Flexint Clearing
Interfacing System

The FLEXINT Clearing interfacing system is a software package enabling the Bank to process transactions presented by their customers and/or received from the clearing house in preparation for electronic clearing. It allows the preparation of intra-bank and inter-bank remittances of different payment instruments.

Flexint CLEARING

Flexint Clearing

Within the framework of the implementation of the national e-clearing system at the Central Bank, all participating banks must be equipped with software packages enabling them to prepare, send, receive and process remittances on a daily basis.

For the processing of image values, the participating banks have been equipped with the Barbarossa Capture tool, which allows them to scan these values and generate the .DATA files.

The participating banks are also equipped with ADT (Automatic Data Transfer) servers, which allow an automatic exchange of data with the clearing centre.

This system ensures that the following tasks are carried out on a daily basis :

- Consumption of Data files and preparation of cheque and bill of exchange remittances to be sent to the clearing house in the form of ENV files; Export of data from the .DATA file in a format that can be used by the bank's information system.

- Preparation of transfers, direct debits and card transactions to be sent to the clearing house in the form of ENV files following the consumption of files from your information system;

- Taking charge of the discounts generated by HANNIBAL-ADT to the agencies and preparing the corresponding releases;

- Generation of cancellation remittances for records generated in Barbe-rousse Presentation (cancellation of presentations, representations and rejections for all value codes);

- Generation of reports on remittances and processed transactions.

It has the double advantage of accepting and producing files from the Central African Teleclearing System (SYSTAC) as well as accepting and producing files from your information system.

Concept

Interfacing Problem

Cheques and bills of exchange from correspondents are scanned by the capture tool. At the end of this operation, certain information such as the customer number, branch code, etc. is retrieved for further processing. The same information is entered once more into the bank's information system (IS), which represents a double entry.

Interfacing Solutions

In-take of Files
The bank's information system generates files for the Barbarossa-Capture tool and accepts others from this application.

The interfacing module will be responsible for recovering the data files (.Data) generated by the Barberousse-Capture tool and transforming them into files in formats that can be used by the information system so that they can be directly integrated into the bank's information system.

Direct connection to the bank's information system
This solution provides for the integration of the system with the banking information system. The system is connected in read only mode to the database.

1 - Capture tool
2 - Interfacing system
3 - Bank information system

Technical Specifications

System Modules

FLEXINT is subdivided into seven main modules that provide the necessary interfaces to ensure the "communication bridge" between the SYSTAC software packages and the bank's information system. These are essentially :
Outgoing discounts (Outgoing compensation)

Checks

- Loading .DATA files from the Barbarossa Capture tool.
- Generation of the corresponding .ENV file.
- Generation of the corresponding file for the IS.

Transfers

- Loading of the transfer file from the IS.
- Manual entry of transfers in the event that IS is unable to generate these files.
- Production of the import log.
- Generation of .ENV files for transfers to the ADT system.

Cancellation management

- Generation of the .ENV file of cancellations.

Production of cancellation files for IS Incoming Remitance (Return Compensation)

Checks and Transfers

- Loading .RCP files
- Production of files for the bank's IS.

Waste Management

- Selection of items to be rejected and indication of reasons for rejection
- Generation of the .ENV file of the rejects.

Security

- Transactional snitch
- Access Control
- Passwords
- Controlled size
- Limited life span
- Strong Password
- Double validation (maker-Checker) of critical operations.
- Session log

Preferences

Customization and parameterization of the application to conform to the user's criteria.

