC96A	<input checked="" type="checkbox"/>

☒ Enregistrer

Using One-time Third Parties

One-time third parties are only used for transaction manual entry (not at import). When creating a third party from the transaction creation part, you specify whether the third party should be occasional or not when saving.



The one-time third party will not be displayed in the third party list. It has no status.

Export Third Parties

See § 3.1.6.3.13

Dates Management

Transaction Execution Date

The execution date can be checked according to the calendar associated to the issuing bank of the transaction, according to the calendar associated to the transaction currency or according to the cut-off time associated to the transaction category.

This control depends whether the options accessible via "Procedures/Manage dates", were enabled.

Bank and Currency Calendars

When saving the entered transaction or when controlling the imported transaction, the initial execution date is checked and potentially modified against the closed/opened days of the bank and currency.

Eg.: initial execution day entered: 9/8/2007 = closed day for the bank => deferred to the next worked day i.e. 9/10/2007 = closed day of the currency => deferred to the next day...

The initial execution date is saved and can be viewed in the transaction history: a second line appears with the date corrected according to calendars and marked as "Checking Date" in the Reason column.

Cut-off times

The cut-off time corresponds to the local deadline for the incorporation of a transaction with the execution date: D. Deferment = D+1 if deadline expired.

The cut-off time is set up by transaction category and by currency through the Setup/Cut-off times function.

Eg.: initial execution day entered: D at 4pm = Cut-off time = 3pm => deferment at D+1...

Transaction Value Date

The display of the value date on entry forms depends on the value of the X variable.

The value date can be checked against conditions that were previously set up at the level of each transaction category.

This control depends on whether the options accessible via "Procédures/Manage dates", were enabled.

Value Conditions

When creating a transaction category, use the "Add condition" button.

Here is the way value dates function:

- All credit transactions are accounted for at a value date after the transaction date
- All debit transactions are accounted for at a value date before the transaction date

The condition is expressed in calendar days or in worked days (see Calendars).

Calculating Value Date

The value date is calculated on the basis of the execution date which was controlled if the option of the execution date control was enabled after:

- the creation of the unique transaction (entry, import after control)
- the creation of a unit transaction stemming from a recurrent transaction
- a (unit or batch) modification (transaction + remittance) of the execution date.

Example:

Value Condition: Domestic transfer/Expense Account/worked D-2

Enter a transaction of Domestic Transfer type, Expense Account category with Execution Date 07/09/2007 (Monday). The bank which holds the account is closed on Saturdays and Sundays (see bank calendar).

The value date will be 05/07/2007 (Thursday ; Saturday and Sunday are not counted).

Mandates

Mandates are the authorizations granted by a debtor to a creditor, to debit an account in a given bank. (also known as "Transfer authorization") This notion was set up for the SDD offer (SEPA Direct Debit).

The mandate data are transmitted along with the transaction data in the bank file.

Setup/Mandates function to access mandate management

Administration Paiements Signature Extraits Bancaires

Création d'un mandat

Complétez les données du mandat et cliquez sur Enregistrer.

Référence :

Payé :

Id. créancier :

Pays :

Clé :

Code :

Id :

Payeur :

Date de signature :

Type de récurrence :

☒ Enregistrer ☐ Retour

Mandates consist of:

- Elements related to the contract contract reference, signature date.
- Debtor's data (payor): bank details (BIC + IBAN), name and address.
- Creditor (payee): creditor ID, corporate name, name and address.
- Direct Debit Type: one-off, recurring.

The "Reference + creditor ID" pair must be unique.

To be linked to a transaction, a mandate must be activated (validation privilege).

If a mandate is disabled, the transactions using it have the "suspended" status.

A mandate can be canceled, and in this case, the transactions using it have the "canceled" status.

Each mandate has a history. Every modification on mandates is tracked.

Date et Heure	Opérateur	Référence	Payé	Id. créancier	Payeur	Statut	Motif
25/09/2009 11:18:06	SAGE Votre prénom	MANDAT 1d	XRT	FR12ZZZDEFG	01 - TIERS 1	Annulé	
25/09/2009 11:18:00	SAGE Votre prénom	MANDAT 1d	XRT	FR12ZZZDEFG	01 - TIERS 1	Actif	
25/09/2009 11:10:13	SAGE Votre prénom	MANDAT 1c	XRT	FR12ZZZCDEFG	01 - TIERS 1	Non Actif	
25/09/2009 11:10:06	SAGE Votre prénom	MANDAT 1c	XRT	FR12ZZZCDEFG	01 - TIERS 1	Actif	
25/09/2009 11:08:09	SAGE Votre prénom	MANDAT 1B	XRT	FR12ZZZBCDEFG	01 - TIERS 1	Non Actif	
25/09/2009 11:08:04	SAGE Votre prénom	MANDAT 1B	XRT	FR12ZZZBCDEFG	01 - TIERS 1	Actif	TEST
25/09/2009 10:50:10	SAGE Votre prénom	MANDAT 1	XRT	FR12ZZZABCDEFG	01 - TIERS 1	Non Actif	TEST
25/09/2009 10:49:39	SAGE Votre prénom	MANDAT 1	XRT	FR12ZZZABCDEFG	01 - TIERS 1	Actif	

Managing Transactions

Transaction Types

Managed transaction types include:

- Domestic transfers (debit): transfers from the bank account of one company (holding company or subsidiaries) to the bank account of a third party, where the currency must be the local currency of the country of the branch holding the account to be debited.
- International transfers (debit): transfers from the bank account of one company (holding company or subsidiaries) to the bank account of a third party, where the currency is generally different from the local currency of the country of the branch holding the account to be debited.
- Commercial transfers (debit): domestic transfers (FR only). Transfers from the bank account of one company (holding company or subsidiaries) to the bank account of a third party associated to a list of settled invoices, with the option for the third party of arranging its credit before the transfer due date.
- Funds transfers (cash debit/credit): transfers between bank accounts of the same group (cash pooling, netting), which can be either domestic or international.

- Cheques (debit): transfers from the bank account of one company (holding company or subsidiaries) to the bank account of a third party, where the currency must be the local currency of the country of the branch holding the account to be debited. The third party's bank details may not necessarily be known, as it is the company's bank that issues cheques.
- Direct debits (credit): transfers from the bank account of a third party to a company bank account (holding company or subsidiaries), where the currency must be the local currency of the country of the branch holding the account to be debited.

Management Options

"Without Check" Management

This is the fastest circuit for a transaction: once created (entered or imported), the transaction is automatically taken into account by the remittance constitution and bank file creation tasks.

"Pending" transactions become "Generated" transactions without manual intervention.

"Transaction Check" Management

This is the intermediate circuit for a transaction: once created, and depending on its amount (threshold), the transaction passes through the validation phase and then through the transaction authorization phase, before being automatically taken into account by the remittance constitution and bank file creation tasks.

Validation Phase: Transactions with "Pending" status are assigned either the "Validated" status or the "Not Validated" status. Transactions with "Not Validated" status can be modified (assigned "Pending" status after modification) or deleted.

Authorization Phase: A transaction with "Validated" status is assigned either "Authorized" status or "Not Authorized" status. Transactions with "Not Authorized" status can be modified (assigned "Pending" status after modification) or deleted.

"Validated" or "Authorized" transactions become "Generated" transactions without manual intervention.

«Transaction and Remittance Check» Management

In addition to the transaction checks, a remittance check can be requested according to the remittance characteristics (amount, number of transactions in the remittance).

In this management mode, "Authorized" transactions will provide "Pending" transactions once the remittance constitution task executed. The task cannot complete as the remittances have to be validated prior to generating the bank files.

Once the remittances validated, the bank file generation task is launched, automatically changing the transactions status to "Generated".

These three checking levels can co-exist, depending on how the validation thresholds have been configured and authorization defined for each transaction category and level.

Managing Transaction Entries

Entry without Template

For Online Banking, accessed via Create/Transaction type (domestic transfer, international transfer, etc.)

The creation principle is identical for all types of transaction.

The data entry form that opens is completely blank.

- First, select the transaction category (access authorizations to transaction categories are taken into account in the list proposed)
- Then select the issuing bank (entity to which the bank file will be sent and which will issue the file over the interbank network)

After you select these two elements:

- The entry form is redesigned to match the requirements of the profile, which will have been automatically determined
- A message warns the user that no profile could be determined. This means that no profile has been configured for the selected pair [transaction category – issuing bank]. In that case, you need to create one.
- The entry form adapts to the format that is generated for the output, i.e. there is no need to worry that the information will be truncated or if a selection can be made in a combo box, etc.

Once you have completed all or part of the form, you can choose to:

- Save the transaction as a "draft" ("To Complete" action): the transaction is assigned the status "To Complete" and cannot be sent to the bank without being modified. It is not checked for the presence of mandatory information or for data consistency.
- Save the transaction for further processing ("Save" action): the transaction is checked (mandatory information, execution date/today's date). If everything is in order, a confirmation page appears before saving with a reminder of the transaction details. To confirm creation, click "Confirm". To return to the transaction, click "Cancel". When you confirm, a confirmation of entry page is displayed showing the internal number that has been assigned to the transaction by the system. Clicking "back" returns you immediately to the entry form.

Création d'un virement domestique

Vous pouvez créer un nouveau virement domestique soit à partir d'un formulaire vierge soit à partir d'un modèle. Les informations requises pour la création d'un nouveau virement domestique sont regroupées par thème : identification, intervenants, transferts, instructions ... Les champs du formulaire sont soit des champs de saisie soit des champs où l'information devra être sélectionnée dans une liste. Lorsque votre saisie sera terminée, cliquez sur le bouton 'Enregistrer' pour contrôler votre saisie. Vous pouvez à tout moment enregistrer votre saisie comme modèle en renseignant le nom du modèle et en cliquant sur le bouton 'Ajouter'.

A partir d'un modèle

Liste des modèles :

Identification

Catégorie de transaction :

Banque émettrice :

Intervenants

Donneur d'ordre : **XRT CORPORATE**

Compte à débiter :

Payé :

Transfert

Référence :

Montant :

Type de virement :

Date d'exécution : Format jj/mm/aaaa

Data Entry using Templates

Template Management

You can create entry templates via the Setup/Entry Templates function. The templates are created in the same way as for transactions. The data entry forms depend on the defined profile.

Unlike for transactions, template entry forms do not include the following elements: date, amount, currency.

Business Exchange Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Ajout d'un modèle de saisie

Vous allez créer un modèle qui pourra s'appliquer pour simplifier la création de transactions.
 Vous pouvez définir si les données du modèle appliqué seront modifiables lors de l'application de celui-ci.
 Pour créer un modèle, renseigner les informations souhaitées et cliquez sur le bouton 'Enregistrer'.

Identification

Nom du modèle :
 Type de transaction :
 Catégorie de transaction :
 Banque émettrice :

Intervenants

Donneur d'ordre :
 Compte à débiter :
 Payé : ☒ Modifiable

Transfert

Référence : ☒ Modifiable
 Finalité :
 Motif :

☒ Enregistrer

Each template is identified and must be linked to a transaction type.

When creating a template, you can set certain data such as the debit/credit account and the reference as non-editable to prevent users from accessing this information in the manual creation mode.

All other information will remain editable when using the template.

The template is automatically created with the "disabled" status. To use the template, an operator granted with the required rights has to enable it.

The user may create templates from proper transaction entries.

Template Access

By default, every user can use every template.

Access can be restricted through the Security/Entry Template Access Rights function.



The Entry Options Management allows setting entry templates and/or third party group as mandatory according to the transaction category.



Enter in List

Entry Options

Yes/No options to specify the entry type (Standard entry or "Enter in List") are proposed during transaction creation. No by default.

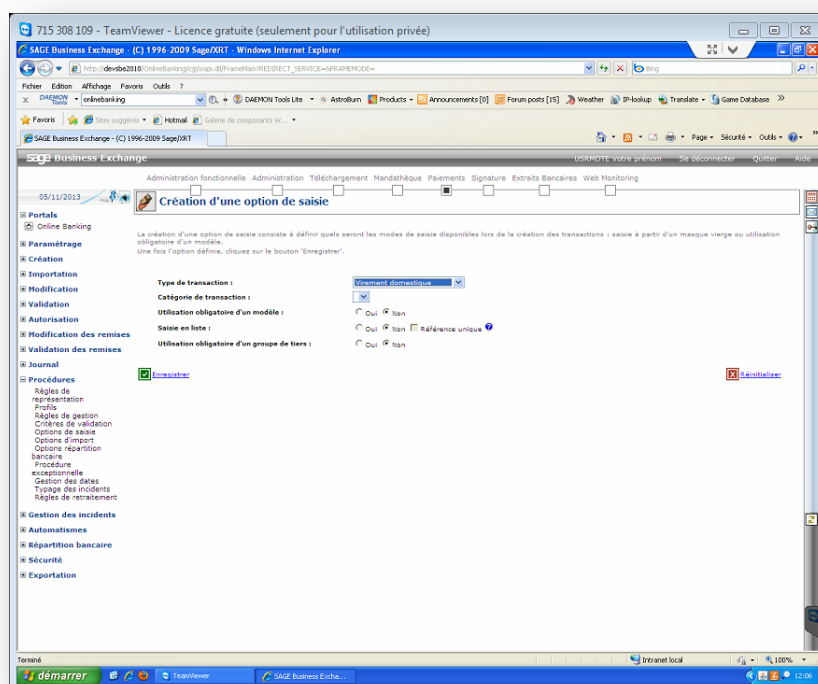
The "Enter in List" field is only available if the transaction type is neither Commercial Transfer, nor Direct Debit.

- If "Enter in List" = Yes, "Unique Reference" option not selected by default.
- If "Enter in List" = Yes, "Unique Reference" option not selected by default.

This option enables the association of a different reference with every transaction resulting from the "Enter in List" mode.

If "Unique Reference" option is selected, then the Reference field is removed from the transaction entry form, and moved to the interface "List of Transaction Third Party and Amounts".

The message "'Enter in List' mode is not available for entering detailed invoices." appears if a category associated with a profile for which xxinvoicestructuredmode=yes is selected.



Data Entry

The creation interface is adapted to the "Enter in List" mode (according to the specified entry option).

Operating the Payments Module (excluding POs)

Managing Transactions

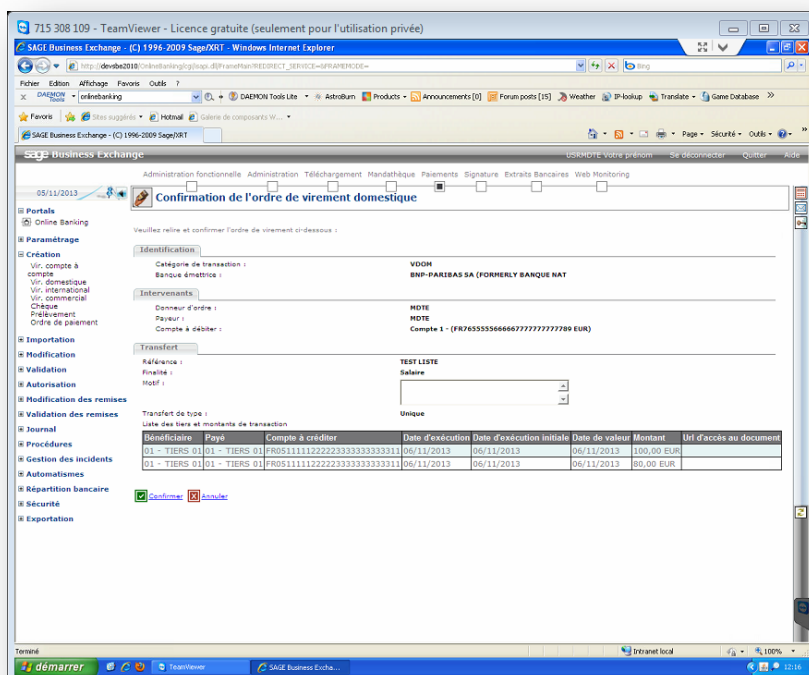
The screenshot shows the 'Création d'un virement domestique' (Create a domestic transfer) form in the SAGE Business Exchange application. The form is divided into several sections: 'A partir d'un modèle' (From a template), 'Identification', 'Intervenants' (Parties), 'Transfert' (Transfer), and 'Type de récurrence' (Recurrence type). The 'Identification' section includes fields for 'Catégorie de transaction' (Transaction category) and 'Banque émettrice' (Issuing bank). The 'Intervenants' section includes fields for 'Donneur d'ordre' (Order giver), 'Payeur' (Payer), and 'Compte à débiter' (Debit account). The 'Transfert' section includes fields for 'Référence' (Reference), 'Type de virement' (Transfer type), 'Date d'exécution' (Execution date), 'Date de valeur' (Value date), 'Finalité' (Purpose), and 'Motif' (Reason). The 'Type de récurrence' section includes fields for 'Type de récurrence' (Recurrence type), 'Date de début' (Start date), 'Date de fin' (End date), and 'Nombre de transactions' (Number of transactions). The form also includes a 'Liste des tiers et montants de transaction' (List of third parties and transaction amounts) section at the bottom.

The button "List of Third Parties and Transaction Amounts" grants access to:

The screenshot shows the 'Liste des tiers et montants de transaction' (List of third parties and transaction amounts) page in the SAGE Business Exchange application. The page displays a table with columns for 'Bénéficiaire' (Beneficiary), 'Payé' (Paid), 'Montant' (Amount), 'Devise' (Currency), and 'Util d'accès au document' (Document access user). The table contains two rows of data, each with a 'Créer' (Create) button. The page also includes a 'Devise de transaction' (Transaction currency) dropdown menu and a 'Liste des tiers / Supprimer des tiers' (List of third parties / Remove third parties) link.

Bénéficiaire	Payé	Montant	Devise	Util d'accès au document
<input type="checkbox"/> Créer	<input type="checkbox"/> Créer			<input type="button" value="Ajouter une url"/>
<input type="checkbox"/> Créer	<input type="checkbox"/> Créer			<input type="button" value="Ajouter une url"/>

Confirmation Page



Recurrent Transactions

When you create a transaction of a type other than funds transfer, you can use the Recurrence Type field to set up periodic transactions (every week: weekly, every month: monthly) with the option of entering a start date and end date for the recurrence.

Only domestic transfers, international transfers, cheques and direct debits can be recurrent transactions.

After creating a recurrent transaction (transfer characteristics + periodic elements), you can modify it.

For Online Banking, access via Change/Recurrent transaction type.



The first column of the "Status" table shows whether the transfer is active (green figure) or stopped (red figure). You can:

- Modify the transaction by clicking on its number
- Delete the transaction by clicking the button next to the 'trash'
- Stop or reactivate the transfer by clicking the button next to the small figure of a person.

The creation of single transactions is controlled by the scheduled task "Insert recurrent transfers"; this task searches the table of recurrent transfers and integrates the transaction into the pending single transfers (to be validated or sent) if the due date has been reached.

These actions are not executed unless the transaction has "**Active**" status; if a transaction has the status "Stopped", then no action can be applied to it.

Special Cases: Entry of Subsidiary Payments by the Holding Company

In certain cases, the parent company is obliged to enter transactions "on behalf of" its subsidiaries without setting up the Applicant/Payor relationship: in this case, the subsidiary is considered to be both applicant AND payor.

However, not all formats support this concept.

To manage this situation,

In the Service Manager,

- select the profile you use
- set the variable of this profile Vxonbehalf of to YES
- click the Change button to save it
- stop and then restart the transaction service

After this modification, the applicant of the transaction will by default be the entity of the operator currently logged in, although this can be modified by any other entity of which it is a proxy for at least one account.

"Transactions" Filter

The "Transactions" filter can be applied to:

- The list of transactions to modify
- The list of transactions to validate
- The list of transactions to authorize
- The list of transactions to send
- Transaction ledgers

Warning: a “transactions” filter affects either all types of transaction or one type of transaction in particular; it is important to take this point into consideration when defining a default filter because if the default filter only applies to one type of transaction (e.g. domestic transfers), when the functions affecting the other types of transaction (e.g. international transfers) are called, this filter will be applied and the list of transactions will be empty.

The definition criteria available for the filter depend on which field the filter is applied to.

