VTransact DigiTB – EGYPT Governmental Payments

Product Functional Document

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Introduction

The objective of this document is to provide concise and clear understanding of the intended functionalities for the VTransact DigiTB – EGYPT Governmental Payments to the corporate customer and Admin user using the portal.

Purpose

This document is intended to provide the specification for functionalities for Corporate Module. The target audience for this document is:

1. Business Users
2. Testers
3. Technical Architects & Developers.

Acronyms used in the document

Data Definition Table: All Attribute Type / Data Type / Entry Method

Data Type	Description
O	Optional
AMT (XX, XX)	Amount decimal of two digits.
NUM/N(XX)	Only numbers are allowed
AN	Alphanumeric Values: These include Alphabets and numbers. These are not inclusive of spaces
A	These include Alphabets. These are not inclusive of spaces
Fixed Length	This indicates that the field has a fixed length i.e. the length cannot be less or more than the defined fixed length
AF	Auto fill (based on another field value)
F	Free Format (AN, Swift Compliance Characters)
DL	Dropdown List
MDL	Multi Dropdown list
CH	Characters
CB	Checkbox
T	Time format HH:MM: SS
Date	DD-MM-YYYY
SWIFT Compliance Character	/ – ? : ( ) . , ‘ + and Space

Common Handling

Transactions will be auto rejected with remarks if the workflow is not approved/released within 45 days of the initiation. This will be ap-

plicable for all payment records available under Pending submission, verification, approval, release queues.

Entitlements

1. The customer must be entitled with the specific payment as part of the customer on-boarding.
2. Based on customer on-boarding & the assigned role, the customer user will be entitled with permissions

Customer On-Boarding

Customer's Product Entitlement

1. Users will have the separate entitlements for Governmental Payments module.
2. Based on the customer request during on-boarding, admin user will entitle the respective payments as well as the user is allowed to entitle the sub-products in the product entitlement section.
3. The entitlement for Tax Collection, Custom Collection and Universal Collection can be mapped under Bill Payments.

Customer Profile: Products Entitlement
Product
Governmental Payment
Tax Collection
Custom Collection
Universal Collection

Screen: Customer Profile-Product Entitlement

Screen: Customer Profile-Product Entitlement

Screen: Customer Profile-Product Entitlement

Customer's Product – Account Entitlements

1. Users will have the following entitlements for Governmental Payments module.
2. Based on the customer request during on-boarding, admin user will entitle the required accounts with the respective sub-modules as the user is allowed to entitle the sub-products in the product account entitlement section.
3. The entitlement for Bill Payment can be done under Bill Payments.
4. Under advance options user will be allowed to map accounts w.r.t payment methods.

Account level Parameters	Value Entry Type	Description
Governmental Payments– Tax Collection Selection All/Individual Account		
Account Number	NA	Account Numbers under the CIF ID
Account Name	NA	Account Name related to the respective Account Numbers
Governmental Payments– Custom Collection Selection All/Individual Account		
Account Number	NA	Account Numbers under the CIF ID
Account Name	NA	Account Name related to the respective Account Numbers
Governmental Payments– Universal Collection Selection All/Individual Account		
Account Number	NA	Account Numbers under the CIF ID
Account Name	NA	Account Name related to the respective Account Numbers

Screen: Customer Profile – Product – Account Entitlement

Customer User On-boarding

Customer User's Product Entitlement

1. During customer user on-boarding, in customer user product entitlement the user will be able to entitle the respective sub-products with the permissions with which the customer user will be able to perform actions against the request in front office. Here the role created for the customer will be mapped to the respective user.
2. Sub product will be displayed dynamic based on the country entitled at GCIF level.
3. Find below the permissions for the product and sub product.

Customer User Profile: Products Entitlements
Product
Governmental Payments
Bill Registration
Dashboard
Reports

Screen: Customer User – Product Entitlement

Customer User's Product – Account Entitlement

1. In customer user product – account entitlement, user will be allowed to configure accounts at each sub-product level where the user will be allowed to select either 'All' or 'individual' accounts by selecting the radio button under individual CIF level & also will be able to entitle the respective accounts against the product with granular level entitlements for the user to perform against the account in the front office during initiation.