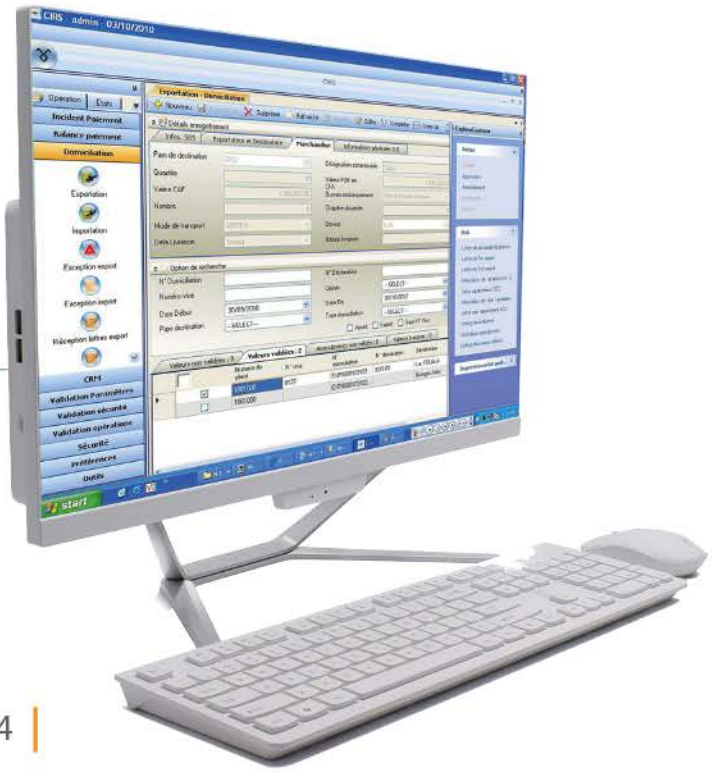
Automatic Loads

The system is capable of loading information automatically upon initialization.

- List of banks
- List of agencies
- List of accounts receivable
- Reasons for rejection

Interfaced banking software

FLEXCUBE
DELTA
GLOBUS
FLEXTRA Banking Software



Features

Features

The requirements of an application in the field of finance have led us to identify a certain number of constraints for an application for interfacing and archiving exchanged data. These constraints are expressed in the following technical characteristics:

Standards and norms:

The sensitive nature of the application requires the technology chosen to have the longest possible lifespan by choosing standards and norms at all levels of the project life cycle. This also ensures the safeguarding of investments, thanks to upward compatibility during the evolution of the implementation of standardised techniques.

Scalability:

The system can be adapted to new functional or organizational constraints, or to new data exploitation methods.

Reliability:

The reliability of the system is a major constraint to respect. It is obviously based on the chosen material but also on the quality of the design and the realization according to the analysis.

Availability:

In a competitive environment (in terms of simultaneous use of the system by several people), the availability of the system is an asset for its acceptance by the users and for its profitability.

Security:

Given the large amount of data handled, given the portfolio of files to be processed by the Bank, as well as the sensitive nature of the information, the security of the product must be defined in terms of:

- Confidentiality (passwords, user rights, group rights, traceability, etc.),
- Data integrity,
- Quality of the backups,

Features

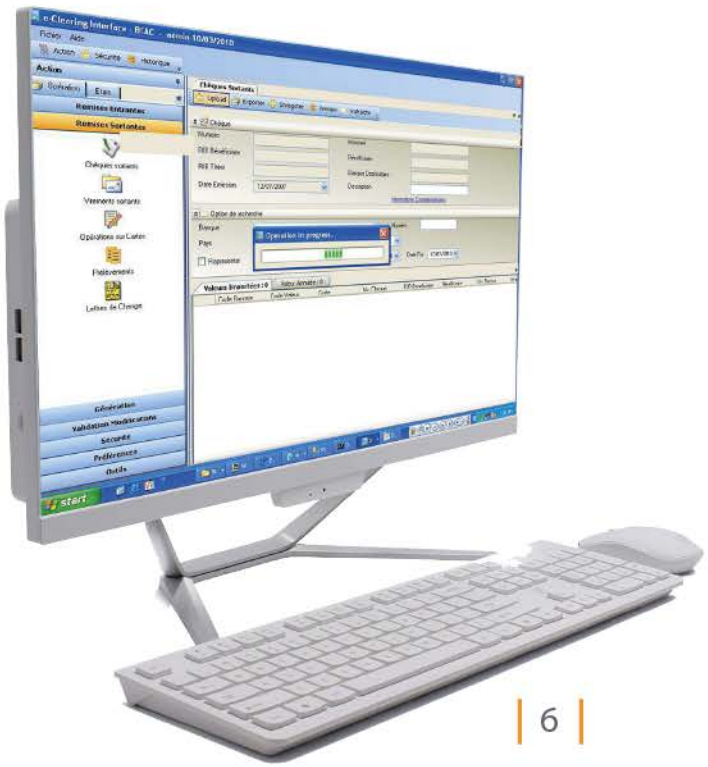
Transactions:

The application is moving towards a transactional model. Real-time updates and backups of the results of shared and shareable data operations must be favored over batch processing.