Examples:

If the filter is applied to the "all types of transaction" field, only the criteria common to all types of transaction are available. If you select "All" as the transaction type, the following criteria are unavailable (dimmed):

- Transaction Category
- Payee
- Account to Credit
- Source
- Nature
- Recurrence Type

If the field of application is other than "Funds Transfer" or "Direct Debit", the "Account To Credit" criterion is not available.

If the field of application is the “Account To Account Transfer” type, the “Origin” criteria is unavailable. Etc.

Some filter definition criteria can be "multiple" (issuing banks, payors, accounts to debit, etc.).

When you select a filter, it is automatically applied to the list.

Modifying/Canceling Transactions

A transaction that can be modified/canceled has one of the following statuses:

Pending (has just been created, awaiting further processing) *(note, however, that if the transaction has been imported in advanced mode, even if its status is “Pending”, it cannot be modified)*

- To Complete (it is a draft)
- Not Validated (was refused in the validation phase)
- Not Authorized (was refused in the authorization phase)
- Not Remitted (was refused in the sending phase)

For Online Banking, access via Change/Transaction Type/Access to manually entered transactions.

Reminder: the default "Transactions" filter is applied to the displayed list of transactions that can be modified/canceled.



To modify a transaction, click on its number. All data can be modified apart from the transaction category and the issuing bank (this pair defines the profile).

To save your changes, click "Change" at the bottom of the page.

To cancel a transaction, click on its number. To save your cancellation, click "Cancel" at the bottom of the page.

A transaction with "To Complete" status can retain this status ("To Complete" button at the bottom of the page) or be assigned "Pending" status ("Save" action at the bottom of the page). By contrast, a transaction that is "Pending" cannot be returned to "To Complete" status.

Modifying/Canceling several Transactions

If several transactions are selected, the modification can be a modification of accounts and/or dates for all these transactions in one single action.

If several transactions are selected, they can be canceled in one single action.

Validating Transactions

Depending on the amount, a transaction with "Pending" status must be validated (amount > or equal to the validation threshold specified in advance).

If the amount is < than the validation threshold, the transaction can be sent immediately.

In Online Banking, it is accessed via Validation/Transaction Type/Access to manually entered transactions.

Reminder 1: The default "transactions" filter is applied to the displayed list of transactions to be validated.

Reminder 2: If the number of transactions selected is > or equal to 50, the validation process will be carried out in batch mode. The progress of the batch process can be viewed by clicking the "Batch Validation Process List" link.



The default selection is "no decision" (3rd column).

To accept the transactions on a page, click the icon in the 1st column.

To accept ALL transactions regardless of pagination, click the "Validate All" button.

Accepted transactions are assigned "Validated" status.

To deny the transactions on a page, click the icon in the 2nd column. The reason for refusal entered applies to the transactions on that page.

To refuse ALL transactions regardless of their pagination, click the "Refuse All" button. The reason for refusal entered applies to all transactions regardless of pagination.

Reminder 3: Refused transactions are assigned "Not Validated" status and can be "retrieved" using the change function for modification or deletion.

Authorizing Transactions

This step only happens if authorization is required (see Management Rules).

Depending on the amount, a transaction with "Validated" status must be authorized (amount > or equal to the authorization threshold specified in advance).

If the amount is < than the authorization threshold, the validated transaction can be sent.

In Online Banking, it is accessed via Authorization/Transaction Type/Access to manually entered transactions.

Reminder 1: The default "transactions" filter is applied to the displayed list of transactions to be authorized.

Reminder 2: If the number of transactions selected is > or equal to 50, the authorization process will be carried out in batch mode. The progress of the batch process can be viewed by clicking the "Batch Authorization Process List" link.

The default selection is "no decision" (3rd column).

To accept the transactions on a page, click the icon in the 1st column.

To accept ALL transactions regardless of pagination, click the "Authorize All" button.

Accepted transactions are assigned "Authorized" status.

To deny the transactions on a page, click the icon in the 2nd column. The reason for refusal entered applies to the transactions on that page.

To refuse ALL transactions regardless of their pagination, click the "Refuse All" button. The reason for refusal entered applies to all transactions regardless of pagination.

Reminder 3: Refused transactions are assigned "Not Authorized" status and can be "retrieved" using the change function for modification or deletion.

Creating Remittances

The rules for grouping transactions to constitute remittances are managed automatically by XRT Payment Services.

The remittance constitution phase is managed by the generation system task. The transactions are automatically assigned the "Grouped" status and the created remittances the "Pending" status.

These rules depend on the generated bank formats among which you can find:

- orders in the same remittance must have the same payor
- orders in the same remittance must debit (or credit) the same account
- orders in the same remittance must have the same execution date
- orders in the same remittance must have the same currency
- etc.

An internal remittance number is assigned.

The remittance reference is automatically created: XBEAAMMJJHHMMSS

Modifying/Canceling Remittances

In Online Banking, it is accessed via Change Remittances/Transaction Type/Access to manually entered transactions.

Reminder 1: The default "remittances" filter is applied to the displayed list of remittances.

Modification means here only transaction deletion from the remittance.

Administration | Crédit Import | Crédit Export | Téléchargement | Paiements | Signature | Extraits Bancaires

Modification de remises de virements domestiques

Vous pouvez à partir de la liste ci-dessous supprimer une remise dans son intégralité : les transactions contenues dans cette remise seront remises à disposition pour un traitement ultérieur. Pour cela, sélectionner la ou les remises et cliquez sur 'Supprimer'. Vous pouvez également supprimer une transaction contenue dans une remise. Pour cela, cliquez sur le n° de la remise à modifier.

Filtre appliqué : [v]

Virements domestiques - Page 1/1

20 résultats par page

N° de remise	Libellé	Statut	Montant en dev réf	Nombre de transaction
46	BEDO080225144656	En attente	40.00 EUR	2

☒ Tous ☒ Ajouter ☒ Remettre en attente le contenu des remises ☒ Annuler ☒ Réinitialiser

In the remittance, you can:

- put on hold the remittance's contents. It is then destroyed and the transactions within, take back their previous statuses.
- A remittance can be canceled: the remittance as well as the transactions within take the "Canceled" status.

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Modification de la remise de virements domestiques n° 46

La contenu de la remise est détaillé ci-dessous. Chaque transaction contenue dans cette remise est visualisable en cliquant sur son numéro. La liste peut être incomplète car les autorisations d'accès aux groupes de tiers et aux catégories de transaction sont contrôlées. Pour supprimer une transaction de la remise, sélectionnez la et cliquez sur le bouton 'Supprimer'. Pour revenir à la liste des remises sélectionnées, cliquez sur le bouton 'Retour'.

Remise n° 46

Nb. de virements	Total remise
2	40.00 EUR

Détail de la remise

N°	Référence	Date d'exécution	Compte débiteur	Montant	Payé
50	trem1	26/02/2008	111112222333333333344	10.00 EUR	B - TIERS B
51	trem2	26/02/2008	111112222333333333344	30.00 EUR	B - TIERS B

☒ Tous ☒ Aucun ☒ Mettre en attente ☒ Annuler

In the remittance's contents, you can:

- put on hold one transaction of the remittance. The remittance keeps its status and the transaction is deleted from the remittance to take back its previous status. The transaction number and the total amount of the remittance are updated.
- cancel one transaction of the remittance. The remittance keeps its status and the transaction is deleted from the remittance but takes the "canceled" status. The transaction number and the total amount of the remittance are updated.

Administration Crédit Import Crédit Export Téléchargement Paiements Signature Extraits Bancaires

Modification de la remise de virements domestiques n° 47

Le contenu de la remise est détaillé ci-dessous. Chaque transaction contenue dans cette remise est visualisable en cliquant sur son numéro. La liste peut être incomplète car les autorisations d'accès aux groupes de tiers et aux catégories de transaction sont contrôlées. Pour supprimer une transaction de la remise, sélectionnez la et cliquez sur le bouton 'Supprimer'. Pour revenir à la liste des remises sélectionnées, cliquez sur le bouton 'Retour'.

Remise n° 47

Nb. de virements	Total remise
1	10.00 EUR

Détail de la remise

N°	Référence	Date d'exécution	Compte débiteur	Montant	Payé
50	trem1	26/02/2008	111112222333333333344	10.00 EUR	B - TIERS B
Annulée	51	trem2	26/02/2008	30.00 EUR	B - TIERS B

☒ Tous ☒ Aucun ☒ Mettre en attente ☒ Annuler

Each transaction deleted from a remittance comes back to the status it has before the remittance constitution.

Validating Remittances

According to the validation criteria created for remittances, a remittance will have to be validated or not.

In Online Banking, it is accessed via Validate Remittances/Transaction Type/Access to manually entered transactions.

Reminder 1: The default "Remittances" filter is applied to the displayed list of remittances.

A "Not Validated" remittance can be modified.

Generation Availability

According to the minimum waiting time, the system tasks of generation make the remittance "available" or not for the generation phase.

A remittance which is not "available" cannot be taken into account when processing the generation of the final bank files.

Export

The transaction or third parties data can be manually or automatically exported. Updating cash flow forecasts is an example of when the export function is used.

You can start an export without applying a filter or a template.

Export Templates

The export template allows you to define the following for each transaction type:

- Type of data to export (orders, remittances, third parties)
- The information to export
- The layout of the information (file structure is editable).

For Online Banking, access via Configuration/Export templates.

The list of fields available for export depends on the transaction and data types.

Select the data to export (use the Ctrl key for multiple selection) and click the >>> button to copy them into the "exported" fields area. To change the order of the data, select an item and click the "Move up" or "Move down" buttons.

You can modify export templates at any time.

Manually starting the Export

For Online Banking, access via Export/Data Type/Transaction type



Exportation de virements domestiques

Vous allez sélectionner les ordres à exporter en sélectionnant un filtre, puis un modèle et un format d'exportation. Une fois ces éléments déterminés, cliquez sur le bouton " Exporter ".

[Liste des traitements d'exportation différés](#)

Définition

Filtre appliqué :

Modèle d'exportation :

Format :

☒ Exporter ☐ Réinitialiser

Reminder 1: The default "Transactions" filter is applied before exporting.

Reminder 2: Regardless of the number of data being exported, the export process is run in batch mode. You can view the progress of the batch process by clicking "Display Batch Process List".

Before starting the export job:

- You can select an export template (otherwise all the data available are exported).
- You must select a file format: ASCII, XML, WORD, EXCEL.

The resulting file can be accessed from the list of batch processes on calling the report:

Liste des traitements d'exportation différés

Le journal des traitements différés vous permet d'avoir un suivi de vos traitements en cours. Vous pouvez d'une part, cliquer sur l'info bulle présente dans la colonne Etat afin de connaître l'état d'avancement de vos traitements. D'autre part, vous pouvez consulter et imprimer le rapport de vos validations différées mis à votre disposition dans la colonne Rapport.

Liste des traitements

20 résultats par page

Action	Etat	N°	Date et heure de lancement	Date et heure de fin	Rapport
		152	16/11/2004 16:54:48	16/11/2004 16:54:53	
		153	16/11/2004 16:55:09	16/11/2004 16:55:15	
		154	17/11/2004 13:48:35	17/11/2004 13:48:36	
		157	18/11/2004 15:39:06	18/11/2004 15:39:08	
		162	24/11/2004 15:57:38	24/11/2004 15:57:42	
		163	24/11/2004 15:58:13	24/11/2004 15:58:16	
		164	24/11/2004 16:09:15	24/11/2004 16:13:14	
		165	24/11/2004 16:15:59	24/11/2004 16:18:41	
		166	24/11/2004 16:20:02	24/11/2004 16:22:22	
		167	24/11/2004 17:16:08	25/11/2004 03:43:50	
Aucune action possible		168	25/11/2004 09:44:18		

☒ Rafraichir ☒ Retour

Automatically Starting the Export

Using EXPVIR.exe whose arguments are as follows:

- /P: alias of the entity owning the transactions to be exported (mandatory)
- /U: operator alias (mandatory)
- /T: Transaction type (mandatory):
 - VDOM Domestic Transfers
 - VTS Funds Transfers
 - VINT International Transfers
 - VCOM Commercial Transfers
 - CHK Cheques
 - PREL Direct Debits
 - RVDOM Domestic Transfer Remittances
 - RVTS Funds Transfer Remittances
 - RVINT International Transfer Remittances
 - RVCOM Commercial Transfer Remittances
 - RCHK Cheque Remittances
 - RPREL Direct Debit Remittances
 - BENEF Third Parties

- /F: Format (mandatory):
 - XML XML
 - ASCII ASCII
 - XU XU Forecasts
- /DSN: ODBC connection string
- /R: File name and path (mandatory)
- /SERVER
- /S: DB values of the statuses to be exported (1 to 13, coma-separated)
Mandatory
- /DATECREA: Created
- /DATESn: Date of the S status assignment

/DSN and /SERVER are optional. If they are missing, the DSN of the MASTER site is used.

All the TRN information is exported.

Example:

- /DATECREA: -5 (= of which the creation date is between – 5 days and today's date)
- /DATES8: -5 (= of which the date of the "Generated" status assignment is between – 5 days and today's date)

DB status codes

- 0 -> To Complete
- 1 -> Pending
- 2 -> Validated
- 3 -> Not Validated
- 4 -> Authorized
- 5 -> Not Authorized
- 6 -> Grouped
- 7 -> Not Remitted
- 8 -> Generated
- 10 -> Suspended
- 11 -> Not Distributed
- 12 -> To Distribute
- 13 -> Canceled

- 14 -> Available
- 15 -> Grouped
- 16 -> Processed
- 17 -> Not Processed
- 18 -> Rejected

Managing Imported Transactions

Batches

When a file is made available for the import function, it is broken down by entities and transaction categories to determine the batch(es) included into the file.

Batches are the entry points of the management functions. The batch list is displayed and enables accessing the batch details.

Batches have statuses: Pending, To Distribute, In Progress, Locked, Paused, Completed.

The status evolution depends on the execution of the series linked to the batch.

- Pending: the batch's content is stored into the database (temporary tables)
- To Distribute: The batch's content is stored into the database (temporary tables). It includes transactions using at least one transition element (Bank and/or Account)
- In Progress: the batch is currently being processed by the linked series
- Locked: the batch includes elements to validate/authorize and/or elements not validated/authorized (the reason is given by a tooltip: transactions, etc.)
- Paused: a task from the series has completed with errors: you must re-launch or stop the series
- Completed: all the series tasks have been executed

Batch Breakdown

When processing a file, several batches can be generated. There are two types of breakdown criteria:

- "native" criteria: they are automatically applied
 - Entity
 - Transaction Category
- Additional functional criteria: usable only through IMPVIR.exe
 - /D: Breakdown according to execution date (Y/N)
 - /C: Breakdown according to currency (Y/N)

- /B: Breakdown according to issuing bank (Y/N)
- /UGI: Breakdown according to priority (Y/N)

Storing Imported Data into the Database

As data have not been checked at this stage of the process, the first phase of the import consists in storing the transactions into the database in a temporary table. Only the existence of the transaction category is checked.

At this stage, the batches are identified. Online Banking users cannot view the transactions.

Automated Batch Management using Series

All or part of the process cycle of a batch can be automated through executing a series of tasks previously defined to the batch's content.

Creating Series

Series are sets of unit tasks whose execution is triggered by several parameters.

A series is always linked to a work level: transaction or remittance (according to the level, some tasks are not available).

A series is necessarily linked to a transaction type and to at least one transaction category if working at the "transaction" level.

Series have statuses: Enabled/Disabled Only the enabled series can be executed.

Unit tasks are defined by linking a function with a type of data.

- Function: Remittance Constitution
- Type of Data: Domestic Transfer
- Unit Task: Domestic Transfer Remittance Constitution

Here is the list of the unit tasks which can be part of a series. It depends on the transaction type. Some tasks can be duplicated within a series.

	Duplic	Transaction Level						Remittance Level					
		VC C	VD	VI	VC	CHQ	PREL	VCC	VD	VI	VC	CHQ	PREL
Data Enrichment	-	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
Data Control	-	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
Mass Modification	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok

Constitute Remittances	ok	ok	ok	ok	ok	ok	ok	-	-	-	-	-	-
Export	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	OK
Bank Distribution	-	ok	ok	ok	ok	ok	ok	-	-	-	-	-	-
Available	-	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	OK
XU forecasts generation	-	ok	ok	OK	OK	OK	ok	ok	ok	ok	ok	ok	ok

The series should include at least the following tasks:

- **Data Control:** this task enables the transfer of the transactions from the temporary table to the active table.
- **Remittance Constitution:** this task must be executed for the bank file generation phase to be processed

Each task is set up according to application and startup parameters.

Data Enrichment

This task is executed between the transaction data storage phase and the data control phase. It enables completing the transaction data – initially incomplete – through applying an import template.

In Online Banking, they are accessed via Configuration/Import Templates.

Création d'un modèle d'importation

Vous pouvez créer un modèle d'importation pour l'associer au traitement d'importation de transactions afin de compléter automatiquement certaines données manquantes de la transaction importée et réduire les rejets. La création d'un modèle d'importation se fait à partir d'un masque de saisie reprenant l'intégralité des informations susceptibles d'être saisies si la banque n'est pas renseignée dans le modèle ou qu'aucun profil n'est rattaché à la banque sélectionnée. Pour créer un modèle d'importation, remplissez le formulaire et cliquer sur "Enregistrer".

Identification

Libellé : VDOM

Type de transaction : Virement domestique

Catégorie de transaction : VIREMENTS NOTE DE FRAIS

Banque émettrice : Société Générale- (FR)

Intervenants

Donneur d'ordre : XRT Corporate

Compte à débiter :

Payé :

Transfert

Référence :

Finalité :

Motif :

The principle is the same as for entering transactions. The selection of a transaction type, transaction category and issuing bank allows defining the profile, then the entire entry form of the import template is displayed.

Import templates do not include the information related to each transaction:

- Execution date
- Amount
- Currency

Once the import templates created, this task allows setting up a behavior and defining the startup parameters for the task (scheduled or at the end of the previous task).

Data Control

This task controls the transaction data according to the linked profile. This task generates the rejects and transfers the transactions to the active table. Once this task executed, the batch and its content are displayed in Online Banking.

Since version 11.40 SP1, the controls over the presence of Transaction Category and [UMR-SCI] pair for SDDs have been moved from the storage phase to the control phase, which avoids a global reject of the file during its storage.

Mass Modification

This task

- allows modifying several transactions within a same batch according to a common criterion: execution date and/or debit account.
- This task allows modifying several remittances within a same batch according to a common criterion: execution date and/or debit account.

Important: this task does not take into account the batch management; when executing this task, the series will not stop because of the batch management, if a transaction or a remittance must be validated or authorized...

Constitute Remittance

This task groups the transactions within a same batch to create one or more "Pending" remittances.

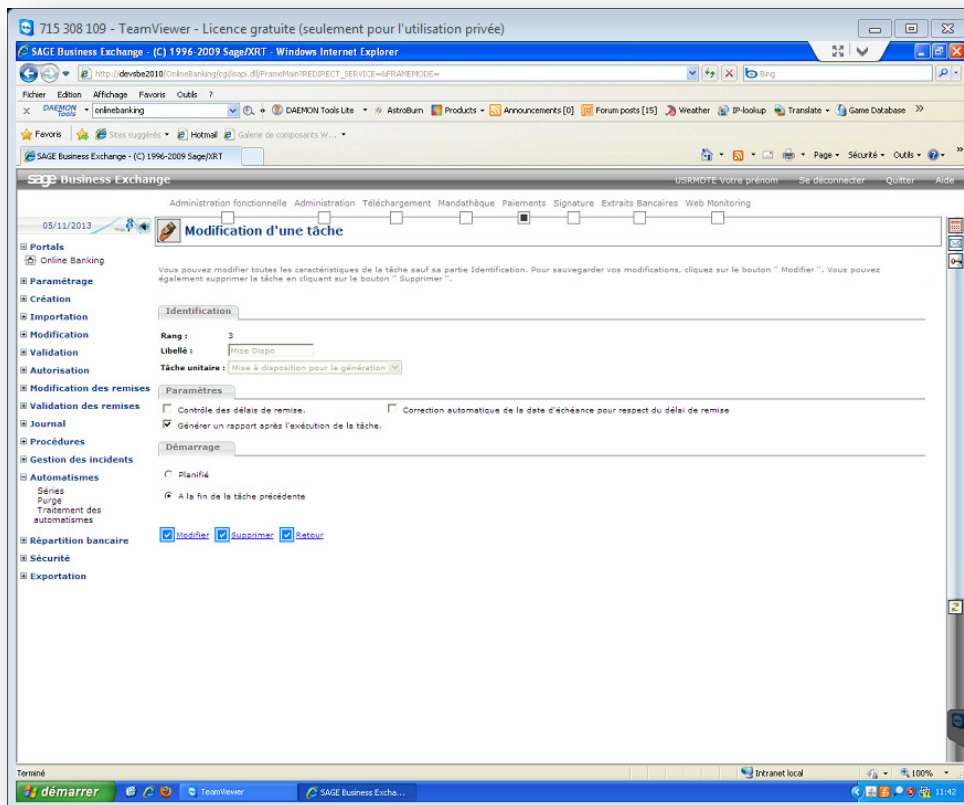
Bank Distribution

This task consists in processing the transactions to distribute by defining the scheme to apply (there is no simulation unlike the manually initiated distribution).

