CBX Payments File Upload

Jira Epic	ℹ️ *Link to related Jira Epic (if applicable). Input from Engineering Team*

1. Overview

File upload is a convenient way to initiate bulk transactions. This is useful in scenarios where the Corporate has a payment file from another accounting or payroll software from its ERP. Instead of keying in every individual transaction, the Corporate could upload the transactions as a file in bulk.

The bank provides standard and customized templates available for the corporate for user selection. The templates can be defined in multiple formats (Eg: txt, csv, xls, etc) and sequence of the fields in the file can be set up as per the Corporate's ERP requirement or preference of the Corporate.

The file contains a list of payment transactions, each transaction is a payment instruction to a beneficiary.

2. User Personas

Maker

1. Ms, Meera is a clerk working for a corporation
2. She wants to upload a file on behalf of the Corporate to process bulk transactions
3. She logs into the system and navigates to the Payments File Upload via the provided menu links
4. She selects the Corporate entity within the logged in domain to upload the file
5. After entering all the requisite details ensuring that accurate and complete information is entered, she uploads the file
6. Post uploading the file an optional submit step is available for her which enables her to view the parsed information of the file to ensure the data correctness of the file after which she can submit the file for further processing

Verifier

1. Mr. Pathak is a manager working for a corporation
2. He wants to verify the file upload initiated by Ms Meera
3. He logs into the system and navigates to the file inquiry
4. He selects the uploaded file and reviews the details for accuracy and irregularities and choses to verify or reject
5. The uploaded file then moves to the approval queue

Authorizer

1. Mr. Joshi is a finance officer working for a corporation
2. He wants to authorize the file initiated by Ms. Meera and verified by Mr. Pathak
3. He logs into the system and navigates to the file inquiry
4. He selects the uploaded file and reviews the details for accuracy and irregularities and choses to approve or reject
5. The uploaded file then moves to the release queue

Releaser

1. Ms. Patil is an accounts head working in the same corporation as Ms Meera, Mr Pathak and Mr Joshi
2. She logs into the system and navigates to the file inquiry as she needs to release or reject the file approved by Mr Joshi
3. She selects the file approved by Mr Joshi and reviews all the details

4. Finally she releases the file and sends the file to the bank for processing of all the payments in the file only post ensuring funds availability in the Corporate's debit account

Roles are configurable at CBX Back Office level

A file can only go through a File Level processing or Transaction Level processing post the submit of the file by the Maker. The file will not be allowed to be processed with a mix of File Level and Transaction Level processing i.e. Verifier verifies the file at file level and then approver and releaser have to approve and release the file at file level and cannot take action at transaction level

3. Customer Segment

1. Large Corporates

2. Government Institutions

3. Co-Operative Banks or Non Banking Financial Companies (NBFC's) who want to process payments on behalf of their Customers to beneficiaries within the same bank or outside the bank

4. Small and Medium Corporates with large supply chains where in their consistent raw material / goods supply depends on timely payments on a regular basis

4. Elaboration

1. In the application, user will navigate to the payment file upload screen using which the Corporate user can upload payment files

2. Based on the Corporate, Payment Business product and the template selected for the file upload, maker will see dynamic fields linked to the template (if configured as part of template definition) for the file upload being carried out by the maker

   a. One of the dynamic field which will be mandatorily linked to the payment file template is if the file is to go through a File Level Approval (FLA) or a Transaction Level Approval (TLA). Either FLA or TLA will be set as the default inside the file template.

   b. Customer File Reference Number if configured will also be applicable as an input field. If value not provided by the user then system will auto generate the Customer File Reference Number and stamp it to the uploaded file

   c. The other parameters that may be available if configured includes Payment Business Product, Debit Account, Value Date, Debit Time and Debit Type

   d. Even though these dynamic input parameters will be captured by the user but if the same field is available as part of the data field within the file, then the data field in the file will have precedence

3. Maker will also get an option to download a sample file template from the screen. User can use the sample file template to prepare the payment transactions in the correct file template and upload the file

4. Pre-parsing validations will be done by the front end system and parsing of the file will be done by the corresponding Intellect back end systems once file has been uploaded by the Corporate maker

   a. If file could not be parsed then the entire file will be rejected and reject reason will be displayed. File record level information will not be available as file could not be parsed

