BIPS

Bornfire Instant Payment System

USER MANUAL

Version 1.0

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1. OVERVIEW

This Document discuss about process involved for set-up, creation and operation on IPS Admin. This document also explains the allied other operations on IPS Admin like

IPS Operations (Transactions, Reversal, Settlement and Reconciliation etc) and Transaction Monitoring.

IPS covers all ranging from operating system, database, User activities.

BIPS Modules

Bornfire Instant Payment System supports the following modules.

A. Admin Operation
B. Audit Operation
C. IPS Operation
D. Monitoring
E. MYT Registration

1.1.   Login Operations

1.1.1. Login Screen

1.1.2. Login Credentials

The following are the login validations.

- The user should have a Userid in the "User Profile" table.
- Valid password and it should be in force within the password life cycle.
- User record should be in active status.
- Login should be within the login low and high time.
- Should not be disabled.
- Should have a valid "Role Id" for accessing the menu options.
- User can access the menu / screen options according to "Role Id".
- User can perform operations according to the rights available for the "Permissions".
- Application keeps records of login attempts with 'Success' and 'Failure' status.

2. Admin Operation

2.1   Overview

The administration module is used to configure and maintain

- The user profiles
- the solution related parameters
- Bank and Branch Master
- Settlement Accounts related

2.2   Menu Options

Admin module has the following menu options and screens.

- User Profile Maintenance
- Access and Roles
- IPS Parameter
    - Login Security
    - Service Charges and Fees
    - Bank and Branch Master
    - Settlement Account
    - Business Hours

2.3   User Profile Maintenance

User Profile Maintenance supports maintaining the "User Profiles" and "Role Id' for controlling the users "Access and Roles". "User Profile" and "Access and Roles" are the sub-menus available. User Profile Maintenance supports the following operations.

- List
- Add
- Modify
- Verify
- Cancel
- Inquire
- Reset Password

2.3.1 User Profile – List

List of available users displayed

USER PROFILE – LIST		
Display all applications users		
Create User Id	Click to Add a **User**	Tab used to add a new user
User Id	User Id	Only Display
Username	Username	Only Display
E Mail Id	Email Id	Only Display
Employee Id	Employee Id	Only Display
Branch Code	Branch Code	Only Display
Branch Name	Branch Name	Only Display
Status	Status	Only Display
Action	Modify,	Click to Modify the Record
	View,	Click to View the Record
	Password Reset,	Click to Reset the Password
	Verify,	Click to Verify the Record
	Cancel	Click to Cancel the Modification
HOME	Click to Visit Home Screen	
BACK	Click to go back to Previous Screen	

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2.3.2 User Profile – ADD

Enter the relevant data in the all the mandatory field and click Submit.
The Screen will be displayed as below and a message "User created Successfully" will be displayed.

| USER PROFILE – ADD		
New Users can be added to the application. Role Id is attached to define the user group and access rights		
Field	**User Action**	**Description**
User Id	User Enter the Id	Mandatory Free Text Alphanumeric
Username	Enter the Username that must be alphanumeric up to 100(Maximum Characters up to 100)	Mandatory Free Text Alphanumeric
Bank Code	Enter Bank Code that must be alphanumeric up to 50	Mandatory Free Text

USER PROFILE – ADD

New Users can be added to the application. Role Id is attached to define the user group and access rights

Field	User Action	Description
		Alphanumeric
Bank Name	Enter Bank Name that must be alphanumeric up to 100.	Mandatory Free Text Alphanumeric
Branch Code	Enter Branch Code that must be alphanumeric up to 50	Mandatory Free Text Alphanumeric
Branch Name	Enter Branch Name that must be alphanumeric up to 100	Mandatory Free Text Alphanumeric
Employee Id	Enter the Employee Id that must be alphanumeric up to 50	Optional Free Text Alphanumeric
Employee Name	Enter the Employee Name that must be alphanumeric up to 100	Mandatory Free Text Alphanumeric
Mobile No	Enter the Mobile Number that must be numeric up to 10.	Mandatory Numeric
Email Id	Enter the Mail Id	Mandatory Alphanumeric Ex:xxxx@yyy.com
Login Low	Enter the Login Low Time	Mandatory Time
Login High	Enter the Login High Time	Mandatory Time
User Disable Start Date	Protected Field for "Add"	
User Disable End Date	Protected Field for "Add"	