Generation Availability

This task consists in defining the remittances that can be processed by the generation task respecting the minimum waiting time entered on the transaction category.

Regarding SDD Management, this task enables the date automatic correction to meet the set deadline for remittance.



Export

This task consists in exporting:

- This task enables exporting the transactions of a batch using a template – once the export format defined.
- This task enables exporting the remittances of a batch using a template – once the export format defined.

Important: this task does not take into account the batch management; when executing this task, the series will not stop because of the batch management, if a transaction or a remittance must be validated or authorized...

XU forecasts generation

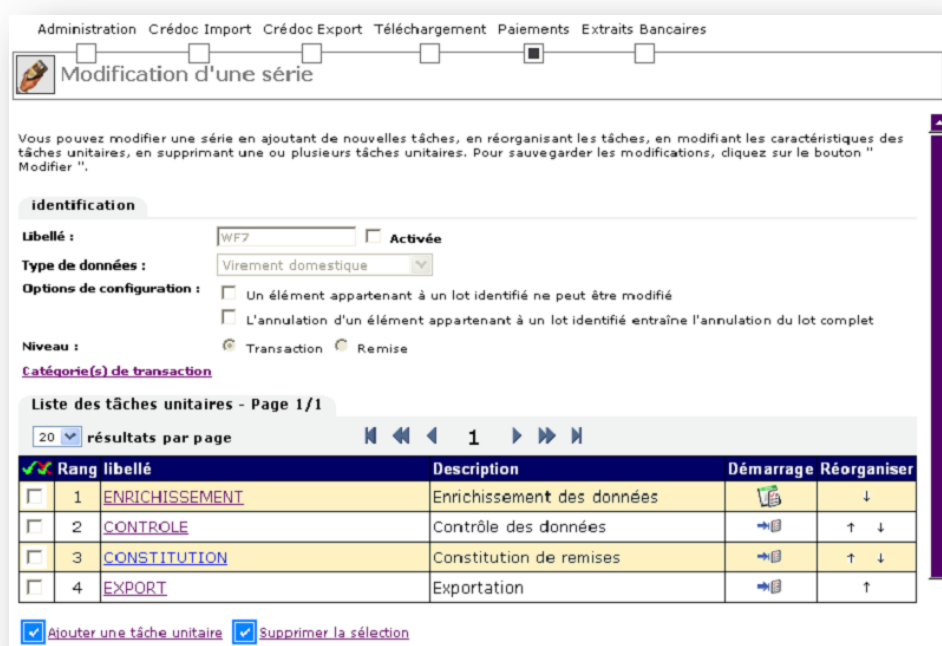
This task will generate a file to be processed in XU with minimal adjustments:

- SBE provides 30-digit bank identifiers for local formats whereas XU requires a 10-digit number: SBE has no access to XU database and does not match account codes to bank identifiers.
- SBE provides 35-character flow codes for transaction categories whereas XU requires a 10-character flow code. A transcoding table enables to set up the links between SBE transaction categories and XU flow codes.
 - Table name: CATTRNFLUX
 - Input Column: IDCAT
 - Output Column: CODEFLUX
- SBE does not provide any budget code although XU may need it.

However, XU can

- either assign a default budget code
- or assign a budget code derived from the flow code.

Conclusion: SBE is not impacted.



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Modification d'une série

Vous pouvez modifier une série en ajoutant de nouvelles tâches, en réorganisant les tâches, en modifiant les caractéristiques des tâches unitaires, en supprimant une ou plusieurs tâches unitaires. Pour sauvegarder les modifications, cliquez sur le bouton "Modifier".

identification

Libellé : WF7 ☐ Activée

Type de données : Virement domestique

Options de configuration : ☐ Un élément appartenant à un lot identifié ne peut être modifié
☐ L'annulation d'un élément appartenant à un lot identifié entraîne l'annulation du lot complet

Niveau : ☒ Transaction ☐ Remise

Catégorie(s) de transaction

Liste des tâches unitaires - Page 1/1

20 résultats par page

Rang	libellé	Description	Démarrage	Réorganiser
1	ENRICHISSEMENT	Enrichissement des données		↓
2	CONTROLE	Contrôle des données		↑ ↓
3	CONSTITUTION	Constitution de remises		↑ ↓
4	EXPORT	Exportation		↑

☒ Ajouter une tâche unitaire ☒ Supprimer la sélection

Batch/Series Association

The "Series Automation Execution" system task automatically scans the contents of the initial batches (entity + transaction category) to find the series to be executed.

Executing Series

Once the series has been linked to a batch, the first task of the series is triggered by the Series Automation Execution system task.

Each series has a status: On Hold, Locked because of the batch management, Completed, Completed with Errors.

Tasks are either “On Hold”, or “Completed”.

The progressing of the series execution can be viewed through the History function, available from the series list:


N° de lot	Type de transaction	Catégorie de transaction	Description	Application d'origine	ID série	Statut
30	Virement domestique		WORKFLOW 8	SAP	2	Terminé
29	Virement domestique		WORKFLOW 8	SAP	2	Terminé avec erreur
28	Virement domestique		WORKFLOW 8	SAP	2	Terminé
27	Virement domestique	WF7	WORKFLOW 7	SAP	8	Terminé
7	Virement domestique	WF5	WORKFLOW 5	SAP	6	Terminé
6	Virement domestique	WF4	WORKFLOW 4	SAP	5	Terminé
5	Virement domestique	WF3	WORKFLOW 3	SAP	4	Terminé
4	Virement domestique	WF2	WORKFLOW 2	SAP	3	Terminé
3	Virement domestique	WF1	WORKFLOW 1	SAP	2	Terminé
2	Virement domestique	VD160	NOTES DE FRAIS	SAP	1	Terminé
1	Virement domestique	VD160	NOTES DE FRAIS	SAP	1	Terminé

Click the series ID to display the series details:

Etat	Rang	Libellé	Date et heure de lancement	Date et heure de fin	Rapport	Rejet
Terminé	1	CONTROL	19/10/2006 12:50:32	19/10/2006 12:50:33		
Terminé	2	PREV ORIGINE	19/10/2006 12:58:04	19/10/2006 12:58:05		
Terminé	3	CONSTITUTION	19/10/2006 12:59:38	19/10/2006 12:59:38		
Terminé	4	PREV CONFIRMES	19/10/2006 13:09:25	19/10/2006 13:09:26		

For each task, the execution results are available in the form of a report.

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 Détail de la série

Statistique

Date & heure	Remises créées	Transactions groupées
20/10/2006 11:18:02	1	1

[Voir le détail du regroupement](#)

Liste des virements groupés

N°	Référence	Date d'exécution	Devise	Montant	Compte débité	Payé	ID remise
75	WF7-A	01/01/2007 00:00:00	EUR	4000.00	2222233333444444444455	TIERS PP	26

Startup parameters need to be defined for each task of the series:

- Scheduled startup according to a calendar
- Startup following the end of the previous task

The sequence of tasks is not controlled by the product: they can be re-arranged through the task list of the series (Re-arrange column).

Series execution failures can trigger alerts.

Echec

Cette rubrique va permettre de demander l'envoi d'une alerte en cas d'échec de l'exécution de la série et de définir si la série doit être relancée automatiquement.

☐ Envoyer une alerte aux groupes de destinataires

1er groupe de destinataires :

2ème groupe de destinataires :

☒ Modifier ☒ Retour

Manual Actions on Batches

Modifying/Canceling Transactions

When creating a series, 2 options must be set up:

- Can an element belonging to a batch be modified?
- Does canceling an element belonging to a batch implies canceling the whole batch?

Administration Crédoc Import **Crédoc Export** Téléchargement Paiements Extraits Bancaires

 **Création d'une série**

Une série est constituée d'une ou plusieurs tâches unitaires. Le niveau d'action de la série doit être définie. En cas de série agissant au niveau transaction, la série devra être dédiée au moins une catégorie de transaction. Pour ajouter une tâche à la série, cliquez sur le bouton "Ajouter une tâche unitaire". En sélectionnant une ou plusieurs tâches de la série, vous pouvez réorganiser l'ordonnancement des tâches constituant la série. Vous pouvez également supprimer une ou plusieurs tâches en cliquant sur le bouton "Supprimer la sélection".

identification

Libellé : ☒ **Activée**

Type de données :

Options de configuration :

- ☒ Un élément appartenant à un lot identifié ne peut être modifié
- ☐ L'annulation d'un élément appartenant à un lot identifié entraîne l'annulation du lot complet

According to these options,

- The content of a transaction from the batch can or cannot be modified. The batch will or will not be displayed when using the modification function.
- Canceling is always possible (no physical deletion): depending on the case, the transaction or all transactions of the batch will take the "Cancelled" status.

Administration Crédoc Import Crédoc Export **Téléchargement** Paiements Extraits Bancaires

 **Modification des virements domestiques**

Les lots listés ci-dessous contiennent des transactions modifiables. Pour modifier une transaction d'un lot, cliquez sur le lot pour accéder à son détail.

Liste des lots - Page 1/1

20 résultats par page

N° de lot	Description	Application d'origine	Statut
31	WORKFLOW 1	SAP	En cours

☒ [Accès aux transactions saisies manuellement](#)

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

 Modification des virements domestiques - Lot n° 31

Les virements domestiques listés ci-dessous sont modifiables. Pour modifier un virement, cliquez sur sa référence pour accéder au détail du virement.

Filtre appliqué :  [Liste des traitements de modification / suppression différés](#)

Virements domestiques - Page 1 / 1

20 résultats par page 

	N°	Référence	Statut	Source	Nature	Date d'opération	Compte débité	Payé	Montant
	89	WF1-A	En attente	Import	Unique	01/01/2007	1111122223333333333344	TIERS PP	100.00 EUR
	90	WF1-B	En attente	Import	Unique	01/01/2007	1111122223333333333344	TIERS PP	200.00 EUR

☒ retour ☒ Tous ☒ Aucun ☒ Modifier la sélection ☒ Annuler la sélection

You can select several transactions before launching the modify (cf Global Modification) or cancel function.

Validating Transactions

Accessed via Validate/Transaction Type

The operator selects a batch => accesses the batch details (cf. Validating Manually Entered Transactions).

Warning: if some transactions are not validated, the batch will be locked.

Authorizing Transactions

Accessed via Authorize/Transaction Type

The operator selects a batch => accesses the batch details (cf. Authorizing Manually Entered Transactions).

Warning: if some transactions are not authorized, the batch will be locked.

Modifying/Canceling Remittances

According to the option selected, the batch will or will not be displayed in the editable remittance batch list.

Validating Remittances

Accessed via the remittance validation function

The operator selects a batch => accesses the batch details (cf. Validating Remittances including Manually Entered Transactions).

Managing Imported Remittances

You can insert transactions into the database while a cycle is in progress if the transactions have already been grouped into a remittance.

Then the import and series definition levels must be "Remittance" instead of "Transaction".

Once the data control phase completed, an "On Hold" remittance including "Pending" transactions is created.

The nature of the tasks creating series applied in the remittance is more restricted: for e.g., the task Constitution of a remittance is not available on a series in the remittance because it has already been performed ...

When importing a remittance at the remittance level, use the "remittance_reference" tag in the import file to include the remittance reference.

Generating Files

The generation of bank files is automatic and based on the scheduled tasks activated in the Service Manager.

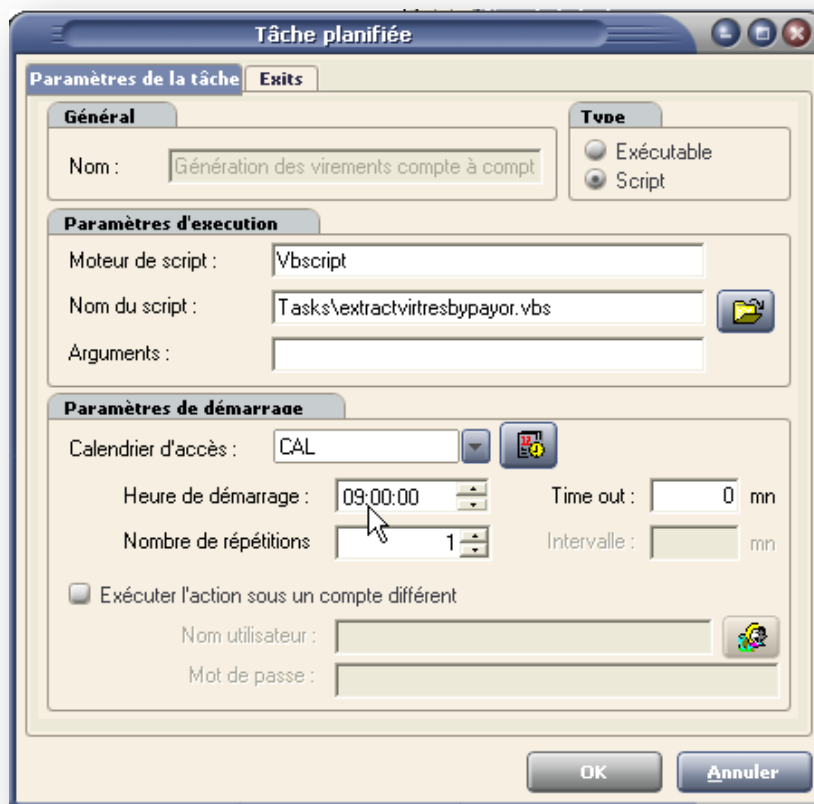
Bank files are generated using a so-called "intermediate" file, the structure of which varies for each transaction type.

The file is populated by a process that extracts information from the database.

According to the associated profile, a conversion file (.cli) is used to obtain eventually a file in bank format.

N.B.: The path and name of the associated conversion file make up the value of the "xxformatfile" variable.

The generated file is placed in a directory under a name to be specified in the "Arguments" field of the Properties window of the scheduled task.



By default, this field is empty: the file is generated in c:\windows\temp with a unique name starting with "rad" followed by alphanumeric characters with a ".tmp" extension.

Example: radE3EDF.tmp

To customize these parameters, the "Argument" field can be completed like this: "/FILE:C:\copy\nomfic.txt". This generates the file on C: in the *copy* directory and calls it *nomfic.txt*.

You can track the generation process in the monitor.

Example of domestic transfer file generation:

- Starts processing the scheduled task "Generation of domestic transfers."
- Starts generating domestic transfers for the triplet Entity/Issuing bank/Profile (XRTCORP,SOG,AFB160)
- Starts generating the intermediate file - "tasks\ldomTocfpvid.cli"
 "DSN=1040BETA;UID=XRT;PWD=XRT;APP=XRT Business Exchange Edition
 10.40;WSID=BROBOAM;DATABASE=1040BETA;Network=DBMSSOCN"
 "C:\WINDOWS\Temp\radE3EDF.tmp" "SOG" "XRTCORP" "" "2" "010" "110" ""
 > Windows Decimal separator ','

- Starts generating the output file - "Tasks\CFPA160.CLI"
"C:\WINDOWS\Temp\radE3EDF.tmp" "C:\WINDOWS\Temp" "-"
outputfile:C:\WINDOWS\Temp\rad2B300.tmp"
 - > Windows Decimal separator ','
 - > Create object XCTranscodage2.transcodage
 - > Connection to transcoding base
 - > Payment 1 Input file: C:\WINDOWS\Temp\radE3EDF.tmp Output file:
C:\WINDOWS\Temp\rad2B300.tmp

The generated file can then be:

- immediately sent (configuration of telematics contracts + File Transfer Service launched)
- automatically made available for signature

Provision of Signature

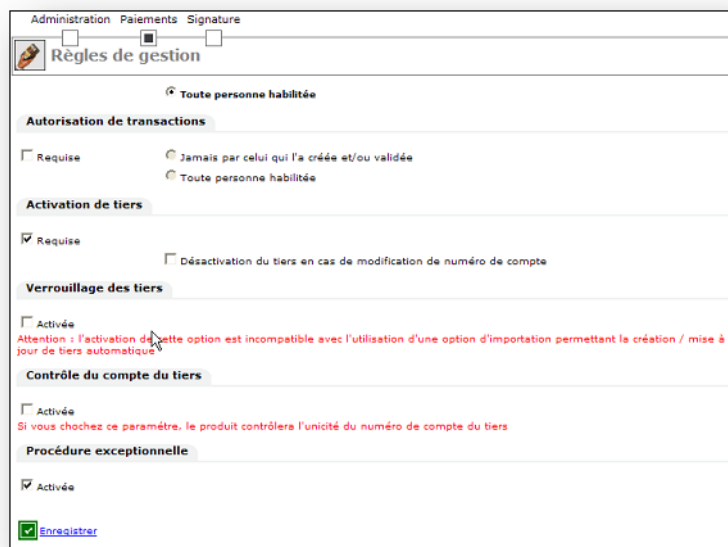
See document "Exit sur lancement des tâches planifiées.doc"

Exceptional Procedure

The exceptional procedure which is reserved to an Administration right user, enables the modification of:

- the transaction date, as long as its status is before "Grouped" and except for "Suspended" or "Canceled"
- the transaction reason whatever its status, except for "Generated"

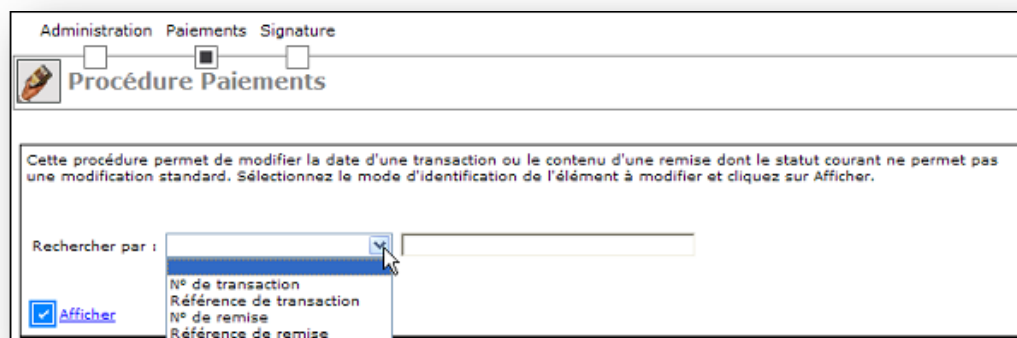
To use it, you must enable the corresponding option (Procedure/Management Rules).



Access through Procedures/Exceptional Procedure

The exceptional procedure has always an impact on the transaction level. You can find it thanks to 4 criteria:

- remittance reference (XBE)
- remittance ID (XBE)
- transaction reference
- transaction ID (XBE)



Action	N° de lot	N° de remise	Référence de remise	N° de transaction	Référence de transaction	Date d'exécution	Motif	Type
Visualiser Annuler	10	21	BEDO070904151139	45	CG1	10/09/2007		Dome

The transaction appears in the table with the available actions.

To change the date or the reason, double-click the element to modify.

A line is added to the transaction history to trace the date modification. This line specified "Exceptional Procedure" in the "Reason" column.

Batch management options are ignored when the exceptional procedure is used.

- An element belonging to a batch can be modified through the exceptional procedure.
- Cancelling an element belonging to a batch through the exceptional procedure, never involves the cancellation of the whole batch.

Transaction Monitoring

Ledgers

They are all based on the same principle: they offer 3 searching levels.