5. Post parsing and uploading the file, user will be able to view the parsed file information on the same screen. Following are the details the maker will be able to see post file has been uploaded, status for the file has changed to "Pending Submit" from "Pending Validation" and maker has clicked on the "Preview" link

   a. File Name and system generated file reference number

   b. Count of total records and count of success and failure records in the file. The numbers will be displayed as hyperlinks and clicking on any of them will lead to a download of the corresponding total, success or failure records

   c. If amount field is available and applicable for an upload then total amount, success amount and failure amount in the file. The amounts will be displayed as hyperlinks and clicking on any of them will lead to a download of the corresponding total, success or failure records

   d. If during customer onboarding bene validation required flag has been selected as 'Yes' for the Corporate then system will do the following

      i. What are the fields along with bene code that will be used for validation of beneficiary and then use those fields to validate beneficiary information provided in the file with the beneficiary details available in the beneficiary master in Payments Back Office
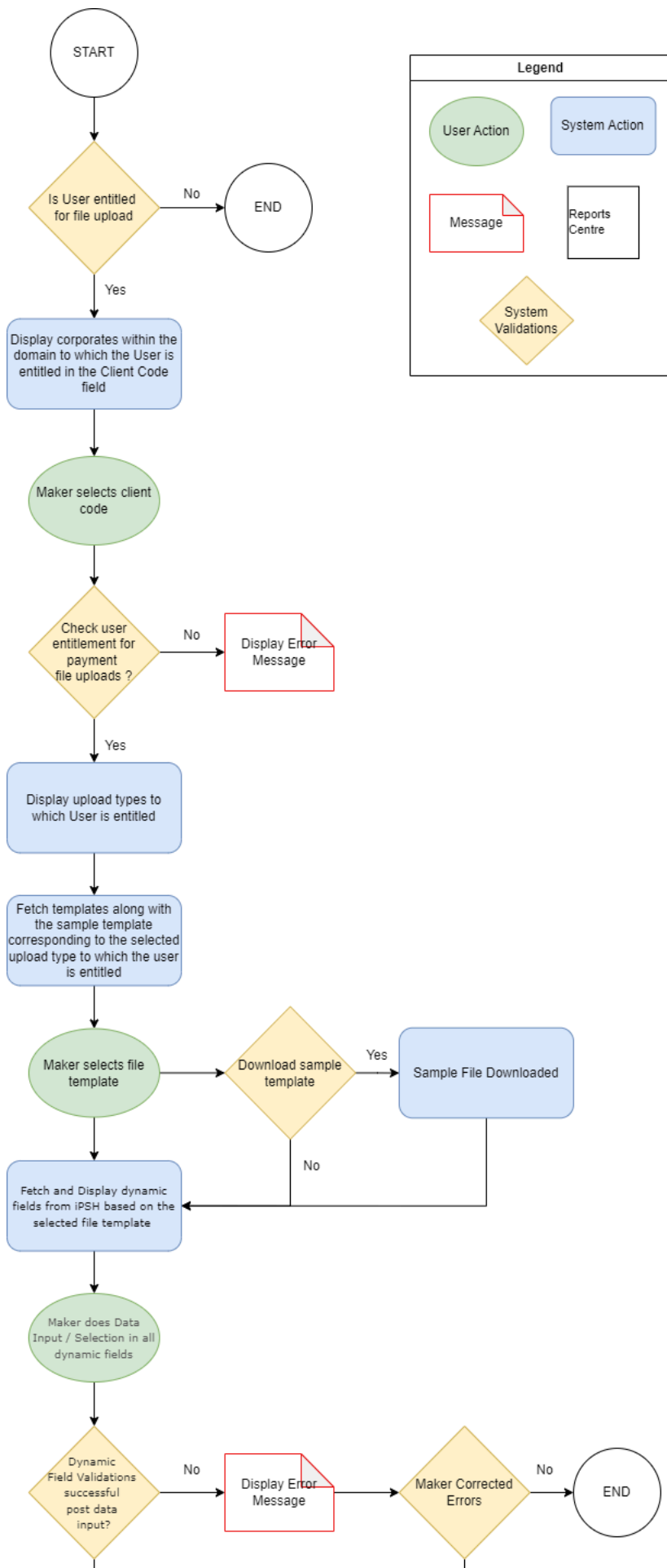
ii. If there is a mismatch of the bene related fields in the file and in the beneficiary master in Payments back office then system will identify if the bene details are to be used from the file or from the bene master based on the customer onboarding parameter in CIM

e. If annexure information is available for the uploaded file then total annexure records, annexure success records and annexure failure records in the file will be displayed. The numbers will be displayed as hyperlinks and clicking on any of them will lead to a download of the corresponding total, success or failure records

f. If annexure records fail but primary transaction records in the file pass parsing then the file can be still submitted for further processing. This is controlled through a parameter in CIM as part of the Customer onboarding step.