USER PROFILE – ADD

New Users can be added to the application. Role Id is attached to define the user group and access rights

Field	User Action	Description
Password	Enter the Password	Mandatory
Password Expiry Date	Default populated	Mandatory Date Picker
User Status	Default populated	
Login Status	Default populated	
Account Expiry Date	Enter the Account Expiry Date	Mandatory Date Picker
Remarks	Enter remarks if required	Optional Alphanumeric Free Text
Role Id	Drop Down List	Mandatory Valid Values
Role Description	Auto Populated on selecting the role id	
SUBMIT	Click to save the record	
HOME	Click to visit Home Page	
BACK	Click to go back to Previous Screen	

2.3.3 User Profile – MODIFY

To modify the user profile, click "List". System will display the users list. Click on the user to be modified the system will display the Users Profile details. Then the fields will be available to modify. Modify the details and press **SUBMIT** button.
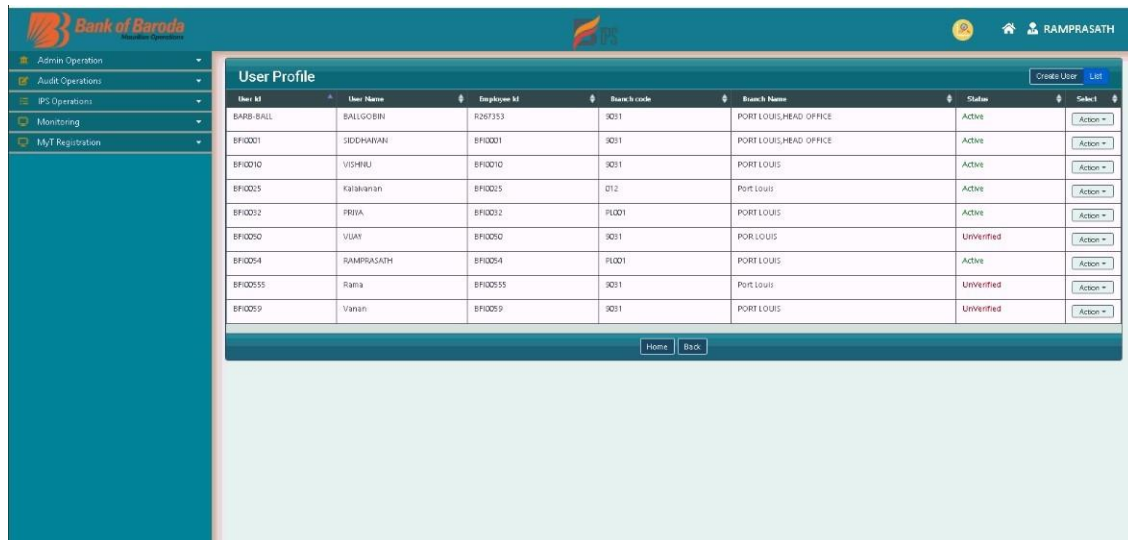
USER PROFILE – MODIFY		
Field	**User Action**	**Description**
User Id	Display Protected	
Username	Display Protected	Mandatory Free Text Alphanumeric
Bank Code	Display Protected	
Bank Name	Display Protected	
Branch Code	Display Protected	
Branch Name	Display Protected	
Employee Id	Display Protected	Optional Free Text Alphanumeric

