

Sage XRT Business Exchange

version 11.40.400

User Guide Anti-Fraud Module



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Document Target

This document explains how to use **Anti-Fraud** module from **Sage XRT Business Exchange 11.40 Service Pack 4**.

Anti-Fraud module protects Companies from fraudulent attempts such as embezzlement:

- During the transmission of funds transfer files to banks, for instance, through the modification of Beneficiaries' Account IDs. Using a secure reference database, the module makes sure the third party's corporate name matches the bank accounts.
- During Direct Debits, through the placement of fraudulent ones on a company account by the company's creditors (duly authorized through mandate).
 - The view and control of a list detailing the authorized direct debits specified to the banks.
 - Automatic alerts in case of not authorized direct debits.

Directs debits are now very easily set up, it only requires an account ID in the SEPA standard to place them and banks cannot control them.

Before You Begin...

Activating and Accessing Module

Service Manager

To use **Anti-Fraud** module from **Online Banking**, the **AFRAUD** service must be imported from SXBE Service Manager.

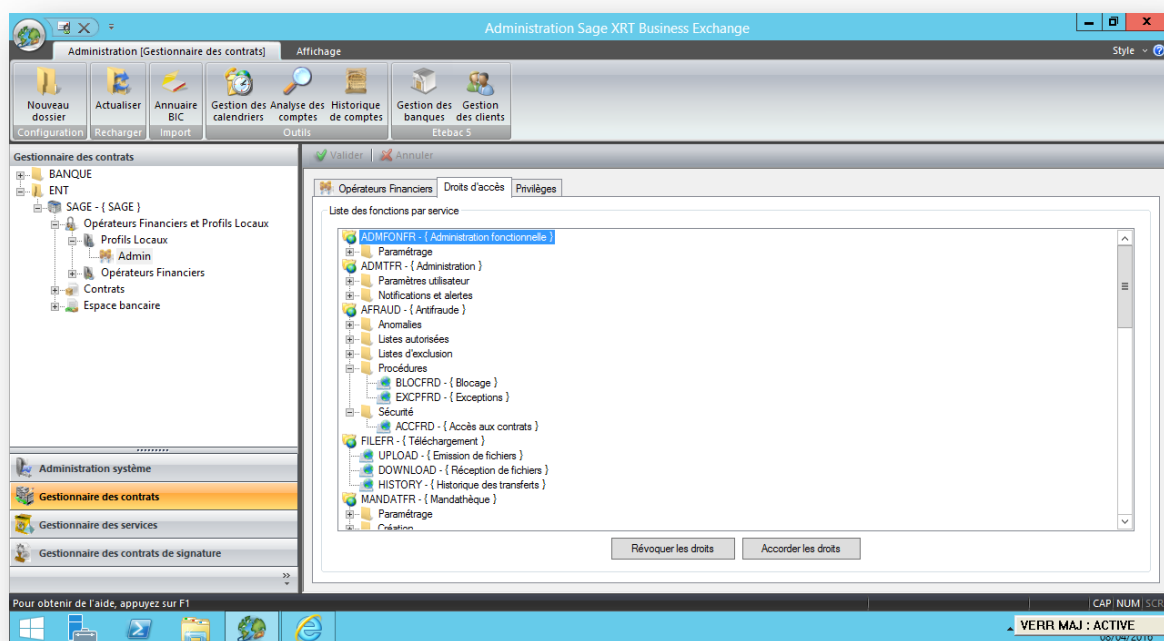
The users with **Administration** rights are authorized by default.



At least two users must be set up to use Anti-Fraud module.

Contract Manager

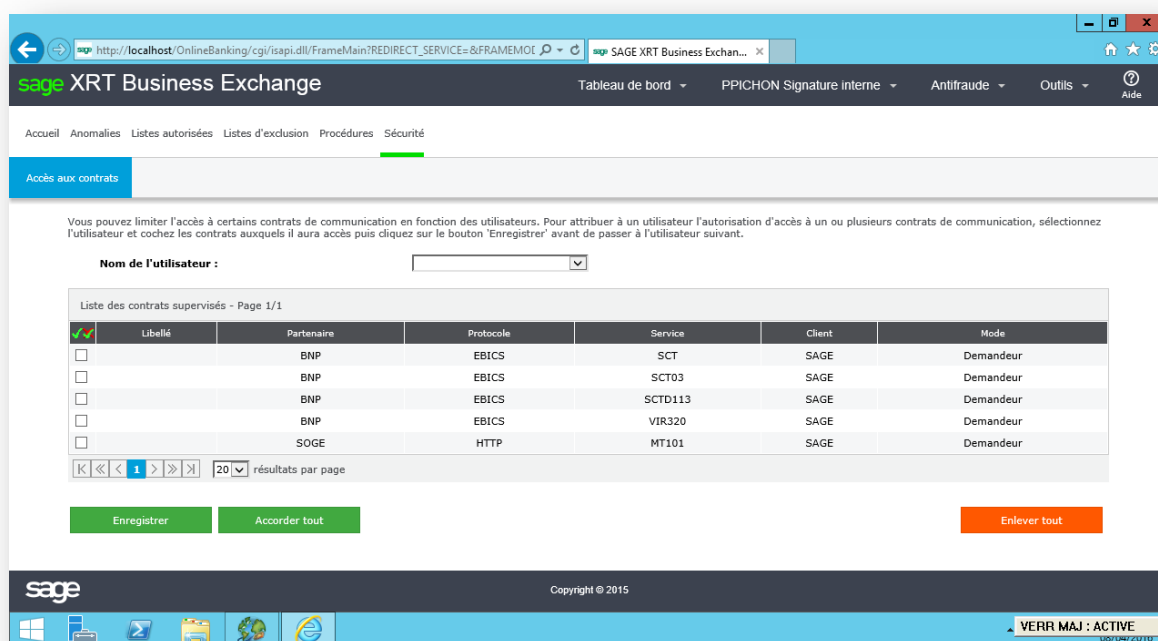
Access rights must be set up depending on users profiles.



Work Environment – Debits by Transfer

Accessing Contracts

You can access the contracts definition (contracts for which files are to be controlled by **Anti-Fraud**) from **Security – Contracts Access** (minimum required user right: **Administration**).



The access to contracts can be restricted depending on the user.

To give full access to all contracts, use the function **Grant all** and click **Save**.

To forbid access to all contracts, use the function **Remove all** and click **Save**.

To give access to specific contracts, select them and click **Save**.

Managing Blocking Rules

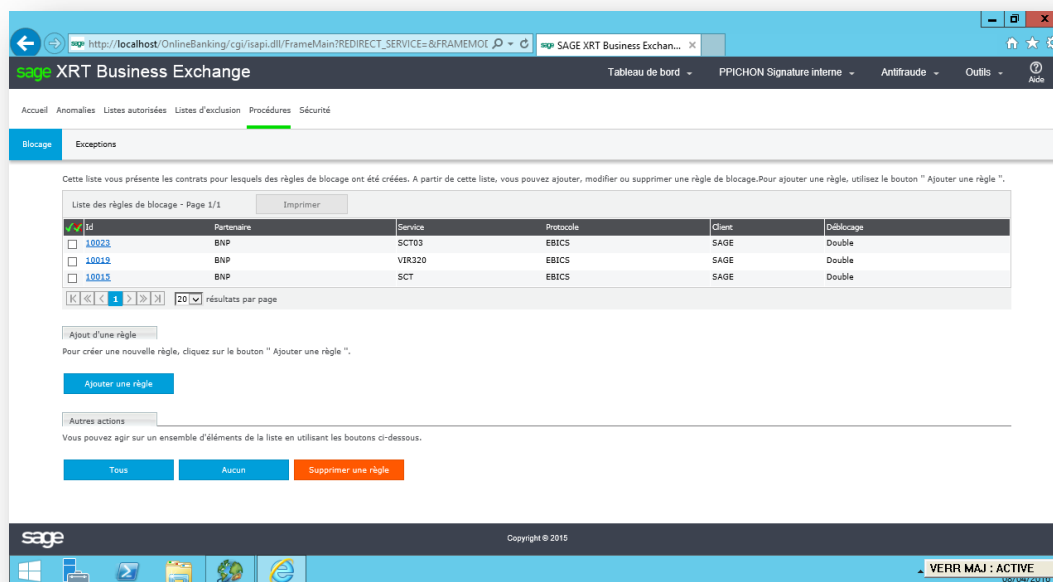
For each contract, Blocking Rules define the following:

- the situations in which the file must be blocked by Anti-Fraud
- the unblocking process for the blocked files

You can define them through the function: **Procedures – Blocking** (minimum required user right: **Administration**).

List of Blocking Rules

This list recaps the blocking rules existing for the contracts linked to the entity of the connected user. From this list you can create, modify and delete blocking rules.



Liste des règles de blocage - Page 1/1

Id	Partenaire	Service	Protocole	Client	Déblocage
10023	BNP	SCT03	EBICS	SAGE	Double
10015	BNP	VIR320	EBICS	SAGE	Double
10015	BNP	SCT	EBICS	SAGE	Double

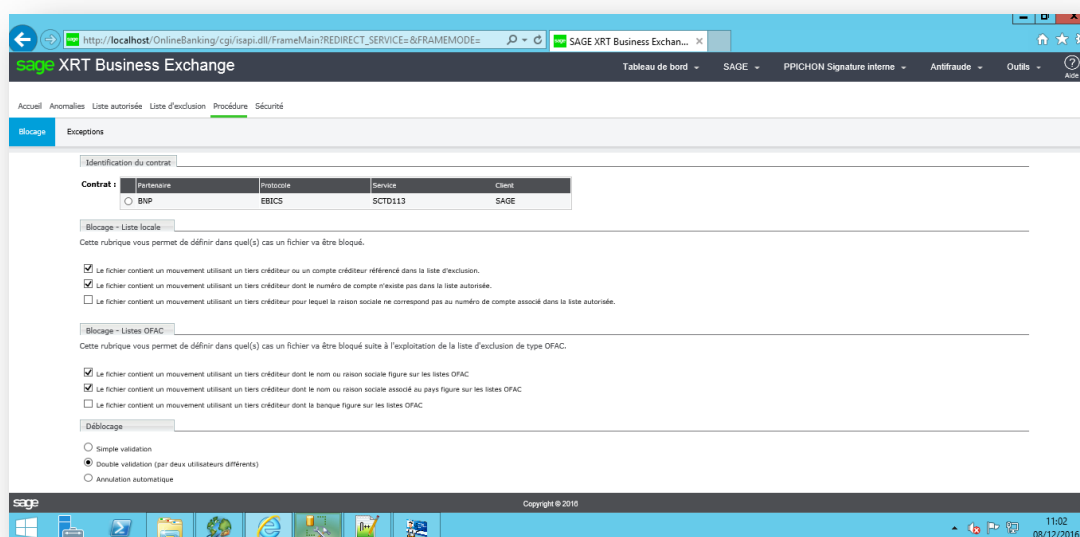
20 résultats par page

Ajouter une règle

Supprimer une règle

Creating Blocking Rules

To create rules, click **Add Rule**.



