HI-TECH ASSOCIATES
SPECIFICATION

SEPA

Introduction
The Single Euro Payments Area (SEPA) is a payment-integration initiative of the European Union for simplification of bank transfers denominated in euro. You are to write software to allow the user enter SEPA payments/transfers and to create a SEPA text file for transmission to the bank system.

Enter SEPA payments/transfers
The user must first select either "Account Transfer" or "Known Payees".

> **Account Transfer**
> The user will select the "from account" from a dropdown of accounts
> The user will select the "to account" from a dropdown of accounts
> Note:
> > The dropdown of accounts are "Current", "Deposit", "Loan"
> > The "from" and " to" account cannot be the same.
>
> The user will then enter the amount, date (today or future date only) and a reference. The user can then select the SAVE button (to save the details on the table) or the CANCEL button
>
> **Known Payees**
> The user will select the "from account" from a dropdown of accounts
> The user will enter the Name, BIC and IBAN codes of the known payee.
> Note:
> > The dropdown of accounts are "Current", "Deposit"
>
> The user will then enter the amount, date (today or future date only) and a reference. The user can then select the SAVE button (to save the details on the table) or the CANCEL button

Table
The details should be stored on a table called *tblSepa.* You are to design the record layout.

Create a SEPA text file for transmission to the bank system.
This program will read the Sepa table and create a text file. The user will enter a date and only records matching this date will be included. Account transfers are not to be included. Once a record is included in the text file, it should be flagged on the Sepa table. The layout of the text file is

Line 1.	Today's Date, Date Entered by User, "SEPA", "Known Payees"
Line2+	Known Payee Name, BIC, IBAN, Ref, Amount
Line N	Total number of payments and value