- Batch then access to:
 - Its status history
 - Its task history and its reports
 - Its summary
 - The remittances it contains
 - The transactions it contains
- Remittance then access to:
 - Its status history
 - Its summary
 - The batch to which it belongs

- The transactions it contains
- Transaction then access to:
 - Its status history
 - The batch to which it belongs
 - The remittance which includes it
 - Its detailed view

Administration Téléchargement Paiements Extraits Bancaires

Journal des virements domestiques

Ce journal vous propose d'accéder à l'information par trois niveaux possibles : lot, remise, transaction. Sélectionnez l'onglet correspondant au niveau d'information recherchée et utilisez éventuellement la recherche rapide pour retrouver un ou plusieurs éléments. Vous pourrez ensuite demander à obtenir plus de détails, la nature du détail dépendant du niveau d'informations.

Lot Remise Transaction

Recherche rapide

N° de lot : Application d'origine : Description :

Liste des lots - Page 1/6

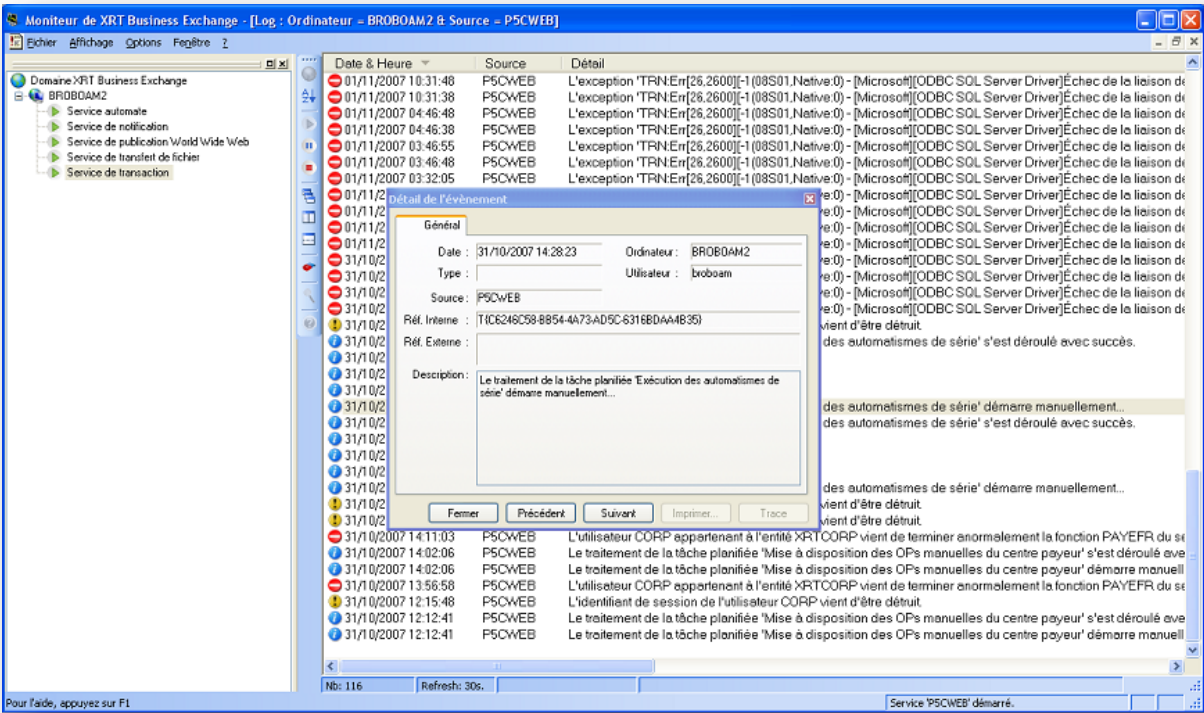
20 résultats par page

Action	N° de lot	Description	Type	Niveau de création	Statut																																			
	2547		Domestique	Transaction	Bloqué																																			
<table border="1"> <thead> <tr> <th>Date et heure</th> <th>Alias</th> <th>Utilisateur</th> <th>Statut du lot</th> </tr> </thead> <tbody> <tr> <td>10/18/2007 3:58:55 PM</td> <td>\$SYSTEM\$</td> <td>\$SYSTEM\$</td> <td>Bloqué</td> </tr> <tr> <td>10/18/2007 3:32:55 PM</td> <td>OPFR</td> <td>MFR Oracle10g</td> <td>En attente</td> </tr> <tr> <td>10/12/2007 4:33:17 PM</td> <td>OPFR</td> <td>MFR Oracle10g</td> <td>A répartir</td> </tr> <tr> <td>10/12/2007 4:32:40 PM</td> <td>OPFR</td> <td>MFR Oracle10g</td> <td>En attente</td> </tr> </tbody> </table>						Date et heure	Alias	Utilisateur	Statut du lot	10/18/2007 3:58:55 PM	\$SYSTEM\$	\$SYSTEM\$	Bloqué	10/18/2007 3:32:55 PM	OPFR	MFR Oracle10g	En attente	10/12/2007 4:33:17 PM	OPFR	MFR Oracle10g	A répartir	10/12/2007 4:32:40 PM	OPFR	MFR Oracle10g	En attente															
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<table border="1"> <thead> <tr> <th>Etat</th> <th>Rang</th> <th>Libellé</th> <th>Date et heure de lancement</th> <th>Date et heure de fin</th> <th>Rapport</th> <th>Rejet</th> </tr> </thead> <tbody> <tr> <td>Terminé</td> <td>1</td> <td>REP BANCAIRE</td> <td>10/18/2007 3:59:38 PM</td> <td>10/18/2007 3:59:38 PM</td> <td></td> <td></td> </tr> <tr> <td>Terminé</td> <td>2</td> <td>Enrich</td> <td>10/18/2007 4:02:41 PM</td> <td>10/18/2007 4:03:03 PM</td> <td></td> <td></td> </tr> <tr> <td>Terminé</td> <td>3</td> <td>Ctrl</td> <td>10/18/2007 4:10:11 PM</td> <td>10/18/2007 4:11:23 PM</td> <td></td> <td></td> </tr> <tr> <td>En attente</td> <td>4</td> <td>exp</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>						Etat	Rang	Libellé	Date et heure de lancement	Date et heure de fin	Rapport	Rejet	Terminé	1	REP BANCAIRE	10/18/2007 3:59:38 PM	10/18/2007 3:59:38 PM			Terminé	2	Enrich	10/18/2007 4:02:41 PM	10/18/2007 4:03:03 PM			Terminé	3	Ctrl	10/18/2007 4:10:11 PM	10/18/2007 4:11:23 PM			En attente	4	exp				
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	2545		Domestique	Transaction	En attente																																			
	2544		Domestique	Transaction	En attente																																			
	2543		Domestique	Transaction	En attente																																			
	2542		Domestique	Transaction	En attente																																			

Transactional Service History

All the events on the Online Banking site are tracked and the information can be consulted via Monitor/History.

- Date and time of event
- Entity of the operator concerned
- Operator
- Transaction service used (PAYEFR for payments)
- Function used



The “Description” tab provides more details about the transaction.

Post-generation Statuses (excluding R-transactions)

Reminder on Statuses until Generation

Action	Level	TRN status before	TRN status after	Remittance status before	Remittance status after
Data Entry	Transaction		To Complete Pending		
Import	Transaction		Pending		
	Remittance		Grouped		Pending

Change	Transaction	To Complete Pending Not Validated Not Authorized	Pending		
	Remittance	Grouped	Grouped Status before Grouped	Pending Not Validated	Pending
Validation Process	Transaction	Pending	Validated Not Validated		
	Remittance	Grouped	Grouped	Pending	Validated Not Validated
Authorization	Transaction	Validated	Allowed Not Authorized		
Remittance Constitution	Transaction	Pending Validated Allowed	Grouped		Pending
Remittance validation	Remittance	Grouped	Grouped	Pending	Validated Not Validated
Available	Remittance	Grouped	Grouped	Pending Validated	Available
Generate	Remittance	Grouped	Generated	Available	Generated
Third party disabled	Transaction	All except for Generated	Suspended		

Status Transmission after Generation

Information comes from different sources:

- Internal:
 - The Signature part in XBE (signature result)

- The File Transfer part in XBE (communication result)
- External:
 - Protocol Acknowledgments

The bank (valid file syntax, back-office processing, in progress, executed, credited/debited transaction)

The input file is in XML format. This format has a structure purposely similar to the ISO 20022 format/PaymentStatusReportV02 message (pain.002.001.02).

However, its contents are limited to the information that can be transmitted by XBE Payment.

The file consists of three parts:

- Group Header:

It contains the identification information of the information source, as well as technical elements of potential correspondence. This block is mandatory and has only one occurrence.
- Original Group Information and Status:

This part contains the ID information of the original remittance. This block is optional and can be repeated.
- Transaction Information and Status:

This part contains the ID information of the original transaction and information on the executed transaction. This block is optional and can be repeated.

Post-generation Information Storage

When converting files, the CLINT processing builds up some elements such as the interchange identifier and the message identifier which are not required by the bank and are not functionally useful before sending the file to the bank.

Generally speaking, a work table is fed by all the possible identifiers of a transaction in order to compare bank information with information in SBE.

This table is fed via the "internal" file which contains all information. The internal file is automatically created after each bank file generation.

It has the following structure (Align. left)

```
structure STRUCT_LINKFILE
{
s_typ = FIXE;
s_len = 90;
s_saf = "\r\n";
field = ID_FILE as STRING(m_len = 14;m_des = "Bank file identifier"; );
field = REF_TRANS as STRING (m_len = 11;m_des = "Internal transaction number"; );
field = REF_REMISE as STRING (m_len = 11;m_des = "Internal remittance number"; );
field = NO_INTERCHANGE as STRING (m_len = 14; m_des = "Interchange Identifier"; );
field = NO_MESSAGE as STRING (m_len = 14; m_des = "Message Identifier"; );
```



```
field = REF_VIREMENT as STRING (m_len = 16; m_des = "Transfer Reference"; );
field = POS_TRANSACTION as STRING (m_len = 10;m_des = "Transaction position in file"; );
```

To create this file, add the "-linkfile:file_name" option to the command line.

The structure of this file is defined in the "linkfile.cli" script.

This file is destroyed once the information contained in it is stored in the table.

The work table is purged according to the creation date of the entries.

Behavior in case of problems

When problems occur during the creation of the link file, the bank file is generated normally. In this case, the bank file has no corresponding link file and the processing of post-generation statuses for the elements of this file is not possible.

When exploiting the link file to enter it in the work table, there is no verification on whether the elements specified in the work table actually correspond to something in the exploitation tables.

When problems occur during the processing of the link file, the data that were being processed at the time of the incident are canceled (roll back).

When problems occur during the processing of the "pain XRT" file, the data that were being processed at the time of the incident are canceled (roll back).

Detailed Structure

See appendix

Post-generation statuses

Each post-generation status has a code > 3.000. This code will be assigned either by the original application (Signature, Communication), or after converting the file transmitted by the bank.

The table below sums up the available statuses according to the level of information (file, interchange, message, remittance, transaction).

Level	Location	Code	Description	Origin
File	<OrnglFile><Sts>	10002	Rejected	Signature
		10006	Cancelled	Signature
		2001	Sending	Message
		2002	Sent	Message
		2003	Transmission Failed	Message
Interchange	<ItglInformation><ItgSts>	3001	Accepted	Bank
		3002	Not Accepted	Bank
		3003	Executable	Bank
		3004	Executable with Warnings	Bank
		3005	Executed	Bank
		3006	Partially Executed	Bank

		3007	Outstanding	Bank
		3008	Received in Bank	Bank
		3009	Cancelled in Bank	Bank
Message	<MsgInformation><MsgSts>	3001	Accepted	Bank
		3002	Not Accepted	Bank
		3003	Executable	Bank
		3004	Executable with Warnings	Bank
		3005	Executed	Bank
		3006	Partially Executed	Bank
		3007	Outstanding	Bank
		3008	Received in Bank	Bank
		3009	Cancelled in Bank	Bank
		4001	Transmission Cancelled	MT019
		4002	Delivered	MT011
		4003	Not delivered before deadline	MT010
Remittance	<OrgnlGrpInfAndSts><GrpSts>	10001	Prepared	Signature
		10002	Rejected	Signature
		10003	Signed	Signature
		10005	Refused	Signature
		10006	Cancelled	Signature
		10007	Waiting for Transmission	Signature
		10008	Partially Prepared	Signature
		10009	Partially Signed	Signature
		10010	Added	Signature
		10011	Extracted	Signature
		3001	Accepted	Bank
		3002	Not Accepted	Bank
		3003	Executable	Bank
		3004	Executable with Warnings	Bank
		3005	Executed	Bank
		3006	Partially Executed	Bank
		3007	Outstanding	Bank
		3008	Received in Bank	Bank
		3009	Cancelled in Bank	Bank
		4001	Transmission Cancelled	MT019
		4002	Delivered	MT011
		4003	Not delivered before deadline	MT010
Trx	<TxInfAndSts><TxSts>	10001	Prepared	Signature

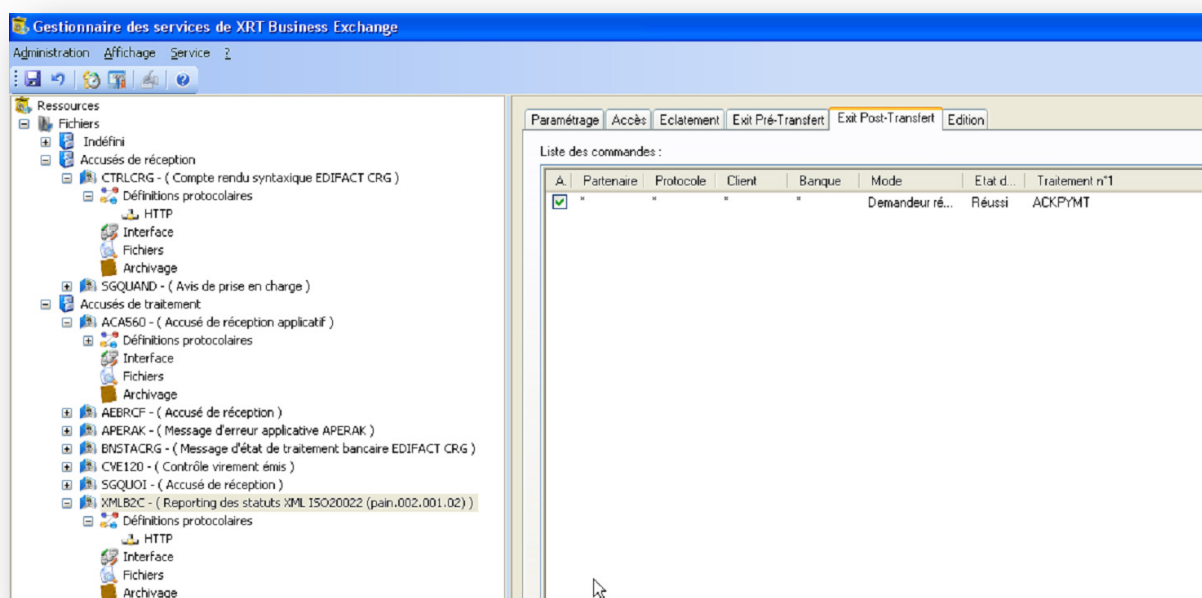
10002	Rejected	Signature
10003	Signed	Signature
10004	Queued	Signature
10005	Refused	Signature
10006	Cancelled	Signature
10007	Waiting for Transmission	Signature
10010	Added	Signature
10011	Extracted	Signature
3001	Accepted	Bank
3002	Not Accepted	Bank
3003	Executable	Bank
3004	Executable with Warnings	Bank
3005	Executed	Bank
3006	Partially Executed	Bank
3007	Outstanding	Bank
3008	Received in Bank	Bank
3009	Cancelled in Bank	Bank
4001	Transmission Cancelled	MT019
4002	Delivered	MT011
4003	Not delivered before deadline	MT010

According to the message transmitted by the bank, all or part of the statuses “Origin: Bank return” is exploited:

Message type	Available status	Level of information
EDIFACT CONTRL	Accepted Not Accepted	Interchange, message
EDIFACT BANSTA	Not Accepted Executable Received in Bank Executable with Warnings Executed	Interchange, message, remittance, transaction
ARA560	Executable Outstanding Not Accepted Executed Partially Executed Cancelled by Bank	Remittance, transaction Remittance, transaction Remittance, transaction Remittance, transaction Remittance Remittance, transaction
XML pain.002.001.02 (PSR)	Accepted Executed	Remittance, transaction Remittance, transaction

	Executable	Remittance, transaction
	Executable with Warnings	Remittance, transaction
	Partially Executed	Remittance
	Outstanding	Remittance, transaction
	Received in Bank	Remittance
	Not Accepted	Remittance, transaction
	Cancelled by Bank	Remittance, transaction

In the Service Manager, on the relevant service, the ACKPAYMT processing must be enabled (Post-transfer Exit). This processing enables the conversion of the file transmitted by the bank into pain.xrt.001 and its processing (status tables updated).



Simulation and Check Points

An SCT file is created from XBE and contains the remittance of a transaction.

- Transaction 49 and remittance 45 have the “Generated” status.
- The PAYCORRID table contains the information included in the link file.

Lot Remise Transaction

Recherche rapide

N° de lot : N° de remise : Statut :
N° de transaction : Référence : N° de l'ordre de paiement :

Liste des virements - Page 1/1

20 résultats par page

Action	N° de lot	N° de remise	N° de transaction	N° OP	Référence	Statut	Date d'exécution	Compte débité	Payé	Montant
		45	49		RET1	Généré	26/02/2008	222223333444444444455	B - TIERS B	100.00 EUR
		41	45		SCT1	Accepté	16/02/2008	222223333444444444455	B - TIERS B	120.00 EUR
		40	44		LIR2	Généré	16/02/2008	555566666777777777788	B - TIERS B	10.00 EUR
		39	43		LIR1	Partiellement exécuté	16/02/2008	111112222333333333344	B - TIERS B	10.00 EUR
		38	42		L2	Non accepté	16/02/2008	111112222333333333344	B - TIERS B	20.00 EUR

BROBOAM2.10...bo.PAYCORRID Détails de l'Explorateur d'objets

IDTRSVIR	IDRECDATE	IDREMISE	IDINTERCHANGE	IDMESSAGE	IDFIC	REFERENCE	IDTRSPOS
20	12/02/2008 12:...	29	XBEPAYMD430001	08021200001	18	A7T1	2
33	14/02/2008 10:...	30	XBEPAYMD450001	08021400001	19	A7T2	2
34	14/02/2008 10:...	31	XBEPAYMD450002	08021400002	20	A7T3	2
35	14/02/2008 11:...	32	XBEPAYMD450003	08021400003	21	A7T4	2
36	14/02/2008 11:...	33	XBEPAYMD450004	08021400004	22	A7T5	2
38	14/02/2008 19:...	35			23	AZA	2
41	15/02/2008 11:...	38			24	L1	2
42	15/02/2008 11:...	38			24	L2	3
43	15/02/2008 11:...	39			25	LIR1	2
44	15/02/2008 11:...	40			26	LIR2	4
45	15/02/2008 12:...	41			27	SCT1	2
46	15/02/2008 12:...	42			28	SCTIN1	2
47	15/02/2008 12:...	43			29	CM11	2
49	25/02/2008 14:...	45			30	RET1	2
* NEEL	NEEL	NEEL	NEEL	NEEL	NEEL	NEEL	NEEL

The bank issues a pain.001.002 file to testify that the sent file has been accepted.

PREPFILE

Ordinateur : Serveur :
Entité : BNP Service : XMLB2C
Client : XRTCORP Banque :
Mode : A : Ajout sur la version du jour
☒ Autoriser les doublons
Alias : Enveloppe :
Fichier : C:\Program Files\Fichiers communs\vt\Product\XMLB2
Voir le fichier Exécuter Fermer

File Availability/Track in the monitor

File deposit according to the server:

Partner:BNP

Service:XMLB2C

Client:XRTCORP

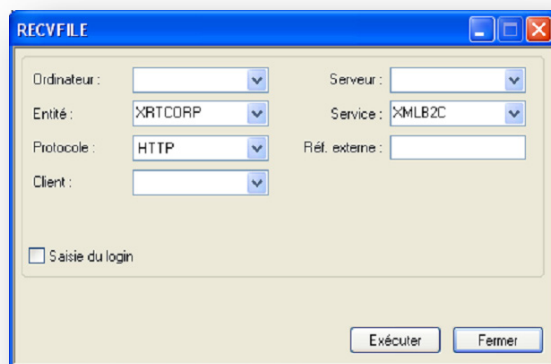
Bank:

mode:1

Alias:

File:C:\Program Files\Common Files\xrt\Product\XMLB2C\pain.xml

The client gets and processes the file transmitted by the bank.