Identification du contrat

Partenaire	Protocole	Service	Client
BNP	EBICS	SCTD113	SAGE

Blocage - Liste locale

Cette rubrique vous permet de définir dans quel(s) cas un fichier va être bloqué.

- ☒ Le fichier contient un mouvement utilisant un tiers créditeur ou un compte créditeur référencé dans la liste d'exclusion.
- ☒ Le fichier contient un mouvement utilisant un tiers créditeur dont le numéro de compte n'existe pas dans la liste autorisée.
- ☐ Le fichier contient un mouvement utilisant un tiers créditeur pour lequel le raison sociale ne correspond pas au numéro de compte associé dans la liste autorisée.

Blocage - Listes OFAC

Cette rubrique vous permet de définir dans quel(s) cas un fichier va être bloqué suite à l'exploitation de la liste d'exclusion de type OFAC.

- ☒ Le fichier contient un mouvement utilisant un tiers créditeur dont le nom ou raison sociale figure sur les listes OFAC.
- ☒ Le fichier contient un mouvement utilisant un tiers créditeur dont le nom ou raison sociale associé au pays figure sur les listes OFAC.
- ☐ Le fichier contient un mouvement utilisant un tiers créditeur dont la banque figure sur les listes OFAC.

Déblocage

- ☐ Simple validation
- ☒ Double validation (par deux utilisateurs différents)
- ☐ Annulation automatique

Contract Identification

From this section, select the contract on which the rule is to be applied. For each contract, the **Partner**, **Protocol**, **Service** and **Client** are presented.

Blocking: Local List

This section presents the various scenarios for a file linked to a specific contract which could lead to a blocking process. Make your selection.

These situations had been analyzed during the file preparation in **Signature**.

Here are the potential scenarios:

- The file contains a transaction using a credit third party that appears on the exclusion **Local List**.
- The file contains a transaction using a credit third party whose account number does not appear on the third party **Authorized List**.
- The file contains a transaction using a credit third party whose account number does not match the Corporate Name specified on the third party **Authorized List**.

Blocking: OFAC Lists

This section presents the various scenarios for a file linked to a specific contract which could lead to a blocking process. Make your selection.

These situations had been analyzed during the file preparation in **Signature**.

Here are the potential scenarios:

- The file contains a transaction using a credit third party whose name or corporate name appears on **OFAC Lists**.
- The file contains a transaction using a credit third party whose name or corporate name associated with the country appears on OFAC Lists.
- The file contains a transaction using a credit third party whose bank appears on OFAC Lists.

Unblocking

This section enables the definition of the blocked file processing, i.e.:

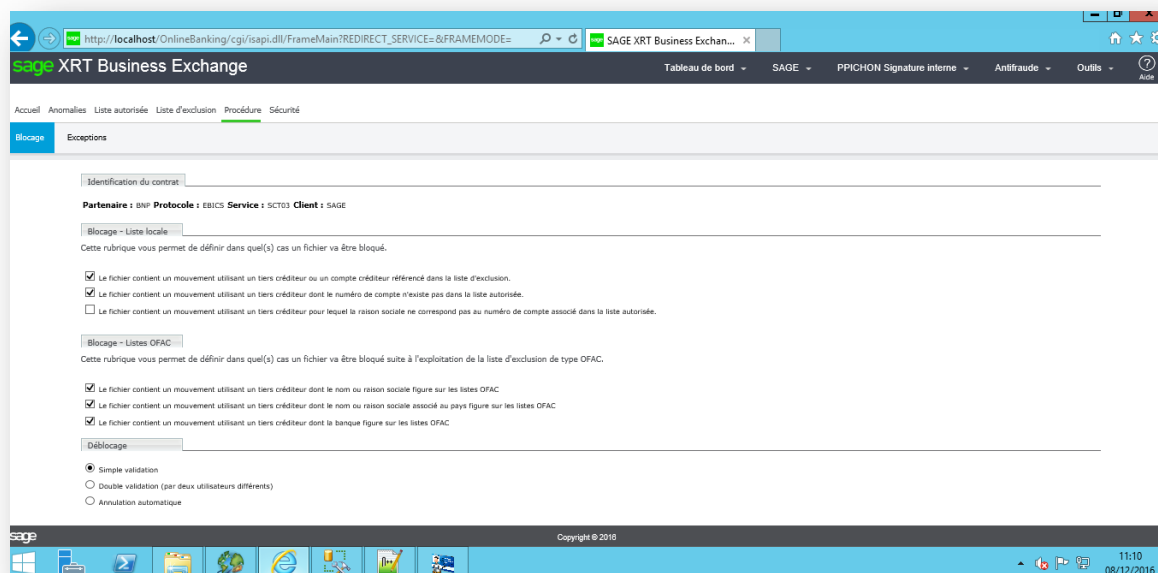
- To be unblocked, files must be validated only once: **Single Validation**.
- To be unblocked, files must be validated twice by two people: **Double Validation**.
- Files are automatically cancelled: **Automatic Cancellation**.

Only one blocking rule per contract can be set up.

Editing Blocking Rules

To edit blocking rules, click on one rule in the list.

All elements can be edited except for the contract ID. To save the modifications, click **Edit Rule**.



Deleting Blocking Rules

To delete blocking rules:

- Click on one rule in the list. Click **Delete Rule**.
- Or select the rule from the blocking rule list and click **Delete Selection**.



A Rule can be deleted only if all the files for the corresponding contract, are **Unblocked** or **Cancelled**.

Managing Exceptions

This management consists in determining the specific cases when files must not be controlled by Anti-Fraud, even if they correspond to contracts for which control has been required or if these files must be automatically cancelled in case of errors.

You can define the exceptions through the function: **Procedures – Exceptions** (minimum required user right: **Administration**).

Exceptions List

This list gathers the exceptions for which files are not controlled or are automatically cancelled. From this list, you can add, change or delete exceptions. To create exceptions, click **Add exception**.

http://localhost/OnlineBanking/cgi/sapi.dll/FrameMain?REDIRECT_SERVICE=&FRAMEMODE= SAGE XRT Business Exchan...

sage XRT Business Exchange

Tableau de bord SAGE PPICHON Signature interne Antifraude Outils Aide

Accueil Anomalies Liste autorisée Liste d'exclusion Procédure Sécurité

Blocage Exceptions

Cette liste vous présente les cas d'exception pour lesquels les fichiers ne seront pas contrôlés. A partir de cette liste, vous pouvez ajouter, modifier ou supprimer une exception. Pour ajouter une exception, utilisez le bouton "Ajouter une exception".

Liste des exceptions - Page 1/1 Imprimer

Id	Partenaire	Service	Protocole	Client	Application d'origine
1	BNP	VIR320	EBICS	SAGE	JDE
2	BNP	SCT	EBICS	SAGE	SAP

K < > 1 20 résultats par page

Ajout d'une exception

Pour créer une nouvelle exception, cliquez sur le bouton "Ajouter une exception".

Ajouter une exception

Autres actions

Vous pouvez agir sur un ensemble d'éléments de la liste en utilisant les boutons ci-dessous.

Tous Ajouter Supprimer la sélection

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09:14 23/05/2016

Adding Exceptions

Identification du contrat :

Contrat :	Portefeuille	Protocole	Service	Client
<input type="radio"/>	BNP	EBICS	SCT	SAGE
<input type="radio"/>	BNP	EBICS	SCT03	SAGE
<input type="radio"/>	BNP	EBICS	VR320	SAGE
<input type="radio"/>	BNP	EBICS	SCT0113	SAGE
<input type="radio"/>	SOGE	HTTP	MT101	SAGE
<input type="radio"/>	BNP	EBICS	XPLC2803	SAGE

Application d'origine :

The table presents all the contracts for which exception creation is possible. All these contracts can be blocked by Anti-Fraud, this is the same list as the contract list proposed during the definition of blocking rules.

Original Application: for which the exception is to be applied.



Only one exception is possible for the pair [Contract – Original Application].

Applying Exceptions

- Test with APP parameter via PDSCOPY

Anti-Fraud does not control the files corresponding to exceptions, even if they are linked to a contract with a blocking rule.

Editing and Deleting Exceptions

To modify an exception, click its ID from the exception list.

The original application can be edited. To save the modifications, click **Edit Exception**.

To delete an exception:

- click its ID from the exception list. Click **Delete Exception**,
- or select the exception from the exception list and click **Delete Selection**.

Authorized Third Parties

The list of the authorized third parties is the reference database in which data are to be checked by Anti-Fraud module.



This list is also used by **Payments** module as it contains the third parties that are used for the payment transaction management.

It can be accessed from **Authorized List – Third Parties**.

The screenshot shows the Sage XRT Business Exchange interface. The top navigation bar includes 'Tableau de bord', 'PPICHON Signature interne', 'Antifraude', 'Outils', and 'Aide'. The main menu on the left has 'Tiers' selected. The 'Listes autorisées' section is active, displaying a search bar and a table of authorized third parties.

Tiers	Identifiant bancaire	Banque	Pays	Source	Statut	Tm
<input type="checkbox"/> IT - IT				Manuel	Non Actif	
<input type="checkbox"/> T001 - name001	FR2004100001000000000000069	LCL	FR	Manuel	Actif	
<input type="checkbox"/> T002 - name002	FR2004100001000000000000166	LCL	FR	Manuel	Actif	

Below the table, there are buttons for 'Ajouter un tiers' and 'Importer des tiers'. At the bottom, there are buttons for 'Tous', 'Aucun', 'Supprimer la sélection', 'Imprimer la sélection', 'Activer la sélection', and 'Désactiver la sélection'.

Authorizing Third Parties

First, click **Add Third Party**.

Creating a third party involves entering information on the third party, its bank and its account.

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)
- identification as being part of one or several groups (no use for Anti-Fraud)

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.

Importing Authorized Third Parties

Click **Import Third Parties**.

Third parties can be imported either manually or automatically.

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

Manual Import

Select the file to be imported 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 **Display Batch Process List**.

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 **Convert Accounts to IBAN** option 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)

Structure of Third-Party Files

See appended document

Editing and Deleting Authorized Third Parties

To edit a third party:

- click a third party ID in the list. To save the modifications, click **Change**.
- or select several third parties and click **Change Selection**.