Customer User - Product Account Entitlement

Field Name	Data Type	Field description	Remarks
Product- Sub Product	AF	All the product and sub product entitled will be listed	All the product based on customer entitlement will be listed
CIF Name	AF	All the account number in the CIF will be listed below	

Field Name	Data Type	Field description	Remarks
Real Account	Button	User will be able to select the real Account from the list	
All	Radio Button	All the real account will be selected by default	
Individual	Radio Button	User will be able to select the real account individually	
Virtual Account	Button	User will be able to select the virtual account from the list	
All	Radio Button	By default, all the Virtual account will be selected	
Individual	Radio Button	User will be able to select the virtual account from the list	
VA Cust Identifier	Radio Button	User will be able to select the VA Cust Identifier from the list	

Customer User's Authorization User Group

Common Level

1. In customer user authorization user group, user will be allowed to configure authorization limit at each sub-product level where the user will be allowed to select which group the user belongs using drop down. Configure Daily Authorization limit where currency will be defaulted to local currency and if required can configure sole approval limit for the user using the checkbox to perform against the account in the front office during initiation.

Screen: Customer User – Authorization User Group

Account Level

1. In customer user authorization user group (account level), user will be allowed to configure authorization limit at each sub-product and account level where the user will be allowed to select which group the user belongs using drop down. Configure Daily Authorization limit where currency will be defaulted to local currency and if required can configure sole approval limit for the user using the checkbox to perform against the account in the front office during initiation.

Screen: Customer User – Authorization User Group (Account Level)

Role & User Management

1. In role & user management, the user will be able to create customer role against payment and the respective Customer role will be mapped to the customer user during customer user on-boarding.

Customer Role

Screen: Role Management-Customer Role - Add Role – Governmental Payments

Customer Role – Governmental Payments
Product
Governmental Payments
Bill Registration
Dashboard
Reports

Auth matrix

1. In Auth matrix user will be able to set the level of approval and approval flow for all governmental payment Type separately.
2. When a bill is initiated first the auth matrix for the payment Method will be followed, if auth matrix is not set at payment method level then auth matrix at common will be followed.
3. Auth matrix is setup for base currency of the selected account.
4. Only account with same region and branch currency can be multi selected.

Screen: Auth Matrix Egypt Accounts - Single

Customer Portal

Tax Collection

This module allows customer to inquire and pay Income and Sales taxes.

Navigation

Please refer the below navigation to access Tax Collection menu.

Name	Tax Collection
Navigation	Home -> Governmental Payments-> Tax Collection

Workflow

- 1. Tax Collection will follow the below workflow steps. Verifier/ Releaser are optional and are configured at customer level.

Workflow Step	Description
Initiation	1. User with the Initiation entitlement will be able to initiate the payment. 2. On submission, the bill request will be considered as approved for user entitled with sole approval limit. Post authentication bill request will be sent to core bank. 3. Approver workflow will be considered for bills other than self-authorized.
Verifier	1. This step is optional and will be considered based on the customer level configuration. 2. User with Verify entitlement will be able to verify the bill. 3. User with Initiate and Verify entitlements will not be allowed to initiate and verify the same bill.
Approval Process	1. Approval process of a bill will follow the Authorisation matrix setup maintained for the corporate portal. 2. Approval process may require multiple approvals based on Authorisation matrix setup. 3. User with Initiate and Approve entitlements will not be allowed to initiate and approve the same bill. 4. User with Verify and Approve entitlements will not be allowed to verify and approve the same bill. 5. Only on completion of all approvals, bill is considered as approved.

Workflow Step	Description
Releaser	1. This step is optional and will be considered based on the customer level configuration. 2. User with the Release entitlement will be able to release the bill. 3. User with the Initiate and Release entitlements will be able to initiate and release the same bill. 4. User with the Verify and Release entitlements will be able to verify and release the same bill. 5. User with the Approve and Release entitlements will be able to approve and release the same bill. 6. Post this step, bill request will be sent to core bank

Considering all permissions are entitled to the users, below are possible ways of user's action on the same bill

Bill Inquiry and Payment Initiation

1. Based on the user's entitlement the 'Initiate' button will be displayed at UI level. On selection the user will be navigated Initiate Tax Collection screen.
2. Users need to capture enquiry details via Adhoc or Saved bill tab. Based on the user's entitlement both Adhoc and Saved bill tabs will be displayed at UI level.
3. User will be allowed to access both Adhoc and Saved tabs based on the profile level entitlement. Adhoc tab will be displayed to the user, only if the user is entitled in both profile and user level.
4. Saved tab will be displayed if user level entitlement is provided to the user. To capture enquiry details via Registered Bill, user need to select the Bill Nickname from the drop down listed. The system will list out only active nickname pertained to the payment method (Tax Collection). Based on the nickname selection rest of the parameters will be auto populated. To capture enquiry details via Adhoc bill, user need to select, or input required data to capture details like Tax type, Enquiry by and Enquiry Reference number On clicking 'Next' button, system will validate and throw appropriate error messages in case mandatory fields are not captured. Only after successful validation, user will be navigated to next screen where Registration Details and Payment Request form will be displayed. User can view Registration details parameters fetched from the downstream and all the values are non-editable. Users need to capture required parameters under Payment request form section. An API call

