Core Lite – Payment Capability

User Story Specification – Model Bank Testing

08

**Fall**



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1. **Introduction**

It has been identified that our current ways of managing operations within the subsidiaries are not adequately supporting current and future business state within the Rest of Africa. The Core Lite Programme has been identified as the solution to solve for the current inefficiencies with the intent to enable the countries to be more agile and not experience the current capacity constraints and steep development costs.

**1.1 Core Lite Principles**

The Core Lite platform **principles** articulate the following:

* Core Lite will be deployed in an iterative process ensuring that “better than current” **requirements** are catered for (Model Bank Right to Compete/Win).
* **Processes** should **evolve** to match and leverage Core Lite technology and vendor-built customer journeys (**Adopt**).
* Default for in-house processes should be to **standardize** and adjust to support vendor technology rather than creating commoditized functionality (**Adopt**).
* Evolution of business processes and decision-making to support Core Lite technology should keep business principles intact, e.g.: PnL, growth KPIs.
* If the above principles are adhered to, **lead time** to create standard/commoditized functionality should be reduced.
* **Operating model** should evolve to leverage ROI and TCO process benefits of Core Lite technology (e.g.: STP).

**1.2 Ghana MVP1 – Payment Capability Summary**

As part of our solution Ghana is the first country of implementations with MVP 1 being replace Hogan with an alternative Core Banking solution. In summary, this essentially means the following from a Payment Capability perspective:

* The Temenos Payment Hub (TPH) is the core engine that drives all payment processes including inputs, validations, settlement, and reporting. Digital channel flows are still being implemented
* TPH incorporates a payment order which services as an integration layer to third party systems such as digital channels and any other enterprise/local supporting systems (e.g. Treasury Dealing System) that needs to be interfaced, in order to complete the end -to -end transaction cycle.
* A total of 47 payment processes, classified into Cash (Teller), EFTs, Paper Instruments, and Debit Orders form foundation for the Golden Copy.
* Each payment type is setup with a defined set of rules that are sequenced through configuration within the Temenos Payments Hub.
* Generic products (Inwards and Outwards) will however be built in line with FRB Ghana specifications and configurations.
* The local payment products such as Biller payments, Airtime and Bundles, Momo etc. will ride on the “Within Bank Payment” product, while connectivity to the third-party gateways will be built out locally as part of the work contracted to Inlaks Computers.

# Context

This section describes the context of the product scope, assumptions, and dependencies.

## 2.1 In-Scope

This section highlights the Payment Processes Scope for the ISB/Model Bank (Temenos).

|  |  |
| --- | --- |
|  | Does not require country implementation |
|  | Requires Country Implementation |

|  |  |
| --- | --- |
| **Payment Processes** | |
| Outward | Own transfers |
| Own transfers - FX |
| Within Bank payment |
| Within Bank payment - FX |
| Outward ACH Payment |
| Outward ACH Payment (FX) |
| Outward Instant Payment |
| Outward Instant Pay (FX) |
| Outward RTGS/ Local Swift |
| Outward RTGS/ Local Swift (FX) |
| Biller payments |
| Outward Cross border Swift (MT103) |
| Outward Cross border Swift (FX) MT103 |
| Debit orders (Outward) |
| External Cheque (Domestic) off-us |
| External Cheque (FCY)off us |
| Execute FCY Cash Withdrawal |
| Execute LCY Cash Withdrawal |
| Issue of LCY Draft |
| Inward | Inward ACH Payment |
| Inward Instant Payment |
| Inward RTGS/ Local Swift |
| Inward Cross border Swift (MT103) |
| Inward Cross border Swift (FX) MT103 |
| Execute FCY Cash Deposit |
| Execute LCY Cash Deposit |
| Internal Cheque (on us) |
| Debit orders (Inward) |