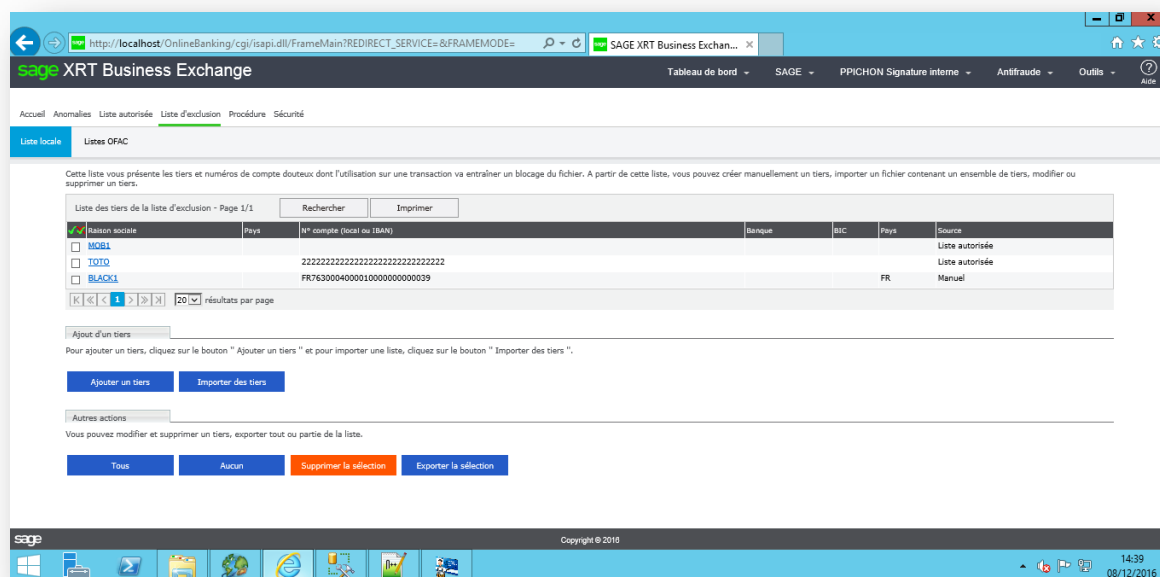
To delete a third party:

- click a third party ID in the list. Click **Delete**,
- or select several third parties and click **Delete Selection**.

Excluding Third Parties from Local List

Local List

The local list for excluded third parties is available from **Exclusion List – Local List**.



It is not used by **Payments** module.



If a file contains a transaction using an excluded third party, depending on what specify the blocking rules set up for the contract of the file, it can be blocked during its preparation.

Creating Third Parties

From the local list for excluded third parties, click **Add Third Party**.

The screenshot shows the 'Tiers' (Third Parties) section of the Sage XRT Business Exchange web application. The page title is 'Tiers'. Below the title, there is a message: 'Pour ajouter un nouveau tiers saisissez l'ensemble des champs du formulaire puis cliquez sur le bouton "Enregistrer".' (To add a new third party, enter all the fields of the form and then click the 'Enregistrer' button). The form contains the following fields and options:

- Raison sociale :** A text input field.
- Pays :** A dropdown menu.
- Banque :** A text input field.
- Nom :** A text input field.
- Pays :** A dropdown menu.
- Code BIC :** A text input field.
- Compte :** A text input field.
- Code BIC :** A text input field.
- Local / IBAN :** Radio buttons to select the account type.
- Pays / Clé IBAN / N° compte :** A section with three input fields for IBAN details.

At the bottom of the form, there are three buttons: 'Enregistrer' (Save) in green, 'Retour' (Back) in blue, and 'Réinitialiser' (Reset) in orange. The footer of the application shows the Sage logo, 'Copyright © 2015', and a status bar with 'VERR MAJ : ACTIVE' and the date '11/04/2010'.

Only the **Corporate Name** is mandatory and unique.



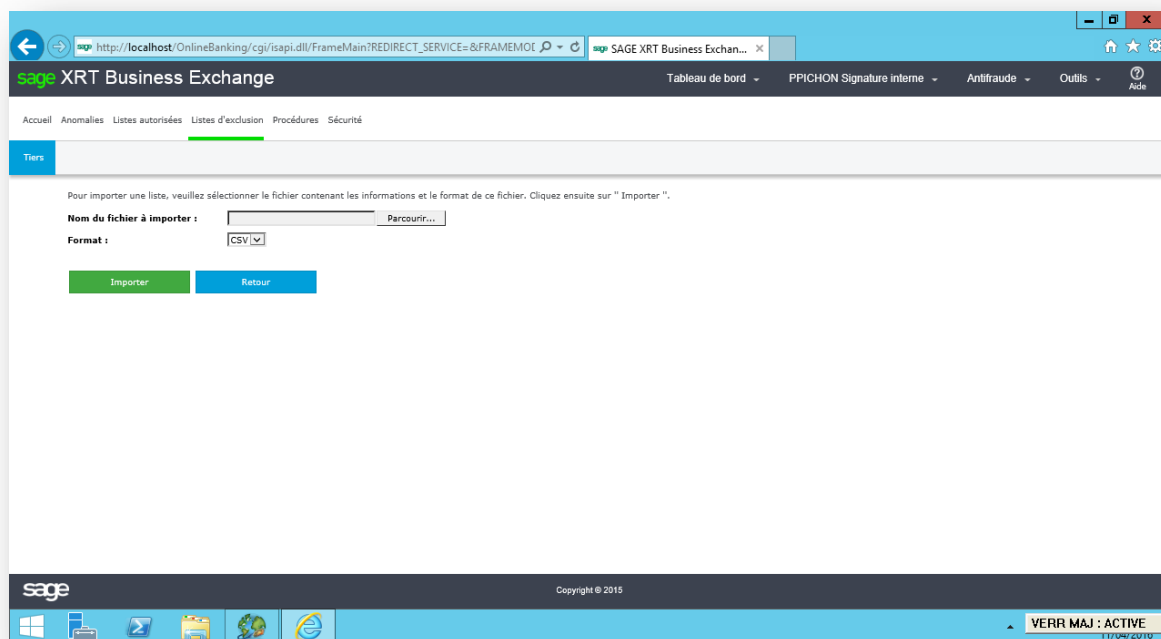
You can activate a control over the local key and/or IBAN from **Administration**.

Click the **Save** button to save the third party into the exclusion list.

Importing Third Parties

Manual Import

From the excluded third party list, click **Import Third Party**.



Select the file to import using the **Browse** button plus the file format to import (CSV or XML) and click **Import**.

Automatic Import

Use MGTBLACKLIST.exe

CSV Structure

Name;Country;Bank Name;Bank Country;BIC;Account Type;IBAN;Account Number

XML Structure

```
<blacklist>
  <blacklist_item>
    <thirdparty>
      <name>
      <country>
    <thirdparty_bank>
      <name>
      <country>
      <BIC>
    <thirdparty_account>
      <Type>
      <IBAN_key>
      <Account>
```

Modifying/Deleting Third Parties

To modify a third party, click the third party's Corporate Name from the third party list. To save the modifications, click **Change**.

To delete a third party:

- Click on a Corporate Name in the list. Click **Delete**,
- or select several third parties and click **Delete Selection**.

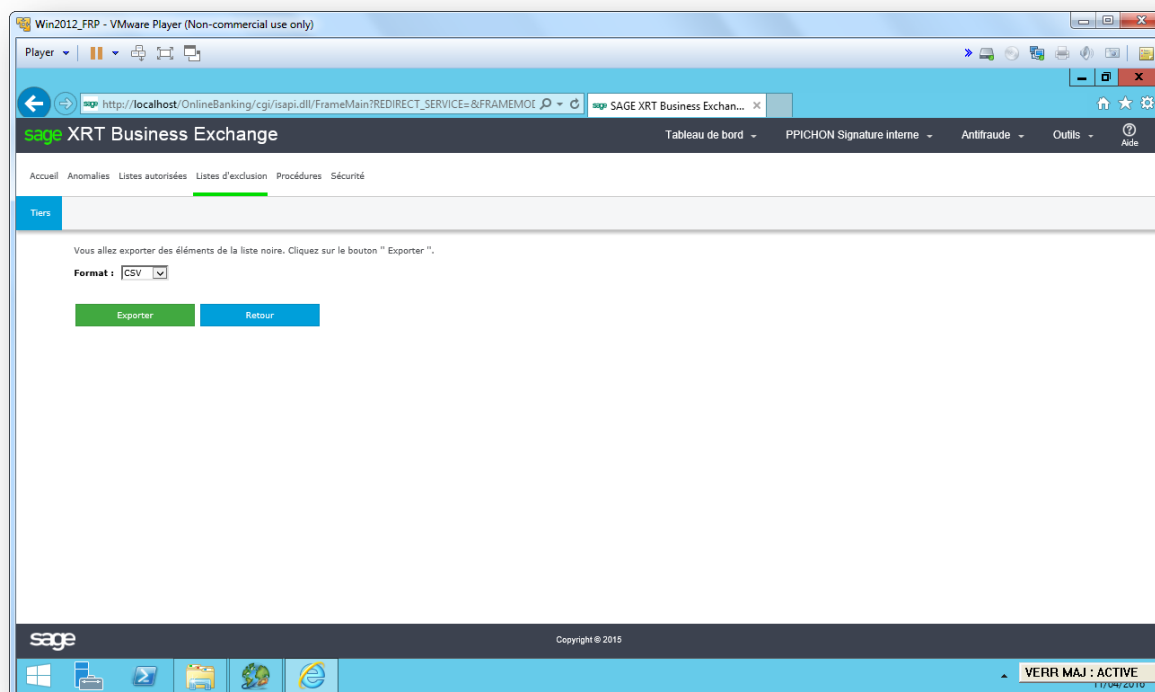


A user cannot operate on a same third party twice in a row. So the creator of an excluded third party cannot modify, nor delete it. The editor of an excluded third party cannot undo his/her modification, nor delete it.

Exporting Third Parties

Manual Export

From the excluded third party list, select the third parties to export and click **Export selection**.



Select the format for the file to export (CSV or XML) and click **Export**.

Automatic Export

Use MGTBLACKLIST.exe

CSV Structure

Name;Country;Bank Name;Bank Country;BIC;Account Type;IBAN;Account Number

XML Structure

```
<blacklist>
  <blacklist_item>
    <thirdparty>
      <name>
      <country>
    <thirdparty_bank>
      <name>
      <country>
      <BIC>
    <thirdparty_account>
      <Type>
      <IBAN_key>
      <Account>
```



Export and Import structures are identical.

Excluding Authorized Third Parties

For some reason, Third parties can be excluded from the authorized list. To optimize workflows, third parties can be directly excluded from the authorized list.

From the authorized list, click **Exclude**.

A wizard opens up.

Step 1: select the exclusion criteria:

- Name
- Account Number

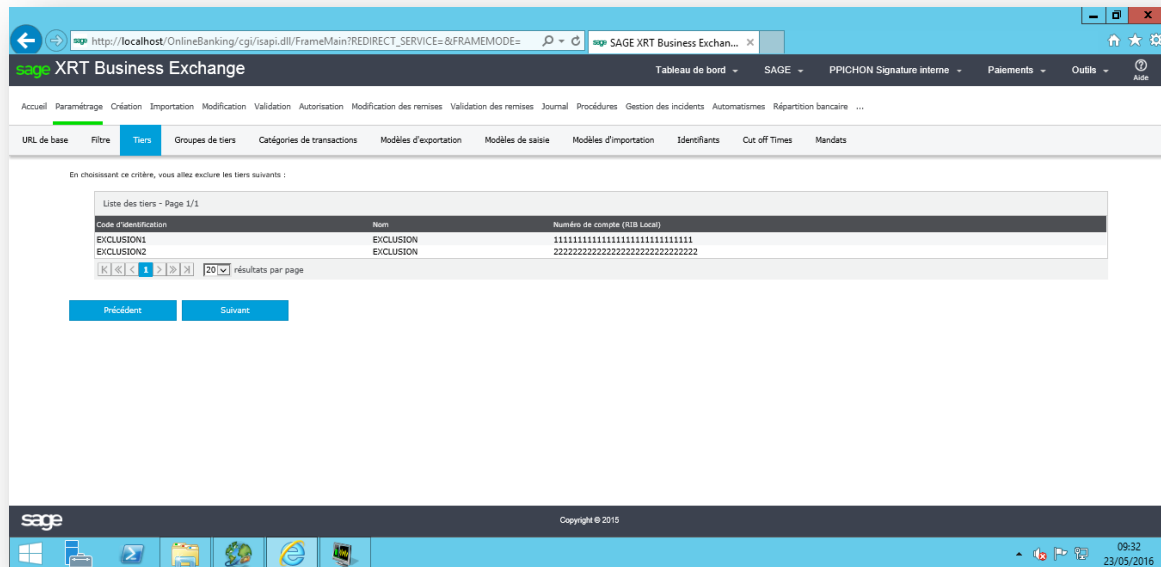


A single name of third party can be used for several account numbers. A single account number can be used for several third parties.