will be triggered to retrieve eFinance fee from the eFinance based on the transaction amount entered. Similarly, system will auto populate charge amount and VAT amount based on the configuration in the admin portal. On clicking 'Next' button the system will populate Enter Debit Account Details section next to Payment request form. The system will validate and restrict user to proceed further with an appropriate error message in case any mandatory fields are not captured in the payment request form. In the debit account dropdown, only active accounts based on the user's entitlement system will list. On selection of an account rest of the debit account details will be fetched from the downstream and those fields will be non-editable. On clicking 'Next' button, following validations will be performed by the system before navigating the user to review screen.

5. Daily corporate limit will be validated and restrict user to proceed further with an appropriate error message
6. Daily account limit will be validated and restrict user to proceed further with an appropriate error message Only after the successful limit validations, user will be navigated to the review screen. In the review screen channel reference will be auto generated along with the captured payment details. Based on the profile level entitlement and user's self-approval limit, next authorizer will be displayed for user's action before clicking 'Submit' button.
7. Next authorizer option will not be displayed to the user at UI level if payment amount is less than or equal to the user's self-approval limit. Instead, user will be allowed to submit the record post successfully capturing 2FA.
8. Next authorizer option will be displayed to the user at UI level if payment amount exceeds user's self-approval limit.
9. In this scenario next authorizer selection will be user's opinion. i.e. user can submit the record without selecting next authorizer or the user can select either only group or both the group and its user before submitting for approval. The system will perform balance validation at the time record submission in case of self-approval or final level approval. In case of insufficient fund, the system will display confirmation popup with 'Yes' and 'No' buttons for user's action.
10. Record will be submitted for further process if user selected 'Yes'
11. Record will not be proceeded further if user selected 'No'
12. Only in case of virtual debit account, user will be restricted to proceed further User will be allowed to print/download the transaction details using print/download icon available on the screen post successful record submission. User will be allowed to download payment receipt in both 'English' & ''Arabic' format from both manage and details screens.
13. Download Payment Receipt icon will be applicable only for successfully processed transactions.

Enquiry Details

Adhoc Bills By accessing this option, the system will prompt the following Biller details:

Field Name	Data Type	Field Description	Other Details
	Tax Type	DL	Tax type must be selected
	Enquiry By	DL	This field will be drop down and values will be displayed based on the selection of tax type
	Enquiry Reference Number	AN; 16 CH	This field defines the reference number of the bill
Save for Future Use	CB	This field defines whether user need to save the bill details	
	Bill Nickname	AN; 35 CH	This field captures the nickname

Actions:

- Next : By clicking 'Next' button, user will be navigated to next screen where registration details and payments request form will be displayed.
- Clear : By clicking 'Clear' button, captured data will be cleared.
- Back : By clicking 'Back' button, user will be navigated back to the manage screen.

Screen: Initiate Bill Payment – Tax Collection - Adhoc

Screen: Bill Payment – Tax Collection – Adhoc with Nickname

Saved Bills

1. Based on the user's entitlement at user level 'Saved Bill' will be displayed at UI level.
2. First user needs to select Bill Nickname from the dropdown listed. Only active beneficiary will be listed here. Only nickname pertained to Tax Collection will be allowed for user's selection. Based on the nickname selection rest of the parameters will be auto populated from the database.

Field Name	Data Type	Field Description	Other Details
	Bill Nickname	DL	Only Active nickname will be listed from the Data Base
	Tax Type	AF	
	Enquiry By	AF	
	Enquiry Reference Number	AF	

Actions:

- Next : By clicking 'Next' button, user will be navigated to next screen where registration details and payments request form will be displayed.
- Clear : By clicking 'Clear' button, captured data will be cleared.
- Back : By clicking 'Back' button, user will be navigated back to the manage screen.

Initiate Bill Payment – Tax Collection – Saved Bill

Initiate Bill Payment – Tax Collection – Saved Bill – Nickname Selected

Registration Details & Payment Request Form On clicking 'Next' button from the enquiry details the user will be navigated to the new screen where user can view two sections namely Registration Details and Payment Request Form.

As part of enquiry response, all the fields under registration details will be auto populated and non-editable. Users need to capture required values for the fields under Payment request form section.