USER PROFILE – MODIFY

Field	User Action	Description
Employee Name	Display Protected	Optional Free Text Alphanumeric
Mobile No	Can be Modified	Mandatory Numeric
Email Id	Can be Modified	Mandatory Alphanumeric
Login Low	Can be Modified	Mandatory Time
Login High	Can be Modified	Mandatory Time
User Disable Start Date	Start Date for Disabling the Profile	Optional Date Picker
User Disable End Date	End Date for Disabling the Profile	Optional Date Picker
Password	Protected	Mandatory
Password Expiry Date	Display Protected	Mandatory Date Picker
User Status	Display Protected	
Login Status	Display Protected	
Account Expiry Date	Can be Modified	Mandatory Date Picker
Remarks	Can be Modified	Optional Alphanumeric Free Text
Role Id	Can be Modified	Mandatory Valid Values
Role Description	Display Protected	
SUBMIT	Click to Save the	Return to the Home Screen with the message "Record

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USER PROFILE – MODIFY		
Field	**User Action**	**Description**
	modification	Modified Successfully"
HOME	Click to visit Home Scree	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen
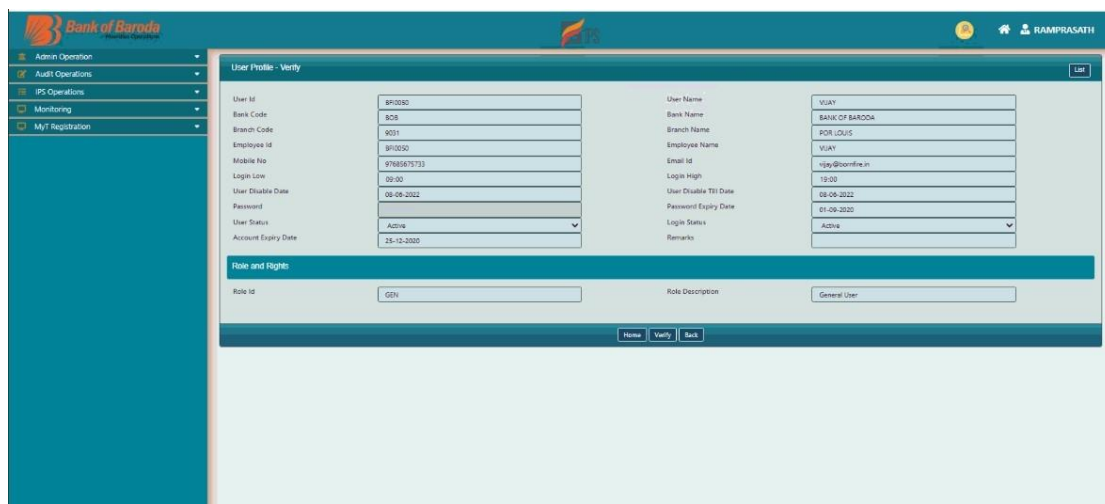
2.3.4   User Profile – VERIFY

Unverified User list display the following message

Click to Verify Button in action Menu, display the following screen.

Profile created user cannot authorise same profile. So, another needs to verify.

Once the User profile is verified by the Checker the profile will be verified.

USER PROFILE – VERIFY		
New user added or Existing user modifications can be verified		
Field	**User Action**	**Description**
User Id	Display	
Username	Display	
Bank Code	Display	
Bank Name	Display	
Branch Code	Display	
Branch Name	Display	
Employee Id	Display	
Employee Name	Display	
Mobile No	Display	
Email Id	Display	
Login Low	Display	
Login High	Display	
User Disable Start Date	Display	
User Disable End Date	Display	
Password	Display	
Password Expiry Date	Display	
User Status	Display	

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USER PROFILE – VERIFY		
New user added or Existing user modifications can be verified		
Field	**User Action**	**Description**
Login Status	Display	
Account Expiry Date	Display	
Remarks	Display	
Role Id	Display	
Role Description	Display	
VERIFY	Click to save the record	Return to Home Screen with the message "Verified Successfully"
HOME	Click to visit Home Page	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.3.5 User Profile – INQUIRE

Once the view button is clicked in the action menu, It displays the following screen,

USER PROFILE – INQUIRE		
User Profile can be inquired in this option		
Field	**User Action**	**Description**
User Id	Display	
Username	Display	
Bank Code	Display	
Bank Name	Display	
Branch Code	Display	
Branch Name	Display	
Employee Id	Display	
Employee Name	Display	
Mobile No	Display	
Email Id	Display	
Login Low	Display	
Login High	Display	
User Disable Start Date	Display	
User Disable End Date	Display	
Password	Display	
Password Expiry Date	Display	
User Status	Display	
Login Status	Display	
Account Expiry Date	Display	
Remarks	Display	
Role Id	Display	
Role Description	Display	
SUBMIT	No Action	
HOME	Click to visit the Home Screen	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.3.6   User Profile – Cancel

Existing modified Users can be cancelled by using this option

Click Cancel button in Action menu, It displays the following screen.