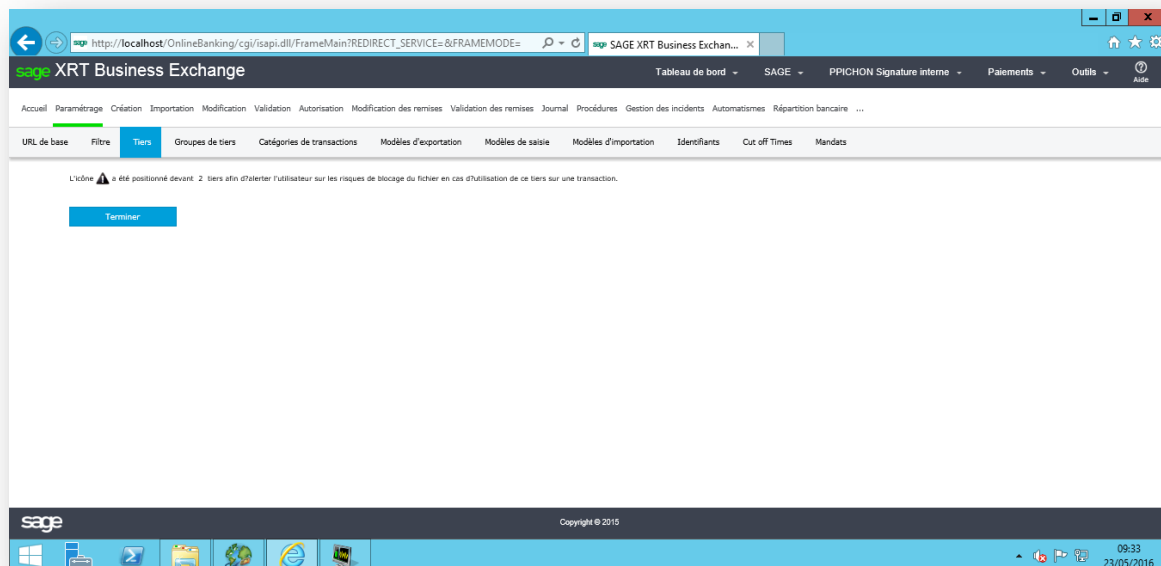
Step 2: the list for these criteria is displayed.

Example using Name as a criterion: you must select the exclusion element to apply.

Step 3: the resulting list of the excluded third parties is displayed.



Step 4: an icon is placed before the excluded third parties, warning that using them for a transaction could block the entire file that includes this transaction.



Work Environment – Debits by Transfer

Excluding Third Parties from Local List

The screenshot shows the Sage XRT Business Exchange interface. The top navigation bar includes 'Tableau de bord', 'SAGE', 'PPICHON Signature interne', 'Palements', 'Outils', and 'Aide'. The main menu includes 'Accueil', 'Paramétrage', 'Création', 'Importation', 'Modification', 'Validation', 'Autorisation', 'Modification des remises', 'Validation des remises', 'Journal', 'Procédures', 'Gestion des incidents', 'Automatismes', 'Répartition bancaire', and 'URL de base'. The 'Tiers' (Parties) section is active, showing a list of parties with columns: Tiers, Identifiant bancaire, Banque, Pays, Source, Statut, and Trm. The list includes several entries with 'EXCLUSION' in the name, indicating they are excluded parties. Below the list, there are buttons for 'Ajouter un tiers', 'Importer des tiers', and 'Exclure'.

Third parties excluded directly from the Authorized List are displayed with the source indication in the Anti-Fraud Exclusion List.

The screenshot shows the Sage XRT Business Exchange interface, specifically the 'Listes d'exclusion' (Exclusion Lists) section. The top navigation bar includes 'Tableau de bord', 'PPICHON Signature interne', 'Antifraude', 'Outils', and 'Aide'. The main menu includes 'Accueil', 'Anomalies', 'Listes autorisées', 'Listes d'exclusion', 'Procédures', and 'Sécurité'. The 'Listes d'exclusion' section is active, showing a list of exclusion lists with columns: Raison sociale, Pays, N° compte (local ou IBAN), Banque, BIC, Pays, and Source. The list includes one entry with 'BLACK1' in the name, indicating it is an excluded party. Below the list, there are buttons for 'Ajouter un tiers', 'Importer des tiers', and 'Autres actions'.

Excluding Third Parties from OFAC Lists

Anti-Fraud can use the data provided by official governments lists. OFAC (Office of Foreign Assets Control) Lists belong to this kind of lists and consist of:

- SDN List (Specially Designated Nationals and Blocked Persons list)
- Non-SDN List compiling lists such as the Foreign Sanctions Evaders List, the List of Persons Identified as Blocked Solely Pursuant to E.O. 13599, the Non-SDN Iran Sanctions Act List, the Part 561 list, the Sectoral Sanctions Identifications List and the Non-SDN Palestinian Legislative Council List.

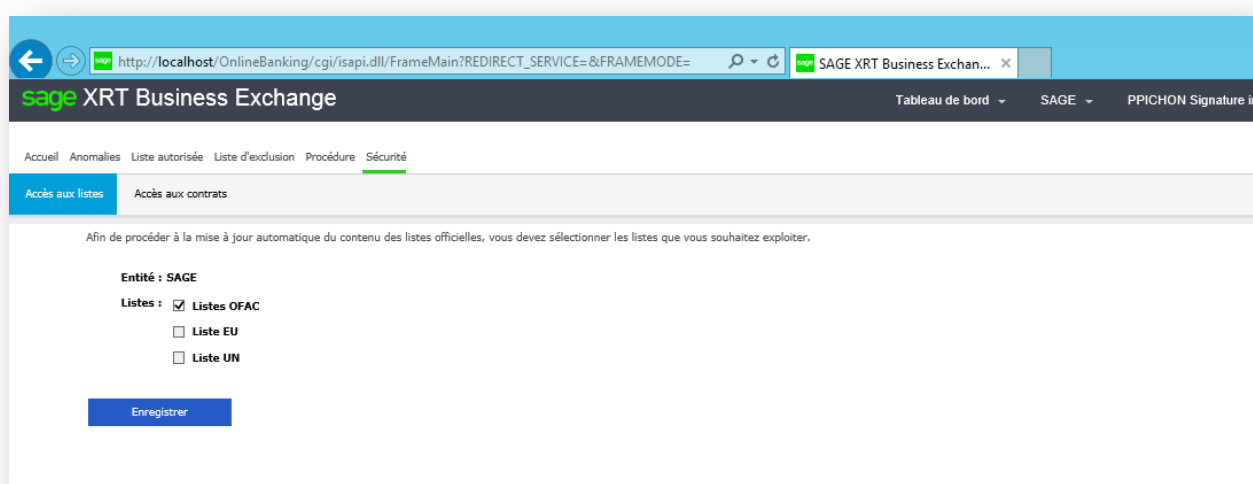
These lists consist of data on all kinds of entities (aircrafts, individuals, organizations, companies, etc.).

But only the data on companies and individuals are to be used.

- For SDN List: use of sdn.xml, available on https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/sdn_data.aspx
- For Non-SDN List: use of consolidated.xml, available on <https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/consolidated.aspx>

Accessing Lists

To automatically update the official lists, you need to select the lists you want to use from **Security – Access To Lists**.



http://localhost/OnlineBanking/cgi/isapi.dll/FrameMain?REDIRECT_SERVICE=&FRAMEMODE=

SAGE XRT Business Exchange

Tableau de bord SAGE PPICHON Signature int

Accueil Anomalies Liste autorisée Liste d'exclusion Procédure **Sécurité**

Accès aux listes Accès aux contrats

Afin de procéder à la mise à jour automatique du contenu des listes officielles, vous devez sélectionner les listes que vous souhaitez exploiter.

Entité : SAGE

Listes : ☒ Listes OFAC
☐ Liste EU
☐ Liste UN

Enregistrer

OFAC Lists

You can access OFAC lists from **Exclusion List – OFAC Lists**.

[SAGE XRT Business Exchange](#)
[Tableau de bord](#)
[SAGE](#)
[XRT](#)
[Votre prénom](#)
[Anti-fraude](#)
[Outils](#)

[Accueil](#)
[Liste d'exclusion](#)
[Anomalies](#)
[Liste autorisée](#)
[Procédure](#)
[Sécurité](#)

[Trier](#)
[Listes OFAC](#)

Vous trouverez ci-dessous les informations fournies par l'OFAC (Office of Foreign Assets Control), organisme américain de contrôle financier, à travers la mise à disposition d'un ensemble de listes comme la liste SDN (Specially Designated Nationals and Blocked Persons list).

Contenu des listes OFAC - Page 1/287
 [Rechercher](#)
[Imprimer](#)

