

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 'Payments Clearing and Settlement' and 'Cash Management' messages:-

- pac.008 - Credit Transfers
- pac.004 - Returns
- camt.056 - Payment recall requests
- camt.029 - Resolution of Investigation
- pac.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 (pac.008) or returns (pac.004). Requests for recall (camt.056) and Resolution of investigation (camt.029) can also be sent and received. The CVF contains validation / rejection information.

Process Overview

For Incoming

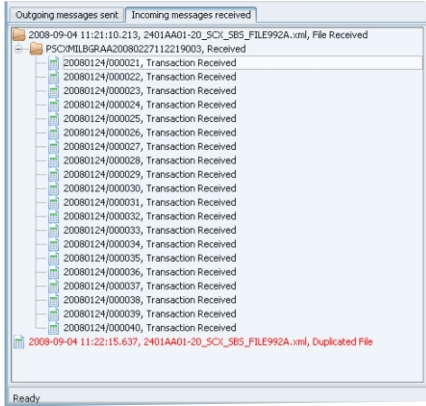
Processes incoming SCF files as they arrive, extracts the pac.008, pac.004, camt.056 and camt.029 groups and utilizes the core message handling component to store each individual credit transfer, return transaction, recall request and resolution of investigation to the relational database. During this process the relationship between connected messages is identified and highlighted in the management console. These transactions are then communicated to the bank's payments system by means of API calls or other communication protocols such as web services.

For Outgoing

The bank's payments system communicates transactions to aplONHUB by means of API calls or web services and the system stores them in the database. At scheduled times, it then creates the outgoing ICF file containing the ready-to-go transactions from the database in the relevant pac.008, pac.004, camt.056 and camt.029 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.

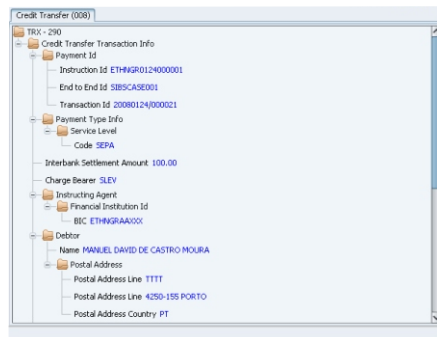
Individual transactions, both credit transfers and returns can be viewed by means of a user friendly tree view that provides descriptive names for the XML fields.

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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