

# SEPA Bank Payments

aplONPAY for SEPA has been specifically designed to provide banks with the tools necessary to parse and build XML based SEPA messages compliant with the validation rules defined in the latest EPC Credit Transfer Rulebook.

## Core Functionality

The core messaging engine parses, builds and validates the following pacs (Payments Clearing and Settlement) messages:-

- pacs.008 - Credit Transfers
- pacs.004 - Return
- pacs.006 - Cancellation request
- pacs.002 - Payment status

The database component handles the storage and retrieval of all SEPA elements including files, groups and individual transactions.

A combination of Java libraries and database schemas are utilized to enable direct API access to the message elements within the relational database without the need to resort to database queries. SEPA aware APIs are provided for Inserts, Updates, Selects and Deletes with advanced methods such as the auto generation of a related return message.

## ACH Communication

The ACH module provides the interchange handling of ICF, SCF, CVF files with the corresponding ACH.

Each ICF and SCF can contain a large number of transactions, which are grouped into either credit transfers (pacs.008) or returns (pacs.004). Depending upon the ACH, requests for cancellations (pacs.006) can also be sent in the ICF. The CVF contains validation / rejection information.

## Process Overview

### For Incoming

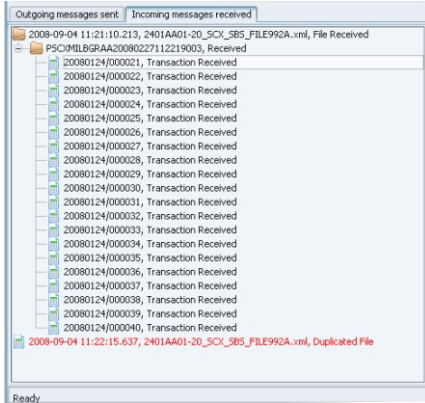
Processes the incoming SCF file, extracts the pacs.008 and pacs.004 groups and utilizes the core message handling component to store each individual credit transfer and return transaction to the relational database for further processing by the banks systems.

### For Outgoing

Performs the reverse process by creating the outgoing ICF file containing the ready-to-go transactions from the database in the relevant pacs.008 and pacs.004 groups.

## Traffic Management

The traffic manager provides the GUI of the system.



It displays details of both ICF and SCF interchange files, showing the groups and the transactions they contain along with the date received or sent. The id and status (Completed, Duplicated, Corrupted, etc.) are also displayed and any alerted items are highlighted. Displays today's files by default, but historical activity can be viewed by entering a date range.

Individual transactions, both credit transfers and returns can be viewed by means of a user friendly tree view that provides descriptive names for the XML fields.

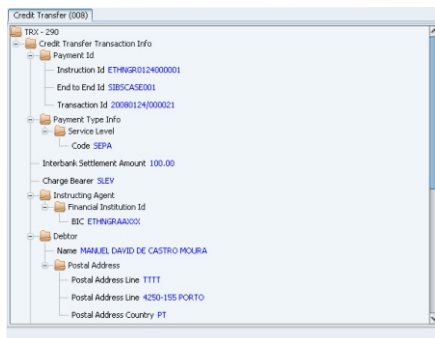
## Technical Overview

aplonPAY includes Java libraries, database schemas, supporting code

and documentation to make the implementation process as painless as possible.

It is a Client / Server solution developed in Java for full platform independence (e.g. AS/400, Linux and Windows).

Works with any database platform (including Oracle, DB/2, SQL Server) since it uses Hibernate, a high performance object / relational persistence and query service.



## Summary

aplonPAY for SEPA by Datamation is the fastest method of adding SEPA support to a banks existing payments platform.

It can function either as a standalone solution or be fully integrated with an existing payments platform.

The Java classes provided can be called directly by a payments application to parse, process, build, validate, store and retrieve SEPA compliant transactions, groups and interchange files in the required XML format.

The **SOA** nature of the solution enables any of the banks internal applications, not just the payments system to fully benefit from SEPA functionality.

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