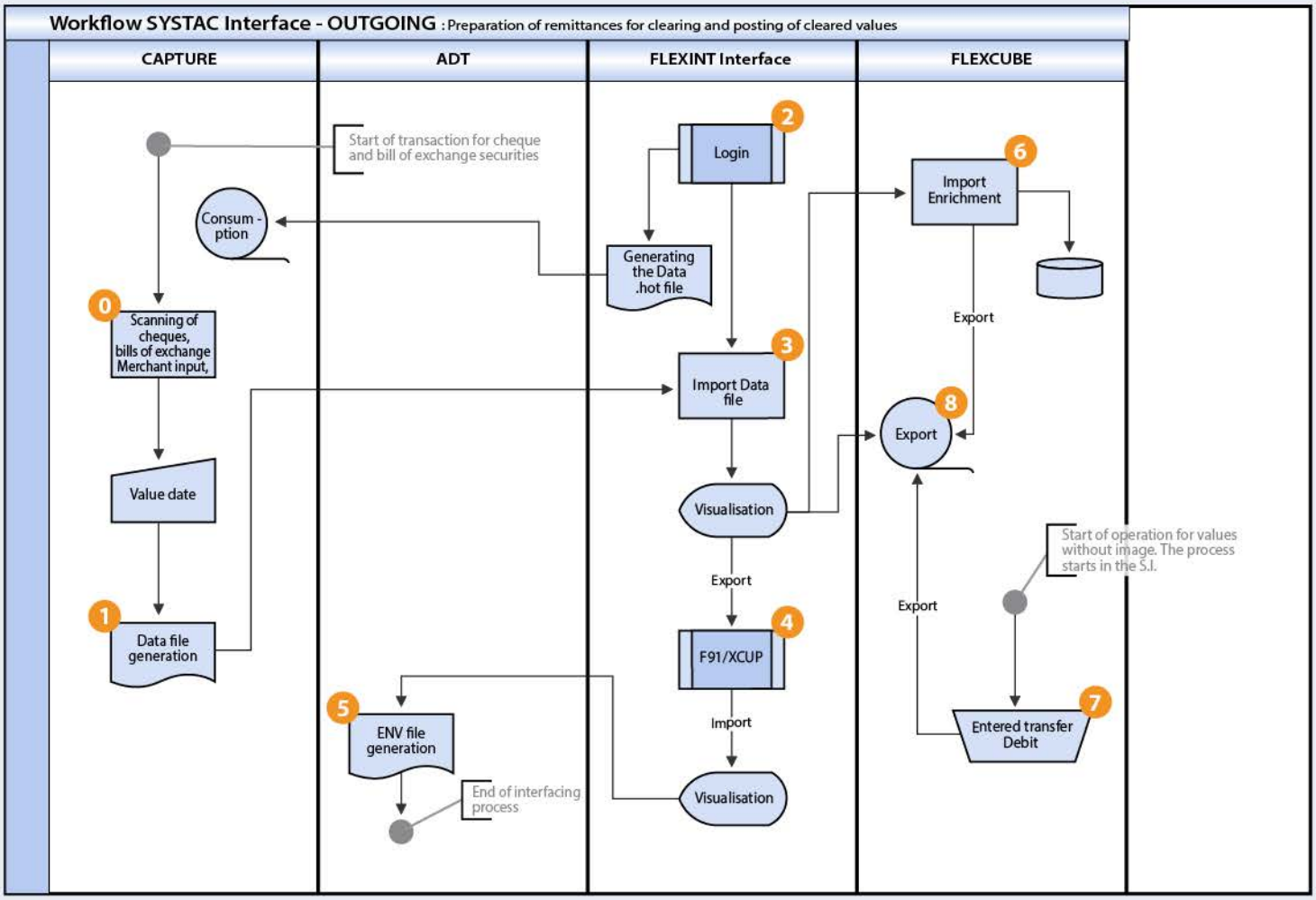
Maintenance.