# Solution Outline

## 3.1 Business Payment Processes

|  |  |
| --- | --- |
| **Transactional Processes** | |
| Set Up Beneficiary | This process depicts activities associated with setting up beneficiary information - which in turn facilitates auto population of beneficiary details while performing transactions in FT module (account to account transfer and outgoing payments). |
| Amend Beneficiary | This process depicts activities associated with the amendment of a beneficiary. |
| Reverse Beneficiary | This process depicts the activities involved in cancelling payee instructions. Payee instructions can be cancelled by reversing the beneficiary. If Validate beneficiary link is set to yes then an override is displayed when the beneficiary being reversed is used as a beneficiary in standing orders or future dated payment orders. |
| Receive Bulk Payment Request | This process highlights activities associated with the upload of a bulk file (credits or debits) by a Payment Officer received from the corporate customers. On successful upload the system creates master and individual records. |
| Perform Bulk Payment Validation | This process deals with validations that will be performed upon successfully uploading a bulk payments file. On performing the validation of the Bulk Master, if errors are encountered the user can amend, cancel or reject the bulk items. On successful validation, User approves the master bulk records and then the bulk is released immediately for execution in the payment system. |
| Execute Funds Transfer Through Bulk Upload | This process details the various types of credit payments to be effected on the processing date for a bulk upload viz., internal transfer, transfer to an external beneficiary through clearing/ SWIFT and payment through a Draft. |
| Execute Inward Credit Transfer (PP) | This process describes the activities for the execution of 'electronically' received credit transfer requests in favor of clients. The process also covers scenarios for 'hold for cover' and 'claims'. |
| Execute Inward Bulk Credit Transfer (PP) | This process describes the activities for the execution of Bulk payments received in favor of clients. Post validation, funds will be credited to beneficiary. If a payment is incorrect it can be automatically cancelled else manually repaired or cancelled. |
| Execute Inward Credit transfer via Order Entry (PP) | This process deals with activities associated with execution of an inward remittance. The credit can either be received in the Vostro account (foreign bank maintaining the account with us) or in the Nostro account (we maintain an account with the foreign bank). This process requires manual order entry in TPS. |
| Execute Redirect Credit Transfer (PP) | This process describes the activities for the execution of 'electronically' received credit transfer requests in favor of (3rd party) clients, which will be redirected accordingly. The process also covers scenarios for 'hold for cover' and 'claims'. The redirect can be done via SWIFT, TARGET2 or SEPA. |
| Receive Electronic Payment Instruction (Single Outward) (PP) | The process describes the activities of receiving and validating electronic transfer requests (e.g. SWIFT). Based on the requests, the required type of transfer (e.g. Account to Account, Outward Remittance) will be determined. |
| Receive Electronic Payment Instruction (Bulk Outward) (PP) | This process highlights activities associated with the upload of a bulk file (credits or debits) by a Payment Officer received from a corporate customer or an internal source (e.g. 'Salary Batch). On successful upload the system creates master and individual records. Payment will be routed accordingly. |
| Receive Recall Request of Inward Remittance from GPI Tracker (PP) | This process describes the steps involved in receiving & processing the cancellation request for an inward payment from GPI tracker. When the request is received, the status of the original payment is validated. Based on the status of the payment, the recall request is accepted or rejected, and response is sent to GPI tracker via MT196, MT199 or API. |
| Reversal/ Cancellation Of Inward Remittance (PP) | The process begins with the receipt of a reversal request from the remitting bank for a remittance sent by them. The beneficiary/ customer is requested to provide approval for reversal before remitting back the funds. |
| Receive Request For Account To Account Transfer (PP) | The process begins with the receipt of request for an account to account transfer from the Customer at the front office. |
| Validate & Execute Account To Account Transfer (Back Office) (PP) | This process deals with the validation and execution of account to account transfer requests received by the back office. Relevant SWIFT Messages will be generated as well. |
| Receive Request For Outward Remittance (PP) | The process begins with the receipt of an outward remittance request from the customer. The application is received at the front office, which is forwarded to the back office for execution. |
| Validate & Execute Outward Remittance (PP) | The process begins with the receipt of outward remittance request from the customer. Necessary validations (e.g. duplicate check) are done before processing the remittance. A cover message is automatically generated if the remitting Bank does not have a Nostro account relationship with Correspondent Bank. The payment can be done via SWIFT, TARGET2 and SEPA. |
| Send Query/ Answers/ Free Format Messages (PP) | This process deals with sending out the cancellation messages (MT192/MT292) for the outgoing payments sent earlier, free format messages (MT199/MT299) and answers (MT196/MT296) to the queries (MT195/MT295) raised by sending bank. |
| Execute Manual Bank Transfer (PP) | The process describes transfer between two NOSTRO accounts maintained by the bank. The output will be generation of outgoing messages like MT 200(Financial Institutions transfer for its own account) or a MT202(General Financial Institution transfer) and confirmation messages like MT900 (confirmation of debit) & MT910 (confirmation of credit). |
| Receive and Execute Outward Remittance (SYGMA) | This process describes the activities of receiving and executing Outward SYGMA RTGS credit transfer. Necessary validations (e.g. duplicate check) are performed and if the validation is successful, an MT103/ MT202 message is generated to clearing and the customer is informed. If validation fails, transaction can be manually repaired or cancelled. |
| Execute Inward Credit Transfer (SYGMA) | This process describes the activities for the execution of inward SYGMA RTGS credit transfer in favor of clients. Upon successful validations, entries are raised, and customer is informed. If validation fails, transaction can be manually repaired or cancelled. |
| Receive and Validate Messages (Instant) | This process describes the activities involved in receiving messages, validating and processing the messages received. |
| Receive and Execute Instant Payments | This process describes the activities involved in receiving EBA and TIPS Instant payments requests either as electronic transfer instructions (e.g.pain.001) or as requests from customers. Electronic transfer instructions are validated for syntax and manual requests simulated/ re-simulated for confirmation. Necessary validations (e.g. duplicate check) are performed before processing the remittance. Upon successful validation, Payment will be time stamped and sent to Clearing/ Direct Participant. If a payment is incorrect it will be automatically cancelled and a response sent back to originator |
| Execute Inward Credit Transfer (Instant) | This process describes the activities involved in execution of Instant Payments. In case of Direct Participant the funds will be credited to the beneficiary account if not the request will be forwarded to Indirect Participant. |
| Receive Response from Clearing/ Direct Participant (Instant) | This Flow describes the process of receiving response from Clearing/ Direct Participant for the original remittance request sent. Response can be a positive or negative response. Based on the response either the payment is completed or payment rejected and transaction reversed. |
| Initiate Cancellation Requests (Instant) | This process describes the activities of cancelling an Instant Payment that was initiated and sent to the Beneficiary Bank. Cancellation is requested by sending camt.056 within the acceptance period to Clearing or Direct Participant based on the participation type. |
| Execute Cancellation Request from Clearing (Instant) | This process describes the activity of receiving a request to cancel inward credit. The cancellation request from the initiator is forwarded to clearing who in turn forwards it to the beneficiary bank. The cancellation request received from clearing is validated and executed or forwarded to Indirect Participant based on participation type. Cancellation Request is rejected in case the request is received after cancel acceptance days. |
| Execute Cancellation Request from Indirect Participant (Instant) | This process describes the activity of receiving cancellation request (as a Direct Participant) from Indirect Participant, validating the request and forwarding the same to clearing. |
| Response to Cancellation Request from Clearing (Instant) | This process describes capturing the response from Clearing to cancellation request sent and processing the cancellation based on the response received. |
| Respond to Investigation (Instant) | This process describes the activities involved in receiving an investigation message, investigating and responding with the payment status. |
| Manage Receipt Of Draft Stock | This process describes activities performed by a front office Customer Service Officer on receipt of draft inventory from Head Office. |
| Receive Request To Issue Draft | The process is initiated on receipt of the draft/ bankers' cheque request by the front office. The request is then forwarded to the back office for further processing. |
| Validate & Execute Draft Issue | The process describes the activities performed by the back office to issue a draft/ bankers' cheque. Necessary validations and Sanctions screening are done before the draft is issued. Also the system automatically updates the stock register with the draft number. |
| Perform Draft Encashment | This Process describes the steps involved in settling local currency drafts across the counters by the teller. This can be achieved either by crediting the Customer's account with the bank or settlement by cash. |
| Process Internal Draft Payments | This process describes activities involved in processing internal draft. In an internal draft, the Initiator and Beneficiary will have accounts in the same bank. |
| Receive and Process Request Of Stop Payment Of FCY Draft | This process describes the steps involved in receiving and processing MT111 message. MT112 is generated and sent based on the status of the FCY draft. |
| Process Stop Payment Of Draft | This process involves carrying out a stop payment of a draft. In case of a LCY draft, necessary status updates are carried out. For FCY drafts, stop payment confirmation is requested from the correspondent bank and response recorded and acted upon. |
| Receive Request For Cancellation Of Draft | This process deals with Customer giving a request for cancellation of a draft. The front office validates the request and forwards it to the back office for effecting the cancellation. |
| Process Cancellation Of Draft | This process describes the steps involved in cancellation of LCY/ FCY draft. Once a confirmation is obtained that the draft is unpaid, for a LCY draft, immediate cancellation can be done, whilst in case of a FCY draft, the same is carried out upon receipt of confirmation of stop payment from the Nostro correspondent, on whom the FCY draft was issued. |
| Receive Request For Standing Order | The process begins with the receipt of Standing order request from our Customers. Necessary verification is done before setting up the standing order. |
| Set Up Standing Order | In this process, the standing order is set up based on the request of the customer. The request can be various types, viz.fixed amount transfer, maximum balance transfer, bulk standing order etc. |
| Execute Standing Order | This process is carried out for execution of the standing order. The payments orders are automatically generated using Standing order details. |
| Cancel Standing Order Instruction | This process describes the activities associated with the cancellation of a standing order instruction on receipt of a request from the customer. |
| Verify Standing Order Transaction Limits | This process depicts the system activities while executing a standing order. |
| Manual Initiation Payment Order | The Payment Order application captures the payment instructions from the customer or from Channels or Bank internal processing and these orders are validated/ executed based on the Payment order parameter setup available for the Bank i.e. either through TPS or any 3rd party interfaces. |
| Amend Payment Order | This process describes the activities of amending a payment order by a bank user. |
| Manage Payment Order Exceptions | This process describes the steps involved in resubmitting/ cancelling Payment Orders in exception. Payment Order placed on hold can be rectified and resubmitted or cancelled. |  | This process describes the activities of amending a payment order by a bank user. |
| Direct debit Mandate handling | The process describes activities associated with registering an outward direct debit mandate in the system. |  | This process describes the steps involved in resubmitting/ cancelling Payment Orders in exception. Payment Order placed on hold can be rectified and resubmitted or cancelled. |