Nom	Type	Programme(s)	Liste
2104977 CANADA INC.	Entité	CUBA	SDN
2104978 CANADA INC.	Entité	SDNTX	SDN
2104979 CANADA INC.	Entité	SDNTX	SDN
2104980 CANADA INC.	Entité	SDNTX	SDN
2104981 CANADA INC.	Entité	SDNTX	SDN
2104982 CANADA INC.	Entité	SDNTX	SDN
2104983 CANADA INC.	Entité	SDNTX	SDN
2104984 CANADA INC.	Entité	SDNTX	SDN
2104985 CANADA INC.	Entité	SDNTX	SDN
2104986 CANADA INC.	Entité	SDNTX	SDN
2104987 CANADA INC.	Entité	SDNTX	SDN
2104988 CANADA INC.	Entité	SDNTX	SDN
2104989 CANADA INC.	Entité	SDNTX	SDN
2104990 CANADA INC.	Entité	SDNTX	SDN
2104991 CANADA INC.	Entité	SDNTX	SDN
2104992 CANADA INC.	Entité	SDNTX	SDN
2104993 CANADA INC.	Entité	SDNTX	SDN
2104994 CANADA INC.	Entité	SDNTX	SDN
2104995 CANADA INC.	Entité	SDNTX	SDN
2104996 CANADA INC.	Entité	SDNTX	SDN
2104997 CANADA INC.	Entité	SDNTX	SDN
2104998 CANADA INC.	Entité	SDNTX	SDN
2104999 CANADA INC.	Entité	SDNTX	SDN
2105000 CANADA INC.	Entité	SDNTX	SDN
2105001 CANADA INC.	Entité	SDNTX	SDN
2105002 CANADA INC.	Entité	SDNTX	SDN
2105003 CANADA INC.	Entité	SDNTX	SDN
2105004 CANADA INC.	Entité	SDNTX	SDN
2105005 CANADA INC.	Entité	SDNTX	SDN
2105006 CANADA INC.	Entité	SDNTX	SDN
2105007 CANADA INC.	Entité	SDNTX	SDN
2105008 CANADA INC.	Entité	SDNTX	SDN
2105009 CANADA INC.	Entité	SDNTX	SDN
2105010 CANADA INC.	Entité	SDNTX	SDN
2105011 CANADA INC.	Entité	SDNTX	SDN
2105012 CANADA INC.	Entité	SDNTX	SDN
2105013 CANADA INC.	Entité	SDNTX	SDN
2105014 CANADA INC.	Entité	SDNTX	SDN
2105015 CANADA INC.	Entité	SDNTX	SDN
2105016 CANADA INC.	Entité	SDNTX	SDN
2105017 CANADA INC.	Entité	SDNTX	SDN
2105018 CANADA INC.	Entité	SDNTX	SDN
2105019 CANADA INC.	Entité	SDNTX	SDN
2105020 CANADA INC.	Entité	SDNTX	SDN
2105021 CANADA INC.	Entité	SDNTX	SDN
2105022 CANADA INC.	Entité	SDNTX	SDN
2105023 CANADA INC.	Entité	SDNTX	SDN
2105024 CANADA INC.	Entité	SDNTX	SDN
2105025 CANADA INC.	Entité	SDNTX	SDN
2105026 CANADA INC.	Entité	SDNTX	SDN
2105027 CANADA INC.	Entité	SDNTX	SDN
2105028 CANADA INC.	Entité	SDNTX	SDN
2105029 CANADA INC.	Entité	SDNTX	SDN
2105030 CANADA INC.	Entité	SDNTX	SDN
2105031 CANADA INC.	Entité	SDNTX	SDN
2105032 CANADA INC.	Entité	SDNTX	SDN
2105033 CANADA INC.	Entité	SDNTX	SDN
2105034 CANADA INC.	Entité	SDNTX	SDN
2105035 CANADA INC.	Entité	SDNTX	SDN
2105036 CANADA INC.	Entité	SDNTX	SDN
2105037 CANADA INC.	Entité	SDNTX	SDN
2105038 CANADA INC.	Entité	SDNTX	SDN
2105039 CANADA INC.	Entité	SDNTX	SDN
2105040 CANADA INC.	Entité	SDNTX	SDN
2105041 CANADA INC.	Entité	SDNTX	SDN
2105042 CANADA INC.	Entité	SDNTX	SDN
2105043 CANADA INC.	Entité	SDNTX	SDN
2105044 CANADA INC.	Entité	SDNTX	SDN
2105045 CANADA INC.	Entité	SDNTX	SDN
2105046 CANADA INC.	Entité	SDNTX	SDN
2105047 CANADA INC.	Entité	SDNTX	SDN
2105048 CANADA INC.	Entité	SDNTX	SDN
2105049 CANADA INC.	Entité	SDNTX	SDN
2105050 CANADA INC.	Entité	SDNTX	SDN
2105051 CANADA INC.	Entité	SDNTX	SDN
2105052 CANADA INC.	Entité	SDNTX	SDN
2105053 CANADA INC.	Entité	SDNTX	SDN
2105054 CANADA INC.	Entité	SDNTX	

Through a scheduled task, this list is filled and refreshed from the download of files hosted on the OFAC Site.

In AFRAUD Service, you need to activate this scheduled task for OFAC Lists download; it has the following default characteristics:

- Default Download once a day
- Argument /URL_SDN, to specify the site and the name for the file to download
- Argument /URL_CONS, to specify the site and the name for the file to download

The update cancels and replaces data.

OFAC Detailed Records

You can access the details of each item from OFAC lists using the corresponding hypertext link.

Entity Details:

- Type : Entité
- Nom : AL-AQSA TV
- Prénoms :
- Date de naissance :
- Lieu de naissance : SDN
- Programme(s) : SDGT
- Nationalité(s) :
- Citoyenneté(s) :
- Renseignements : Telephone: 0097282851500; Fax: 0097282858208

Identification:

Type	Id	Pays	Date de délivrance	Date d'expiration
Website	www.aqsatv.ps	-		
Email Address	info@aqsatv.ps	-		

Aliases:

Type	Catégorie	Nom	Prénoms
a.k.a.	strong	SIRAJ AL-AQSA TV	
a.k.a.	strong	HAMAS TV	
a.k.a.	strong	THE AQSA LAMP	
a.k.a.	strong	AL-AQSA SATELLITE TELEVISION	

Addresses:

Adresse	Ville	Etat/Province	Code Postal	Pays
Jabaliya	Gaza			PS - PALESTINE, ETAT DE

Records list the various known names and addresses for items.

Searching OFAC List

From the list, click **Search**. The asterisk * can be used to replace any character.

Search Overlay:

- Type : ☐
- Nom :
- M :
- Programme :
- Adresse :
- Ville :
- Etat / Code Province :
- Pays :
- Liste :

Main List:

Type	Programme(s)	Liste
Individu	SDGT	SDN
Entité	SDGT	SDN
Entité	SUDAN	SDN
Individu	SDGT	SDN
Individu	SDGT	SDN
Individu	SDGT	SDN
Individu	IRAQ2	SDN
Individu	SDGT	SDN
Individu	SDGT	SDN
Individu	SDGT	SDN
Entité	SDGT	SDN
Entité	SDGT	SDN
Entité	SDGT	SDN
Entité	SDGT	SDN
Entité	SDGT	SDN
Entité	SDGT, FTO, SDGT	SDN
Entité	SDGT	SDN

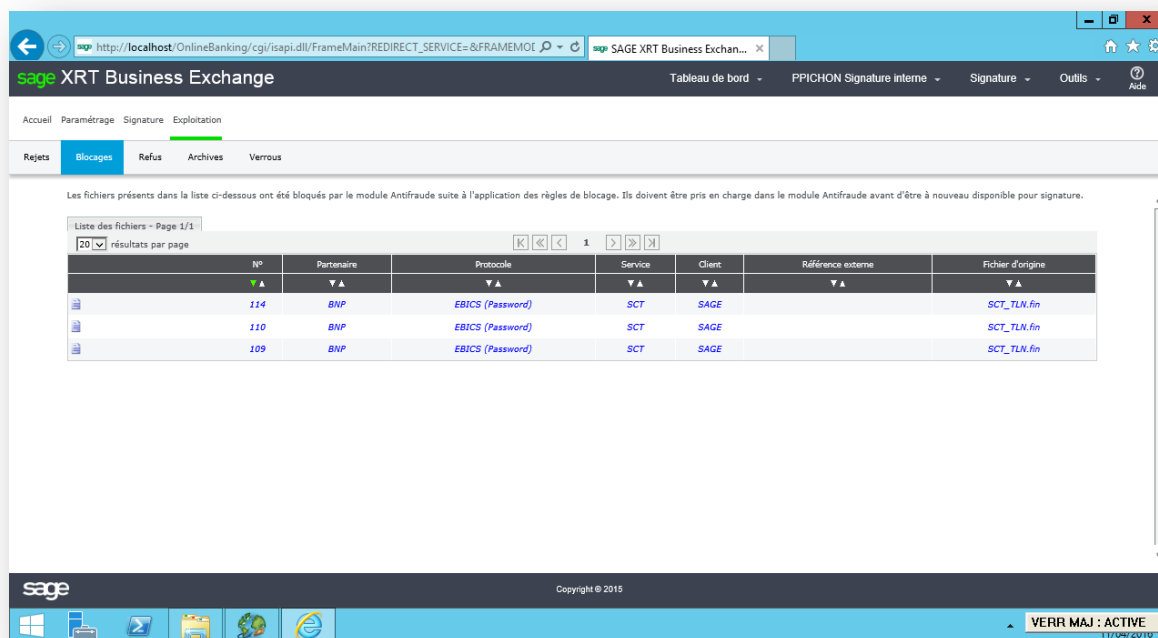
Workflow – Debits by Transfer

Preparing and Blocking Files

All the prepared files linked to a contract for which blocking rules have been set up, are controlled by **Anti-Fraud**.

In case of error, the file is **Blocked**.

The user who prepares a file is then able to view the files blocked by **Anti-Fraud** in the blocked file list displayed in **Signature – Operation – Blocking**.



So that you can act on the blocked file list, it is also displayed in **Anti-Fraud – Errors – Debits by Transfer**.

It presents the files blocked after application of blocking rules. For each file, you can access the elements that caused the blocking using the + sign next to file IDs.

You can also change the file statuses. Before being unblocked, files must be validated once or twice.

Accueil

Tableau de bord PPICHON Signature interne OnlineBanking Outils Aide

sage XRT Business Exchange

Cette liste vous présente les fichiers bloqués suite à l'application des règles de blocage. Pour chaque fichier, vous pouvez accéder aux éléments à l'origine du blocage. A partir de cette liste, vous pouvez faire évoluer le statut des fichiers. Avant de pouvoir débloquent le fichier en signature, vous devez valider une ou deux fois le fichier bloqué en utilisant le bouton « Valider ». Une fois la ou les validations effectuées, utilisez le bouton « Débloquer » pour poursuivre le traitement du fichier en signature. La suppression des mouvements suspects s'effectuera dans le paramètre du module de Signature.

Liste des fichiers - Page 1/1

Rechercher Imprimer

Id fichier	Partenaire	Service	Protocole	Client	Statut	Date	Historique
<input type="checkbox"/> 114	BNP	SCT	EBICS	SAGE	Bloqué	11/04/2016	
<input type="checkbox"/> 113	BNP	SCT	EBICS	SAGE	Annulé	18/03/2016	
<input type="checkbox"/> 110	BNP	SCT	EBICS	SAGE	Bloqué	11/04/2016	
Raison sociale							
N° compte (local ou IBAN)		Motif					
BLACK1		Tiers ou numéro de compte inscrit sur la liste noire					
<input type="checkbox"/> 109	BNP	SCT	EBICS	SAGE	Bloqué	11/04/2016	
<input type="checkbox"/> 108	BNP	SCT	EBICS	SAGE	Annulé	18/03/2016	
<input type="checkbox"/> 107	BNP	SCT	EBICS	SAGE	Débloqué	18/03/2016	
<input type="checkbox"/> 106	BNP	SCT	EBICS	SAGE	Annulé	18/03/2016	
<input type="checkbox"/> 105	BNP	SCT	EBICS	SAGE	Débloqué	18/03/2016	
<input type="checkbox"/> 104	BNP	SCT	EBICS	SAGE	Annulé	18/03/2016	
<input type="checkbox"/> 102	BNP	SCT	EBICS	SAGE	Débloqué	18/03/2016	
<input type="checkbox"/> 101	BNP	SCT	EBICS	SAGE	Annulé	18/03/2016	

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sage Copyright © 2015

VERR MAJ : ACTIVE 11/04/2016

The blocked file list can also be viewed from **File Status** in **Signature Contract Manager**.