Ease of maintenance is an important feature of FlexInt Clearing.

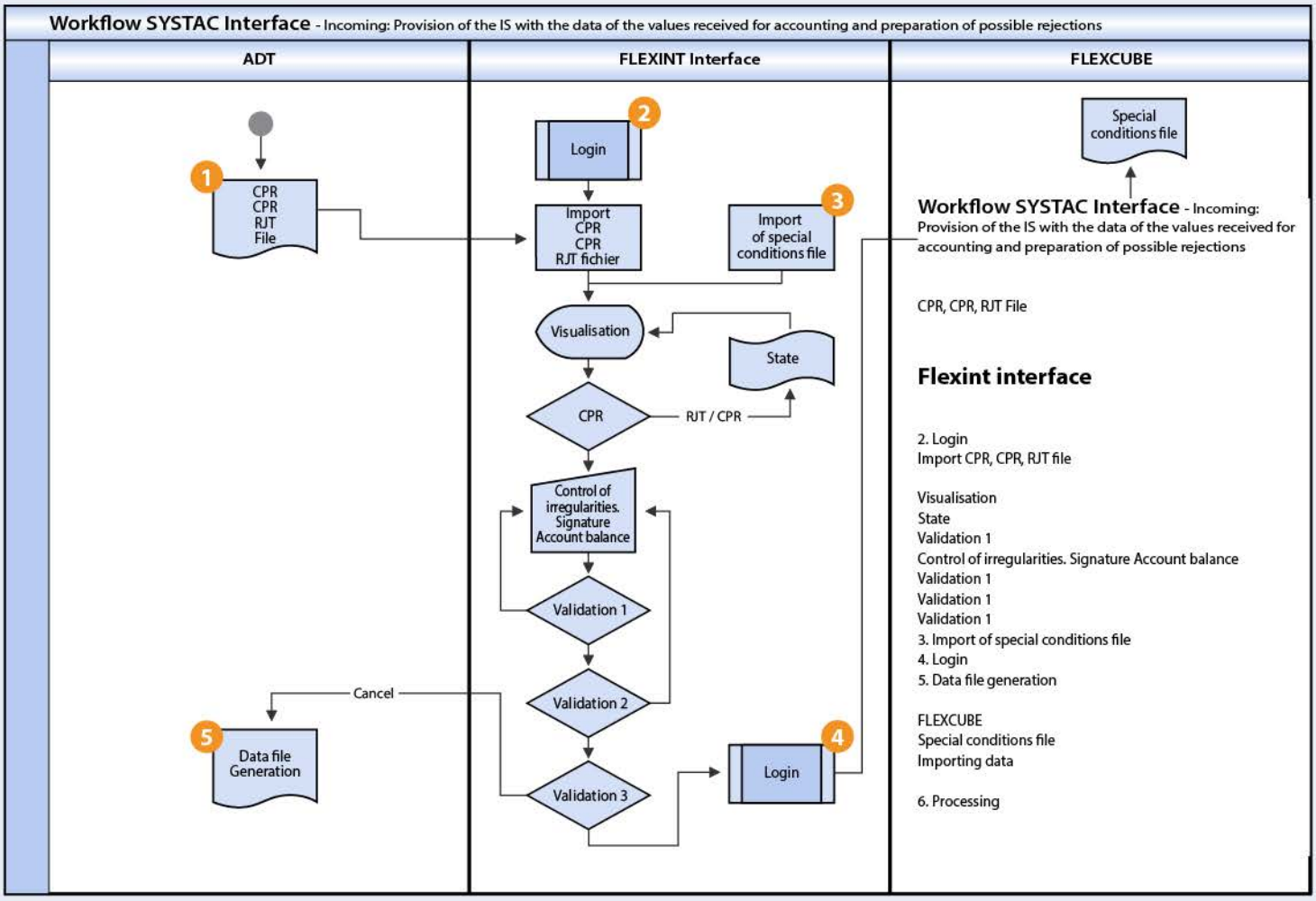
- Specific cases of interfacing
- Outgoing instruments
- Incoming instruments



Outgoing Remittance



Incoming Remittance



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