g. Before file records get downloaded on clicking on any of the hyperlinks system will ask the user for download format. Supported formats are xls, csv and pdf

h. Balances for the debit accounts within the file will be displayed. System will provide provision for the maker to refresh the debit account balances

i. If file is parsed successfully and some records are erroneous then the file will display all the records with each record displaying the corresponding status along with reject reason incase if any record in the file is rejected. File status will be rejected if partial processing of file is not allowed. File status will be partially processed if partial processing of file is allowed

j. User can also go to the details of the file to view the record level status of the uploaded file once the file is parsed successfully

k. For all parsing validations for a file upload, kindly refer to the "File Upload Parsing Validations" user story ▤ File Upload - Parsing

l. If partial file processing is set as yes for a Corporate then even if the file has a few error records, system will display the parsed file information to the maker user with option to maker to download the error file. However if partial file processing is not allowed then system will reject the file displaying the appropriate reject reason to the maker to take corrective action

    i. File upload grid will contain a column labelled as "File Processing Remarks" which will display the reason for file rejection incase file is rejected.

    ii. In case partial processing is allowed then the status of the file will be partially processed with the file processing remarks mentioning that the file has been processed with errors in some transaction records

    iii. User can go to the file details section to check the reject reason for each transaction record within the uploaded file

6. Corporate User level limit validation and account level limit validation will be done and displayed as visual information to the Corporate user. Following are the limits that will be displayed to the user while doing a file upload

a. User based daily total file upload count, used file upload count and available file upload count

b. User based daily total file upload amount, used file upload amount and available file upload amount (if applicable for an upload)

7. Corporate user will be able to view the authorization workflow applicable for the uploaded file

a. The approval matrix link will be enabled only for files which have FLA configured

b. On click of the link, CBX FO will pass the requisite parameters from the file to CBX BO to retrieve the configured approval matrix and display it to the user

8. Corporate user will be able to view important information related to the file on the same screen such as cut off times defined by the bank

9. Corporate User will be able to download the original file uploaded / the error file incase if the file has some error records post parsing

10. Maker will be able to view all the files uploaded by him in a grid view on the same file upload screen which are either in "Pending Validation" status meaning file is yet to be parsed by the corresponding Intellect back end system or "Pending Submit" status meaning file is parsed but Corporate makes is yet to submit the file for further processing as per defined system workflow

a. Users will be able to navigate to the File details section through the "View Details" link provided in the File Summary grid

b. User can check for the rejected transactions along with the rejected reasons

11. Once maker submits the file then the file will go to the next workflow stage as per workflow rule configured in CBX BO

a. Approval workflow (defined in CBX BO) for an uploaded file can be configured as File Level approval(FLA) or Transaction Level Approval(TLA). The file will not be allowed to be processed with a mix of File Level and Transaction Level processing **i.e.** Verifier verifies the file at file level and then approver and releaser have to approve and release the file at file level and cannot take action at transaction level

b. If no workflow rule is configured then system will display and error message

12. Once successfully submitted, the system shows a success message for the user and workflow alerts are triggered to the next set of users who are required to take action on the file

13. A submitted file then moves to the File Upload Inquiry screen and is no longer available in the grid section (Section 3 in Field Details) of the File Upload form.

14. Only one file at a time can be submitted by the maker. Maker can keep uploading files and can keep them in "Pending Submit" status. However, to submit a file the maker can only do some from File Validation Details section (Section 2 in Field Details)

    a. Whenever a Maker clicks on "Preview" in the File Grid section (from Section 3 in Field Details) then the File Vaildation Details displays the information of the selected file by the Maker

15. If maker Discards the file then the file will be discarded and that will be the end of the file upload lifecycle

16. A file can only go through a File level processing or Transaction Level processing post the submit of the file by the Maker. The file will not be allowed to be processed with a mix of File Level and Transaction Level processing i.e. Verifier verifies the file at file level and then approver and releaser have to approve and release the file at file level and cannot take action at transaction level

17. If the file uploaded by the maker has been uploaded against a business product where in data masking requirement is set then the respective fields and masking requirements needs to be honored and accordingly displayed post the file upload in the grid section and later in the Payments File Inquiry

    a. Kindly refer <data masking> story for more details

18. Corporate user will also be able to upload encrypted files. Decryption of files will be done by the corresponding Intellect back end systems.

    a. Encryption will be supported through the following two algorithms - AES128 and AES256

5. Entitlement

Product	Sub Product	Function	Criteria
Payments	Payment Sub Products	Upload	Debit Account Number
		Verify	
		Authorize	
		Release	
Payments	Payment Sub Products	View	Debit Account Number

2. Process Flow

Legend

- User Action
- System Action
- Message
- Reports Centre
- System Validations

START

Is User entitled for file upload — No → END

Yes ↓

Display corporates within the domain to which the User is entitled in the Client Code field

Maker selects client code

Check user entitlement for payment file uploads? — No → Display Error Message

Yes ↓

Display upload types to which User is entitled

Fetch templates along with the sample template corresponding to the selected upload type to which the user is entitled

