1. Text(ELECTRONIC TEXT)

INTRODUCTION:

* ETEXT TEMPLATE IS RTF BASED TEMPLATE.
* GENERATE TEXT OUTPUT FOR ELECTRONIC FUND TRANSFER AND ELECTRONIC DATA INTERCHANGE.
* INPUT - XML AND OUTPUT - TEXT FILE THEN TRANSMITTED TO BANK OR OTHER CUSTOMER.
* PAYMENT AUTOMATION
* REQUIRED | CONDITION | OPTIONAL | NOT APPLICABLE

ELECTRONIC FUND TRANSFER(EFD):

* TRANSMISSION OF FINANCIAL DATA AND PAYMENTS TO BANK IN SPECIFIC FIXED POSITION FORMAT FLAT FILE(TEXT).

ELECTRONIC DATA INTERCHANGE(EDI):

* SIMILAR TO EFD BUT IT INVOLVES ONLY IN TRANSMISSION OF PAYMENT TO BANKS AND EXCHANGING BUSINESS DOCUMENT(SUCH AS PO,INVOICE) BETWEEN COMPANIES.
* TRANSMITTED AS FLAT TEXT FILE.
* IT CONTAINS SEVERAL HUNDRED CHRACTER RECORD LENGTH SO DIFFICULT TO LAYOUT IN STANDARD SIZE PAPER.
* INORDER TO ACCOMMODATE, EDF AND EDI TEMPLATED ARE DESIGNED USING TABLES.
* THESE FORMATES REQUIRES SPECIAL HANDLING FOR XML FILE INPUT(GLOBAL LEVEL).

STRUCTURE OF E-TEXT TEMPLATES:

TWO TYPES:

1. FIXED POSITION BASED(EFT).
2. DELIMITER BASED(EDI).

* TEMPLATED CONSISTS OF SERIES OF TABLES.
* TABLES DEFINES - LAYOUT, SETUP COMMANDS AND DATA FEILD DEFINITIONS.
* REQUIRED DATA DESCRIPTION COLUMNS VARY FOR THESE TWO TEMPLATE BUT COMMANDS AND FUNCTIONS ARE SIMILAR.

X-PATH:

XPath can be used to navigate through elements and attributes in an XML document.

* XPath stands for XML Path Language
* XPath uses "path like" syntax to identify and navigate nodes in an XML document
* XPath contains over 200 built-in functions
* XPath is a major element in the XSLT standard

X-PATH FUNCTIONS:

There are functions for

* string values
* numeric values
* Booleans
* date and time comparison
* node manipulation
* sequence manipulation and much more.

X-PATH NODES:

In XPath, there are seven kinds of nodes:

* Element
* Attribute
* Text
* Name space
* processing-instruction
* comment
* document nodes.

EXAMPLE: XML

<bookstore>  
  <book>  
    <title lang="en">Harry Potter</title>  
    <author>J K. Rowling</author>  
    <year>2005</year>  
    <price>29.99</price>  
  </book>  
</bookstore>

POINTS:

GENERAL:

* The fields in each record are separated by at-sign (@).
* All fields are given as string values.
* Date format is YYYYMMDD

EMAIL AND SMD - BANK TO BANK ADVICE:

* EMAIL: /ACC/EMAIL+ABCDEF.GHIJKL+CITIGROUP.

//EMAIL+COM

* \_ -> ?
* SMS: /ACC/SMS+<Country Code><Area Code(If Applicable)>< Mobile Number>

INDICATION OF PURPOSE OF FUND

* /MOF/US 0400
* /MOF/US 0001 AUSTRALIA SYDNEY

US -> BENEFICIARY COUNTRY CODE.

O400/0001 -> PURPOSE OF FUND.