The file is transferred and immediately processed by psfvir.exe to launch the conversion and the table update:

In the monitor:

```
Serialized exit completed [psfvir.exe /S:XMLB2C /P:XRTCORP /C:XRTCORP /B:
/DSN:DSN=1070A6B1;Description=1070A6B1;APP=XRT Business Exchange
2008;WSID=BROBOAM2;DATABASE=1070A6B1;Trusted_Connection=Yes
C:\TEMP\XRTCORP.080225143922462] with return code - rc = 0(0)
```

The remittance and transaction get the “Accepted” status.

Lot

Remise

Transaction

Recherche rapide

N° de lot :

N° de remise :

Statut :

N° de transaction :

Référence :

N° de l'ordre de paiement :

Liste des virements - Page 1/1

20

résultats par page

Action	N° de lot	N° de remise	N° de transaction	N° OP	Référence	Statut	Date d'exécution	Compte débité	Payé	Montant
		45	49		RET1	Accepté	26/02/2008	2222233333444444444455	B - TIERS B	100.00 EUR
		41	45		SCT1	Accepté	16/02/2008	2222233333444444444455	B - TIERS B	120.00 EUR
		40	44		LIR2	Généré	16/02/2008	5555566666777777777788	B - TIERS B	10.00 EUR

Purging

The purge is set up via Automation/Purge.

From the Purge list, click “Add a Purge”.

The purge is identified through a description and a status: Enabled/Disabled.

Only the enabled purges will execute.

Purges are linked to a type of data: Third Party or Transaction Type.

The “Parameters” tab varies according to the type of data:

Administration Crédit Import Crédit Export Téléchargement Paiements Extraits Bancaires

Création d'une purge

Vous devez d'abord définir les critères de sélection des éléments à purger et ensuite les paramètres de démarrage de la purge. Cliquez sur "Enregistrer" pour sauvegarder la purge. Attention, si aucun critère de sélection n'est renseigné, tout tiers lié uniquement à des transactions en statut "généré" sera détruit.

Identification

Libellé : ☒ Activée

Type de données :

Paramètres

Groupe(s) de tiers

Type :

Source :

Statut Inactif depuis plus de :

Démarrage

Heure de début :

Périodicité :

☒ Quotidienne ☒ Tous les 1 jour(s)

☐ Hebdomadaire ☐ Tous les jours ouvrables

☐ Mensuelle

☐ Annuelle

Plage de périodicité :

Début le : ☒ Pas de fin

☐ Fin le :

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Création d'une purge

Vous devez d'abord définir les critères de sélection des éléments à purger et ensuite les paramètres de démarrage de la purge. Cliquez sur " Enregistrer " pour sauvegarder la purge.

Identification

Libellé : ☒ Activée

Type de données :

Paramètres

Catégorie(s) de transaction :

Source :

Créé depuis plus de :

Statut Généré depuis plus de :

Démarrage

Heure de début :

Périodicité :

☒ Quotidienne ☒ Tous les 1 jour(s)

☐ Hebdomadaire ☐ Tous les jours ouvrables

☐ Mensuelle

☐ Annuelle

Plage de périodicité :

Début le : ☒ Pas de fin

☐ Fin le :

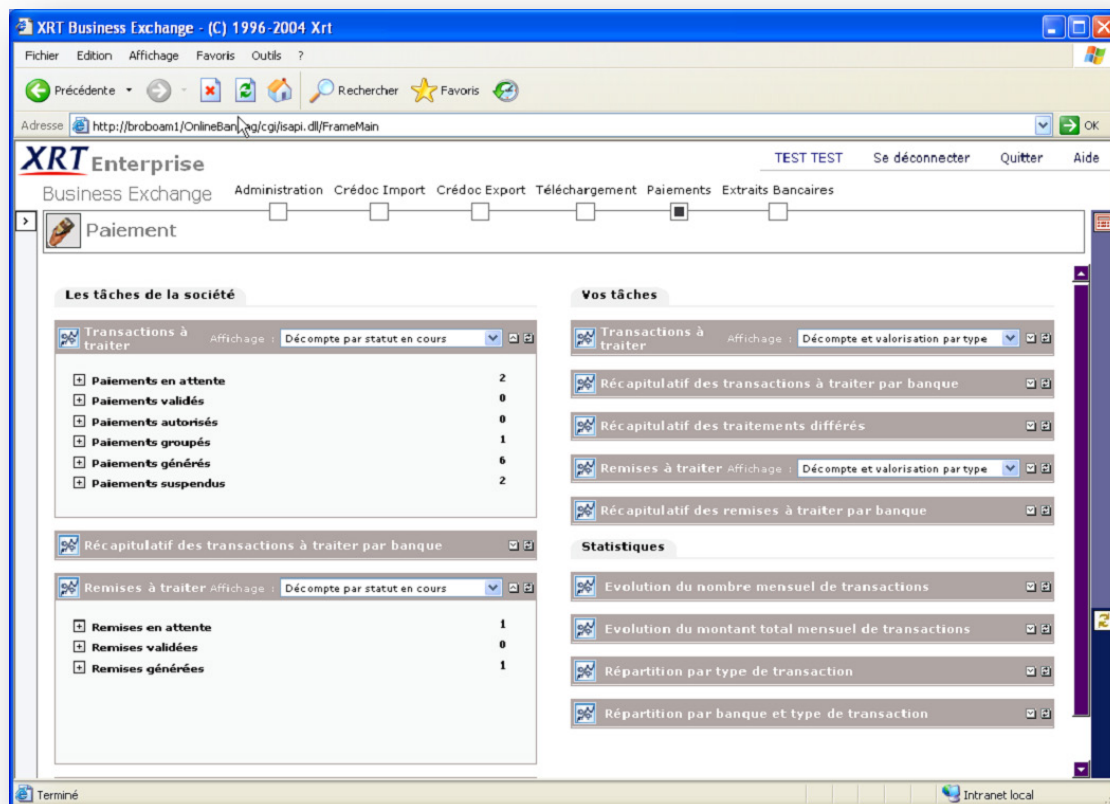
As for series, purges can be scheduled.

Dashboards

The dashboard replaces the welcome page at the beginning of the module.

It displays three types of indicator:

- indicators valid for the entity of the operator logged in (left)
- indicators valid for the operator logged in (right)
- statistical indicators (right)



"Company" indicators

Two types of information are displayed:

- payments to be processed (status, actions to be carried out)
- summary of payments by bank (branch/account or branch/status)

There are 3 available views for payments to be processed:

- Breakdown by current status (snapshot of the database at moment t)
 - 1st Level: breakdown by current status of the transaction
 - Pending
 - Validated
 - Authorized
 - Grouped
 - Generated
 - Suspended

- 2nd Level: breakdown by transaction type
 - Funds Transfer
 - Domestic Transfer
 - International Transfer
 - Commercial Transfer
 - Cheque
 - Direct Debit
- Breakdown and valuation by type (presentation of the transaction type to be processed followed by specification of the action to be carried out)
 - 1st Level: breakdown by current status of the transaction
 - Pending
 - Validated
 - Authorized
 - Grouped
 - Generated
 - Suspended
 - 2nd Level: breakdown by transaction type
 - Funds Transfer
 - Domestic Transfer
 - International Transfer
 - Commercial Transfer
 - Cheque
 - Direct Debit
 - 3rd level: breakdown by action to be carried out
 - To Validate (amount > validation threshold)
 - To Authorize (amount > authorization threshold)
 - To Group
- Breakdown and valuation by status (presentation of the action to be carried out followed by specification of the transaction type affected)
 - 1st Level: breakdown by current status of the transaction

- Pending
- Validated
- Authorized
- Grouped
- Generated
- Suspended
- 2nd Level: breakdown by action to be carried out (for current statuses only = "Pending" or "Validated")
 - To Validate (amount > validation threshold)
 - To Authorize (amount > authorization threshold)
 - To Group
- 3rd Level: breakdown by transaction type
 - Funds Transfer
 - Domestic Transfer
 - International Transfer
 - Commercial Transfer
 - Cheque
 - Direct Debit

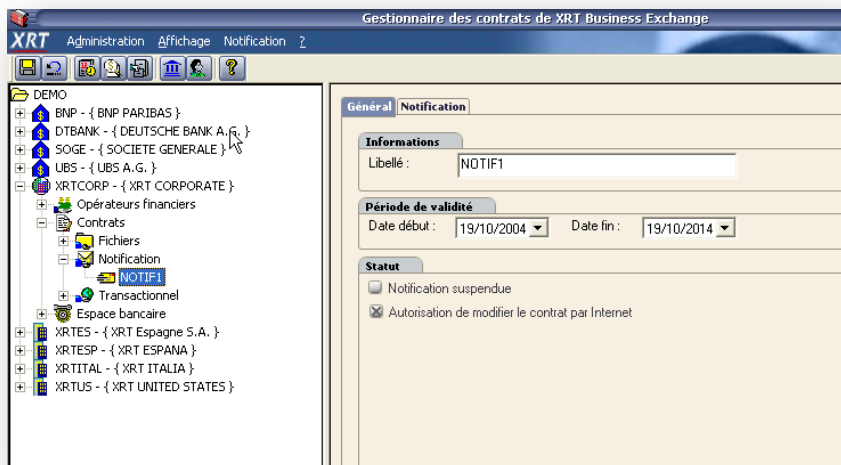
Valuation is made in the reference currency. If a transaction currency included in the breakdown has no exchange value in the reference currency, an NB is displayed at the bottom of the dashboard containing the approximate amount of the proposed valuations.

The dashboard is updated each time you enter the module.

Alerts

Notification Contracts

The alert mechanism relies on there being one or several notification contracts configured in the Contract Manager.



If the “Authorized to modify the contract via the Internet” box is selected, the address details of this contract (To, Cc, Bcc) (initially defined on the Notification/Notification type tab, using the >, SMTP Parameters window if Type = SMTP or Messaging Parameters if Type = Mail via MAPI) can be modified in the Administration elements of Online Banking.

The possibility to modify notification contracts depends on your access rights to the PARNOTFR function in the ADMTFR service.

In OnlineBanking, access is made through Administration/Notifications and Alerts/Recipient Groups.



Triggering Alerts

Alert-triggering events are configured in the Administration module of Online Banking.

The alert configuration depends on your access rights to the ALERTPAY function in the ADMTFR service.

For Online Banking, access via Administration/Notifications and Alerts/Payment Alerts.

The event triggering an alert can be more or less specific.

The 1st definition level includes:

- the transaction type (domestic transfer, international transfer, etc.)
- the transaction status(es)

Paramètres d'application des alertes

Un certain nombre de tâches étant automatisée, vous pouvez définir les personnes à informer via l'envoi d'alertes en fonction de l'événement impactant le dossier. Sélectionnez les événements devant déclencher une alerte, définissez pour chaque alerte, les groupes de destinataires. Vous pouvez affiner la définition de la règle de déclenchement de l'alerte en cliquant sur 'Plus d'options'. Cliquez ensuite sur le bouton 'Enregistrer'. La fréquence d'envoi des alertes dépend d'une tâche planifiée.

Alerte

Libellé :

Application :

Catégorie de transaction :

Alertes par type

	1er et 2nd groupes de destinataires		
<input type="checkbox"/> Statut 'À compléter'	<input type="text" value="paiement"/>	<input type="text" value="paiement"/>	Plus d'options
<input checked="" type="checkbox"/> Statut 'En attente'	<input type="text" value="paiement"/>	<input type="text" value="paiement"/>	Plus d'options
<input type="checkbox"/> Statut 'Validé'	<input type="text" value=""/>	<input type="text" value=""/>	Plus d'options
<input type="checkbox"/> Statut 'Autorisé'	<input type="text" value=""/>	<input type="text" value=""/>	Plus d'options

Example: alerting persons in groups 1 and 2 when domestic transfers are assigned "Pending" status

You can define when an alert should be issued by clicking the "More options" link.

☒ Statut 'En attente' [Plus d'options](#)

Critères supplémentaires

☐ Payeur(s)

☐ Compte(s) bancaire(s)

☐ Groupe(s) de tiers

☐ Montant : et

☐ Devise(s) :

☐ Source :

☐ Motif de refus :

☐ Récurrence :

Définition du message

Objet :

Message :

This offers other criteria that can be activated:

- Payor(s)
- Bank account(s)

- Third Party Group
- Amount range
- Currency(ies)
- Source
- ...

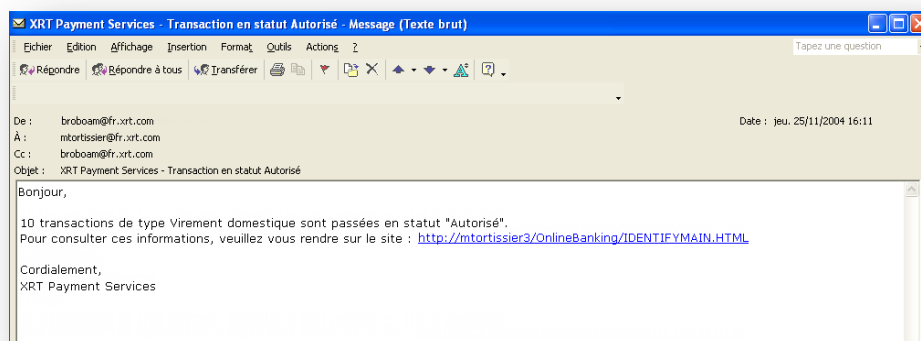
You can therefore use these to trigger an alert when a domestic transfer of the "supplier transfer" category is assigned "Pending" status if:

- the payor of the transfer is A or B
- and the account to be debited is account 1 or account 2
- and the payee belongs to the "ZZ Suppliers" group of third parties
- and its amount is between EUR 1.000 and 2.000
- and this transaction has been imported

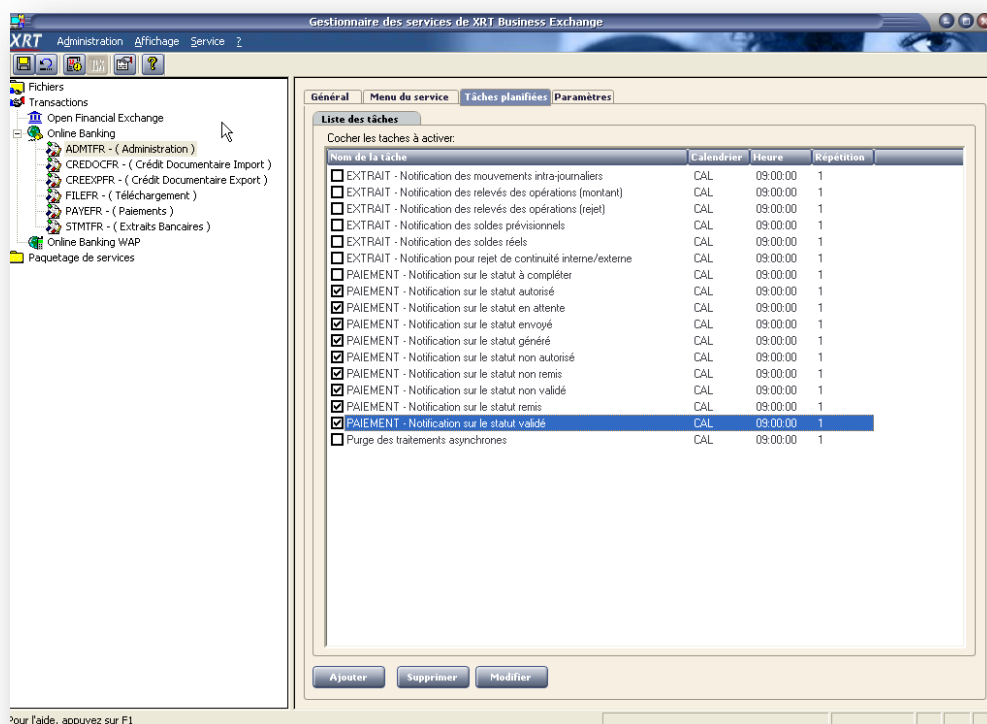
A default message based on variables is proposed. You can modify the text of the message as required by re-using the variables provided:

- %status (trigger status)
- %transactions_nb of type (number of transactions affected)
- %transaction_type (transaction type)
- %site (site's URL)
- %VPNAME (entity alias)

Example of alert produced:



The generation of alerts depends on scheduled tasks (Service Manager, Transactions/OnlineBanking, AMDTFR, Scheduled Tasks tab).



Several scheduled tasks for payments: one task per trigger status, which allows you to adjust the generation frequency according to status.

E.g.: 4 times a day for “Pending” status, once a day for “Remitted” status

If relaunched, the task takes into account all transactions, including those for which alerts have already been triggered.

Bank Distribution

Why?

The aim of this function is to assign automatically a bank account to a transaction according to defined rules.

This function helps companies honoring their commitments with the banks to win highly competitive business terms.

To use this function, transition elements must be specified when setting up transactions in order to define the function's scope.

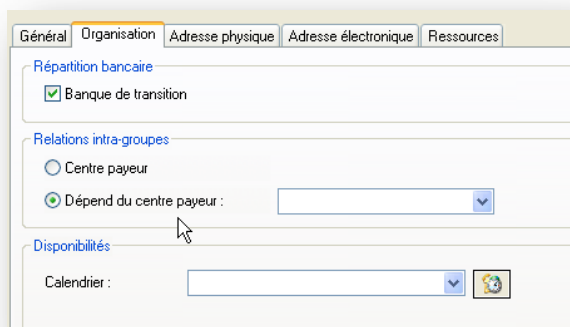
This function only carries out imported transactions.

Operation

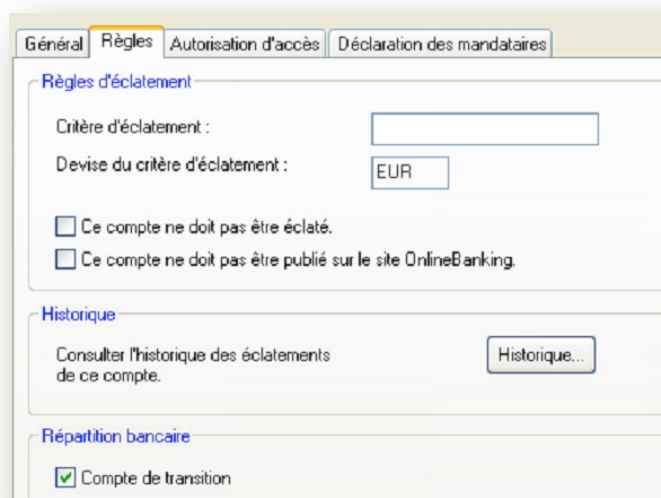
Transition Elements

In the Bank Distribution function, the transaction must include at least one transition element: Bank and/or Account.

The transition elements are previously created in the Contract Manager.

The image shows a screenshot of a software interface with a tabbed menu at the top. The 'Organisation' tab is selected. Below the tabs, there are three sections: 'Répartition bancaire', 'Relations intra-groupes', and 'Disponibilités'. In the 'Répartition bancaire' section, there is a checkbox labeled 'Banque de transition' which is checked. In the 'Relations intra-groupes' section, there are two radio buttons: 'Centre payeur' (unselected) and 'Dépend du centre payeur :'. The 'Dépend du centre payeur' option is selected, and it is followed by a dropdown menu. In the 'Disponibilités' section, there is a label 'Calendrier :' followed by a dropdown menu and a small icon of a calendar.

Transition Bank: flag on the "Organization" tab when creating a financial institution



Transition Account: flag on the “Rules” tab when creating a bank account

During the storage phase for the imported elements, every transaction using a transition element within the <issuing_bank> tag and/or within the <debited_account> tag is identified as “Transaction To Distribute”.