|  |  |
| --- | --- |
| **Teller Transactions Process Flows** | |
| Create New Till | This process is used to create a new Till and assigning the till to a teller. |
| Change Till User | This process is used to change Till to a different user/ teller. |
| Reopen Till | This process describes activities for reopening a Till as part of Start of Day activity of the Head Teller. |
| Transfer Cash from Vault to Till | This Process describes the transfer of cash from Vault (by Head teller) to Till (Teller). |
| Execute LCY Cash Deposit | This process is used to deposit Local Currency Cash into an account resulting in the generation of a transaction receipt. |
| Execute FCY Cash Deposit | This process is used to deposit Foreign Currency Cash into an account resulting in the generation of a transaction receipt. |
| Execute LCY Cash Withdrawal | This process describes Local Currency Cash withdrawal from an account. |
| Execute FCY Cash Withdrawal | This process describes Foreign Currency Cash withdrawal from an account. |
| Execute Buy FCY Against LCY Cash | This process describes purchase of Foreign Currency Cash from a customer and handing over the equivalent local currency. |
| Execute FCY Exchange | This process describes the exchange of FCY, using Teller application. |
| Execute Sell FCY Against LCY Cash | This process describes sale of Foreign Currency Cash to a customer after receiving the equivalent local currency. |
| Receive Request to Buy FCY | The process begins with the receipt of request from a Customer, for purchase of Foreign Currency Cash by the bank (Customer sells FCY/ Bank purchases FCY). The request is validated and the exchange rate is confirmed to the Customer. |
| Receive Request to FCY Exchange | The process begins with the receipt of request from a Customer for foreign currency exchange. The request is validated, and the exchange rate is confirmed to the Customer. |
| Receive Request to Sell FCY | The process begins with the receipt of request from a Customer, for sale of Foreign Currency Cash by the bank (Bank sells FCY/ Customer purchases FCY). The request is validated, and the exchange rate is confirmed to the Customer. |
| Change Denominations | This process involves a Teller accepting cash and exchanging it for different denominations. |
| Transfer Cash from Till To Vault | The process involves transfer of cash from Till (teller) to the vault. |
| Perform End Of Day Activities - Close Till | Customer profile types are defined and set up in Transact with specific profiling rules being recorded for each profile type. During the creation of a customer record these profiles are linked to a customer. |
| Evaluate Cash Position in Vault | This process involves evaluating the available cash position in vault and deciding on the further course of action, viz., (1) Cash required from Central Bank (2) Cash to be remitted to Central Bank or (3) Cash sufficient for operations. |
| Receive Cash from Central Bank | This process involves for raising a request to Central Bank for cash requirement, receiving and accounting for the cash remittance. |
| Remit Cash to Central Bank | This process describes placing a request for cash remittance to Central Bank, dispatching and accounting for the cash remittance. |
| Transfer Cash Between Tills | This process describes the activities relating to the transfer of cash from one teller to another teller. |
| Receive/ Execute Teller Financial Services | This process facilitates capture of information for all teller financial services (TFS) in one screen, creates a consolidated entry (if parameterised) on the Customer account, a consolidated charge and a consolidated transaction advice. It is also possible to capture all information in one screen of TFS and create separate entries in the Customer's account for each of them. |
| Reverse Teller Financial Services Transactions | This process facilitates reversal of all teller financial services (TFS), captured previously, in one screen. Also, a consolidated entry (if parameterised) on the Customer account, a consolidated charge and a consolidated transaction advice can be generated. It is also possible to create separate entries in the Customer's account for each of reversal. |
| Verify Cash Deposit Transaction Limits | The process shows automatic steps executed by the system during a cash deposit transaction. The Role based transaction limits, User group’s authorisation/ override management and Authorisation levels are configured as part of the implementation requirement of the client Bank. The Model Bank system is configured for - 1 level of Authorisation for majority of transactions (with exceptions such as 'Link collateral to limit' etc) - The users rights are configured to accept overrides and input transactions without restrictions. |
| Verify Transaction Limits | The process shows automatic steps executed by the system while executing the following processes: 1. Execute LCY Cash withdrawal 2. Execute FCY Cash withdrawal 3. Execute Travellers cheque encashment 4. Execute Travellers cheque sale 5. Execute Sell FCY against LCY cash 6. Execute Buy FCY against LCY cash. The Role based transaction limits, User group’s authorization/ override management and Authorization levels are configured as part of the implementation requirement of the client Bank. The Model Bank system is configured for - 1 level of Authorization for majority of transactions (with exceptions such as 'Link collateral to limit' etc) - The users rights are configured to accept overrides and input transactions without restrictions. |
| Receive Request to Issue Draft | The process is initiated on receipt of the draft/ bankers' cheque request by the front office. The request is then forwarded to the back office for further processing. |
| Issue of LCY Draft (Retail) | The process explains the steps involved in issuance of LCY draft at the teller counter. All necessary authentications are done before the draft is issued. The system updates the draft stock inventory upon issuance. |
| Stop Payment of LCY Draft | This process deals with stop payment of an issued Drafts based on Customer request. |
| Revoke Stop Payment of LCY Draft (Teller) | This process deals with Revoke a stopped draft based on Customer request. |
| Cancellation of LCY Draft | This process deals with Cancellation of an issued Drafts based on Customer request. |

|  |  |
| --- | --- |
| **Cheque Collection & Clearing** | |
| Receive Internal Cheque | The process of transfer from one account to another within the bank, with a request to drop of the cheque in drop |
| Verify Internal Cheque | The process begins with the receipt of internal cheque at the back office for verification. |
| Process Cheque Payment | The process depicts the activities at the back office for processing the internal cheques. |
| Receive External Cheque (Domestic) | The process originates with the receipt of domestic external cheque (drawn on another bank) from the Customer, for collection into their account. |
| Verify External Cheque (Domestic) | The cheques received from the branches are processed and presented for clearing. |
| Process Cheque Clearing (Domestic) | This process deals with activities associated with external domestic cheque clearing.. |
| Receive External Cheque (Outstation) | The process originates with the receipt of Outstation external cheque (where the bank does not have a branch) from the Customer, for collection into their account. |
| Verify External Cheque (Outstation) | The process begins with the receipt of Outstation cheques at the back office for verification. |
| Process Cheque Clearing (Outstation) | The process is to forward all the Outstation external cheques for collection. |
| Receive External Cheque (FCY) | The process describes the activities for accepting a foreign currency cheque from the Customer (either through the branch counter or through the drop box) and making the cheque available to back office for processing. |
| Verify External Cheque (FCY) | Process describes the activities for verifying the details of cheques presented for collection. |
| Process External Cheque (FCY) | The process identifies activities associated with the settlement of the foreign currency cheque. |
| Modify Cheque Settlement Date | This process deals with activities associated with changing the value date of cheque clearing, on account of any unforeseen events (sudden declaration of holiday by clearing house etc). |
| Process Return of Settled Cheque | The process describes activities of a bank internally initiating return of settled Cheque. |
| Validate and Process Outward Cheque Collection | This process describes the activities of receiving the cheque from customer. Post successful validation, the cheque is dispatched to clearing. |