USER PROFILE – Cancel		
Existing modified Users can be cancelled by using this option		
Field	**User Action**	**Description**
User Id	Display	
Username	Display	
Bank Code	Display	
Bank Name	Display	
Branch Code	Display	
Branch Name	Display	
Employee Id	Display	
Employee Name	Display	
Mobile No	Display	
Email Id	Display	
Login Low	Display	
Login High	Display	
User Disable Start Date	Display	
User Disable End Date	Display	

USER PROFILE – Cancel		
Existing modified Users can be cancelled by using this option		
Field	**User Action**	**Description**
Password	Display	
Password Expiry Date	Display	
User Status	Display	
Login Status	Display	
Account Expiry Date	Display	
Remarks	Display	
Role Id	Display	
Role Description	Display	
Cancel	Click to "Delete" the record	Return to Home Screen by displaying the Message "Record deleted successfully"
HOME	Click to visit the Home Screen	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen

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2.3.7 User Profile – Password Reset

Click Reset Password in Action menu, then the password needs to be entered manually.

It displays the following screen.
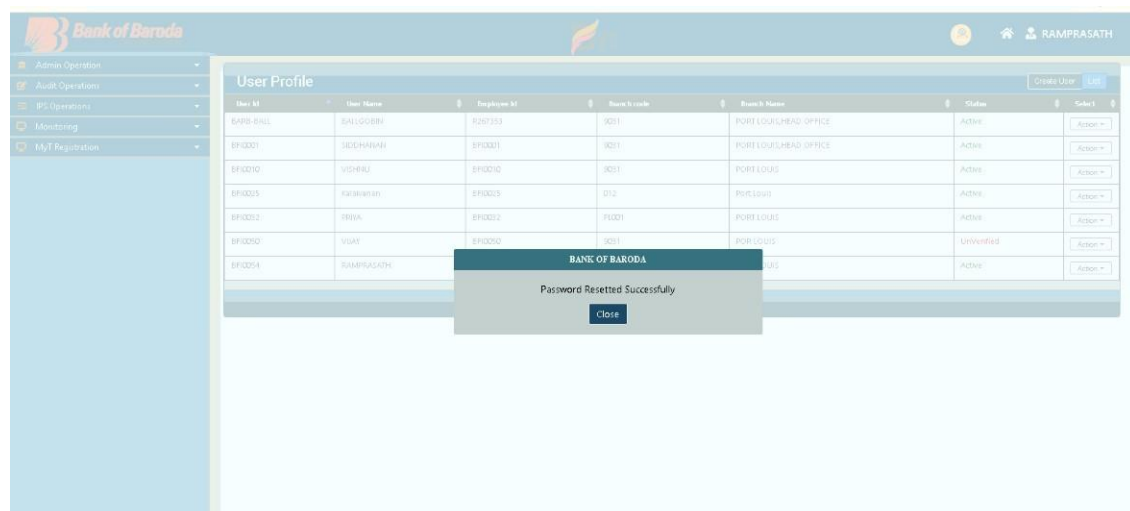
USER PROFILE – Password Reset
Existing user password can be Reset using the user Password Reset option.
Then the password needs to be entered manually.

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2.4. IPS Parameter

IPS Parameters shows the following modules,

- o Login Security
- o Service Charges and Fees
- o Bank and Branch Master
- o Settlement Account
- o Business Hours

2.4.1 Login Security

Login Security screen contains the parameter of user access control and authorisation related.