Income Tax Institution: Refer screen "Income Tax- Institution Number (Submission Page)"

Income Tax Institution
Registration Details
Field Name
Tax Office Code
Tax Office Name
Institution No
Institution Name
Address
Status
Payment Request Form

Income Tax Institution
Charge Amount
VAT Amount
EFinance Fees
Total Payment Amount

Income Tax Registration: Refer screen “ Income Tax – Registration(Response Page)”

Income Tax Registration
Activity Request Details
Field Name
Select Activity Request
Office Code
Office Name
Activity Request No
Activity Registration No
Activity Request Name
Address Legal Type & Name
Mailing Address
Status
Allowed Payment Level
Activity Start Date
Owner Details
Select Owner
Owner Serial
Owner Name
Owner Registration No

Sales Registration: Refer screen “ Sales Tax – Registration (Submission Page) ”

Tax Type Sales Tax
Registration Details
Field Name
Tax Office Code
Tax Office Name
Registration Name
Registration No
Registration Type

Tax Type Sales Tax
Trade Name Address Payment Request Form   Charge Amount VAT Amount EFinance Fees Total Payment Amount

Actions (Tax Type - Income Tax & Enquired By -Institution)

- Next : By clicking ‘Next’ button, ‘Enter Payment Details’ session will be displayed next to the Payment Request Form session.
- Clear : By clicking ‘Clear’ button, captured data in the Payment Request Form will be cleared.
- Back : By clicking ‘Back’ button, the user will be navigated back to the enquiry screen.

Initiate Bill Payment – Tax Collections – Income Tax with Institution Number

Actions (Tax Type - Income Tax & Enquired By -Registration)

- Proceed to Pay File / Proceed to Pay for Owner: User will be allowed to select either pay file or pay for owner button and on selection user will be able to view Payment request form section
- Back : By clicking ‘Back’ button, the user will be navigated back to the enquiry screen.

Initiate Bill Payment – Tax Collections – Income Tax with Registration Number

Enter Payment Details On clicking ‘Next’, user will be allowed to capture the debit account details displayed next to the payment request form section.

- Debit Account Number: Drop down selection (Accounts configured in Customer user will be listed in drop down). Only accounts of EGP currency are allowed. Both Virtual and Real accounts are allowed based on the entitlement.

After selecting the ‘Debit Account Number’ following account details will be retrieved from data guard table and displayed:

- Account Name: Name of the Account if any. It will be pre- populated.
- Account Currency: Base currency of the Account. It will be pre- populated. Only EGP – Egyptian Pound accounts will be allowed.

- Available Balance : Balance available in the selected Debit Account. It will be pre-populated.
- Transaction Remarks : free text up to 120 characters.

Actions:

- Next : By clicking 'Next' button, the user will be navigated to the review screen.
- Clear : By clicking 'Clear' button selected debit account details will be cleared.
- Back : By clicking 'Back' button, the user will be navigated back to the enquiry screen.

Initiate Bill Payment – Tax Collections – Income Tax with Institution Number

Initiate Bill Payment – Tax Collections – Income Tax with Registration Number

Next Authorizer

1. Next authorizer flag against the customer level configuration is considered and accordingly this function will be enabled.
2. Next authorizer will not be applicable for self-approval users. Applicable only for Maker and checker process flow.
3. Next Authoriser panel will be displayed during pending submission and pending approval action.
4. Next authorizer panel check box for next authoriser required or not will be available for the user to select.
5. NON-Sequential Flow:

If Customer maker user select next authorizer, it will show all groups which are entitled for the respective Account level.

Example:

Total Amount or Highest Amount: 100

A and B = 0 to 1000

C and D = 0 to 1000

Functionality :

- Maker will have a choice to select either group A, B, C and D or specific user (whoever having access to authorize request) from group A, B, C, D.
- If maker selects B group, then users from B group will be listed for selection in dropdown
- Then particular user will get the request in 'Pending Authorization' queue and request will fall under (A and B) workflow.
- At this junction, other users can view the request in 'Request Status Summary' screen, but request will not be available in 'Pending Authorization' queue for users from Role A, C, & D.

- While approving users from group B will get option to select next authorizer Group and user. In popup only A group and users from Group A (whoever having access to authorize the request) will be available to select as next authorizer.
- If maker selects C group, then users from C group will get the request and request will fall under (C and D) workflow.
- If the user did not select the user when the bill will be available for all the user from the respective group selected

1. Sequential Flow:
2. If Customer maker user wants to select next authorizer, it will show all groups which are entitled to authorize the request as per workflow maintained.