Validating Blocked Files

To validate blocked files from the list, click **Validate**. You must enter comments.

Depending on the unblocking rules set up for the contracts involved, files must be validated once or twice.

If only one validation is required, then after clicking the **Validate** button, the status turns to **Validated 1/1**.

If two validations are required, then after clicking the **Validate** button, the status turns to **Validated 1/2**, then after clicking the **Validate** button for the second time, to **Validated 2/2**.

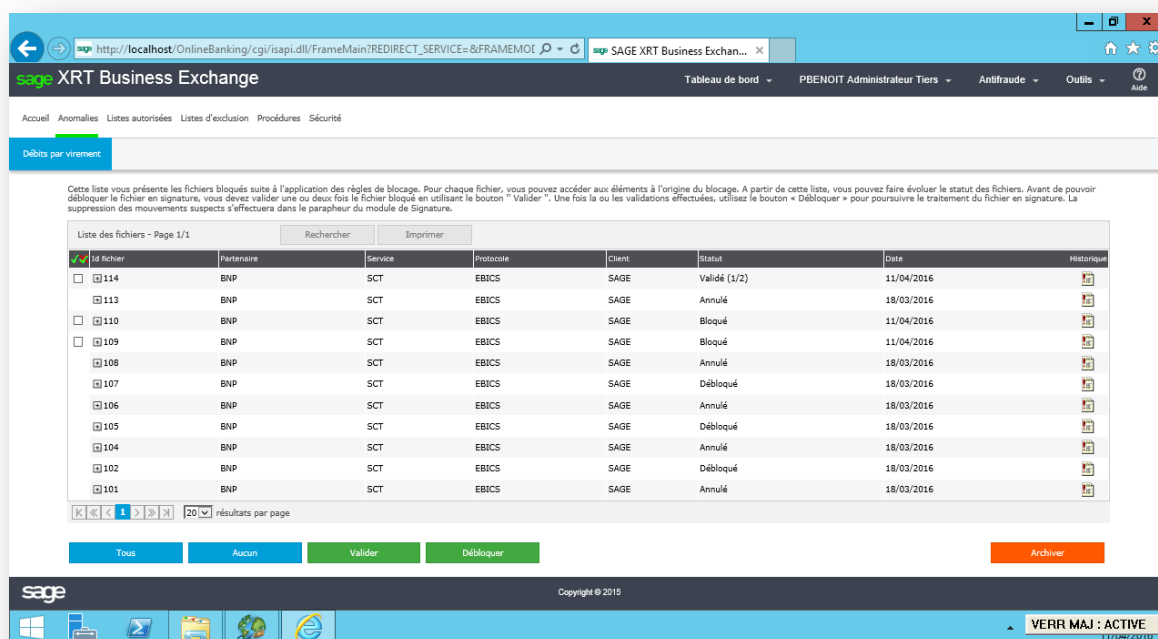


The user who validates the file must be different from the one who prepares it.

The user who first validates the file must be different from the one who validates in second.



You must enter comments.



Cancelling Blocked Files

The cancellation of blocked files can happen any time on any files but the ones with Unblocked status.

To cancel files, select them from the list of files in error and click **Archive**. You must enter comments. Its status turns to **Cancelled**.

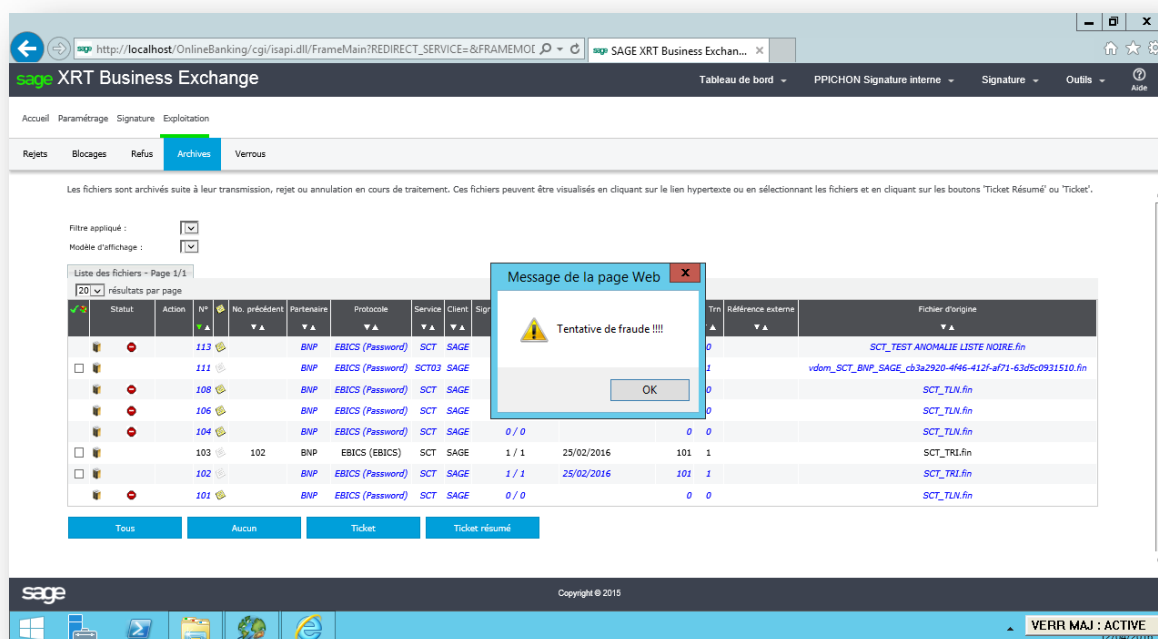


The user who cancels the file must be different from the one who prepares or validates it.



You must enter comments.

You can view your file in **Signature – Operation – Archives** to learn the reason entered during the file cancellation in **Anti-Fraud**.



Unblocking and Signing Validated Files

When files are validated (once or twice depending on the rule linked to the contract), they can be unblocked to continue their processing in **Signature**.



The user who unblocks the file must be different from the one who validates (rank 1 and 2).



You must enter comments.

To unblock files, select them from the list of files in error and click **Unblock**. You must enter comments. The file status turns to **Unblocked** and is available from the list of files to sign in **Signature**.

Searching and Printing

To find files, click the **Search** button in the list of files in error.

Search criteria are as follows:

- File Preparation Date
- File ID
- Service
- Partner
- Protocol
- Client
- Status



Some criteria are in multiple selection.

The screenshot displays the Sage XRT Business Exchange web application. The main window shows a table of files with columns for file ID, partner, client, status, and date. A search modal is open, allowing users to filter files by date, file ID, service, partner, protocol, client, and status. The status dropdown is currently selected, showing options: Bloqué, Validé, Annulé, and Débloqué. The table lists files with IDs 114 through 101, all associated with BNP as the partner and SAGE as the client. The statuses vary, including Validé (1/2), Annulé, Bloqué, and Débloqué. The interface includes navigation tabs at the top, a search bar, and a footer with the Sage logo and copyright information.

Id fichier	Partenaire	Client	Statut	Date	Historique
114	BNP	SAGE	Validé (1/2)	11/04/2016	
113	BNP	SAGE	Annulé	18/03/2016	
110	BNP	SAGE	Bloqué	11/04/2016	
109	BNP	SAGE	Bloqué	11/04/2016	
108	BNP	SAGE	Annulé	18/03/2016	
107	BNP	SAGE	Débloqué	18/03/2016	
106	BNP	SAGE	Annulé	18/03/2016	
105	BNP	SAGE	Débloqué	18/03/2016	
104	BNP	SAGE	Annulé	18/03/2016	
102	BNP	SAGE	Débloqué	18/03/2016	
101	BNP	SAGE	Annulé	18/03/2016	

To print the displayed list of files in error, click the **Print** button in the list of files in error.

File History

In **Anti-Fraud**, history for each file is available from the error list, **History** column. This history tracks down the changing statuses of files.

Historique des statuts [Id fichier: 107]

Partenaire	Service	Protocole	Client	Statut	Date	Opérateur
BNP	SCT	EBICS	SAGE	Validé	18/03/2016 12:01:28	PBENOIT
BNP	SCT	EBICS	SAGE	Validé	18/03/2016 11:59:56	PCHABLE
BNP	SCT	EBICS	SAGE	Bloqué	18/03/2016 11:56:37	PRECHON

Retour

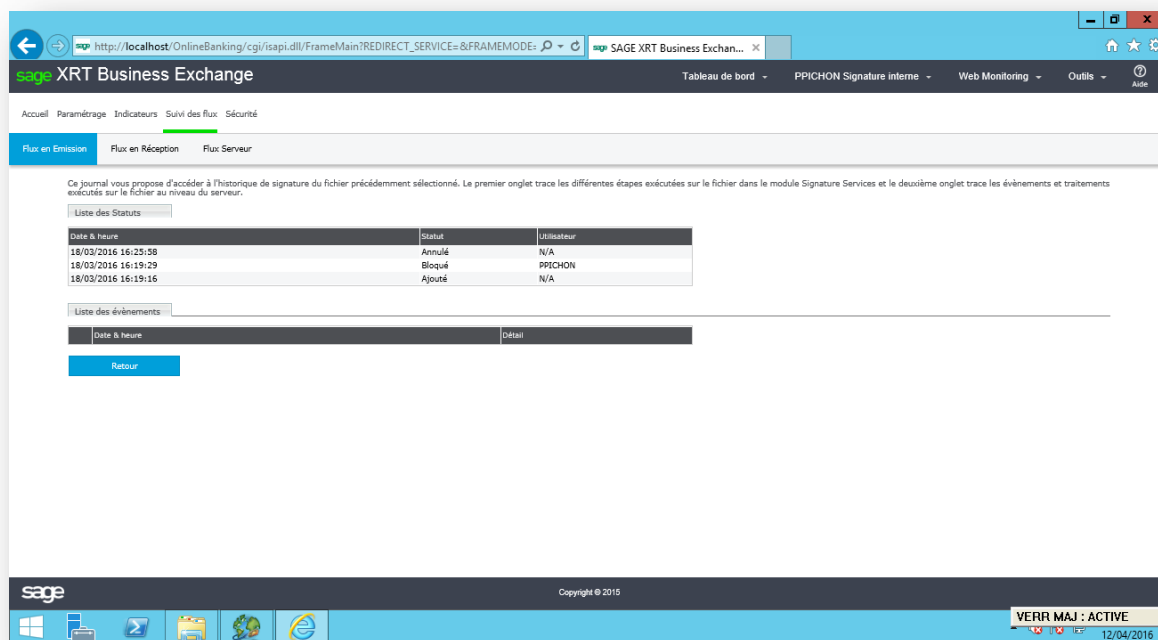
Webmonitoring

You can also monitor file statuses in **Webmonitoring – Flow Monitoring – Sent Flows**.

