

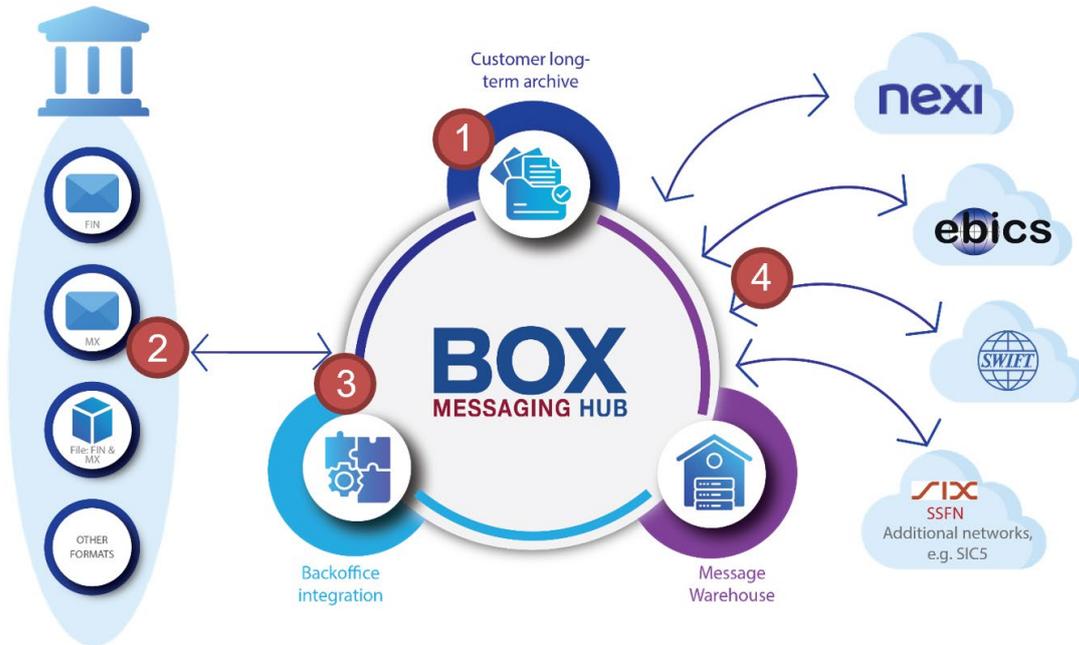


BOX for Cross Border Payments & FINplus

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1. Single window for financial messaging



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SECTION 1:

BOX is a native ISO 20022 solution and presents the same look-and-feel for either SWIFT FIN, ISO2022 XML, EBICS and SIA messages. BOX has the complete ISO 7775 / 15022 and 20022 stacks with embedded transformations for SEPA, TARGET2, CBPR+, CHAPS, MEPS, CHATS, and all migrating schemes stored and managed in the Message Warehouse. BOX provides monitoring, reporting and real-time dashboards of all activities for full view and control.

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SECTION 2:

Conversion of industry files/messages to/from proprietary and legacy formats in BOX allows customers to shield their back-office applications from SWIFT and market infrastructure scheme changes. This is managed through new GUI driven configuration. Complete message and file validation (syntax, semantics, cross-field) is provided as well as bi-directional conversion for SWIFT MT / MX messages per schemes managed and maintained by Intercope.

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SECTION 3:

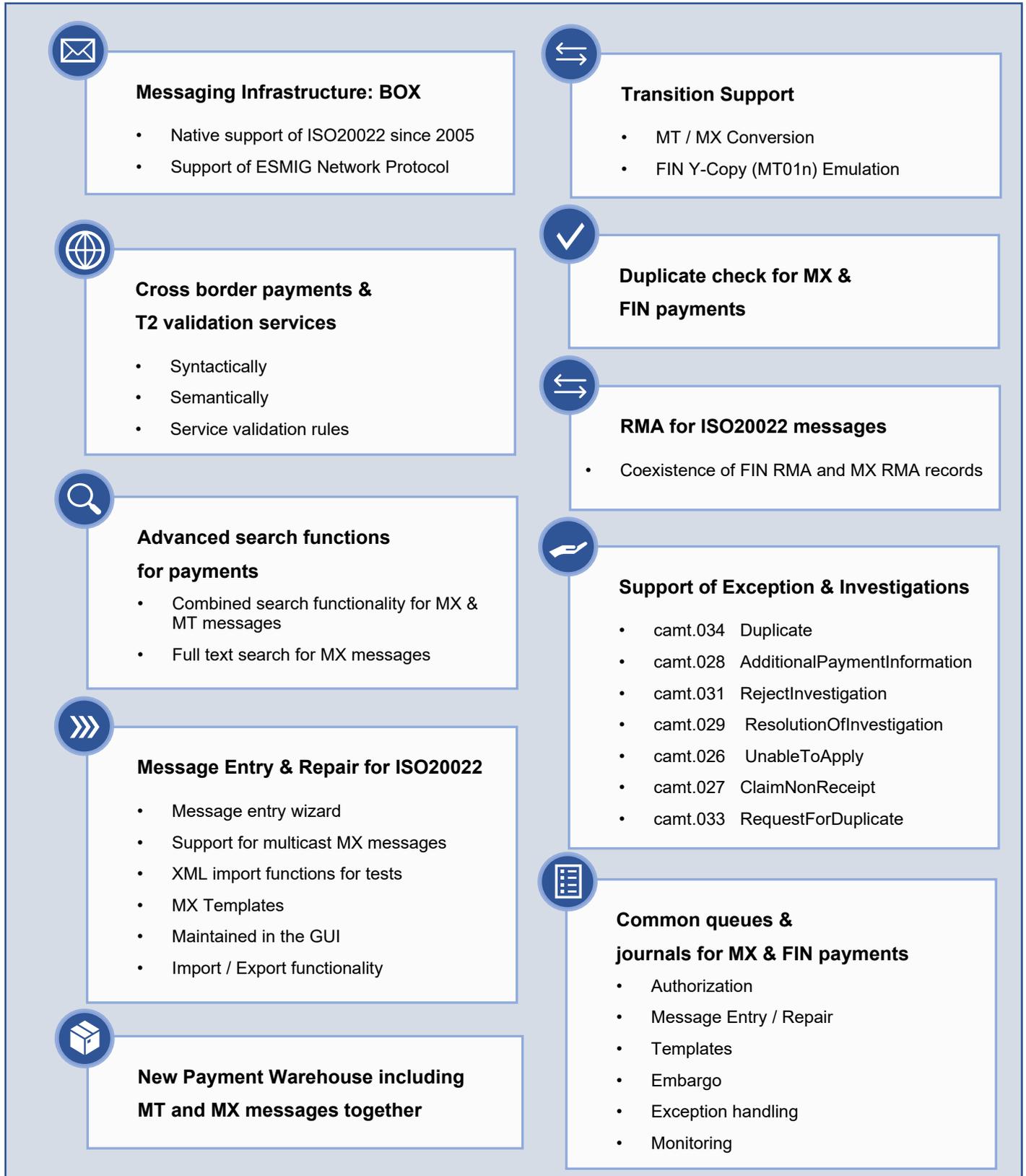
BOX provides manual and automated message processing, error handling, with comprehensive workflow and routing. The new BOX payments message warehouse with archiving provides a full view of all data activities in/out of the bank, co-existence of all new (ISO 20022) and old scheme messages, side by side, with any truncated data. This provides full overview for all reconciliation activities for individual scheme and cross border payments, and very importantly a single source for regulation reporting.

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SECTION 4:

A unique to the market multi-network solution. BOX supports multiple financial networks (EBICS, SIA^{net} and SWIFT^{Net}) on the same platform. Protocol specific functions are implemented in dedicated interfaces and decoupled from the rest of the application, allowing connections to further networks without changing the Messaging server core. BOX supports the concurrent use of these multiple financial networks on the one instance. BOX customers can uniquely decide which market infrastructure to best use for business decisions and not just based on technology and network limitations. This protects and regulates BOX customers for Systemically Important Payments Systems (SIPS) oversight requirements by removing all single points of failure – future proofing against increased regulation.