# Release 1: Solution Outline

**4.1 Payment Products Setup in Temenos for Release 1**

The table below outlines the initial Payment Processes setup in Temenos.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **FRB Product Group** | **FRB Product Name** | **CCE Status** | **T24 Module** | **Planned Release** |
| Cash Processing | Cash Withdrawal (LCY, FCY) | Configured in CCE | TT Front Office | Release 1 |
| Cash Deposits (LCY, FCY) | Configured in CCE | TT Front Office | Release 1 |
| EFTs | Own Transfers | Configured in CCE | PP Payments | Release 1 |
| Within Bank Payment | Configured in CCE | PP Payments | Release 1 |
| Outward RTGS/ Local Swift | Configured in CCE | PP Payments | Release 1 |
| Inward RTGS/ Local Swift | Configured in CCE | PP Payments | Release 1 |
| Outward Cross border Swift (MT103) | Configured in CCE | PP Payments | Release 1 |
| Inward Cross border Swift (MT103) | Configured in CCE | PP Payments | Release 1 |
| Standing Order | Configured in CCE | PP Payments | Release 1 |
| Paper Instruments | Internal Cheque (on us) | Configured in CCE | PP Payments | Release 1 |
| LCY Draft Issuance | Configured in CCE | PP Payments | Release 1 |
| FCY Draft Issuance | Configured in CCE | PP Payments | Release 1 |
| Debit Orders | Debit orders (Outward) | Configured in CCE- Further configuration to be done by Inlaks | PP Payments | Release 1 |
| Debit orders (Inward) | Configured in CCE- Further configuration to be done by Inlaks | PP Payments | Release 1 |

# Future Release: Solution Outline

**5.1 Payment Products Setup in Temenos for Future Release**

The table below outlines the Payment Processes not setup in Temenos.

|  |  |  |  |
| --- | --- | --- | --- |
| **FRB Product Group** | **FRB Product Name** | **CCE Status** | **Status** |
| EFTs  Paper Instruments | Outward ACH Payment | INLAKS to develop | Future phase |
| Inward ACH Payment | INLAKS to develop | Future phase |
| EFTs  Paper Instruments  Paper Instruments  Debit Orders | Outward Instant Payment | INLAKS to develop | Future phase |
| Inward Instant Payment | INLAKS to develop | Future phase |
| Bill payments | INLAKS to develop | Future phase |
| Airtime and bundles | INLAKS to develop | Future phase |
| External Cheque (Domestic) off-us | INLAKS to develop | Future phase |
| External Cheque (FCY)off us | INLAKS to develop | Future phase |

# ISB Testing User Stories

This section describes the Epics and User Stories to be created to test the Payment Capability on Temenos Transact (T24).

## 6.1 User Story Framework

* **Initiatives** are collections of epics that drive toward a common goal.
* **Epics** are large bodies of work that can be broken down into a number of smaller tasks (called stories).
* **User stories** are short requirements or requests written from the perspective of an end user.

Diagram

Description automatically generated

## 6.2 User Story Structure Guideline

* User story ID and Subject
* User Story:

As a <type of user>

I want to <perform some task>

So that I can <achieve some goal>

* Detailed Description & Business Rules
* Acceptance Criteria:

Given <some context>

When <some action is carried out>

Then <a set of observable outcomes should occur>

Beneficiary Management

US001 – Payment Beneficiary Set-up

|  |  |
| --- | --- |
| User Story ID | US001 |
| User Story | As a Customer, I need to set up a beneficiary, so that I can make payment transactions into their account. |
| Detailed Requirements & Rules | The following are mandatory fields required to setting up a beneficiary:   * Beneficiary full name * Beneficiary’s account number * Bank name and Branch code * Bank BIC code |
| Acceptance Criteria | * The user must be able to add, delete, and modify a beneficiary. * The user must be able to input beneficiary information - which in turn facilitates auto population of beneficiary details while performing transactions. |

JIRA link: [[CLDXC-3] Payment Beneficiary Set-up (Beneficiary Management US001) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-3)

Octane link (Test Evidence): [US68057 Payment Beneficiary Set-up (Beneficiary Management US001)](http://cba-rboctaneprd:8080/ui/?p=1001/9001#/release-quality/hierarchy/backlog)

US002 – Initiate Payment to Beneficiaries

|  |  |
| --- | --- |
| User Story ID | US002 |
| User Story | As a Customer, I need to be able to set-up payments to beneficiaries, so that I can credit my beneficiaries' accounts with funds. |
| Detailed Requirements & Rules | The following is required from a finance point of view:   * As a Finance User, I need to be able to ensure that customer account balances are reflected at the correct amount. * The income statement and balance sheet journal entries should be processed to update the be subledger with the account payment details. |
| Acceptance Criteria | * The user's account must be debited with the amount transacted. * The beneficiary's account must be credited with the amount transacted. * The user must be able to process payments to own beneficiary. * The user must be able to perform account to account transfer with the beneficiaries. * The user must be able to perform outgoing payments with the beneficiaries. * The user must be able to make payments to global beneficiaries. * One customer must not be able to make payments to other customer’s beneficiaries * The user should be able to trace the journal entries used to make payments into the subledger accounts. (Debit/ Credit) |

JIRA link: [[CLDXC-11] Initiate Payment to Beneficiaries (US002) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-11)

Octane link (Test Evidence): [US68066 Initiate Payment to Beneficiaries (US002) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68066)

EFT Payments

US003 – Initiate Own Account Transfer

|  |  |
| --- | --- |
| User Story ID | US003 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, so that I can do own account transfers. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Transaction amount * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR, GBP, USD, EUR, YEN * Allowed destination currency: ZAR, GBP, USD, EUR, YEN * Narration Template (Min 50 characters): "From" [sender account] "to" [Beneficiary account] * Expected Payment Charges: * Transaction fee: Flat 5 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to process a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-13] Initiate Own Account Transfers - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-13)

Octane link (Test Evidence): [US68049 Initiate Own Account Transfers (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68049)

US004 – Initiate Same (within) Bank Transfer

|  |  |
| --- | --- |
| User Story ID | US004 |
| User Story | As a Customer, I want to input payment details during payment initiation and set-up, so that I can make a payment to account within bank. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Transaction amount * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Transaction Limit: 50000 * Daily Limit per customer: 100000 * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR, GBP, USD, EUR * Allowed destination currency: ZAR, GBP, USD, EUR * Narration Template (Min 50 characters): "From" [sender account] "to [Beneficiary name]   Expected Payment Charges:   * Transaction fee: Tiered = 1-1000 5 ZAR                                         1001-10000 7 ZAR                                         >10000 10 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-17] Initiate Same (within) Bank Transfer (US004) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-17)