Maker selects file template → Download sample template — Yes → Sample File Downloaded

No ↓

Fetch and Display dynamic fields from iPSH based on the selected file template

Maker does Data Input / Selection in all dynamic fields

Dynamic Field Validations successful post data input? — No → Display Error Message → Maker Corrected Errors — No → END

```
                    Yes                                              Yes

            ( Maker uploads file ) ◄─────────────────────────────────────┐
                    │                                                     │
                    ▼                                                     │
            ┌───────────────┐   No    ┌─────────────────┐                 │
            < Pre Parsing     >────────► Display Error   │                 │
            < validations     >        │ Message         │                 │
            < successful ?    >        └─────────────────┘                 │
            └───────────────┘                                             │
                    │ Yes                                                  │
                    ▼                                                      │
            ┌─────────────────────┐                           Yes         │
            │ File Sent for parsing│                            │          │
            │ to iPSH             │                            │          │
            └─────────────────────┘                            │          │
                    │                                           │          │
                    ▼                                           │          │
            ┌───────────────┐  No  ┌──────────────────┐  ┌──────────────┐ │
            < File Parsed     >─────►File Rejected by   │  │Download file/│ │
            < Successfully ?  >     │System (record    │──►error file by  │ │
            └───────────────┘      │level information  │  │maker         │ │
                    │ Yes          │not available)     │  └──────────────┘ │
                    ▼              └──────────────────┘         │          │
            ┌─────────────────────┐                            ▼          │
            │Display parsed file   │               ┌──────────────┐  No ┌────┐
            │information to the    │               <Maker wants to   >───►END │
            │maker                │               <correct file and  >   └────┘
            └─────────────────────┘               <reupload          >
                    │                              └──────────────┘
                    ▼                                     ▲
            ┌───────────────┐  No  ┌──────────────────┐   │
            <Maker entitled   >─────►File rejected by   │   │
            <to all records   >     │system (record    │───┘
            <in file?         >     │level information  │
            └───────────────┘      │available)         │
                    │ Yes          └──────────────────┘
                    ▼                     ▲
            ┌───────────────┐  No          │
            <Partial file     >────────────┘
            <processing       >
            <allowed          >
            └───────────────┘
                    │ Yes                              ┌──────────────────────┐
                    ▼                                  │1. PSR can be         │
            ┌───────────────┐  No ┌──────────────┐     │generated in          │
            <Maker submits    >────►File rejected  │    │documents and report  │
            <file             >    │by the Maker   │──►( END )│centre to view the│
            └───────────────┘     └──────────────┘     │status of the File    │
                    │ Yes                               │                      │
                    ▼                                   │2. File can also viewed│
            ┌───────────────┐  No ┌──────────────┐     │in payment inquiry    │
            <Valid workflow   >────►File rejected  │    │screen                │
            <available for     >    │by the system │    └──────────────────────┘
            <payments in file >    └──────────────┘
            └───────────────┘              │
                    │ Yes                  ▼
                    ▼              ┌──────────────────┐
                            ┌──────┤Contact bank/     │──►( END )
                            │      │Corporate admin to│
                            │      │configure workflow│
                            │      │and then upload   │
                            │      └──────────────────┘
            ┌───────────────────┐  ┌──────────────────┐  ┌──────────────────────┐
            │File sent for       │  │Status updated in │  │1. PSR can be         │
            │approval by the     │─►│CBX FO and        │  │generated in          │
            │system              │  │iPSH              │  │documents and report  │
            └───────────────────┘  └──────────────────┘  │centre to view the    │
                                                          │status of the file    │
```

Verifier approves the file

No → File rejected by the Verifier → END

1. PSR can be generated in documents and report centre to view the status of the File

2. File can also viewed in payment inquiry screen

Yes ↓

Valid workflow available for payments in file

↓

File sent for authorization by the system → Status updated in CBX FO and iPSH

1. PSR can be generated in documents and report centre to view the status of the File

2. File can also viewed in payment inquiry screen

↓

Authorizer approves the file

No → File rejected by the Authorizer → END

1. PSR can be generated in documents and report centre to view the status of the File

2. File can also viewed in payment inquiry screen

Yes ↓

Valid workflow available for payments in file

↓

File sent for release by the system → Status updated in CBX FO and iPSH

1. PSR can be generated in documents and report centre to view the status of the transaction

2. Transaction can also viewed in payment inquiry screen

↓

Releaser releases the file

No → Status updated in CBX FO and iPSH

1. PSR can be generated in documents and report centre to view the status of the file

2. File can also viewed in payment inquiry screen

Yes ↓

File Sent to iPSH → Status updated in CBX FO and iPSH

1. PSR can be generated in documents and report centre to view the status of the file

2. File can also viewed in payment inquiry screen

↓

Debit for transactions in file successful

No → Check reject reason applicable for retry → Retry Debit

Retry Debit — Yes (loops back up)

