

SEPA, T2 and international payment transactions are processed in B&N's Paysys application, in standardized processes with far-reaching individual customization and modular add-ons. Payment messages, single or bundled, are exchanged in the externally specified standard format via an internal interface.

Back-office processing takes place here:

- Consistently format-compliant, database structure and GUI conform to the external format.

Execution of

SEPA payments and R-transactions		+ Features
pac.008	SEPA Credit Transfers	Interbank Inquiry Messages
pac.003	SEPA Direct Debits	Mandate management
pac.003	SEPA Card Clearing	Aquirer management
EMZ Cheque collection and R-transactions		+ Features
pac.003	BSE and ISE cheques	Image processing
SWIFT payments, T2 RTGS payments and R-transactions		+ Features
pac.008	Financial Institution Customer Credit Transfer: Target and CBPR+ Format; Forwarding SWIFT/Target <=> SEPA	Interbank Inquiry Messages, Universal Confirmations, Contingent for Cover Payments
pac.009	Financial Institution Credit Transfer: Target und CBPR+ Format	Interbank Inquiry Messages
camt.054	Bank to (Bank) Customer Credit Notification	offsetting entry at creditor bank
MT191	Request for Charges, sent and received	matching with payment
MT-Formats	Inbound, transformed into the ISO format	
Payments from customers		+ Features
pain.001	Credit Transfers: DK and international formats	Batches, splitting in SEPA and other Credit Transfers
pain.008	Direct Debits, Card Clearing: DK and international formats	Batches, Presenter contingent
pain.008	BSE/ISE cheques	Blocked cheques
MT101	Credit Transfers	Batches, splitting in SEPA and other Credit Transfers
DTAZV	Credit Transfers	
pain.001, MT101	Credit Transfers to be forwarded	Forwarding Agents management, Collect charges
Internal		
	Separate Bookings for internal transfers	manually and automatically created
Auxiliary tools		+ Features
	Templates, Standing Orders for Credit Transfers, Direct Debits and Separate Bookings	periodic processing, amount-dependent processing

Back-Office processing:

- Comprehensive check of incoming payment messages, manual interaction possible
- Automatic enrichment with data for further internal and external processing
- Automatic calculation, processing and request of charges
- Control of outgoing payment messages by means of directories and correspondent banks
- Creation of booking data

Automated processing of:

- External status messages for sent payment messages
- Received Rejects/Returns for sent payment messages during/after processing
- Generated Rejects/Returns for received payment messages during/after processing
- Monitoring of inter-dependent messages

Currency conversion

- EUR <=> foreign currency, cross conversion
- Currency rates from various sources

Workflow control:

Workflow engine for concurrent, priority-driven processing,
in configured processing steps

- by order
- triggered within a processing step
- triggered by button
- triggered by event for
 - processing status
 - time
 - time window
 - other activity

An explorer tree provides an overview in figures of the stages of processing of all transactions,
with visual indications for necessary manual interaction

Features of the application

- All structurally connected data elements accessible via links in the user interface
- Use of uniform standard terms via specific repository
- Block-wise maintenance of inter-dependent basic data with collective deployment
- Archiving of payment data with variably adjustable reorganization
- Configurable module for notification in exceptional cases

General features

- User authorizations for different activities
- 4-eyes principle and complete logging for manual data modifications
- Language customizable per user, application delivered in English and German
- User interface customizable per user
- Extensive parameterization
- Comprehensive key directory
- Universal rule system

System environment

- Platform-independent, in use for server are Windows, Linux; for client Windows; database system MSSQL, Oracle, MySQL
- Programming language Java, web server Tomcat
- Application consists of components to be licensed individually

Configurable interfaces

- B&N's own universal XML interfaces for importing core data with user-specific import rules
- Interfaces for the exchange of payment messages
- Interfaces for importing directories
- Interfaces for the export of statistics data
- OpenAPI interfaces according to external and internal specification

B&N Services

- Maintenance contract with support on business days from 8 a.m. - 6 p.m. and by arrangement
- remote maintenance
- Implementation of individual requirements