Octane link (Test Evidence): [US68043 Initiate Same (within) Bank Transfer (US004) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68043)

US005 – Initiate Outward RTGS/ Local Swift

|  |  |
| --- | --- |
| User Story ID | US005 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, so that I can do an outward RTGS/ local swift payment |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency * Sender to receiver info * Charge option   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 15:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Flat = 50 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-27] Initiate Outward RTGS/ Local Swift - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-27)

Octane link (Test Evidence): [US68020 Initiate Outward RTGS/ Local Swift (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68020)

US006 – Initiate Inward RTGS/ Local Swift

|  |  |
| --- | --- |
| User Story ID | US006 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, so that I can do an inward RTGS/ local swift payment |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Payer account number * Beneficiary account number * Beneficiary name * Transaction amount * Sending bank BIC * Value date * Order date * Payment currency * Sender to receiver info * Charge option * Payer name   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "From" [sender name] with [Send to receiver info] |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user must be able to make a transaction with foreign currencies. * The user's account must be debited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-514] Initiate Inward RTGS/ Local Swift - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-514)

Octane link (Test Evidence): [US100056 Initiate Inward RTGS/ Local Swift (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=100056)

US007 – Initiate Outward Cross border Swift (MT103)

|  |  |
| --- | --- |
| User Story ID | US007 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, so that I can do outward cross border swift payment. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank BIC * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Allowed sender currency: ZAR, GBP, USD, EUR, * Allowed destination currency: ZAR, GBP, USD, EUR, * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: 10USD Flat                           0.5% of principal                           10ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-29] Initiate Outward Cross border Swift (MT103) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-29)

Octane link (Test Evidence): [US68013 Initiate Outward Cross border Swift (MT103) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68013)

US008 – Initiate Inward Cross Border Swift (MT103)

|  |  |
| --- | --- |
| User Story ID | US008 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, so that I can do an inward cross border swift payment |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Payer account number * Beneficiary account number * Beneficiary name * Transaction amount * Sending bank BIC * Value date * Order date * Payment currency * Sender to receiver info * charge option * Payer name   The following are the mandatory setup for the payment type:   * Allowed sender currency: ZAR, GBP, USD, EUR * Allowed destination currency: ZAR, GBP, USD, EUR * Narration Template (Min 50 characters): "From" [sender name] with [Send to receiver info]   Expected Payment Charges:   * Transaction fee: 5 USD * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user must be able to make a transaction with foreign currencies. * The user's account must be debited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted |

JIRA link: [[CLDXC-32] Initiate Inward Cross Border Swift (MT103) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-32)

Octane link (Test Evidence): [US68003 Initiate Inward Cross Border Swift (MT103) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68003)

US009 – Initiate Foreign Exchange Transaction

|  |  |
| --- | --- |
| User Story ID | US009 |
| User Story | As a Customer, I want to initiate and process a foreign exchange transaction, so I that I can input funds transfer where debit and credit are in different currencies. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to request a foreign exchange rate/quote * The bank user must be able to make funds transfers in different currencies at default exchange rate. * The bank user must be able to buy one currency against selling another currency at an agreed price. |

JIRA link: [[CLDXC-85] Initiate Foreign Exchange Transaction - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-85)

Octane link (Test Evidence): [US68042 Initiate Foreign Exchange Transaction (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68042)

Cash Transactions

US010 – Execute Cash Withdrawal

|  |  |
| --- | --- |
| User Story ID | US010 |
| User Story | As a Bank teller, I want to input cash withdrawal details during initiation and set up, so that I can process a cash withdrawal (LCY) for customers |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Value date * Order date * Payment currency   Expected Payment Charges:   * Transaction fee: Slab =1-10000 free                                     10001 -20000 3 ZAR                                     20001-100000 4 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with transaction amount * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-31] Execute Cash Withdrawal (LCY) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-31)

Octane link (Test Evidence): [US68007 Execute Cash Withdrawal (LCY) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68007)

US011 – Execute Cash Deposit

|  |  |
| --- | --- |
| User Story ID | US011 |
| User Story | As a Bank teller, I want to input cash deposit details during initiation and set up, so that I can do cash deposits for customers. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Beneficiary account number * Beneficiary name * Transaction amount * Depositors name * Value date * Order date * Payment currency * Denomination    The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 18:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "From" [sender name] "with" [Send to receiver info] |
| Acceptance Criteria | * The user must be able to type, edit and delete in the following fields:   + Beneficiary account number   + Beneficiary name   + Transaction amount   + Depositors name   + Value date   + Order date   + Payment currency   + Denomination * The user must be able to make a transaction when the input fields are completed. * The beneficiary's account must be credited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-33] Execute LCY Cash Deposit - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-33)

Octane link (Test Evidence): [US68001 Execute LCY Cash Deposit (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68001)

US012 – Execute Cash Withdrawal (FCY)

|  |  |
| --- | --- |
| User Story ID | US010 |
| User Story | As a Bank teller, I want to input cash withdrawal details during initiation and set up, So that I can process a cash withdrawal (FCY) for customers |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Daily Limit per customer: 100000 (USD) * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "Cash-" [Beneficiary name] with [Debit narrative]    Expected Payment Charges:   * Transaction fee: Slab =1-10000 free                                     10001 -20000 3 ZAR                                     20001-100000 4 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with transaction amount. * The user must be able to make a transaction with foreign currencies * The user must be able to see error massage when one/more fields aren’t inputted |

JIRA link: [[CLDXC-511] Execute Cash Withdrawal (FCY) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-511)

Octane link (Test Evidence): [US99894 Execute Cash Withdrawal (FCY) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99894)

US013 – Execute Cash Deposit (FCY)

|  |  |
| --- | --- |
| User Story ID | US011 |
| User Story | As a Bank teller, I want to input cash deposit details during initiation and set up, so that I can do cash deposits for customers. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Beneficiary account number * Beneficiary name * Transaction amount * Depositors name * Value date * Order date * Payment currency * Denomination   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 18:00 * Allowed sender currency: FCY * Allowed destination currency: FCY * Narration Template (Min 50 characters): "From" [sender name] "with" [Send to receiver info]   Expected Payment Charges:   * Transaction fee: Slab =1-10000 free                                     10001 -20000 3 ZAR                                     20001-100000 4 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user must be able to make a transaction with foreign currencies. * The beneficiary's account must be credited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-512] Execute FCY Cash Deposit - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-512)

Octane link (Test Evidence): [US99893 Execute FCY Cash Deposit (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99893)

US014 – Cash Till Management

|  |  |
| --- | --- |
| User Story ID | US011 |
| User Story | As a Bank, I want to create and assign till to user, So that tellers can execute cash transactions in till.  **Finance:**  As a Finance User,  I want to be able to reconcile the till account in the subledger to the actual till    There must be a till account for any transaction in T24. This account needs to reconcile to the actual till. All cash transactions must update the subledger account in T24.  The cash in the till at the end of the day needs to reconcile to the account in T24. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to create new till * The bank user must be able to assign till to user * The bank user must be able to reopen till * The bank user must be able to close till * The bank user must be able to do teller to teller till transfer * The bank user must be able to teller till to vault transfer * The bank user must be able to do central bank to vault transfer * The bank user must be able to vault to central bank transfer * The bank user must be able to verify cash posting narratives from Tran code * The bank user must be able to verify cash posting narratives from screen (overrides tran code) * The bank user must be able to verify teller transaction posting limit- payout * The bank user must be able to verify teller cash holding limit (exception error when about to exceed) * The bank user must be able to verify vault holding limit (exception error when about to exceed * The cash in the till at the end of the day must reconcile to the account in T24. |