Retry Debit — No → Status updated in CBX FO and iPSH → END

1. PSR can be generated in documents and report centre to view the status of the file

2. File can also viewed in payment inquiry screen

↓ (continues)

7. Pre-Conditions/Assumptions

- User is logged in
- Valid payment templates are available for the corporate to choose from
- User has requisite entitlement to process a file upload
- User has sufficient limits to do a file upload
- The back end file processing module is capable of parsing the file and validating the individual records of the file

8. Inquiry

The File Inquiry view allows the Corporate User to search for and view the Payment files upload with the corresponding status of each file. It also allows the user to view the details of the uploaded file. User also get to act to upon the files from the file inquiry screen.

The file inquiry will have information of the uploaded files post the files have been submitted by the maker in the file uploaded screen.

Corporate user can search the files using the main search parameters and can also widen the search by adding additional filters. User can create an extract of the results displayed on the inquiry screen in any of the supported formats.

For more details kindly refer to the <File Inquiry User Story page>

9. Navigation

File Upload Initiation

File Upload Inquiry, Verification, Authorization and Release

10. Wireframe Details

File Upload Form.xlsx

11. Field Details

Section 1

	Name	Type	Size	Mandatory/ Optional	Validations
1	**1.1 UPLOAD FILE**				

2	Customer Code	String		M	• System will display the primary customer code of the logged in users domain
					• User will be able to select to a different customer code to which the user is entitled within the logged in domain
					  ○ System will list only the Customer codes within the logged in domain to which the user is entitled
					  ○ This information in CBX FO is fetched from the CBX BO

3	Upload Type	String		M	• User will be able to see all the upload types to which the user is entitled. Probable values are - Salary Upload, RTGS, NEFT, ABPS, etc • This information will be flowing down from CBX BO to CBX FO for the logged in user
4	Template	String		M	Only the file templates which are attached to the Corporate during customer onboarding in CIM are displayed to the maker
5	**1.2 UPLOAD DETAILS**				
6	Dynamic field 1	NA		NA	• This field is displayed if set in the file template master in the back end system and if linked to the selected file template • The data type of the field can be either alphanumeric or string depending on how it has been defined in the template • The field can be mandatory or optional depending on how it has been defined in the template • This information will be flowing down from IPSH / Payments Back Office system
7	Dynamic field 2	NA		NA	• This field is displayed if set in the file template master in the back end system and if linked to the selected file template

				• The data type of the field can be either alphanumeric or string depending on how it has been defined in the template • The field can be mandatory or optional depending on how it has been defined in the template • This information will be flowing down from IPSH / Payments Back Office system
8	Dynamic field n	NA		NA	• This field is displayed if set in the file template master in the back end system and if linked to the selected file template • The data type of the field can be either alphanumeric or string depending on how it has been defined in the template • The field can be mandatory or optional depending on how it has been defined in the template • This information will be flowing down from IPSH / Payments Back Office system
9	**1.3 FILES AND DOCUMENTS**				
10	Browse	Link		M	• This field will be used to attach the file to be uploaded and will have the label "Drag and Drop file here or Browse to upload" with Browse as the hyperlink to search file to be uploaded from the local folder • User can attach the payment file to be uploaded from the local folder either by clicking on Browse or by dragging and dropping the upload file in the highlighted box which contains the aforementioned text • Various file formats such as TXT, CSV, XML, XLS are supported • Max file size and max count of transactions in the file will be supported as per the definition set as part of Day 0 maintenanance • There will be a note below which informs the user about the supported file formats and max file size that can be uploaded
11	Supporting Documents			O	• User can attach any supporting document if required. For example, the transaction are basically the payment details which the customer might be making against the invoice. These invoice would be the supporting documents • Maximum 3 supporting documents can be attached • The size of each supporting document will depend on the Day 0 maintenance as per the bank requirement **Note -** The supporting documents uploaded will be stored in CXB data store like minio or a bank document management system
12	Maker Remarks	String		O	User can input any remarks pertaining to the file upload for the approver's review