Liste des fichiers - Page 1/2

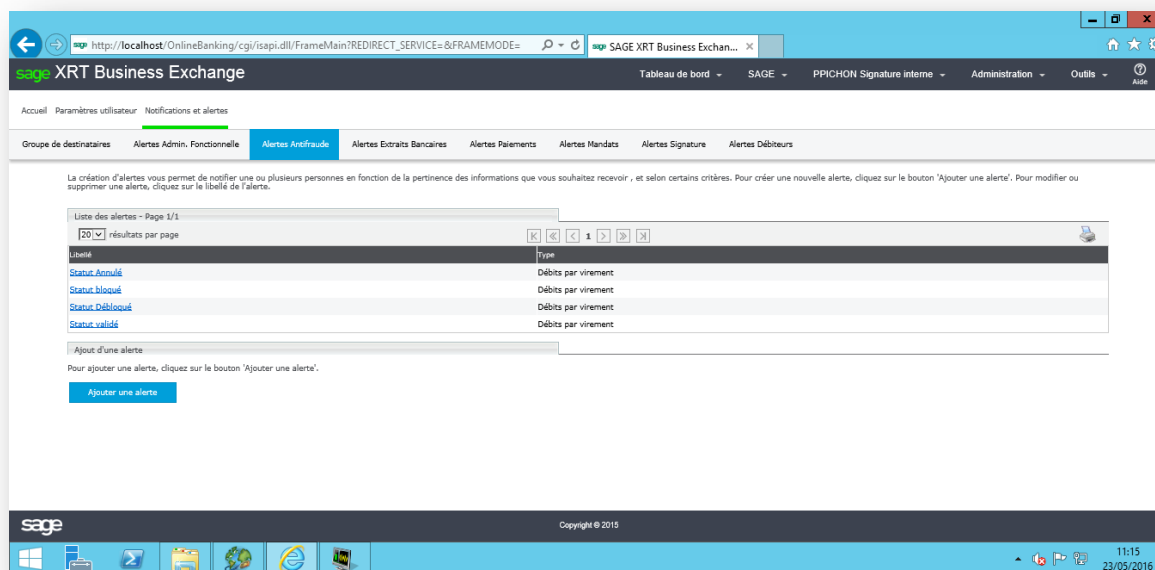
Action	Id. Fich.	Id. Sign.	Id. Com.	Date	Statut	Partenaire	Protocole	Service	Client	Sur. Ext.	Mts. Total	Nb. Trn.
	113			11/04/2016 16:10:40	Ajouté	BNP	EBICS	SCT	SAGE		N/C	N/C
	114			11/04/2016 16:10:55	Bloqué	BNP	EBICS	SCT	SAGE		0,00	0
	113			18/03/2016 16:25:58	Annulé	BNP	EBICS	SCT	SAGE		0,00	0
	112			05/04/2016 14:48:29	Préparé	BNP	EBICS	SCT03	SAGE		100,55	1
	111			18/03/2016 14:30:10	Signé	BNP	EBICS	SCT03	SAGE		100,55	1
	110			11/04/2016 16:10:55	Bloqué	BNP	EBICS	SCT	SAGE		0,00	0
	109			11/04/2016 16:10:55	Bloqué	BNP	EBICS	SCT	SAGE		0,00	0
	108			18/03/2016 14:15:16	Annulé	BNP	EBICS	SCT	SAGE		0,00	0
	108			18/03/2016 14:15:16	Annulé	BNP	EBICS	SCT	SAGE		0,00	0
	107			18/03/2016 12:02:40	Préparé	BNP	EBICS	SCT	SAGE		100,55	1
	106			18/03/2016 11:58:59	Annulé	BNP	EBICS	SCT	SAGE		0,00	0
	106			18/03/2016 11:58:59	Annulé	BNP	EBICS	SCT	SAGE		0,00	0
	105			18/03/2016 10:59:50	Préparé	BNP	EBICS	SCT	SAGE		100,55	1

For each file, you can access the history of signature statuses.



Alerts

The list of the existing alerts is available in **Notifications and Alerts – Anti-Fraud Alerts in Administration**.



Creating Alerts

From the alert list, click **Add Alert**.

You must specify the alert's **Description** and **Type** with Debit by Transfer, then select the statuses which must trigger the alert. You must select at least one recipients group.

For each status, you can define additional criteria for the alert triggering, as well as customize the message text to send by clicking **More options**.

Editing and Deleting Alerts

To modify an alert, click the alert's Description from the alert list. To save the modifications, click Change.

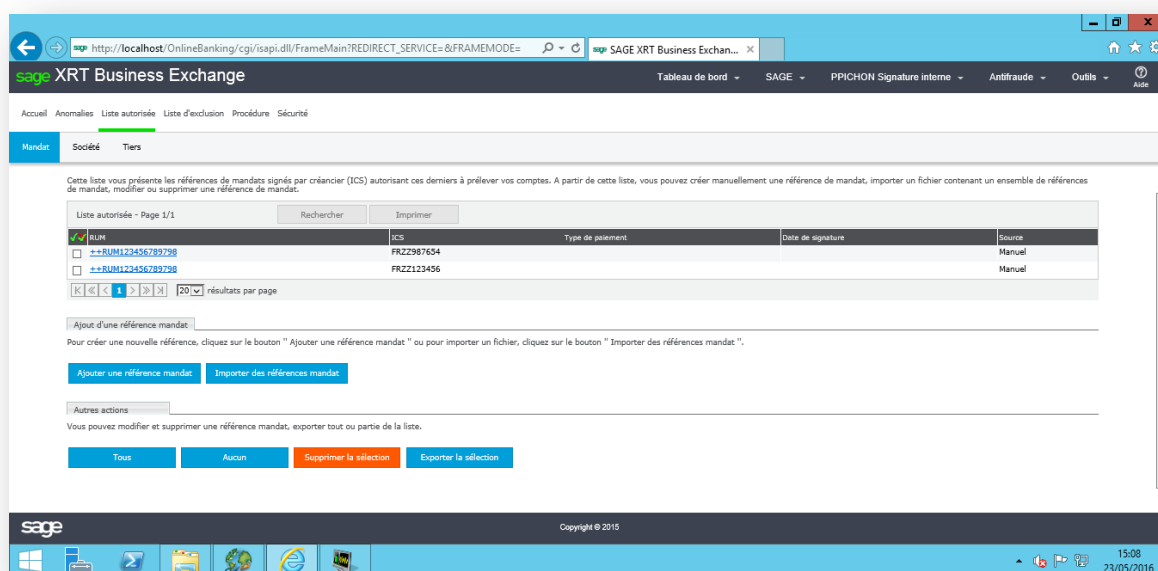
To delete a third party, click the alert Description from the alert list. Click **Delete**,

Work Environment – Debits by Direct Debit

Authorized Mandates List

The authorized mandate list is available from **Authorized List – Mandates**.

This list presents mandates signed by creditors (SCI) authorizing these creditors to place direct debits on the company accounts.



Creating Mandate References

Each direct debit authorization granted by the company is to be identified through the association of a mandate reference (UMR) and a creditor ID (SCI) to which the authorization was granted.

To create Mandate References, click the **Add Mandate Reference** button.

You must specify **UMR** and **SCI**, you may optionally also indicate the debit type, the mandate signature date and its end date.

Then click the **Save** button to save your entry.

Importing Mandate References

From the mandate reference list, click **Import Mandate References**.

Select the file to import using the **Browse** button plus the file format to import (CSV or XML) and click **Import**.

Automatic Import

Use MGTBLACKLIST.exe

[CSV Structure](#)

Umr;Sci;Datesignature;Type,Datefin

[XML Structure](#)

```
<whitelist>
  <mandate>
    mandate_info>
      <umr>
      <sci>
      <date_signature>
      <type>
      <end_date>
```

Editing and Deleting Mandate References

To modify a mandate reference, click the reference's UMR from the mandate reference list. To save the modifications, click Change.

To delete mandate references:

- You can click the reference's UMR from the mandate reference list. Click **Delete**,
- or select several mandate references and click **Delete Selection**.

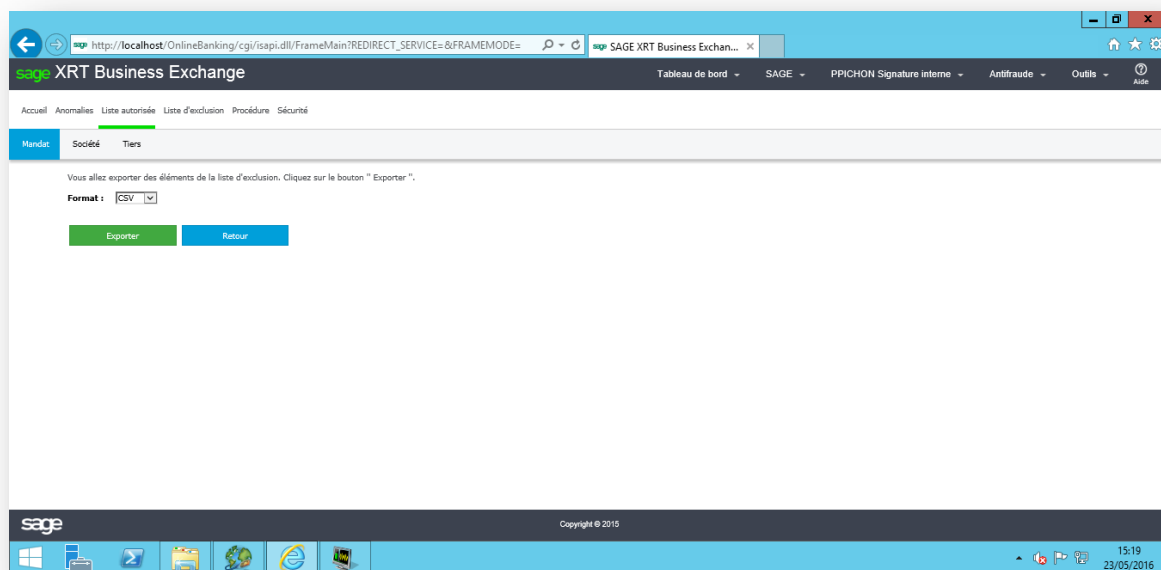


A user cannot operate on a same mandate reference twice in a row. So the creator of a mandate reference cannot modify nor delete it. The editor of a mandate reference cannot undo his/her modification, nor delete it.

Exporting Mandate References

[Manual Export](#)

From the mandate reference list, select the mandate references to export and click **Export selection**.



Select the format for the file to export (CSV or XML) and click **Export**.

Automatic Export

Use MGTBLACKLIST.exe

CSV Structure

Umr;Sci;Datesignature;Type;Datefin

XML Structure

<whitelist>

<mandate>

mandate_info>

<umr>

<sci>

<date_signature>

<type>

<end_date>

Workflow – Debits by Direct Debit

Receiving Direct Debit Notices

The transactions statement is sent by the bank to the account's holder. It notifies the account's holder of all credit/debit transactions placed on the account.

It can be used for the following purposes:

- notification of one or more debit transactions
- notification of one or more credit transactions

Four transaction types are possible:

- received transfers
- returned transfers
- received and not due direct debits
- unpaid SEPA direct debits (rejected/returned)

Only the debit transaction notices for Received and not due direct debits are relevant, they are transmitted through CAMT.054 in which the tag <SubFmlyCd> contains ESDD or BBDD values.

Pinpointing Errors

Several tests are to be performed for each direct debit mentioned in the statement:

- Test 1: Does the UMR exist in the mandate reference list?