JIRA link: [[CLDXC-92] Create and Assign Till to User (Cash Till Management US038) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-92)

Octane link (Test Evidence): [US68012 Create and Assign Till to User (Cash Till Management US038) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68012)

Paper Transactions

US015 – Process External Cheque (Domestic) off-us

|  |  |
| --- | --- |
| User Story ID | US012 |
| User Story | As a Processing Officer, I want to input cheque details during initiation and set up, so that I can do process external cheques (domestic) |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Payer name * Value date * Order date * Payment currency * Cheque number   The following are the mandatory setup for the payment type:   * Transaction Limit: 10000 * Daily Limit per customer: 100000 * Daily Cut Off Time: 18:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "chq@" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Slab =1-10000 free                                     10001 -20000 3 ZAR                                     20001-100000 4 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-30] Process External Cheque (Domestic) off-us - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-30)

Octane link (Test Evidence): [US68010 Process External Cheque (Domestic) off-us (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68010)

US016 – Process External Cheque (FCY) off-us

|  |  |
| --- | --- |
| User Story ID | US012 |
| User Story | As a Processing Officer, I want to input cheque details during initiation and set up, so that I can do process external cheques (fcy) |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Payer name * Value date * Order date * Payment currency * Cheque number   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 18:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "chq@" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Slab =1-10000 free                                     10001 -20000 3 ZAR                                     20001-100000 4 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user must be able to make a transaction with foreign currencies. * The user's account must be debited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-509] Process External Cheque (FCY) off-us - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-509)

Octane link (Test Evidence): [US99892 Process External Cheque (FCY) off-us (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99892)

US017 – Internal Cheques (on-us)

|  |  |
| --- | --- |
| User Story ID | US012 |
| User Story | As a Customer, I want to input cheque details during payment initiation and set up,  So that I can process cheques for customers. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Beneficiary account number * Transaction amount * Payer name * Value date * Order date * Payment currency * Cheque number   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 18:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "From" [sender name] "with" [Send to receiver info] |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user must be able to make a transaction with foreign currencies. * The user's account must be debited with the amount inputted. * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-507] Internal Cheques (on us) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-507)

Octane link (Test Evidence): [US99869 Internal Cheques (on us) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99869)

US018 – Issue LCY Draft

|  |  |
| --- | --- |
| User Story ID | US012 |
| User Story | As a Bank Officer, I want to input draft issuing details during payment initiation and set up, So that I can process drafts for customers |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Value date * Order date * Payment currency    The following are the mandatory setup for the payment type:   * Daily Limit per customer: 100000 * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "Draft\_" [Beneficiary name] with [Debit narrative] |
| Acceptance Criteria | * The bank must be able to verify mandatory fields * The bank must be able to process draft * The bank must be able to process return of draft * The bank must be able to apply transaction limits |

JIRA link: [[CLDXC-506] Issue LCY Draft - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-506)

Octane link (Test Evidence): [US99867 Issue LCY Draft (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99867)

US019 – Issue and Process Drafts

|  |  |
| --- | --- |
| User Story ID | US012 |
| User Story | As a Bank, I want to issue and process drafts, So that customers can use alternative payment instruments. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank must be able to verify mandatory fields * The bank must be able to process draft * The bank must be able to process return of draft * The bank must be able to apply transaction limits |

JIRA link: [[CLDXC-101] Issue and Process Drafts - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-101)

Octane link (Test Evidence): [US68127 Issue and Process Drafts (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68127)

US020 – Create Payment Templates

|  |  |
| --- | --- |
| User Story ID | US013 |
| User Story | As a Customer, I want to be able to create a payment template, so that I can re-use the payment template for another transaction. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Transaction amount * Value date * Order date * Payment currency |
| Acceptance Criteria | * The user must be able to save the template. * The user must be able to edit and use a saved template. * The user must be able to make a transaction from a saved template. |

JIRA link: [[CLDXC-38] Create Payment Templates - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-38)

Octane link (Test Evidence): [US68133 Create Payment Templates (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68133)

US021 – Create Bank Payment Workflow

|  |  |
| --- | --- |
| User Story ID | US014 |
| User Story | As a Bank, I want to set up a payment maker and a checker per branch, so I that I can create a bank payment workflow.  Finance:  As a Finance User, I want authorized payments to be deducted from the paying branch’s balance and added to the receiving branch’s balance, so that branch balances are correctly reflected. |
| Detailed Requirements & Rules | The income statement and balance sheet journal entries should be processed to update the be subledger with the account payment details. |
| Acceptance Criteria | * The maker must be able to initiate payment. * The checker must be able to authorize payment. * The checker must be able to do partial batch authorization * The bank must be able to override transaction maker * The bank must be able to override transaction checker * The user should be able to trace the journal entries used to make payments into the subledger accounts. (Debit/ Credit) |

JIRA link: [[CLDXC-45] Create Payment Bank Workflow - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-45)

Octane link (Test Evidence): [US68100 Create Payment Bank Workflow (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68100)

Debit Orders

US022 – Initiate Debit Orders (Outward)

|  |  |
| --- | --- |
| User Story ID | US015 |
| User Story | As a Customer, I want to input debit order details during initiation and set up, so that I can do debit order transactions |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Daily Limit per customer: Based on payment type * Daily Cut Off Time: Based on payment type * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative] |
| Acceptance Criteria | * The user's account must be debited with the amount inputted. * The user must be able to setup fixed debit order mandate- Fixed amount * The user must be able to setup variable debit order mandate- No amount limit * The user must be able to setup variable debit order mandate- Threshold amount limit * The user must be able to see error massage when debit order fails - insufficient funds * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-510] Initiate Debit Orders (Outward) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-510)

Octane link (Test Evidence): [US99895 Initiate Debit Orders (Outward) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=99895)

US023 – Direct Debit Order Frequency Set-Up (US035)

|  |  |
| --- | --- |
| User Story ID | US016 |
| User Story | As a Customer, I want to be able to set a direct debit order frequency, so I that can determine on which date money gets debited from my account. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to set up debit order by daily, weekly, monthly or yearly. * The bank user must be able to confirm skip holiday and weekend options * The bank user must be able to execute on holiday and weekend |

JIRA link: [[CLDXC-89] Direct Debit Order Frequency Set-Up (US035) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-89)

Octane link (Test Evidence): [US68015 Direct Debit Order Frequency Set-Up (US035) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68015)