Section 2

	Name	Type	Size	Mandatory/	Validations

			Optional	
1	**2.1 FILE VALIDATION DETAILS** • This section is displayed to the user only on click of "Preview" from the grid (Section 3) which contains all the uploaded files			
2	File Name	String	M	• The name of the uploaded file is displayed to the maker • Download option will be available, on clicking the uploaded file will be downloaded in the local folder
3	File Reference Number	String	M	• The file reference number generated by the CBX FO system post click of the file upload by maker is displayed • This reference number is unique
4	Upload Date and Time	Date and Time	M	• The file uploaded date and time will be displayed • Date time will be displayed in the format as selected by the user in the user preference section
5	Rejected Transactions	String	CM	• This field will display **only** if there are few transactions in the file which got rejected during parsing with the originally uploaded file name appended with the word rejected • Download option will be available, on clicking the rejected transactions file will be downloaded in the local folder
6	Total Amount	Numeric	M	• Displays the total amount for all the transaction records in the file
7	Success Amount	Numeric	M	• Displays the total amount of all the successfully parsed records in the f • Link will be available to download the records
8	Rejected Amount	Numeric	M	• Displays the total amount of all the records in the file that failed parsing • Link will be available to download the records
9	Total Count	Numeric	M	• Displays the total count of all the records in the uploaded file
10	Success Count	Numeric	M	• Displays the total count of all the successfully parsed records • Link will be available to download the records
11	Rejected Count	Numeric	M	• Displays the total count of all the records in the file that failed parsing • Link will be available to download the records
12	Total Annexure Records	Numeric	O	Displays the total count of all the annexure records in the uploaded file if annexure records are available in the file
13	Annexure Success Records	Numeric	O	• Displays the total count of all the successfully parsed annexure records in the uploaded file if annexure records are available in the file • Link will be available to download the records
14	Annexure Failed Records	Numeric	O	• Displays the total count of all the annexure records in the file that failed parsing if annexure records are available in the file • Link will be available to download the records

15	Supporting Documents	NA		NA	• All the supporting documents attached by the maker during file upload will be displayed in this field • Link will be available to download the supporting documents attached
16	**2.2 DEBIT ACCOUNTS** • Link with label "Debit accounts" will be displayed on the screen. On click of this link the following details will be displayed. There might be a single debit account or multiple debit accounts. System will display information of all the debit accounts available in the file along with the corresponding balances. • Balance information of the debit accounts are displayed by default on click of the debit account link. CBX FO triggers an API call to the back end system and fetches the balances of all the debit accounts that are available in the file • Additionally "Fetch" option is provided to trigger a fresh API call to get the updated balance information on all the available debit accounts				
17	Debit Account	String		M	• Displays all the debit accounts that are available in the uploaded file. • If the user is not entitled to any debit account then the user is not displayed the corresponding debit accounts provided partial file processing is applicable for the Corporate maker, else the file gets rejected.
18	Debit Account Name	String		M	The corresponding debit account name gets displayed.
19	Balance	Numeric		M	The balances of all the debit accounts available in the uploaded file is displayed alongside the corresponding debit account number.
20	**2.3 LIMITS** • All the information on the user limits in CBX FO for the user is fetched and displayed from the CBX BO • The limits will be displayed as a link with the label "View Limits" on click of which the following details mentioned below shall be displayed • The limits for the maker will be displayed with the label as "Transaction Limits" and for the approver with the label as "Approval Limits"				
21	Per Transaction Limit (In Amount	Amount		M	User will be displayed the per transaction limit in amount beyond which the user will not be able to do a file upload
22	Self Approval Limit (In Amount)	Amount		M	User will be displayed the self approval limit beyond which the any upload done by the user will go through the workflow rule as set in the CBX BO
23	Total Limit (Daily Count)	String		M	User level total daily count limit will be displayed
24	Used Limit (Daily Count)	String		M	User level utilized daily count limit will be displayed
25	Available Limits (Daily Count)	Numeric		M	User level available daily count limit will be displayed
26	Total Limit (Daily Amount)	Amount		M	User level total daily amount limit will be displayed
27	Used Limit (Daily Amount)	Amount		M	User level utilized daily amount limit will be displayed

28	Available Limits (Daily Amount)	Amount		M	User level available daily limit will be displayed

Section 3

	Name	Type	Size	Mandatory/ Optional	Validations
1	**3.1 UPLOAD SUMMARY** • Grid will be displayed with standard grid date filters. User can select from a predefined list of range or can use the calendar to filter files within a custom date range • Standard Grid Settings and Grid Preferences options will be available to the user				

2	Preview	String		M	• This preview link will be activated only once the uploaded file moves from "Pending Validation" status to "Pending Submit"
					• Only files with the below two statuses will be available in this grid
					  ○ Pending Validation
					  ○ Pending Submit
					• Once file is Submitted then it will be available only in the Payments File Inquiry section and will no longer be displayed in the grid section of the File Upload form

3	Customer Code	String		M	The customer code for whom the file upload was done will be displayed
4	Customer Name	String		M	The name of the customer will be displayed
5	Business Product	String		M	Displays the business product used against which file was uploaded
6	File Name	String		M	• The file name is displayed • Alongside the file name link will be available to download the uploaded file
7	File Template	String		M	The file template used by the maker to do the file upload will be displayed
8	Uploaded On	Date and Time		M	The uploaded on date and time is displayed for the corresponding file records
9	Uploaded By	String		NA	The name of the maker who had uploaded the file is displayed
10	Upload Type	String		M	The type of Payments File Upload as selected by the maker during File Upload is displayed
11	Total Records Count	Numeric		M	The total number of records in the file is displayed.
12	Successful Records Count	Numeric		M	The total number of successfull records in the file is displayed.
13	Rejected Records Count	Numeric		M	The total number of rejected records in the file is displayed.