Click Login Security menu, It displays the following screen

Login Security		
Login Security screen contains the parameter of user access control and authorisation related.		
Field	**User Action**	**Description**
Password Life	Can be modified	Password Life in months
No.Of. Attempts	Can be modified	Number of Attempts failed in user login screen
Login Low Time	Can be modified	User Login Low time
Login High Time	Can be modified	User Login high time
In active Time	Can be modified	In active time

Login Security		
Login Security screen contains the parameter of user access control and authorisation related.		
Field	**User Action**	**Description**
Branch Name	Can be modified	
Password Warning	Can be modified	
Previous Password Check	Can be modified	
No of Password	Can be modified	
Password Length	Can be modified	Length of Password
Combinations	Select Yes or No	Combinations
Alpha Flag	Select Yes or No	If alpha flag is yes, Password allows alphabetical letters. Else it does not allow alphabetical letters
Numeric Flag	Select Yes or No	If Numeric flag is yes, Password allows numeric letters. Else Its does not allows numeric letters
Capital Letter	Select Yes or No	If yes, Password allows Capital letters. Else Its does not allows capital letters in password field.
Special Character	Select Yes or No	If Yes, Password allows Special Characters. Else Its does not allows Special character.
HOME	Click to visit the Home Screen	Return to the Home Screen
SUBMIT	Click to "Submit" the record	Return to Home Screen by displaying the Message "Record submitted successfully"
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.4.2 Service Charges and Fees

Bank can apply a standard fee structure to participants using the same service of the IPS. Charge-out of ongoing variable cost shall be linked, where feasible, to system usage.

It displays the following screen,

Services and Charge Fees		
The Bank shall apply a standard fee structure to participants using the same service of the IPS. Charge-out of ongoing variable cost shall be linked, where feasible, to system usage.		
Field	**User Action**	**Description**
Ref No	Displayed	Reference Number of Fees Name
Description	Displayed	Description of fees structure
Type	Displayed	Type of Payable method • Fixed • Variable
Criteria	Displayed	Payment Criteria
Fee	Displayed	Fees of each criteria

Services and Charge Fees		
The Bank shall apply a standard fee structure to participants using the same service of the IPS. Charge-out of ongoing variable cost shall be linked, where feasible, to system usage.		
Field	**User Action**	**Description**
Percentage	Displayed	Percentage of each criteria
Min	Displayed	Minimum amount
Max	Displayed	Maximum amount
Periodicity	Displayed	Periodicity • Monthly • Instant
Last Tried	Displayed	Last Tried
Next Due Date	Displayed	Next Due Date
Payable To	Displayed	Payable to
Amount	Displayed	Amount
Currency	Displayed	Currency
Script name	Displayed	Script name
Action	Displayed	Action it contains • Modify

Services Charges and Fees-MODIFY

Click Modify button in action menu, it is displaying the following screen.

After entering the relevant data click the Submit button, It displays the screen below,

Services Charges and Fees – MODIFY		
Field	**User Action**	**Description**
Reference Number	Display Protected	
Description	Can be Modified	Mandatory Alphanumeric.
Type	Can be Modified	Mandatory Alphanumeric Type of Payable method • Fixed • Variable
Criteria	Can be Modified	Mandatory Alphanumeric Payment Criteria
Fees	Can be Modified	
Percentage	Can be Modified	
Min	Can be Modified	
Max	Can be Modified	
Periodicity	Can be Modified	
Last Tried	Can be Modified	
Next Due Date	Can be Modified	
Borne By	Can be Modified	
Payable To	Can be Modified	
Amount	Can be Modified	
Currency	Can be Modified	
Script Name	Can be Modified	

Services Charges and Fees – MODIFY		
Field	**User Action**	**Description**
HOME	Click to visit the Home Screen	Return to the Home Screen
SUBMIT	Click to "Submit" the record	Return to Home Screen by displaying the Message "Modified successfully"
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.4.3 Bank and Branch master

IPS Participants Banks only displayed. It is containing Bank Agent and Bank Agent Account number. It helps to transfer amount to particular bank.