If not, the statement is marked as in error and mentions the suspicious direct debit reference and the reason: Mandate not referenced in Authorized list.

- Test 2: The UMR exists in the mandate reference list, but is it associated with the SCI of the file?

If not, the statement is marked as in error and mentions the suspicious direct debit reference and the reason: Mandate not authorized for this SCI.

- Test 3: Is the UMR mentioned in the file?

If not, the statement is marked as in error and mentions the suspicious direct debit reference and the reason: Mandate not specified in Statements file.

- Test 4: Is the SCI mentioned in the file?

If not, the statement is marked as in error with the reason: SCI not specified in Statements file.

- Test 5: SDD Multi-submission on One-off Mandate?

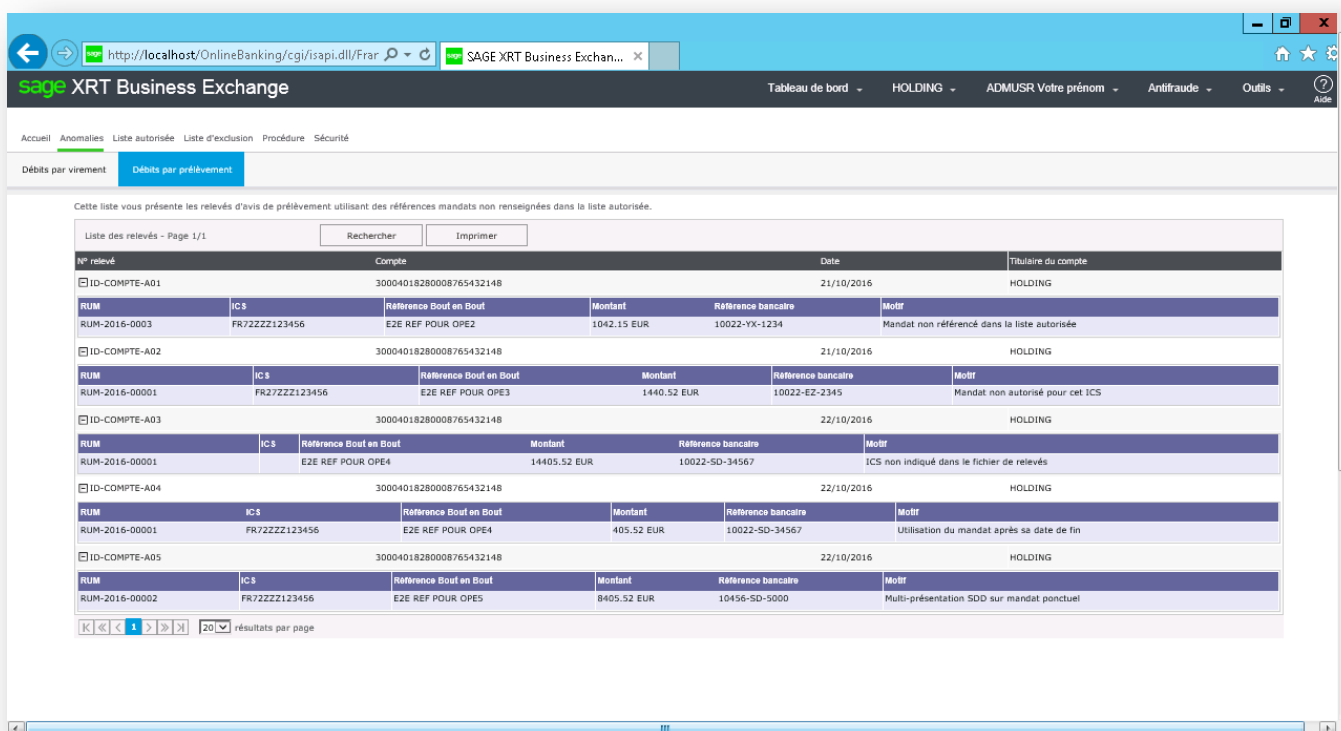
In this case, the statement is marked as in error with the reason: SDD Multi-submission on One-off Mandate.

- Test 6: Mandate used after its end date?

In this case, the statement is marked as in error with the reason: Mandate used after End Date.

The list of statements in error is available in **Anti-Fraud – Errors – Debits by Direct Debit**.

This list gathers all the statements for which at least one suspect direct debit was identified after this control (comparison with the mandate reference list). For each file, you can access the elements that caused the pinpointing using the + sign next to statement IDs.



Cette liste vous présente les relevés d'avis de prélèvement utilisant des références mandats non renseignées dans la liste autorisée.

Liste des relevés - Page 1/1

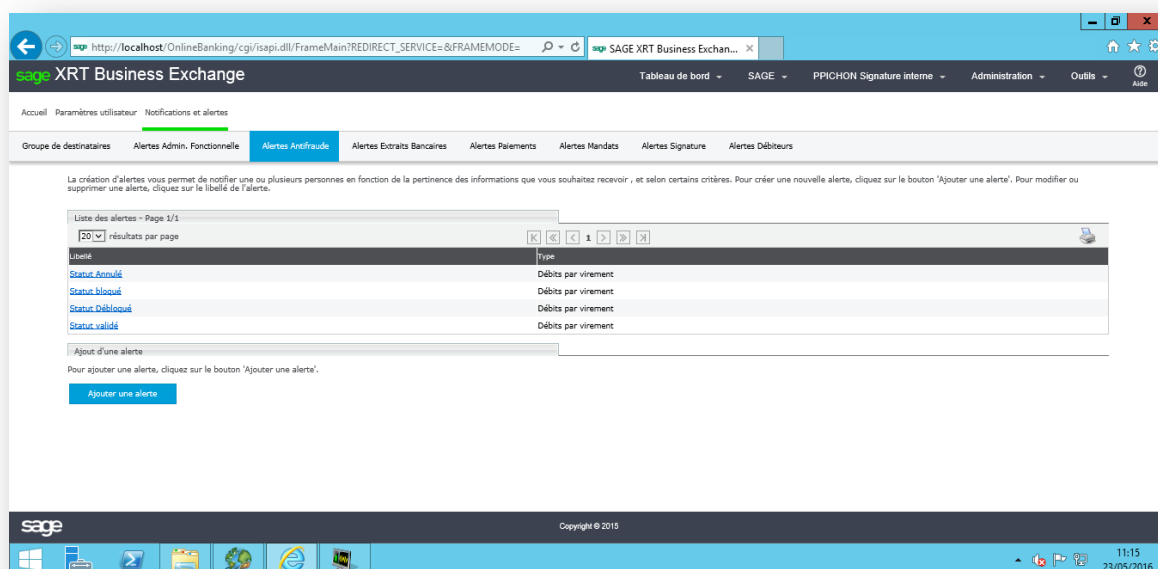
Rechercher Imprimer

N° relevé	Compte	Date	Titulaire du compte
ID-COMPTE-A01	30004018280008765432148	21/10/2016	HOLDING
RUM	ICS	Référence Bout en Bout	Montant
RUM-2016-0003	FR72222123456	EZE REF POUR OPE2	1042.15 EUR
		Référence bancaire	10022-YX-1234
		Motif	Mandat non référencé dans la liste autorisée
ID-COMPTE-A02	30004018280008765432148	21/10/2016	HOLDING
RUM	ICS	Référence Bout en Bout	Montant
RUM-2016-00001	FR72222123456	EZE REF POUR OPE3	1440.52 EUR
		Référence bancaire	10022-EZ-2345
		Motif	Mandat non autorisé pour cet ICS
ID-COMPTE-A03	30004018280008765432148	22/10/2016	HOLDING
RUM	ICS	Référence Bout en Bout	Montant
RUM-2016-00001	EZE REF POUR OPE4	14405.52 EUR	10022-SD-34567
		Référence bancaire	10022-SD-34567
		Motif	ICS non indiqué dans le fichier de relevés
ID-COMPTE-A04	30004018280008765432148	22/10/2016	HOLDING
RUM	ICS	Référence Bout en Bout	Montant
RUM-2016-00001	FR72222123456	EZE REF POUR OPE4	405.52 EUR
		Référence bancaire	10022-SD-34567
		Motif	Utilisation du mandat après sa date de fin
ID-COMPTE-A05	30004018280008765432148	22/10/2016	HOLDING
RUM	ICS	Référence Bout en Bout	Montant
RUM-2016-00002	FR72222123456	EZE REF POUR OPE5	8405.52 EUR
		Référence bancaire	10456-SD-5000
		Motif	Multi-présentation SDD sur mandat ponctuel

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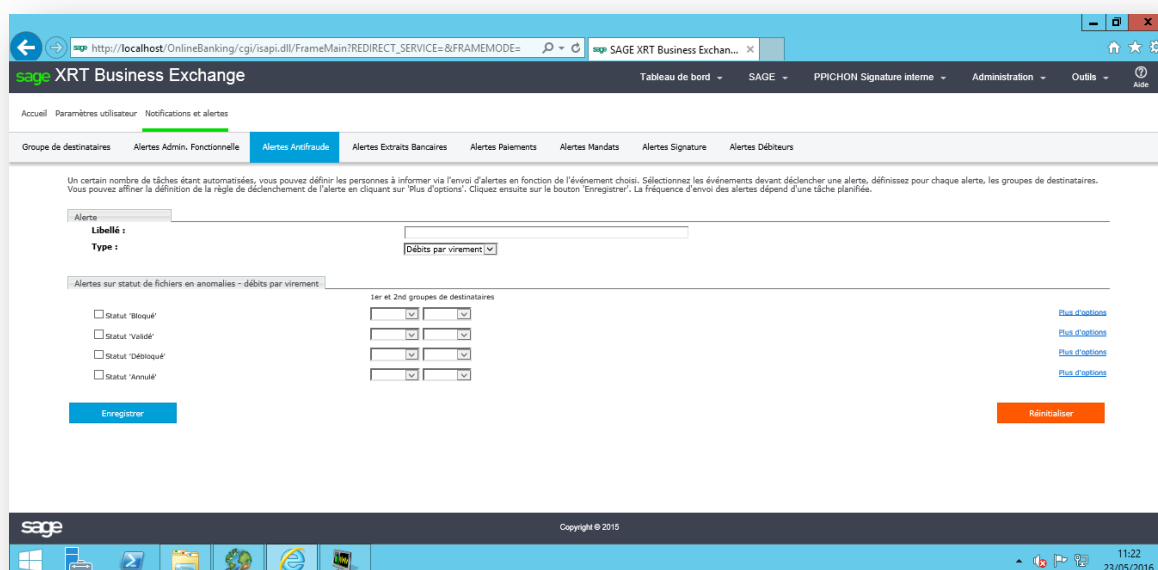
Alerts

The list of the existing alerts is available in **Notifications and Alerts – Anti-Fraud Alerts in Administration**.



Creating Alerts

From the alert list, click **Add Alert**.



Creating Alerts

From the alert list, click **Add Alert**.

You must specify the alert's **Description** and **Type** with Debit by Transfer, then select: At least one error was found on a Statement. You must select at least one recipients group.

Editing and Deleting Alerts

To modify an alert, click the alert's Description from the alert list. To save the modifications, click Change.

To delete a third party, click the alert Description from the alert list. Click **Delete**,