US024 – Set Up Standing Order (US041)

|  |  |
| --- | --- |
| User Story ID | US017 |
| User Story | As a Customer, I want to set up a standing order, so that I can make automated payments to my beneficiaries at set frequencies. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to create standing order * The bank user must be able to edit/maintain/delete a standing order * The bank user must be able to setup fixed standing order- Fixed amount * The bank user must be able to setup variable standing order- target balance * The bank user must be able to setup variable standing order- target balance with max transfer amount threshold * The bank user must be able to cancel or move to repair a failed standing order * The bank user must be able to do a narrative setup using transaction parameters e.g [Bene name] "and" [txn reference] |

JIRA link: [[CLDXC-89] Direct Debit Order Frequency Set-Up (US035) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-89)

Octane link (Test Evidence): [US68015 Direct Debit Order Frequency Set-Up (US035) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68015)

US025 – Debit Order Maintenance

|  |  |
| --- | --- |
| User Story ID | US017 |
| User Story | As a Customer, I want to set-up a direct debit order, So I that I can automatically pay into my beneficiary accounts. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to create a single debit order * The bank user must be able to edit/maintain/delete a debit order * The bank user must be able to cancel a debit order mandate * The user must be able to confirm failure parameter (insufficient funds)- cancel or move to repair * The bank user must be able to upload a list of bulk debit order * The user must be able to confirm skip holiday and weekend option * The user must be able to confirm execute on holiday and weekend option * The bank user must be able to download debit order advice |

JIRA link: [[CLDXC-88] Set-Up Direct Debit Order (Debit Order Maintenance US034) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-88)

Octane link (Test Evidence): [US68040 Set-Up Direct Debit Order (Debit Order Maintenance US034) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68040)

US026 – Debit Order Return

|  |  |
| --- | --- |
| User Story ID | US017 |
| User Story | As a Bank, I want to be able to return a direct debit order request, So that customers can correct/amend wrong debit order requests. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to execute Direct Debit Return Request from Debtor Bank (Interface required) * The bank user must be able to execute Direct Debit Reversal Request from Creditor Bank (XML) (Interface required) * The bank user must be able to do a manual Return/ Refund of Settled Direct Debits * The bank user must be able to execute Direct Debit Refund/ Return Request from Debtor Bank |

JIRA link: [[CLDXC-107] Debit Order Return (US037) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-107)

Octane link (Test Evidence): [US68018 Debit Order Return (US037) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68018)

US027 – Set-Up Standing Order

|  |  |
| --- | --- |
| User Story ID | US017 |
| User Story | As a Customer, I want to set up a standing order, So that I can make automated payments to my beneficiaries at set frequencies. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to create standing order * The bank user must be able to edit/maintain/delete a standing order * The bank user must be able to setup fixed standing order- Fixed amount * The bank user must be able to setup variable standing order- target balance * The bank user must be able to setup variable standing order- target balance with max transfer amount threshold * The bank user must be able to cancel or move to repair a failed standing order * The bank user must be able to do a narrative setup using transaction parameters e.g [Bene name] "and" [txn reference] |

JIRA link: [[CLDXC-96] Set Up Standing Order (US041) - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-96)

Octane link (Test Evidence): [US67999 Set Up Standing Order (US041) (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=67999)

US028 – Execute Standing Order

|  |  |
| --- | --- |
| User Story ID | US017 |
| User Story | As a Customer, I want to input standing order details during initiation and set up, So that I can make standing order transactions out of my account |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Daily Limit per customer: Based on payment type * Daily Cut Off Time: Based on payment type * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative] |
| Acceptance Criteria | * The user must be able to create standing order * The user's account must be debited with the amount inputted. * The user must be able to edit/maintain/delete a standing order * The user must be able to confirm failure parameter- cancel * The user must be able to confirm failure parameter- move to repair * The user must be able to see error massage when standing order fails - insufficient funds * The user must be able to see error massage when one/more fields aren’t inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" |

JIRA link: [[CLDXC-640] Execute Standing Order - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-640)

Octane link (Test Evidence): [US106727 Execute Standing Order (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=106727)

Payments Functionalities

US029 – Input Transaction Entries

|  |  |
| --- | --- |
| User Story ID | US018 |
| User Story | As a Bank, I want to be able to receive payment instructions in different formats, so I that I can have options for making payments. |
| Detailed Requirements & Rules | Instruction formats:   * Transaction source format- XML * Transaction source format- FIN MT103 * Transaction source format- txt * Transaction source format- csv * Transaction source format- FIN MT101 * Transaction source format- xls, xlsx * Transaction source format- FIleAct |
| Acceptance Criteria | * The bank user must be able to transact from the above listed transaction formats. * The user should be able to trace the journal entries back to the respective subledger accounts. |

JIRA link: [[CLDXC-55] Input Transaction Entries - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-55)

Octane link (Test Evidence): [US68124 Input Transaction Entries (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68124)

US030 – Put Future Date on Transactions

|  |  |
| --- | --- |
| User Story ID | US019 |
| User Story | As a Customer, I want to put a future date for a transaction, so I that I can execute it at a later stage. |
| Detailed Requirements & Rules | The following are the maximum days for future dating a transaction for different payment types:   |  |  | | --- | --- | | **Payment Process** | **Max Future Dating (days)** | | Own transfers | 30 | | Within Bank payment | 30 | | Outward RTGS/ Local Swift | 15 | | Outward Cross border Swift (MT103) | 15 | | External Cheque (Domestic) off-us | 15 | | External Cheque (FCY) off us | 15 | | Issue of LCY Draft | 30 | | Inward RTGS/ Local Swift | 15 | | Inward Cross border Swift (MT103) | 15 | | Internal Cheque (on us) | 30 | |
| Acceptance Criteria | * The customer must be able to future date transactions during initiation * The customer must be able auto future date for payment after cut off during initiation. * The customer must be able use maximum future days * The user should be able to trace that the journal entries have been posted on the correct value date in the subledger |

JIRA link: [[CLDXC-81] Put Future Date on Transactions - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-81)

Octane link (Test Evidence): [US68050 Put Future Date on Transactions (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68050)

US031 – Put a Past (Back) Date on Transactions

|  |  |
| --- | --- |
| User Story ID | US020 |
| User Story | As a Customer, I want to put a past date for a transaction, so I that I can execute it at an earlier stage. |
| Detailed Requirements & Rules | The following are the maximum days allowed for back dating a transaction for different payment types:   |  |  | | --- | --- | | **Payment Process** | **Max Back Dating (days)** | | Own transfers | 15 | | Within Bank payment | 15 | | Outward RTGS/ Local Swift | 0 | | Outward Cross border Swift (MT103) | 0 | | Debit orders (Outward) | 0 | | Issue of LCY Draft | 0 | | Inward RTGS/ Local Swift | 0 | | Inward Cross border Swift (MT103) | 0 | | Internal Cheque (on us) | 0 | |
| Acceptance Criteria | * The system should display override when the threshold has been exceeded * The bank must be able to display error/overriding massage when backdating a transaction. * The bank must be able to block a backdated transactions from channels (will be done after channels integration). * The bank officer must be able to block a backdated transactions override * The user should be able to trace that the journal entries have been posted on the correct value date in the subledger |

JIRA link: [[CLDXC-82] Put a Past (Back) Date on Transactions - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-82)