Example:

Total Amount or Highest Amount: 100

A and B = 0 to 1000

C and D = 0 to 1000

Functionality :

- To maker, A and C Groups will be available in Group dropdown to select as Next Authorizer.
- If maker selects A group, then users from A group will be listed in dropdown to select
- Then the user will get the request, and request will fall under (A and B) workflow.
- If the user did not select the user when the bill will be available for all the user from the respective group selected.
- While approving users from group B will get option to select next authorizer Group and user. In popup only A group and users from Group A (whoever having access to authorize the request) will be available to select as next authorizer.
- If maker selects C group, then users from C group will get the request and request will fall under (C and D) workflow.
- If the user did not select the user when the bill will be available for all the user from the respective group selected.

Next Authorizer

Pending Verification

1. Verification: If 'Verifier Intervention' is enabled at product level for the customer, then the initiated payment undergoes for the verification process before it falls in the pending approval queue.
2. The user with verifier entitlements can review and validate the payment details. After substantiating the payment details, the verifier can verify

or rejects.

3. Post this verification process, the payment is sent for the approval lifecycle.
4. Here, the user can either individually perform an action on any record or do so collectively for more than one record (Bulk Authorization).
5. On clicking the hyperlink of 'Channel Reference' value, user will navigate to the detailed page where the user can perform 'Verify' / ' Reject ' function. On the same screen, user will be able to view the Audit Trail of individual bill.

Note: The user will be able to print/download bill details along with audit trail.

1. Checker Remarks: Free-Txt up to 250 CH; Captures any additional details required.
2. Bulk Verification : The user (with Verify permission) also has the option of performing the Verify/Reject functions on multiple records collectively from the 'Pending Verification' screen. This can be achieved by selecting the records by ticking against them. Checker Remarks/Remarks : Free-Txt; Captures any additional details required

Note: The collective remarks field overwrites the remarks at each individual record level.

Governmental Paymentscan be searched and viewed from the ' Pending Verification Tax Collection' page.

Grid Fields (Columnar Format)

Column Position	Header Value	Mandatory Y/N
1	Channel Reference	Y
2	Tax Type	Y
3	Bill Nickname	Y
4	Debit Account Number	Y
5	Transaction Date	Y
6	Payment Amount	Y
7	Status	Y
8	Initiated On	Y
9	Initiated By	Y
10	Channel	Y

Action:

The following functions can be performed from pending verification summary details.

S. No	Function	Description	Remarks
	Verify	The bill will be Verified	

S. No	Function	Description	Remarks
	Reject	The bill will be rejected with comments	
	Back	The user will be navigated to manage screen	

Tax Collection – Pending Verification

Upon selection of channel reference, user will be navigated for view details screen.

Pending Verification – View Details:

Tax Collection - Income Tax Details:

Field Position	Field Name
1	Channel Reference
2	Bill Nickname
3	Debit Account Number
4	Tax Type
5	Enquired By
6	Enquiry Reference
7	Transaction Date
8	Status
9	Channel
Registration Details	
10	Tax Office Code
11	Tax Office Name
12	Institution Number
13	Institution Name
14	Address
15	Name
Payment Request Form	
16	Tax Period
17	Payment Type
18	Transaction Amount
19	Charge Amount
20	VAT Amount
21	eFinance Fees
22	Total Payment Amount

Pending Verification – View Details:

Tax Collection - Sales Tax Details:

Field Position	Field Name
1	Channel Reference
2	Debit Account Number
3	Tax Type
4	Enquired By
5	Enquiry Reference
6	Transaction Date
7	Status
8	Channel
Registration Details	
9	Tax Office Code
10	Tax Office Name
11	Registration Name
12	Registration Number
13	Registration Type
14	Trade Name
15	Address
Payment Request Form	
16	Tax Period
17	Payment Type
18	Transaction Amount
19	Charge Amount
20	VAT Amount
21	eFinance Fees
22	Total Payment Amount

Transaction Audit Log:

S. No	Field Names	Field Description
1	Group	Captures group name where the user belongs to
2	Status	Bill Status
3	Action By	Username who has performed the action
4	Action On	Date and Time when the action performed
5	Remarks	Remarks which are captured by the User during the action

Action:

The following functions can be performed from pending verification summary details.

S. No	Function	Description	Remarks
	Verify	The bill will be verified	
	Reject	The bill will be rejected with comments	
	Back	The user will be navigated to the summary screen	

Tax Collection – Pending Verification – View Details

Pending Approval

1. This lists all the records which