14	Total Annexure Count	Numeric		O	The total annexure count is displayed if available for the payment upload
15	Successful Annexure Count	Numeric		O	The total successful annexure count is displayed if available for the payment upload
16	Rejected Annexure Count	Numeric		O	The total rejected annexure count is displayed if available for the payment upload
17	Total Amount	Amount		M	The total amount of all the transactions in the file is displayed
18	Successful Records Amount	Amount		Amount	The total amount of all the successfull records in the file is displayed
19	Rejected Records Amount	Amount		Amount	The total amount of all the rejected records in the file is displayed
20	File Reference No	String		M	The unique file reference number generated by the iGTB system for the file is displayed
21	Customer File Reference No	String		M / O	• During Customer onboarding if the Customer Reference Number has been set as mandatory for the Corporate then the Customer file reference number field value will display the Customer Reference Number input by the maker in the file. In case the maker has not input the Customer Reference Number then this will display the CBX FO generated unique Customer File Reference No • During Customer onboarding if the Customer Reference Number has been set as optional for the Corporate then this field will display the Customer File Reference No only if the maker has provided the same else this field will remain empty
22	Debit Account Number	String		M	• This will display the debit account number which is present in the file • If there are multiple debit account numbers then system will display 'Multiple' as a hyperlink and on click of it all the debit account numbers of the Corporate present in the file will be displayed to the user
23	Maker Remarks	String		O	This field will display the maker remarks if provided by the maker
24	Supporting Documents	NA		M	• This field will display the name of the supporting document if only 1 attachment is available • If more than 1 supporting document has been attached then this field will display the number of supporting documents attached • The field will be displayed as a downloadable hyperlink which will allow the user to download the supporting documents on click of the link
25	File Status	String		O	• The status of the file is displayed. It is either "Pending Validation" or "Pending Submit". Once the Corporate maker submits the file using the submit action then the file is pushed to the next user in the approval workflow and is removed from the makers queue

					• Only files with the below two statuses will be available in this grid
					    ◦ Pending Validation
					    ◦ Pending Submit

26	Reject Reason	String		O	If the file has been rejected then the reason for rejection will be displayed **E.g.** Rejected by bank. Rejected by Approvar
27	File Processing Remarks	String		O	If there are any remarks in addition to the reject reason or the Partial File processing status then such remarks will be displayed to the user on this field **E.g.** Partial file processing error, View Transactions for detailed reject reason

12. Actions

	Actions	Action Description	Expectation	User Details
1	**SECTION 1** Click on the "Download Template" hyperlink displayed near the field Template in	On click of the "Download Template" the sample file for the selected template gets downloaded to the local system of the user	Sample file gets downloaded and message is displayed post successfull sample file download	Maker
2	**SECTION 1** Browse	On click of the Browse button system allows the user to search and attach a file from the local system	System should allow user to allow supported file formats using the Browse button	Maker
3	**SECTION 1** Add Supporting Documents	On click of the Add Supporting documents system allows the user to add supporting documents	On click of the Add Supporting documents system allows the user to add upto 3 supporting documents in the supported formats and allowed size	Maker
4	**SECTION 1** Upload	The attached file along with the supporting documents gets uploaded	The payment files gets uploaded and is sent to PSH for parsing and validation	Maker
5	**SECTION 1** Cancel	On click of Cancel the system asks for user confirmation to cancel the file upload	On click of Cancel the system asks for user confirmation to cancel the file upload. • If user clicks on 'Yes' then all the data on the file upload form gets cleared and a fresh blank file upload form is displayed to user • If uer clicks on 'No' then user is redirected back to	Maker