Summary Table:

	TRN using a Transition Bank as the Issuing Bank	TRN not using a Transition Bank as the Issuing Bank
TRN using a Transition Account as the Debit (Credit) Account	<i>TRN "To Distribute". After the Distribution, the Issuing Bank and the Account have been modified and they are not transition elements anymore.</i>	<i>TRN "To Distribute". After the Distribution, the Account has been modified and it is not a Transition Account anymore.</i>
TRN not using a Transition Account as the Debit (Credit) Account	<i>TRN "To Distribute". The Issuing Bank will be modified through the Manual Distribution function.</i>	<i>TRN « On Hold ». No Distribution Action</i>

Distribution Schemas

Distribution schemas enable assigning accounts to “To distribute” transactions.

A schema consists of several rules which will successively apply to the transactions (here the notion of rank is central).

A Schema is linked to a transaction type and corresponds to a bank distribution assumption. You can create several schemas for a single transaction type (i.e. several assumptions).

Only the enabled schemas can be used.

Select Bank Distribution/Schemas and click the “Add a Schema” button to create a schema.

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Liste des schémas de répartition bancaire

Un schéma est constitué d'une ou plusieurs règles de répartition. Vous pouvez créer un nouveau schéma en cliquant sur le bouton "Ajouter un schéma". Vous pouvez aussi modifier un schéma existant en cliquant sur son numéro d'identification. Pour supprimer, activer ou désactiver un ou plusieurs schémas, sélectionnez les et cliquez sur le bouton d'action correspondant.

Liste des schémas de répartition - Page 1 / 1

20 résultats par page

	Id	Libellé	Type de transaction	Nb règles	Statut
<input type="checkbox"/>	1	REP VDOM	Virement domestique	2	Actif

Ajout d'un schéma

pour ajouter un schéma, cliquez sur le bouton "Ajouter un schéma".

☒ [Ajouter un schéma](#)

Autres actions

Vous pouvez supprimer, activer ou désactiver un ensemble de schémas.

☒ Tous ☒ Aucun ☒ Supprimer la sélection ☒ Activer la sélection ☒ Désactiver la sélection

Schemas are identified through their descriptions.

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Création d'un schéma de répartition

Un schéma est constitué d'une ou plusieurs règles de répartition et est dédié à un type de transaction. Pour ajouter une règle au schéma, cliquez sur le bouton "Ajouter une règle". En sélectionnant une ou plusieurs règles du schéma, vous pouvez réorganiser l'ordonnancement des règles constituant le schéma. Vous pouvez également supprimer une ou plusieurs règles en cliquant sur le bouton "Supprimer la sélection".

Identification

Libellé : ☒ Actif

Type de transaction :

Liste de règles

	Rang	Libellé	Type de règle	Réorganiser
<input checked="" type="checkbox"/>				

☒ [Ajouter une règle](#) ☒ Tous ☒ Aucun ☒ Supprimer la sélection

Création d'un schéma de répartition

☒ Enregistrer ☒ Retour

Click the "Add a rule" button to start setting up the rules of the schema. Each rule is identified with a description and a type. 2 types of rules are available.

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Ajout d'une règle

Après avoir identifié la règle, vous devrez compléter la rubrique "Définition" dont le contenu varie en fonction du type de règle sélectionnée.
Pour inscrire la règle dans le schéma, cliquez sur le bouton "Enregistrer".

Identification

Rang : 1

Libellé :

Type de règle :

Ajout d'une règle

☒ Enregistrer ☒ Retour

- En fonction de la catégorie de la transaction
- En fonction de la devise de la transaction
- En fonction du montant de la transaction
- En fonction du payeur de la transaction
- En fonction de la banque du payé de la transaction
- En fonction de la date d'échéance de la transaction
- En fonction du pool bancaire

Types of rules based on transaction data

6 types of rules based on transaction data:

- Based on the transaction category
- According to the transaction currency
- Based on the transaction amount
- According to Transaction Payor
- According to Transaction Payee Bank
- Based on the transaction maturity date
- Based on the bank of the payee and the currency

Based on the transaction category

Click the "Define Allocation" button to assign accounts according to the transaction categories used on the transactions to distribute.

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Ajouter une affectation

Sélectionnez les éléments de définition de l'affectation et cliquez sur "Enregistrer".

Définition

Payeur : XRT - (XRTCORP)

Catégorie de transaction : WF1

Banque affectée : BNP - (BNP)

Compte affecté : Compte BNP - (11111222223333333333333344)

Ajouter une affectation

☒ Enregistrer ☒ Retour

According to the transaction currency

Click the “Define Allocation” button to assign accounts according to the transaction currencies used on the transactions to distribute.



According to Transaction Amount

Click the “Define Allocation” button to assign accounts according to the amount range (in the reference currency).



Based on the payor

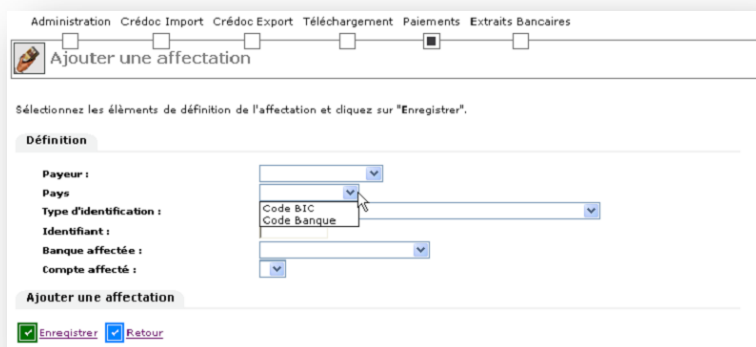
Click the “Define Allocation” button to assign accounts according to the payer used on the transactions to distribute (centralized by the holding).



Based on the payee bank

Click the “Define Allocation” button to assign accounts according to the payee bank used on the transactions to distribute.

The payee bank is identified by a BIC or a local bank code (combo ID). Complete the “Identifier” field according to the identification type selected (length control based on the country for local bank codes; if the code is a BIC, the field is limited to 4 characters: bank identification part of the code).



Based on the maturity date

Click the “Define Allocation” button to assign accounts according to the maturity date used on the transactions to distribute. Warning: this date is a rolling date (+/- number of days counted from today's date).

Based on the bank of the payee and the currency

Click the “Define Allocation” button to assign accounts according to the payee bank and to the currency used on the transactions to distribute.

Rules based on targets

Bank Pool

Fixing a pool target means declaring an ideal distribution of the flow percentages to several banks:

Example: Domestic Transfers Distribution

- 25% to BNP
- 50% to Crédit Lyonnais
- 25% to Société Générale

The bank pool declaration has a double purpose:

- To know the actual flow distribution (statistics)
- To distribute flows automatically according to a theoretical ideal distribution

Creating a Bank Pool

Bank Pools are linked to transaction types. Only one bank pool can be assigned to a transaction type.

If the bank pool setup is centralized, the sub-pools with the same payer can belong to the same pool.

Click the “Add Target” button from the Target list accessed via Bank Distribution / Targets.

Identification

Libellé : POOL VDOM
 Type d'objectif : Pool Bancaire
 Type de transaction : Virement domestique
 Date d'initialisation : 18/10/2006 Format jj/mm/aaaa

Mise à jour

Heure de début : [dropdown]
 Périodicité :
☒ Quotidienne ☐ Tous les 1 jour(s)
☐ Hebdomadaire ☐ Tous les jours ouvrables
☐ Mensuelle
☐ Annuelle
 Plage de périodicité :
 Début le : 10/18/2006 ☒ Pas de fin
☐ Fin le : [dropdown]

Pool bancaire

%	Banque affectée	Payeur : XRTGCRP (100%)
<input type="checkbox"/> 25%	BNP	1111122223333333
<input type="checkbox"/> 50%	CLY	3333344444555555
<input type="checkbox"/> 25%	SOGE	2222233333444444

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Liste des objectifs de répartition

Vous avez la possibilité de fixer des objectifs à atteindre en terme de répartition bancaire de vos flux de paiement. Ces objectifs pourront être définis pour tout ou une partie des transactions de paiement. Au fil du temps, vous pourrez également suivre l'écart entre l'objectif fixé et la réalité des répartitions. Pour créer un objectif, cliquez sur le bouton 'Ajouter un objectif'.

[Suivi des objectifs](#)

Liste des objectifs de répartition - Page 1/1

20 résultats par page

Id	Libellé	Type d'objectif	Initialisation
1	POOL VDOM	Pool Bancaire	18/10/2006

Ajouter un objectif

Pour ajouter un objectif, cliquez sur le bouton 'Ajouter un objectif'.

☒ Ajouter un objectif

Autres actions

...
☒ Tous ☒ Avou ☒ Supprimer la sélection

For each payer, the sum of all the percentages is always equal to 100%.

The pool update is scheduled using a calendar: each update implies a discrepancy calculation according to the target percentages.

Actual discrepancies and forecasted discrepancies are different.

Only the transactions which debit/credit account cannot be modified (Generated and Sent) are taken into account in the actual discrepancy calculation.

All the transactions (even if the accounts are not fixed) are taken into account in the forecasted discrepancy calculation.

When creating a pool, you will have to specify a pool initialization date. The date enables the definition of the transactions to include in the first discrepancy calculation.

Example:

- Pool's creation date: 6/30/2006
- Pool's initialization date: 1/1/2006

In the first calculation, all the transactions created between 2006-01-01 and 2006-06-30 are taken into account.

When saving the pool, the results of the initialization phase are displayed:

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Initialisation du pool bancaire

Le pool bancaire viens d'être initialisé.

Détails

Banque affectée	Compte affecté	Ecart / Pool	Total cible	Total affecté	Ecart / Pool Prév.	Total cible Prév.	Total affecté Prév.
Payeur : XRTCORP							
BNP	111112222333333333344	-35.06 %	4412.50 EUR	10600.00 EUR	-33.69 %	18187.50 EUR	42700.00 EUR
CLY	333334444455555555566	50.00 %	8825.00 EUR	0.00 EUR	28.28 %	36375.00 EUR	15800.00 EUR
SOG	222233333444444444455	-14.94 %	4412.50 EUR	7050.00 EUR	5.41 %	18187.50 EUR	14250.00 EUR

☒ Imprimer ☒ Retour

Target Monitoring

Targets are updated (discrepancy calculation) through the "Execute Distribution Target Update" system task.

The "Target Monitoring" link from the target list allows viewing the target history.

The last known state of each target is displayed. To follow up the evolution regarding the fixed target, click the target ID:

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Suivi des objectifs

Les objectifs existants sont listés ci-dessous pour vous permettre de prendre connaissance des écarts connus entre l'objectif fixé et l'objectif atteint. Vous pouvez accéder à l'historique des écarts en cliquant sur l'identifiant de l'objectif pour analyser leurs progressions. Pour retourner à la liste des objectifs, cliquez sur le bouton 'Retour'.

Liste des objectifs de répartition - Page 1 / 1

20 résultats par page

Id	Libellé	Type d'objectif	Dernière mise à jour	
			XRTCORP	
1	POOL VDOM	Pool Bancaire	BNP / 111112222333333333344	-35.06 % (prev. -33.69 %)
			CLY / 333334444455555555566	50.00 % (prev. 28.28 %)
			SOG / 222233333444444444455	-14.94 % (prev. 5.41 %)

☒ Retour

Click the target ID and specify the scope of analysis (number of discrepancies calculated) to display the evolution over time in comparison with the fixed target.

You can monitor the actual and forecasted discrepancies of each account belonging to the pool.

	Ecart / Pool	Total cible	Total affecté	Ecart / Pool Prév.	Total cible Prév.	Total affecté Prév.
XRTCORP						
BNP / 11111222233333333334						
- 31/10/2006 15:18:24	-35.06 %	4412.50 EUR	10600.00 EUR	-33.69 %	18187.50 EUR	42700.00 EUR
CLY / 3333344444555555555566						
- 31/10/2006 15:18:24	50.00 %	8825.00 EUR	0.00 EUR	28.28 %	36375.00 EUR	15800.00 EUR
SOGE / 2222233334444444444555						
- 31/10/2006 15:18:24	-14.94 %	4412.50 EUR	7050.00 EUR	5.41 %	18187.50 EUR	14250.00 EUR

Quotas

Fixing a quota target means declaring a maximum to reach for a specific bank before switching to another bank.

Example: Domestic Transfers Distribution

- a maximum of 1.000 transactions for BNP
- then a maximum of 2.000 transactions for Crédit Lyonnais
- And Société Générale

Creating Quotas

Quotas are linked to transaction types. There is only one quota per transaction type.

If the quota setup is centralized, the sub-quotas with the same payer can belong to the same quota.

Click the “Add Target” button from the Target list accessed via Bank Distribution / Targets.

Administration - Crédits Import - Crédits Export - Téléchargement - Paiements - Signature - Extraits Bancaires

Création d'un objet de répartition

Identification

Type d'objet : [Sélectionner]
Type de transaction : [Sélectionner]
Mise à jour : [Sélectionner]

Mise à jour

Mise à jour : [Sélectionner]
Mise à jour : [Sélectionner]
Mise à jour : [Sélectionner]

Quotas

Quota	Compte affecté	Payer	Priorité
BNPP	11111222233333333344	XRTCORP	1
BNPP	44444333322222222255	XRTCORP	1

Initialisation d'un quota

Payer : [Sélectionner]
Expression : [Sélectionner]
Mise à jour : [Sélectionner]
Compte affecté : [Sélectionner]

Quotas can be expressed in transactions numbers or in amount (reference currency).
Quotas are timed (year, semester, quarter, calendar month).
There is a defined priority order to take into account quotas.
When saving quotas, initialization is launched and displayed:

Administration - Crédits Import - Crédits Export - Téléchargement - Paiements - Signature - Extraits Bancaires

Initialisation des quotas

Les quotas bancaires viennent d'être initialisés.

Détail

Banque affectée	Compte affecté	Payer	Consommation certaine	Consommation prévisionnelle
BNPP	11111222233333333344	XRTCORP	50,00 %	1 000 / 2 000 Trms
BNPP	44444333322222222255	XRTCORP	50,00 %	50 / 100 Trms

Imprimer Retour

Target Monitoring

Targets are updated (discrepancy calculation) through the “Execute Distribution Target Update” system task.

The “Target Monitoring” link from the target list allows viewing the target history.

The last known state of each target is displayed. To follow up the evolution regarding the fixed target, click the target ID:

Click the target ID and specify the scope of analysis (number of discrepancies calculated) to display the evolution over time in comparison with the fixed target.

You can monitor the actual and forecast consumptions of each account belonging to the quota.

Administration | Crédits Import | Crédits Export | Téléchargement | Paiements | Signature | Extraits Bancaires

Historique

Définissez une période d'analyse et cliquez ensuite sur le bouton "Visualiser".
L'analyse des 10 derniers écarts par banque vous sera alors présentée.
Cliquez sur le bouton "Retour" pour revenir au menu général des objets.

Période d'analyse : ☐ 10 derniers écarts

☒ Visualiser

Détail de quota

	Consommation cartaise	Consommation prévisionnelle
XRICORP		
05/11/2007 16:32:36	50,00 %	1 000 / 2 000 Tms
05/11/2007 16:32:36	50,00 %	1 000 / 2 000 Tms
05/11/2007 16:32:36	50,00 %	50 / 100 Tms
05/11/2007 16:32:36	50,00 %	50 / 100 Tms

☒ Visualiser ☐ Retour

Simulations

The distribution function carries out each batch that includes transactions using at least one element to distribute (bank and/or account), and runs bank account allocation simulations according to the schemas selected.

The Bank Distribution/Simulations function displays the list of all the batches "to distribute".

Administration | Crédits Import | Crédits Export | Téléchargement | Paiements | Extraits Bancaires

Simulation de répartition

Les lots listés ci-dessous contiennent des transactions en statut 'à répartir'. Pour sélectionner ces transactions d'un lot, cliquez sur le lot pour accéder à la sélection des schémas de répartition à lancer pour obtenir les simulations.

Liste des lots - Page 1/1

20 résultats par page

N° de lot	Description	Application d'origine
33	WORKFLOW 7	SAP

[Affichage de vos traitements différés](#)

Select a batch to process. The next page displays all the distribution schemas available for this batch.

Simulation de répartition - Lot n° 33

La liste ci-dessous présente les différents schémas de répartition disponibles. Sélectionnez un ou plusieurs schémas et cliquez sur le bouton "Simuler" pour lancer les différents simulations dont les résultats vous seront présentés par la suite.

Ce lot contient 2/2 transaction(s) en statut 'à répartir'

Liste des schémas de répartition - Page 1/1

20 résultats par page

Id	Libellé	Type de transaction
3	FORMATION	Virement domestique
4	KK	Virement domestique
1	REP VDOM	Virement domestique

☒ Tous ☒ Aucun ☒ Simuler

Select one or more schemas and run the simulation.

The simulation process is always executed in asynchronous mode.

Click "Display Batch Process List" to view the simulation results.

Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Liste des traitements différés de simulations de répartitions bancaires

Le journal des traitements différés vous permet d'avoir un suivi de vos traitements en cours. Vous pouvez d'une part, cliquer sur l'info bulle présente dans la colonne Etat afin de connaître l'état d'avancement de vos traitements. D'autre part, vous pouvez consulter et imprimer le rapport de vos validations différées mis à votre disposition dans la colonne Rapport.

Liste des traitements - Page 1/1

20 résultats par page

Action	Etat	N°	Date et heure	Description	Rapport
		178	31/10/2006 15:35:55	N° de lot : 33 - Résultat de la simulation	
		160	20/10/2006 10:58:52	N° de lot : 27 - Résultat de la répartition automatique	
		142	20/10/2006 09:17:14	N° de lot : 25 - Résultat de la répartition automatique	

☒ Rafraîchir ☒ Retour ☒ Supprimer tous les traitements terminés avec erreur ☒ Supprimer tous les traitements terminés avec erreur

Click the Report icon to display the simulation results and make the final decision.

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Simulation de répartition - Lot n° 60

Vous devez sélectionner une simulation afin de permettre au traitement d'importation de poursuivre son cours. Si aucune simulation ne convient, cliquez sur le bouton 'Retour'.

Statistiques

Date & heure	Nbre simulations	Nbre trn à répartir	% Max trn réparties
27/09/2006 16:11:33	2	13	100

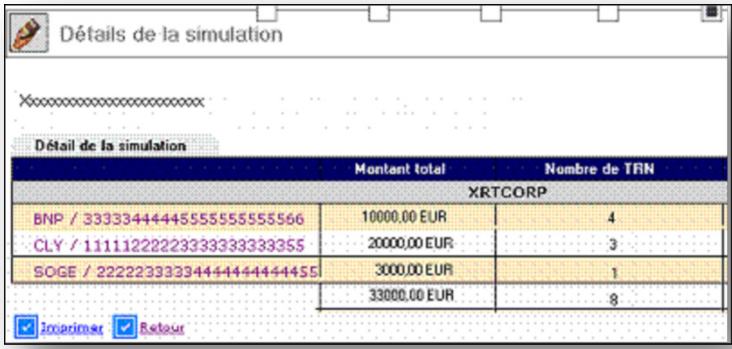
Liste des simulations

Date & heure	Id	Schéma appliqué	Taux de répartition	Nbre de comptes affectés	Détails
27/09/2006 16:11:33	2	POINT P	100%	3	
27/09/2006 16:11:34	3	POINT P bis	61,5384615384615%	1	

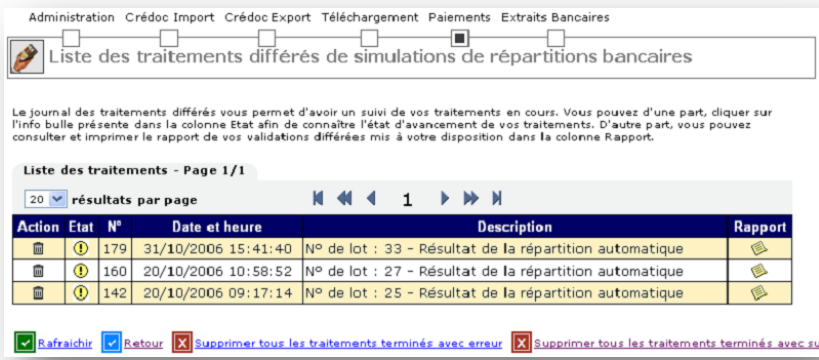
☒ Retour ☒ Appliquez le schéma sélectionné

The simulations are compared on the basis of distribution levels and number of accounts allocated.