2. What BOX offers for the ISO20022 migration



3. Payment warehouse & duplicate check

Dupl. Check	Field Type	MsgType	pac.008	pac.009 core	pac.009 cover	pac.002	pac.004
			FItoFI Cust.Transfer	FI Credit Transfer	FI Credit Transfer	Payment Status	Payment Return
	NUM	Message ID	x	x	x	x	x
	TS	Creation Time	x	x	x	x	x
x	NUM	Number of Transactions	x	x	x	x(orig)	x
x	TEXT	Sender	x	x	x	x	x
x	TEXT	Receiver	x	x	x	x	x
x	DATE	Interbank Settlement Date	x	x	x	x(orig)	x
X	TEXT1	Settlement Method	x	x	x	x(orig)	x(&orig)
x	DECIMAL	Interbank Settlement Amount	x	x	x	x(orig)	x(orig&returned)
x	DECIMAL	Use only one Total Interbank Settlement Amount	x	x	x		x(returned)
X	TEXT	Currency					
	TEXT2	Creditor (Beneficiary)	x	x	x	x(orig)	x(orig&returned)
	TEXT3	Creditor Agent	x	x	x	x(orig)	x(orig&returned)
x	TEXT4	Instructing Agent	x	x	x	x	x
x	TEXT5	Instructed Agent	x	x	x	x	x
x	TEXT6	Debtor Agent	x	x	x	x(orig)	x(orig&returned)
	TEXT8	Debtor (Ordering Customer)	x	x	x	x(orig)	x(orig&returned)
x	TEXT9	Transaction ID (TxId)	x	x	x	x	x(orig)
x	TEXT10	Field 21 End to end ID	x	x	x	x(orig)	x(orig)
x	TEXT	UETR	x	x	x	x(orig)	x(orig)
		(Intermediary Agents)	x	x	x		x(return chain)
		(Reimbursement Agents)	x	x	x	x(orig)	x
	TEXT12	Settlm.Clearing System	x	x	x	x(orig)	x(&orig)
	TS	pain.xxx Original Creation Date/Time				x	x
	TEXT15	pain.xxx Original MsgId				x	x
		Original Instructing Agent				x	x
		Original Instructed Agent				x	x
		Group Status				x	
		Clearing System Reference				x	x

4. What BOX offers for the ESMIG T2 consolidation



SIPS Multi Network capability

- Support of ESMIG Network Protocol for both networks:
 - SIA/Colt
 - SWIFTNet



T2 validation services

- Syntactically
- Semantically
- Service validation rules



End-to-end testing for Target and RT1

- Simulation of T2 and RT1 feedback
- Enables Backend testing in 2020 / 2021 without Target



Transition Support

- MT / MX Conversion
- FIN Y-Copy (MT01n) Emulation



Reconciliation of T2 return messages with the original messages

- pacs.002 / pacs.004 / admi.007



Business Header Signature

- Validation
- Calculation



Handling of Target oversize / timeout

5. ISO20022 Messaging Schemes included in BOX

	SWIFT My Standards SWIFT My Standards MX Catalogue 2020	
	RT1 SCT ^{Inst}	 
	TIPS TIPS UDFS 2.0 Messages	 
	SIC SIC Platform Release 4.6 Messages	
	SEPA Message Warehouse SEPA Rulebook 2020	 
	T2S Supporting of T2S 3.2 UDFS V. 4.2	 
	T2 / SSP SSP Message Catalogue Update Rel. 13.0	 

6. MT-MX-MT Conversion

Operator Comment: [Validate] [Export] [Validate And OK] [OK] [Cancel]

[Original MX Message] [1]

[View Preview]

Validation Error/Warning

Path	Error Description
/Message Content/Sequence (13C: Time Indication(2)...) / 13C: Time Indication(2)/Code	MX->MT Failed Info. No. 1 bla bla...
/Message Content/Sequence (13C: Time Indication(2)...) / 13C: Time Indication(2)/Code	MX->MT Failed Info. No. 1 bla bla...
/Message Content/32A: Val Dt/Curr/Intreb. Settled Amt @/Amount	MX->MT Failed Info. No. 2 bla bla...
/Message Content/32A: Val Dt/Curr/Intreb. Settled Amt @/Amount	MX->MT Failed Info. No. 2 bla bla...