			the screen on which the user was working without any changes on the form	
6	**SECTION 2** Submit	The uploaded file is submitted by the maker	The uploaded file is submitted by the maker followed by a successful confirmation message to the maker	Maker
7	**SECTION 2** Discard	On click of 'Discard', system asks for user confirmation to discard the file upload	On click of Discard the system asks for user confirmation to discard the file upload. • If user clicks on 'Yes' then all the data on the file upload form gets cleared and a fresh blank file upload form is displayed to user • If user clicks on 'No' then user is redirected back to the screen on which the user was working without any changes on the form	Maker
8	**SECTION 2** Click on 'Fetch' as part of the Debit Accounts section	User clicks on the Fetch hyperlink to refresh the account balances of all the debit accounts in the file	API call to fetch the balances of all the debit accounts available in the payment file is sent and balances afresh is obtained and displayed on the screen	All CBX FO Users • Maker • Verifier • Approver • Releaser
9	**SECTION 2** View Auth Matrix	User clicks on the View Auth matrix hyperlink to view the entire Authorization workflow	All the users who can take action on the file upload in the workflow chain is displayed and user has the option to close the screen and go back to the upload screen	Maker
10	**SECTION 2** Click on "Refresh" as part of the View Limits Section	The limit information details gets refreshed	System checks if for the user and account level limits any updates are available and if available then system updates the latest limits on the screen	Maker / Approver
11	**GENERAL** Click on the "View Cut Off" hyperlink	On click of the "View Cut Off" hyperlink, system will display a page which has the cut off information for all payment products like RTGS, NEFT, etc	User will be displayed the cut off information page. Option to close the page and return to the upload screen will be available for the user	Maker

12. Acceptance Criteria

	Acceptance Criteria	Output
1	Generation of Acknowledgement	1. Unique File Reference no. will be generated by CBX FO once maker clicks on upload 2. If Customr File Reference is NOT provided by the user then CBX FO system will also generate the Customer File Reference number and assign it to the uploaded Payments File
2	Generation of Alerts	• Workflow alerts will be triggered to CBX FO users for each status update of the file • Debit Alert on successful debit to the corporate • Credit Alert on successful credit to the bene
3	Generation of Accounting Entry	Debit Corporate Account Credit GL account Debit GL account Credit Settlement Account / Beneficiary Account
4	Generation of Advices	• Debit Advice on successful debit of each transaction in the file • Credit Advice on successful credit of each transaction to beneficary account in the file
5	Impact on Status	Status Changes applicable incase of approved or reject transaction. Standard positive flow of Payment Transaction statuses are as follows • Pending Validation • Pending Submit • Pending Verification • Pending Approval • Pending Release • Sent to Bank • Debit Successful / Debit Failed (Txn level status in the file) • Sent for Clearing (Txn level status in the file) • Processed Successfully / Returned / Rejected (Txn level status in the file) • File Processed
6	Generation of Reports	• Payment status report generation on every status update of the file or transaction within the file • File status can be viewed on File Inquiry Summary and File Inquiry Details
7	Impact on Carges	Applicable File Upload charge events and transaction charge events for the transactions within the file will be triggered if set for the Corporate

	Happy Path	Unhappy Path
1	**Non STP Flow**	**STP Flow**

2	• Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields. After that maker selects the file to upload and uploads the file • The file is then parsed in the IPSH / Payments Back Office and the parsed file information is displayed to the maker user • Limits of the maker is checked and consumed	• Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields. After that maker selects the file to upload and uploads the file • The file is then parsed in the IPSH / Payments Back Office and the parsed file information is displayed to the maker user • Limits of the maker is checked and consumed
3	• Maker user can then decide to submit the uploaded file for verification. The submit step is a configurable (configured in CBX BO) and optional step • The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	• Once the Maker submits the file then the uploaded file is then directly sent to bank as it is within the self approval limit • File is now available in the File Inquiry screen • Any status update of the transaction in IPSH is relayed back to CBX FO • PSR is available for the file and can be generated from the Documents and Reports Centre • Debit advice is triggered when the Corporate account is debited and credit advice is triggered when the beneficiary account is credited • Charges for the Corporate if applicable are triggered in Common Services application as applicable
4	• Verifier then verifies or rejects the file after reviewing the details • Limits of the verifier is checked and consumed if file is verified successfully • The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	
5	• Approver then approves or rejects the file after reviewing the details • Limits of the approver is checked and consumed if file is approved successfully • The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	
6	• Releaser then releases or rejects the File after reviewing the details • Status is updated in CBX FO for the file and its corresponding transactions. The status update information is also sent to IPSH so that the PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	
7	• File is now available in the File Inquiry screen. • Any status update of the transaction in IPSH is relayed back to CBX FO	

- PSR is available for the file and can be generated from the Documents and Reports Centre
- Debit advice is triggered when the Corporate account is debited and credit advice is triggered when the beneficiary account is credited
- Charges for the Corporate if applicable are triggered in Common Services application as applicable

- PSR is available for the file and can be generated from the Documents and Reports Centre
- Debit advice is triggered when the Corporate account is debited and credit advice is triggered when the beneficiary