Another level of details is available through the icon in the "Details" column.



Click “Display Batch Process List” to view the final allocation results.



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Application d'un schéma de répartition - Lot n° 33

Voici un compte rendu du résultat de l'application du schéma de répartition sur ce lot.

Statistiques

Date & heure	Id	Schéma appliqué	Nbre trn réparties	Taux de répartition	Nbre de comptes affectés
31/10/2006 15:41:40	1	REP VDOM	2	100.00%	1


[Retour](#)

Manual Distribution

When should I use the manual distribution? When the automatic distribution did not succeed in assigning an account to each transaction of the batch.

The Bank Distribution/Manual Distribution function displays a list of all the batches including transactions to distribute manually.

N° de lot	Description	Application d'origine
34	WORKFLOW 7	SAP


Select a batch to process. The next page displays all the transactions to distribute.

ID	Référence	Payeur	Date d'opération	Payé	Montant
<input type="checkbox"/> 150	WF7-A	XRTCORP	01/01/2007	TIERS PP	4000.00 EUR
<input type="checkbox"/> 151	WF7-B	XRTCORP	01/01/2007	TIERS PP	5000.00 EUR

☒ Retour
 ☒ Tous
 ☒ Aucun
 ☒ Modifier la sélection
 ☒ Poursuivre le traitement du lot

There are two manual distribution options:

- The unit method: click the transaction ID to manually replace the transition elements with the real elements



Only the original transition elements are available. Save the allocation. The transaction is removed from the transaction list.

- The multiple method: select transactions to distribute and click "Change Selection".



Only the bank and account information can be modified.

Transactions which are not distributed to a batch block the batch. The tasks of the linked series do not execute.

To continue processing the batch anyway, click the "Continue Batch Processing" button. The linked series can now include the batch.

Updating Objectives

Targets are updated through the "Execute Distribution Target Update" system task.

The calculation method is "differential" so it does not depend on a too large history. The calculation to update targets is based on the last update, as well as on cancellations.

Initialization Date: 1/1/2007

Initialization on D of quota A: 80/100 transactions per year

Cancellation of a transaction created on D-1

Update on D+2?

Calculation: value on D – selection of the transactions canceled between initialization date and D + difference between (D+2) and D

Managing Payment Orders

Acronyms:

- PC: Paying Center
- PO: Payment Order

Functional Target

The aim is to enable the actual installation of payments centralization, which involves two elements:

- Entities: they initiate the payment by creating a payment order and provide the basic information of the transaction:
 - The payee
 - The amount and currency
 - The execution date
 - The details of the potential paid invoices
 - The payment reason
- A paying center: it gathers the payment orders to finalize:
 - The type (domestic, international, commercial transfer...)
 - The bank and the debit account

The principle of payment order management is the same as for transaction management at the beginning of the cycle. At some stage, the paying center takes up the cycle until the "transformation" of payment orders into standard payments.

This new part deals with the different stages of management required to obtain transactions, after this last step, the transactions return to the "standard circuit" described in the previous chapter (see § 4).

Note: payment orders only concern the disbursements part. Collection orders are not managed so far.

Before You Begin...

Relationships with the Paying Center

When creating the centralization elements, relationships between entities must be established in the Contract Manager. (see § 2.3.1.2).

Obligations of the Paying Center

Defining Transaction Categories and Matching Rules

First of all, the paying center needs to create transaction categories such as “payment order”. The type of category is special as it requires rules which turn this payment order category into a category associated to a “standard” type (international transfer, domestic transfer, commercial transfer...).

An entity which depends on a paying center cannot create "PO"-type transaction categories.

Access: Setup/Transaction Category

The screenshot shows a web application interface with a navigation bar at the top containing 'Administration', 'Palements', and 'Signature'. Below the navigation bar is a title bar with a pencil icon and the text 'Ajout d'une catégorie de transaction'. The main content area contains a paragraph explaining the purpose of the form: 'La création de catégories de transactions facilitera votre reporting, en vous permettant d'affiner vos critères de sélection au niveau de l'analyse et du suivi de vos flux de paiement. Pour créer une catégorie de transaction, saisissez son libellé, sélectionnez le type de transaction auquel cette catégorie se rattache et cliquez sur 'Enregistrer'.' Below this text are two input fields: 'Libellé de la catégorie :' with the value 'OPFIL' and 'Type de transaction :' with a dropdown menu showing 'Ordre de paiement'. There is also a checkbox labeled 'Réservé au centre payeur' which is currently unchecked. At the bottom left is a green checkmark icon and the text 'Enregistrer', and at the bottom right is a red 'X' icon and the text 'Réinitialiser'.

If the paying center wants to initiate payment orders too, it needs to create payment order categories by selecting “Function reserved to paying center”.

When saving, the user has to define the matching rules which will be used when the paying center processes payment orders of dependent entities to finalize the transaction type.

The screenshot shows a web application interface with a navigation bar at the top containing 'Administration', 'Palements', and 'Signature'. Below the navigation bar is a title bar with a pencil icon and the text 'Règles de correspondance'. The main content area contains a paragraph explaining the purpose of the form: 'Afin de pouvoir traiter les ordres de paiements, vous devez définir les règles qui permettront de convertir un ordre de paiement en transaction bancaire de type virement domestique, international ou commercial. Une fois définies, cliquez sur " Enregistrer "'. Below this text are two tabs: 'Identification' and 'Définition'. The 'Identification' tab is active and shows two input fields: 'Catégorie d'ordre de paiement :' with the value 'OPFIL' and 'Type de règle :'. The 'Type de règle :' dropdown menu is open, showing four options: 'En fonction de la devise de transaction', 'En fonction du pays de la banque du payé', 'En fonction de la devise de transaction et du pays de la banque du payé', and 'Sans critère'. At the bottom left is a green checkmark icon and the text 'Enregistrer'.

Different rule types are available:

- Based on the transaction currency

- Based on the country of the payee bank
- Based on the bank of the payee and the currency
- Without criteria

The definition of the correspondences adapts itself to the selected type.

The “applicant” criterion corresponds to the entity which depends on the paying center and which will initiate payment orders and transmit them to the paying center for processing.

Correspondence example:

The “PO1” category whatever the applicant (entity initiating the payment order) is converted:

- into “VD1” category if the currency of the payment order is EUR
- into “VI1” category if the currency of the payment order is USD

“Payment order” categories cannot be associated to profiles.

Defining Access Rights to PO Transaction Categories

Once the payment order categories are created, the paying center defines which dependent entity(ies) can use them (creation, import).

Access: Security/Access to payment orders (function available only for the paying center).

By default, all dependent entities have access to all “payment order” categories.

Defining Access Right to Third Parties

Access: Security/Access to third parties

For each applicant, access rights to third parties and the options of third party creation must be defined in order to:

- determine the third party status (enabled/disabled) when a dependent entity creates a third party in the central base.
- determine which entity can use a third party that was created by the entity associated to the option: only the entity that created the third party or all entities depending on the paying center.

An entity which creates a third party has access to it by default.

Dependent Entity Settings

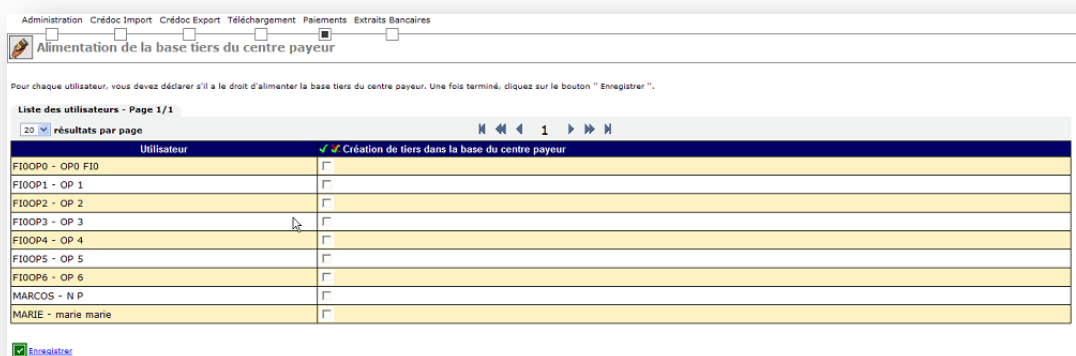
Defining Access Rights to PO Transaction Categories

The paying center grants to each entity access to PO categories. Each entity needs to follow the same process for its users.

Access: Security/Access to transaction categories

Defining Feeding Right for the Third Party Database

The dependent entity must state which user has the right to create third parties in the database.



Administration Crédoc Import Crédoc Export Téléchargement Paiements Extraits Bancaires

Alimentation de la base tiers du centre payeur

Pour chaque utilisateur, vous devez déclarer s'il a le droit d'alimenter la base tiers du centre payeur. Une fois terminé, cliquez sur le bouton "Enregistrer".

Liste des utilisateurs - Page 1/1

20 résultats par page

Utilisateur	Création de tiers dans la base du centre payeur
FIOOP0 - OP0 FIO	<input checked="" type="checkbox"/>
FIOOP1 - OP 1	<input type="checkbox"/>
FIOOP2 - OP 2	<input type="checkbox"/>
FIOOP3 - OP 3	<input type="checkbox"/>
FIOOP4 - OP 4	<input type="checkbox"/>
FIOOP5 - OP 5	<input type="checkbox"/>
FIOOP6 - OP 6	<input type="checkbox"/>
MARCOS - N P	<input type="checkbox"/>
MARIE - marie marie	<input type="checkbox"/>

☒ Enregistrer

Other Settings

A dependent entity can also freely define:

- the filters applicable on its POs
- the validation and authorization criteria of its POs
- the input options of its POs
- the automations to apply on its POs

Third Parties

Creation/Modification/Deletion by the paying center

Manual Entry

A third party created by the paying center automatically belongs to the central database. It is shared with the entities which have access to this third party. The paying center "owns" this third party and is the only one to modify it (after disabling it).

Direct Import

The paying center can import a file of third parties. These third parties automatically feed the central database.

The file structure includes a <Available_for> tag to indicate the entities that have access to this third party. This <Available_for> is optional and repetitive.

The absence of this tag means that all entities linked to the paying center have access to the imported third parties.

When present, it must contain the alias of entity different from "Financial Institution". This entity must be linked to the paying center (otherwise reject because "Linked entity is incorrect.").

If the account is updated and if the option "Third party disabled if account number has been changed" is enabled, the third party is updated and has the "disabled" status.

Payment Order Import

The import options can be set up only on the payment order categories reserved to the paying center.

Delete

Only the paying center can delete a third party from the central database.

Creation/Modification/Deletion by a Dependent Entity

Manual Entry

According to the options previously set up (option of third party creation defined by entity + right by user to create third parties in the central database), the user of a dependent entity can choose whether this third party should be created:

- in the central database of the dependent entity: "save" button/ it is exclusively reserved to this entity
- in the central database: "Save to Central Database" button/ it is then reserved to this entity or shared according to the entity options of third party creation

A third party belongs to the entity that created it. Only this entity can modify the third party provided only this entity can use the third party (see options of third party's use) and provided this third party was disabled by the paying center if the level of creation for this third party assigned to this entity is "disabled".

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Direct Import

The dependent entity can import a file of third parties. These third parties feed either the central database, or the local database of this entity: this choice is contained in the tag attribute `<internal_code>`. If there is no attribute, the imported third party is regarded as local.

The feeding right of the operator is checked (if NOK, reject because “You do not have the access rights required to create third parties in the central database”).

If it is created in the central database, its status is determined according to the PC setup (enabled or disabled).

To update a third party in the central database by file import, the entity must own the third party.

Payment Order Import

A dependent entity cannot set up import options on payment orders categories. For every payment order import, third parties must already exist.

Delete

A dependent entity cannot delete a third party from the central database.

Initiating Payment Orders

Dependent Entity

Manual Creation

Access: Create/Payment Order

Administration Crédit Import Crédit Export Téléchargement Paiements Extraits Bancaires

Création d'un ordre de paiement

Vous pouvez créer un nouvel ordre de paiement à partir d'un formulaire vierge soit à partir d'un modèle. Les informations requises pour la création d'un nouveau champs du formulaire sont soit des champs de saisie soit des champs où l'information devra être sélectionnée dans une liste. Cliquez sur " Enregistrer " pour

Identification

Catégorie de transaction :

Intervenant

Donneur d'ordre : F10
Payeur : RS Holding
Compte courant :
Bénéficiaire :
Payé :

Transfert

Référence :
Devise : AED
Montant :
Date d'exécution : 010/11/2007 Format jj/mm/aaaa
Motif :
Nombre de factures :

☒ Enregistrer

The entry form of payment orders is fixed, i.e. it does not depend on variables (as a payment order is never sent to bank, it does not depend on the constraints due to a format). It only includes basic information.

- The applicant is completed thanks to the connected entity of the operator. The payor is completed thanks to the paying center on which the connected entity depends. These data are not editable.
- The account assigned to the payment order must be an account held by the applicant (dependent entity initiating the PO): it must be a "Current" account and defined as "Transition Account".
- The selection of the beneficiary and the payee is made in the central database. Creating a third party in the local database while entering a payment order, is not possible, nor is creating a one-time third party.
- The payment order reference is mandatory. The execution date of the payment order is not controlled (calendars, currencies, banks, cut-off times). The reason is optional.
- Indication of the invoice number

By import

Warning: unlike the other types of transaction, the PO import does not separate the storage phase from the data control phase.

Manual launching using: Import/Payment Orders.

Automatic launching using IMPVIR with /F :ORDPAY.

After importing, the POs have the "Pending" status and belong to a batch.

Managing Payment Orders

Manually Created Payment Orders

Modification/Cancellation

This is the same process as for other transactions. The payment orders with "Pending", "Not Validated" and "Not Authorized" statuses can be modified or canceled.

Validation and Authorization

This is the same process as for other transactions. The payment orders are validated and authorized or not, according to the validation and authorization criteria of the payment orders.

After validation, the PO status is "Validated" or 'Not Validated'.

After authorization, the PO status is "Authorized" or 'Not Authorized'.

Availability of the Dependent Entities' POs for the Paying Center

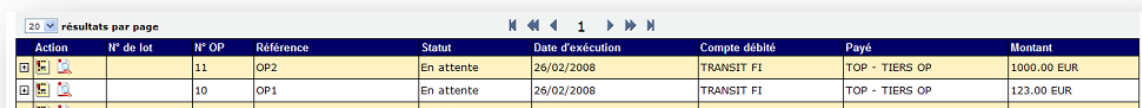
At this stage, the dependent entity has finished its work on POs. The paying center takes up the cycle to process POs (conversion into finalized transactions) and manage the transactions coming from POs, until they are remitted to bank.

Use the system task “availability of the manual subsidiaries' POs”. After using this task, all POs

- with “Pending” status which do not require validation
- with “Validated” status which do not require authorization
- with “Authorized” status

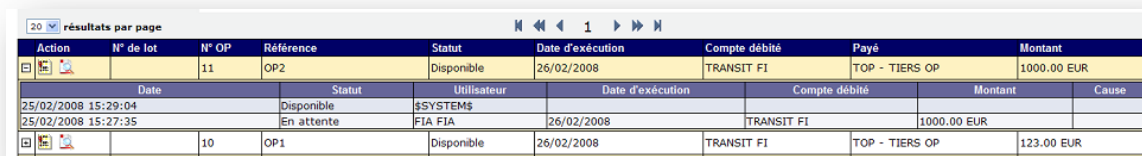
take the « Available » status. They are not editable any more and are ready to be taken up by the paying center.

Before launching the task, 2 pending POs which do not require validation.



Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débiteur	Payé	Montant
		11	OP2	En attente	26/02/2008	TRANSIT FI	TOP - TIERS OP	1000.00 EUR
		10	OP1	En attente	26/02/2008	TRANSIT FI	TOP - TIERS OP	123.00 EUR

After launching the task, 2 POs with “Available” status



Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débiteur	Payé	Montant
		11	OP2	Disponible	26/02/2008	TRANSIT FI	TOP - TIERS OP	1000.00 EUR
		10	OP1	Disponible	26/02/2008	TRANSIT FI	TOP - TIERS OP	123.00 EUR

Note: the paying center can view the payment orders from their creation by a dependent entity, in its PO Ledger.

Grouping and Processing of Dependent Entities' POs by the Paying Center

The rest of the work on POs is performed by the paying center in completely automated mode.

For this purpose, the paying center first creates at least one series which enables the management of POs made available by the dependent entities.

This series must contain the following unit tasks:

- Group Payment Orders to Process
- Process Applicants' Payment Orders

Modification d'une série

Vous pouvez modifier une série en ajoutant de nouvelles tâches, en réorganisant les tâches, en modifiant les caractéristiques des tâches unitaires, en supprimant une ou plusieurs tâches unitaires. Pour sauvegarder les modifications, cliquez sur le bouton "Modifier".

Identification

Libellé : ☒ Activée

Type de données :

Options de configuration :

- ☐ Un élément appartenant à un lot identifié ne peut être modifié manuellement
- ☐ Ordres de paiement du centre payeur

Niveau : ☐ Transaction ☐ Remise

Catégorie(s) de transaction

Liste des tâches unitaires - Page 1/1

20 résultats par page

Rang	Libellé	Description	Démarrage	Réorganiser
1	REGROUP	Regroupement des ordres de paiement à traiter		
2	TRAITEMENT	Traitement des ordres de paiements des donneurs d'ordres		

☒ Ajouter une tâche unitaire ☒ Supprimer la sélection

Echec

Cette rubrique va permettre de demander l'envoi d'une alerte en cas d'échec de l'exécution de la série et de définir si la série doit être relancée automatiquement.

☐ Envoyer une alerte aux groupes de destinataires

1er groupe de destinataires :

2ème groupe de destinataires :

☒ Modifier ☒ Retour

These POs must first form an identified batch so that the unit tasks of the series created by the paying center can then apply to these POs made available by each dependent entity.

The system task "Generation of batch ID for POs" enables the definition of a batch number which includes all the available POs. This task must be running all the time so that the association of this batch to the setup series can be completed.

After launching this task on its own, the paying center can see a new "current" batch in its Payment Orders Ledger but this batch is empty for the moment.

Lot

Recherche rapide

N° de lot : Application d'origine :

Description :

Liste des lots - Page 1/1

20 résultats par page

Action	N° de lot	Description	Statut
	27		En cours

Date et heure : 25/02/2008 15:41:43

Alias : \$SYSTEM\$

Utilisateur : \$SYSTEM\$

Statut du lot : En attente

The execution of this task is immediately followed by the execution of the task: "Execution of the series automation". It has the "in progress" status and the first task of the series "Group Payment Orders to Process" is completed and generates a report:

Liste des lots - Page 1/1

20 résultats par page

Action		N° de lot		Description		Statut		
		27				En cours		
Etat	Rang	Libellé	Date et heure de lancement		Date et heure de fin		Rapport	Rejet
Terminé	1	REGROUP	25/02/2008 15:45:30		25/02/2008 15:45:30			
En attente	2	TRAITEMENT						
		25				Terminé		

POs are then assigned the “Grouped” status.

Liste des virements - Page 1/1

20 résultats par page

Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débité	Payé	Montant
		12	OP3	En attente	26/02/2008	TRANSIT F1	TOP - TIERS OP	1.00 EUR
	27	11	OP2	Regroupé	26/02/2008	TRANSIT F1	TOP - TIERS OP	1000.00 EUR
	27	10	OP1	Regroupé	26/02/2008	TRANSIT F1	TOP - TIERS OP	123.00 EUR

Launching again the task “execution of the series automation” enables the execution of the 2nd task of the series “Process Applicants' Payment Orders”.

This task actually:

- turns POs into finalized transactions by assigning to each one a transaction category according to the correspondence rules defined earlier;
- forms as many finalized transaction batches as necessary (one batch = one transaction category) and performs the storage phase for each of these batches (VIR_TMP). Each batch will have the “To Be Distributed” status.

The POs get the “Processed” or “Not Processed” statuses if no correspondence has been established.

Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débité	Payé	Montant
		12	OP3	En attente	26/02/2008	TRANSIT F1	TOP - TIERS OP	1.00 EUR
	27	11	OP2	Traité	26/02/2008	TRANSIT F1	TOP - TIERS OP	1000.00 EUR
	27	10	OP1	Traité	26/02/2008	TRANSIT F1	TOP - TIERS OP	123.00 EUR

Liste des virements - Page 1/1

20 résultats par page

Action	N° de lot	N° OP	Référence
		12	OP3
	27	11	OP2
	27	10	OP1
	25	9	ANNUL5
	23	8	ANNUL4

Cet OP a été converti et inclus dans le lot n° 28 (dans ce cas, action supplémentaire : Accéder au lot)

Using the “Access Batch” action leads the user to the ledger of the transaction type in which the PO was converted.

Lot Remise Transaction

Recherche rapide

N° de lot : 28 Application d'origine : []

Description : []

Liste des lots - Page 1/1

20 résultats par page

Action	N° de lot	Description	Type	Niveau de création	Statut
	28		Domestique	Transaction	A répartir

The paying center is the only one to make available the not processed PO, so that it has the “Available” status back.

20 résultats par page

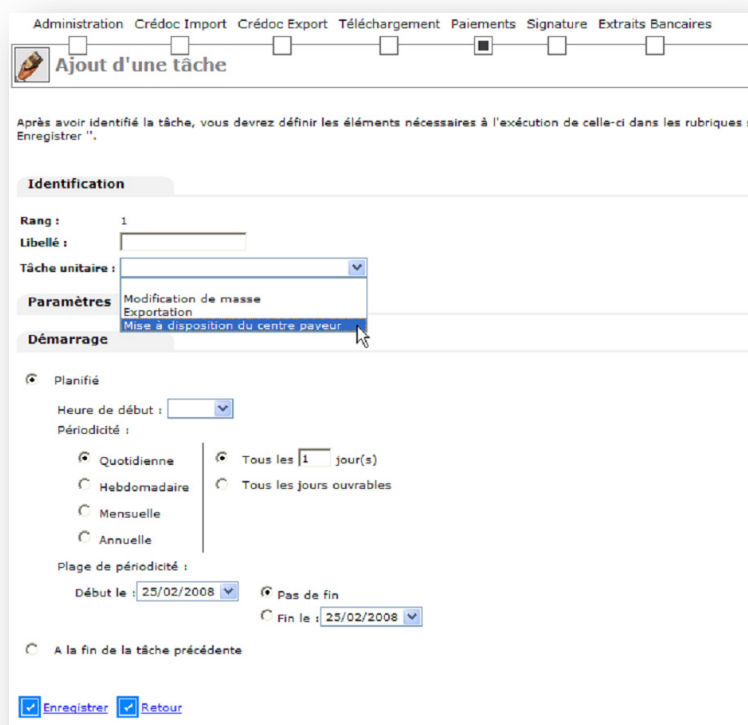
Action	N° de lot	N° OP	Référence
		12	OP3
	27	11	OP2
	27	10	OP1
	25	9	ANNUL5
	23	8	ANNUL4
		7	ANNUL3
		6	12
		5	ANNUL2
	23	4	TEST ANNUL OP
	19	1	OP1

Rendre l'ordre de paiement disponible

Imported Payment Orders

Imported payment orders are managed by series associated to payment orders.

The dependent entity must create at least one series including the task: “Availability for the paying center”.



Executing this task gives the POs the “Available” status.

Modification, validation and authorization are the same as for the POs created manually.

From Payment Orders to Transactions

It is now that all processes used on the finalized transactions are launched.

The paying center previously created a series associated to the transaction category assigned to the PO by the correspondence rules.

This series includes the following tasks:

- Bank distribution (the transition account is replaced by an actual bank account): mandatory
- Enrichment (the PO data are only basic data): recommended
- Data Control: mandatory
- Modification: not recommended
- Remittance Constitution: mandatory

- Availability of Generation: recommended

PO-Transaction Monitoring

Dependent Entity

From the Payment Order Ledger, the dependent entity can:

- Know if the paying center has actually taken into account the payment order and give the paying center the number of the batch containing this payment order
- Access the payment order history
- View the payment order

Liste des virements - Page 1/1

20 résultats par page

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Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débiteur	Payé	Montant
		12	OP3	En attente	26/02/2008	TRANSIT FI	TOP - TIERS OP	1.00 EUR
		11	OP2	Traité	26/02/2008	TRANSIT FI	TOP - TIERS OP	1000.00 EUR
		10	Cet OP a été pris en compte par le centre payeur et appartient au lot d'OP n° 27 (identification pour le centre payeur).	Traité	26/02/2008	TRANSIT FI	TOP - TIERS OP	123.00 EUR
Date			Utilisateur	Date d'exécution	Compte débiteur	Montant	Cause	
25/02/2008 15:55:21			Traité CORP CORP	26/02/2008				
25/02/2008 15:45:30			Regroupé CORP CORP					
25/02/2008 15:29:04			Disponible \$SYSTEM\$					
25/02/2008 15:27:02			En attente FIA FIA	26/02/2008	TRANSIT FI	123.00 EUR		
	9	ANNULS	Annulé	06/02/2008	TRANSIT FI	TOP - TIERS OP	12.00 EUR	

Paying Center

From the Payment Order Ledger, the paying center can:

- Know if the payment order was actually converted and get the number of the batch containing this payment order
- Access the batch containing the transaction coming from the payment order
- Access the payment order history
- View the payment order

Liste des virements - Page 1/1

20 résultats par page

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Action	N° de lot	N° OP	Référence	Statut	Date d'exécution	Compte débité	Payé	Montant	
  		12	OP3	En attente	26/02/2008	TRANSIT FI	TOP - TIERS OP	1.00 EUR	
  	27	11	OP2	Traité	26/02/2008	TRANSIT FI	TOP - TIERS OP	1000.00 EUR	
Date	Statut	Utilisateur	Date d'exécution	Compte débité	Montant	Cause			
25/02/2008 15:55:21	Traité	CORP CORP	26/02/2008						
25/02/2008 15:45:30	Regroupé	CORP CORP							
25/02/2008 15:29:04	Disponible	\$SYSTEM\$							
25/02/2008 15:27:35	En attente	FIA FIA	26/02/2008	TRANSIT FI	1000.00 EUR				
  	27	10	OP1	Traité	26/02/2008	TRANSIT FI	TOP - TIERS OP	123.00 EUR	
  	25	9	Cet OP a été converti et inclus dans le lot n° 28 (dans ce cas, action supplémentaire : Accéder au lot)		Annulé	06/02/2008	TRANSIT FI	TOP - TIERS OP	12.00 EUR
  	23	8	Traité	06/02/2008	TRANSIT FI	TOP - TIERS OP	120.00 EUR		

From the Transaction Ledger, the paying center can view the payment order details.

Cancelling PO-Transaction

A payment order belonging to a batch can be canceled without any impact on the other payment orders of the batch.

A transaction coming from a payment order can be canceled without any impact on the other transactions of the batch.

Evolution and correspondence between PO status and linked TRN status:

PO status	Status of linked TRN	Possibility to cancel
Pending	-	YES
Not Validated	-	YES
Not Authorized	-	YES
Available	-	NO
Grouped	-	NO
Processed	Pending	YES for TRX only
Processed	Not Validated	YES for TRX only
Processed	Not Authorized	YES for TRX only
Processed	Grouped	NO
Processed	Generated and +	NO

Cancelling a transaction linked to a PO gives the transaction and the linked PO the “Cancelled” status.

Only the PC can cancel a processed PO through the linked transaction.

Managing R-Transactions

Definition of R-transactions

RuleBook EPC	English term	CORE	B2B	When	Definition
Revocation	Reminder	X	X	-	Request by the creditor to cancel an erroneous transaction that has not yet been introduced in the exchange system by the creditor's bank. Creditors contact their bank to agree on the practical use of this feature. It could be the result of a claim by the debtor. The revocation does not affect the direct debit mandate but a transaction. This R-transaction is not described in the CFONB booklet.
Request for Cancellation	Cancellation Request	X	X	Up to D	Instruction by the creditor's bank, potentially at the request of the creditor, to cancel a direct debit that should not have been introduced in the exchange system. It is a possible consequence of a Revocation that was too late to be processed. The initiator could also be the creditor's bank upon detecting an error in the transaction (duplicate file).
Reject	Reject	X	X	Up to D	Technical problem that prevents the direct debit from being processed.
Refusal	Refusals	X	X	Up to D	Instruction not to honor a direct debit, made by the debtor to his bank before the payment date. Refusals are particularly used to process stop payments ordered by the debtor. SEPA direct debits are returned unpaid. This transaction is seen as a Reject at the interbank level.
Reversal	Repayment	X	X	Between D+1 and D+2 business days	Instruction by the creditor to cancel an erroneous transaction already settled at the interbank level. The initiator could also be the creditor's bank upon detecting an error in the transaction (duplicate file).
Return	Back	X	X	Between D+1 and D+5 business days	Transaction initiated by the debtor's bank on its own behalf to reject a direct debit (insufficient funds, account closed).

Refund	Reimbursement Request	X		<p>A = Between D and D+8 weeks</p> <p>B = Between D+8 weeks et D+13 months</p>	<p>Repayment request sent by the debtor to his bank after the date on which the account was debited. This transaction is seen as a Return at the interbank level. Two cases are possible:</p> <p>A = the debtor is granted a 'no-questions-asked' refund right. This claim must be submitted within a period of 8 weeks.</p> <p>B = the debtor disputes an "unauthorized direct debit collection". The debtor's bank may examine the claim after 8 weeks (max. 13 months) after the date on which the account was debited.</p>
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Procedure

At the moment, the banks have not confirmed their ability to send AFB240 or CAMT054 messages to their clients. The interpretation of these messages would enable us to determine the nature of returns.

In order to meet the specifications that require to carry out the potential re-processing of these events, a "manual" solution is proposed.

New Statuses

Creation of status "Re-processed" = 20.

To avoid ambiguity on R-transaction statuses, a dedicated group has been created:

- 20000= Incident
- 20001 = Reminder from Creditor
- 20002 = Cancellation Request (at the request of the creditor's bank)
- 20003 = Rejected by Creditor Bank
- 20004 = Denied by Debtor
- 20005 = Repayment (at the request of the creditor or creditor's bank)
- 20006 = Returned by Debtor Bank
- 20007 = Reimbursement Request (by Debtor)

Incidents Management Workflow

Reporting Incidents

Status 20000 "Incident" + Cause.

This status is obtained:

- automatically through the process of a transaction statement when data interpretation does not allow to determine the nature of the incident (unamended camt 054 or AFB 240),
- manually through a transaction with Final status declared on the profile (no subscription to a transaction statement service).

Typing Incidents upon Report

Setting the incident type according to the cause of the incident => scheduled assignment task for statuses coded from 20001 to 20007.

Eg.: Status "Incident" + Cause XX => Incident Type = 20003

Typing Incidents upon interpretation of Transaction Statements

Amended CAMT.054

Pain XML conversion to automatically obtain:

- 20003 = Rejected by Creditor Bank
- 20006 = Returned by Debtor Bank

Re-processing

Manual or automatic action on statuses coded from 20001 to 20007.

Potential outcome: cancel, re-present immediately, end-of-life

Short example of a Workflow:

- Amended camt 054 received
- Message interpretation and "Reject" status returned due to "Insufficient funds"
- In the event of an "Insufficient funds" type incident, a Re-process Rule specifies the following:
 - Automatic Re-process
 - Re-processed transactions are immediately available for creation
 - New bank file created and re-process operation logged in history

Report of an Incident

This feature enables to obtain the "Incident" status (20000):

- automatically through the process of a transaction statement or negative PSR, when data interpretation does not allow to determine the nature of the incident (PSR, unamended camt 054 or AFB 240),
- manually through a transaction with Final status declared on the profile (no banking service).

From the Manage Incidents / Report Incident function, the transaction list will display the direct debits with "Sent" status (to obtain this status, the application setup is required).

Upon selecting transactions, click on "Report Incident". The report of an incident consists in specifying the cause of the incident in order to assign the "Incident" status to the transaction.

Determining the Type of Incident

Typing Incidents upon interpretation of Transaction Statements

Upon receiving a CAMT054 file (amended to specify the type of reject) and converting it to SBE XML, statuses will be automatically changed to:

- Rejected by Creditor Bank (20003)
- Returned by Creditor Bank (20006)

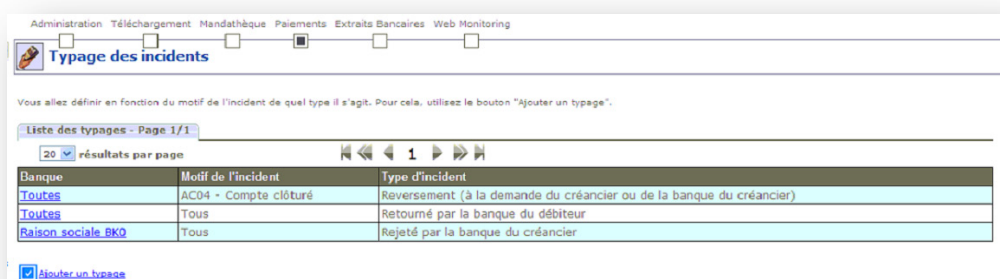
Typing Incidents based on prior configuration

When received files do not allow reject type identification and/or only contain a type code, another process should be used.

- Definition of typing rules for incidents according to characteristics known about the reject (reason, date)
- Setup of a scheduled task based on the previously defined rules to type the incidents

Definition of Incident Typing

The Procedures / Incidents Typing command displays the following list:



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Typage des incidents

Vous allez définir en fonction du motif de l'incident de quel type il s'agit. Pour cela, utilisez le bouton "Ajouter un typage".

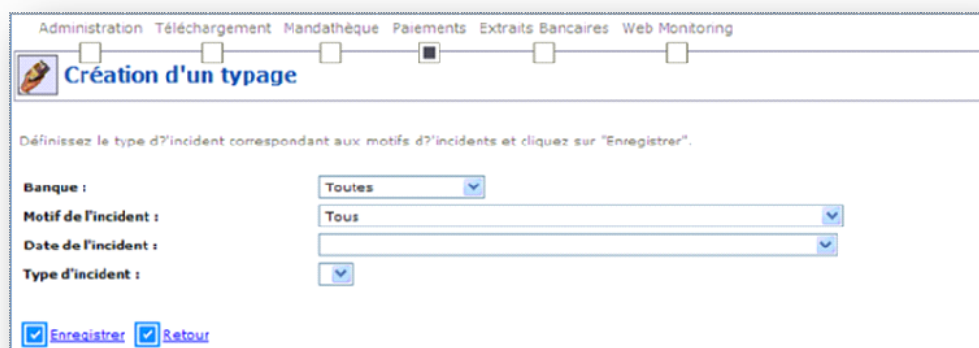
Liste des typages - Page 1/1

20 résultats par page

Banque	Motif de l'incident	Type d'incident
Toutes	AC04 - Compte clôturé	Reversement (à la demande du créancier ou de la banque du créancier)
Toutes	Tous	Retourné par la banque du débiteur
Raison sociale BKQ	Tous	Rejeté par la banque du créancier

[Ajouter un typage](#)

The "Add Typing" action enables to set a Rule.



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Création d'un typage

Définissez le type d'incident correspondant aux motifs d'incidents et cliquez sur "Enregistrer".

Banque :

Motif de l'incident :

Date de l'incident :

Type d'incident :

☒ Enregistrer ☒ Retour

The aim of this feature is to define the type of incident according to:

- the bank
- the cause of the incident
- the incident date

The incident date, the maturity date and the incident type are checked for coherence.

Determining the Type of Incident

The "Incidents Typing" scheduled task will change the status from "Incident" to one of the following:

- 20001 = Reminder from Creditor
- 20002 = Cancellation Request (at the request of the creditor's bank)
- 20003 = Rejected by Creditor Bank
- 20004 = Denied by Debtor
- 20005 = Repayment (at the request of the creditor or creditor's bank)
- 20006 = Returned by Debtor Bank
- 20007 = Reimbursement Request (by Debtor)

If the scheduled task failed to type the incident, the status remains "Incident" and a comment - "Cannot type incident" - is added to the history.

Re-processing an Incident

The procedure will be defined according to the status and the cause of the incident.

Example:

Do re-processed transactions issued from an "insufficient funds" type reject have to be automatically available for creation?

Re-process Rules

The Procedures/Re-process Rules function enables to set the rules to be applied to the transactions.

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Gestion des règles de retraitement

Vous allez pouvoir définir en fonction de la banque, du motif de l'incident le type de retraitement à appliquer. Pour ajouter une règle, cliquez sur le bouton "Ajouter une règle de retraitement".

Liste des règles de retraitement - Page 1/1

20 résultats par page

Banque	Motif de l'incident	Type d'incident	Type de Retraitement
Toutes	Tous	Rappel par le créancier	Manuel
Raison sociale BNP	AM01 - Montant à zéro	Rappel par le créancier	Automatique

Ajout d'une règle de retraitement

Pour ajouter une règle, cliquez sur le bouton "Ajouter une règle de retraitement".

To create a rule, use the "Add Re-process Rule" action.



The aim of this feature is to define the re-process mode according to:

- the bank
- the cause of the incident
- the type of incident

The Re-process operation can be

- Manual: re-processed transactions are editable
- Automatic:
 - through cancellation
 - through the availability for creation (only if the remittance deadlines are observed).

Automatic Re-process

If automatic re-process has been requested, a scheduled task will be executed based on the previously defined re-process rules:

- Cancellation: items with status from 20001 up to 20007 will be changed to "Cancelled" with reason "Automatic Re-process"
- Availability for Creation:
 - transactions with statuses from 20 001 to 20007 take the "Reprocessed" status with reason "Reference for transaction resulting from reprocessing: #ref" (hypertext link on the reference in the history for a direct access to it)

- Transactions resulting from reprocessing are created in the status before the "On Hold" status with the reason: "Resulting from reprocessing transaction #ref" (hypertext link on the reference in the history for a direct access to it)

Items that cannot be automatically re-processed (rules not set) will remain with status from 20001 to 20007 (statuses preceding an attempt to perform the re-process operation). A new line is added to the History with the following reason: "Cannot re-process". These transactions will be submitted for manual re-process.

Manual Re-process

The Manage Incidents/Re-process function enables to select one or several transactions with status from 20001 to 20007 in order to apply the "Re-process" action.

- Message: Only the Transactions for which a Re-process Rule is found will have the "Re-processed" status.
- The Re-process Rules are checked
- If a Rule can be applied, and according to the Rule:
 - The selected transaction takes the "Reprocessed" with the reason: "reference of the transaction linked to reprocessing: #ref" (hypertext link on the created transaction reference in the history for a direct access to it)
 - An identical transaction is created within the generic batch with the "On Hold" status and the reason "Reference of Re-processed Transaction: #ref" (hypertext link on the reprocessed transaction reference in the history for a direct access to it)

Then, transactions with "Incident" status and reason "Cancelled due to incident" can be cancelled from the Incidents list.

Re-present Rules

According to the R-status and the Bank, a Re-present Rule must be defined for the SDD sequence.

Example:

R-status	Initial SDD Sequence	Re-processed SDD Sequence
REJECT <i>Rejected by Creditor Bank</i> <i>Denied by Debtor</i>	FIRST	FIRST
	OOFF	OOFF
	RECUR	RECUR
RETURN <i>Returned by Debtor Bank</i>	FIRST	RECUR
	OOFF	OOFF
	RECUR	RECUR

The Procedures/Re-present Rules command displays the following list:

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Gestion des règles de représentation

Vous allez pouvoir définir en fonction de la banque et du statut les règles à appliquer en termes de séquence pour représenter le SDD. Pour ajouter une règle, cliquez sur le bouton "Ajouter une règle de représentation".

Liste des règles de représentation - Page 1/1

20 résultats par page

Banque	R-Statut	Séquence SDD initial	Séquence SDD représenté
Toutes	Demande d'annulation (à la demande de la banque du créancier)	FIRST	FIRST

Ajout d'une règle de représentation

Pour ajouter une règle, cliquez sur le bouton "Ajouter une règle de représentation".

☒ [Ajouter une règle de représentation](#)

To add a Rule, click "Add Re-present Rule".

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Création d'une règle de représentation

Définissez les critères d'application de la règle puis ses éléments et cliquez sur le bouton "Enregistrer".

Banque :

R-statut :

Séquence SDD initial :

Séquence SDD à représenter :

☒ Enregistrer ☒ Retour