[Collapse All] [Expand All] [All Mandatory/Data]

[- MD]

MT103REMIT Single Customer Credit Transfer:

[+ MD]

Message Headers:

[- MD]

Message Content:

20: Sender's Reference(1):

[- MD]

[Sequence (13C: Time Indication(2)...) * ...repetitive]

[+ MD]

13C: Time Indication(2):

Code: / B2145672 [Error!]

Time Indication: / 1200

Sign: [+ Sign +]

Time offset: / 1399

[- MD]

[- MT]

MT-MX conversion & coexistence

Handling of data truncation.
Validate, compare, modify.
Optional own transformations.

[Original MX Message] [2]

Validation Error/Warning

Path	Error Description
/FI To FI Customer Credit Transfer V02/Group Header/Instructing Agent/Financial Institution Identification/Clearing System Member Identification/Member Identification	MX->MT Failed Info. No. 1 bla bla...
/FI To FI Customer Credit Transfer V02/Group Header/Instructed Agent/Financial Institution Identification/Clearing System Member Identification/Member Identification	MX->MT Failed Info. No. 1 bla bla...
/FI To FI Customer Credit Transfer V02/Credit Transfer Transaction Information/Interbank Settlement Amount	MX->MT Failed Info. No. 2 bla bla...
/FI To FI Customer Credit Transfer V02/Credit Transfer Transaction Information/Debtor Agent/Financial Institution Identification/Clearing System Member Identification/Clearing System Identification/Code	MX->MT Failed Info. No. 2 bla bla...

[Collapse All] [Expand All] [All Mandatory/Data]

Application Header | Message | Transaction Data

pac008.001.02.ch.02 - SIC: FI To FI Customer Credit Transfer(V02)

[- MD]

[View Preview]

7. MT MX coexistence



Same look and feel for FIN & MX messages



Same user interface



Same routing capabilities



Data truncation management

View MX Message 6450 - MX:pacs.009.001.02.ch.01, MsgId:BOX0000006449sXSkjNEXktaKHC

Application Header | Message | Transaction Data | Journal/Application Queue Data | History | Transformation Data

pacs.009.001.02.ch.01 - SIC: Financial Institution Credit Transfer(V02)

[- MD] Financial Institution Credit Transfer V02:

[- MD] Group Header:

Message Identification: [1809219331455968-0000006449-01]

Creation Date Time: [2019-09-26T09:34:16] 26.9.2019, 10:34:16

Number Of Transactions: [1]

Total Interbank Settlement Amount: []

Interbank Settlement Date: [2016-12-02] [Cal] 12.2016

[- MD] Settlement Information:

Settlement Method: [CLRG - Clearing System]

Clearing System: []

[- MD] Instructing Agent:

[- MD] Financial Institution Identification:

BIC: [P18A06XXXX] There is no entry found that matches the given pattern

Clearing System Member Identification: []

[- MD] Instructed Agent:

[- MD] Financial Institution Identification:

BIC: [P18A06BB] Please select the needed entry from list ...

Clearing System Member Identification: []

Other: []

[- MD]

MX-MT-MXMTError

View Message 6485 - MT:103; TRN:

Message

Format: Original MX

...repetitive:

[- MD] Payment Identification:

Instruction Identification: []

End To End Identification: []

Transaction Identification: []

Error Path: /FI To FI Customer Credit Transfer V02/Credit Transfer Transaction Information/Payment Identification/Transaction Identification

Error Description: Maximum length for tag 20 is 16, but content will be 'ThiswilbeheTRNsoloooooooooooooooooooooo'

[- MD] Payment Type Information:

Service Level: []

Local Instrument: []

Category Purpose: []

Interbank Settlement Amount: [] [1111] 1,111.00

Settlement Priority: []

Settlement Time Indication: []

Instructed Amount: []

Exchange Rate: []

Charge Bearer: [SHAR - Shared]

Charges Information [4...repetitive]: []

Intermediary Agent: []

Intermediary AgentAccount: []

Ultimate Debtor: []

[- MD] Debtor: []