Octane link (Test Evidence): [US68052 Put a Past (Back) Date on Transactions (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68052)

US032 – Transaction Repair

|  |  |
| --- | --- |
| User Story ID | US021 |
| User Story | As a Bank, I want to be able to correct transaction in a repair queue, so I that customers can rectify failed payment transactions.  Finance:  As a Finance User, I want to be able to make sure that failed transactions are not processed in the sub ledger. |
| Detailed Requirements & Rules | To test the ability to repair a transaction that fails duplicate check or is created from an insufficient account  If failed transactions pass through, the risk of duplication increases |
| Acceptance Criteria | * The bank user must be able to repair a transaction with changeable parameters * The bank must be able to override a transaction * The bank must be able to cancel a transaction * The bank must be able to redirect payment type * The bank must be able to manually repair queue rules * The bank must be able to do duplicate checks * The bank must be able to hard stop duplicate check * The bank must be able to move to repair duplicate check * The bank must be able to confirm insufficient balance check - hard stop. DXC to test this acceptance criteria for the ISB delivered * The user should be able to use the journal entries to inspect adjustments in the sub ledger have not been duplicated * The bank must be able to confirm insufficient balance check – override |

JIRA link: [[CLDXC-84] Transaction Repair - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-84)

Octane link (Test Evidence): [US68048 Transaction Repair (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68048)

US033 – View Transaction List and Details

|  |  |
| --- | --- |
| User Story ID | US022 |
| User Story | As a Customer, I want to see a list and details of transactions made in my account, so I that I can have a record of transactions in my account. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to request to see all payment list and details * The bank user must be able to request to see remittance list and details * The bank user must be able to view payments and remittance list * The bank user must be able to have a view of pending transactions list * The bank user must be able to view standing order details * The bank user must be able to view debit order list * The bank user must be able to view debit order details * The bank user must be able to search payments and remittance * The bank user must be able to view Swift message list * The bank user must be able to view Swift message details * The bank user must be able to get transaction details and status query (TSQ) using transaction reference |

JIRA link: [[CLDXC-86] View Transaction List and Details - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-86)

Octane link (Test Evidence): [US68044 View Transaction List and Details (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68044)

US034 – Download Transaction List and Details

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to download list and details of transactions made in my account, so I that I can have a record of transactions in my account. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank user must be able to download payment and remittance details * The bank user must be able to download payment and remittance list * The bank user must be able to download a list of pending transactions * The bank user must be able to download standing order details * The bank user must be able to download debit order list * The bank user must be able to have a copy Swift message details |

JIRA link: [[CLDXC-87] Download Transaction List and Details - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-87)

Octane link (Test Evidence): [US68038 Download Transaction List and Details (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68038)

US035 – View Audit Trail

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Bank, I want to be able to see full audit trail information of a transaction, So I that I can track and verify transactions by customers. |
| Detailed Requirements & Rules |  |
| Acceptance Criteria | * The bank must be able to view override action information in audit trail. * The bank user must be able to view time stamps from initiator to authorizer. * The bank user must be able to view modifications in audit trail * The bank must be able to override item detail in audit trail. * The bank must be able to export audit report – pdf and excel |

JIRA link: [[CLDXC-74] View Audit Trail - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-74)

Octane link (Test Evidence): [US68071 View Audit Trail (fnb.co.za)](http://cba-rboctaneprd.fnb.co.za:8080/ui/?p=1001/9001#/entity-navigation?entityType=work_item&id=68071)

# Backlog of User Stories for Future Release

This section lists the User Stories to be created to test the Payment Capability in the Temenos ISB for the next iteration of testing.

US036 – Initiate Inward (Instant) Payment

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, So that I can do an inward instant payment. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Payer account number * Beneficiary account number * Beneficiary name * Transaction amount * Sending bank code * Value date * Order date * Payment currency * Payer name    The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "From" [sender name] with [Send to receiver info] |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLCAD-405] Initiate Inward (Instant) Payment - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLCAD-405)

US037 – Initiate Outward (Instant) Payment

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, So that I can do an outward instant payment. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Transaction Limit: 40000 * Daily Limit per customer: 100000 * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Tiered = 1-1000 4 ZAR                                         1001-10000 6 ZAR                                         >10000 9 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-23] Initiate Outward Instant Payment - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-23)

US038 – Initiate Outward ACH Payment

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, So that I can do outward ACH payment . |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 14:00 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Tiered = 1-1000 5 ZAR                                         1001-10000 7 ZAR                                         >10000 10 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link:  [[[CLCAD-404] Initiate Outward ACH Payment - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLCAD-404)](https://1jira.fnb.co.za/browse/CLDXC-23)

US039 – Initiate Inward ACH Payment

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, So that I can do an inward ACH payment. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Payer account number * Beneficiary account number * Beneficiary name * Transaction amount * Sending bank code * Value date * Order date * Payment currency * Payer name   The following are the mandatory setup for the payment type:   * Daily Cut Off Time: 14:00 * Allowed sender currency: ZAR * Allowed destination currency :ZAR * Narration Template (Min 50 characters): "From" [sender name] with [Send to receiver info] |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLCAD-403] Initiate Inward (ACH) Payment - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLCAD-403)

US040 – Initiate Biller Payments

|  |  |
| --- | --- |
| User Story ID | US023 |
| User Story | As a Customer, I want to input payment details during payment initiation and set up, So that I can do biller payments. |
| Detailed Requirements & Rules | The following are the mandatory fields required for the payment process:   * Debit account number * Beneficiary account number * Beneficiary name * Transaction amount * Beneficiary bank code * Value date * Order date * Payment currency   The following are the mandatory setup for the payment type:   * Transaction Limit: 10000 * Daily Cut Off Time: 23:59 * Allowed sender currency: ZAR * Allowed destination currency: ZAR * Narration Template (Min 50 characters): "to" [Beneficiary name] with [Debit narrative]   Expected Payment Charges:   * Transaction fee: Flat = 30 ZAR * Charge application: Separate principal, total charge and VAT * VAT: 5% |
| Acceptance Criteria | * The user must be able to make a transaction when the input fields are completed. * The user's account must be debited with the amount inputted. * The user must be able to see transaction description with the narration: "From "[Sender account]" to "[Beneficiary name"]" and should appear on account statement * The user must not be able to perform transaction after cut-off time * The user must not be able to perform transaction above transaction and daily limit * The user must be able to perform transactions with specified currencies and see error display for any other currency * The user must be able to see error massage when one/more fields aren’t inputted. |

JIRA link: [[CLDXC-28] Initiate Biller Payments - 1Jira (fnb.co.za)](https://1jira.fnb.co.za/browse/CLDXC-28)

# Appendix

1. **Version Control**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Date | Version | Status | Comments | Author (s) |
| 05/08/2021 | 0.1 | Draft | Document creation | Bruce Kgarimetsa |
|  |  |  |  |  |

1. **Sign-Off & Distribution**

|  |  |  |
| --- | --- | --- |
| Name | Role | Date |
| Emmanuel Onoja | Core Lite Payment Capability Lead | 20/08/2021 |

**Distribution List**

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| Distribution list |
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