It displays the following screen,

- Bank and Branch Master-List
- Bank and Branch Master-Add
- Bank and Branch Master-Modify
- Bank and Branch Master-Delete

2.4.3.1   Bank and Branch master - List

Bank and Branch Master-List		
It Contains the list of banks participants the Instant Payment System		
Field	**User Action**	**Description**

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Bank and Branch Master-List		
It Contains the list of banks participants the Instant Payment System		
Field	**User Action**	**Description**
Bank Code	Displayed	Bank Code
Bank Name	Displayed	Bank Name
Bank Agent	Displayed	Agent of IPS Participant Bank
Bank Agent Account	Displayed	Agent Account number of Participant Bank
Address	Displayed	Address of Bank
Action	Displayed	It contains, • Modify • Delete
HOME	Click to visit the Home Screen	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.4.3.2 Bank and Branch master – ADD

Click ADD button to add the participants (Bank) in list of Bank and Branch Master. It displays the following screen.

| BANK AND BRANCH MASTER – ADD |
|---|
| New Banks can be added to the application. |

Field	User Action	Description
Bank Code	User Enter Bank Code	Mandatory Free Text Alphanumeric
Bank Name	Enter the Bank Name that must be alphanumeric up to 100(Maximum Characters up to 100)	Mandatory Free Text Alphanumeric
Agent Name	Enter Agent Name that must be alphanumeric up to 50	Mandatory Free Text Alphanumeric
Agent Account Number	Enter Agent account number that must be alphanumeric up to 100.	Mandatory Free Text Alphanumeric
Address	Enter Address that must be alphanumeric up to 500	Mandatory Free Text Alphanumeric
SUBMIT	Click to "Submit" the record	Return to Home Screen by displaying the Message "Bank Added successfully"
Cancel	Click to go back to Previous Screen	Return to the Previous Screen

After added the new Bank in application, the screen will appear below,

2.4.3.3 Bank and Branch master – MODIFY

Click MODIFY button to modify the participants (Bank) in list of Bank and Branch Master. It is displaying the following screen.

BANK AND BRANCH MASTER – MODIFY		
Banks can be modified to the application.		
Field	**User Action**	**Description**
Bank Code	Display Protected	
Bank Name	Can be Modified Enter the Bank Name that must be alphanumeric up to 100(Maximum Characters up to 100)	Mandatory Free Text Alphanumeric
Agent Name	Can be Modified Enter Agent Name that must be alphanumeric up to 50	Mandatory Free Text Alphanumeric
Agent Account Number	Can be Modified Enter Agent account number that must be alphanumeric up to 100.	Mandatory Free Text Alphanumeric
Address	Can be Modified Enter Address that must be alphanumeric up to 500	Mandatory Free Text Alphanumeric
HOME	Click to go Home Screen	Return to Home Screen by displaying the Message "Bank

BANK AND BRANCH MASTER – MODIFY		
Banks can be modified to the application.		
Field	**User Action**	**Description**
		Added successfully"
SUBMIT	Click to "Submit" the record	Return to Home Screen by displaying the Message "Bank modified successfully"
Cancel	Click to go back to Previous Screen	Return to the Previous Screen

After modified the record, the screen will appear below,

2.4.3.4   Bank and Branch master – DELETE

Click DELETE button to delete the participants (Bank) in list of Bank and Branch Master. It is displaying the following screen.

BANK AND BRANCH MASTER – DELETE		
Banks can be deleted to the application.		
Field	**User Action**	**Description**

BANK AND BRANCH MASTER – DELETE		
Banks can be deleted to the application.		
Field	**User Action**	**Description**
Bank Code	Display Protected	
Bank Name	Display Protected	
Agent Name	Display Protected	
Agent Account Number	Display Protected	
Address	Display Protected	
SUBMIT	Click to "Submit" the record	Return to Home Screen by displaying the Message "Bank deleted successfully"
Cancel	Click to go back to Previous Screen	Return to the Previous Screen

After the record deleted, the screen will appear below,

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2.4.4 Settlement Accounts

To maintain Payable, Receivable, Income, Expenses and BOM Settlement accounts.

It displays the following screen,

- Settlement Accounts-List
- Settlement Accounts-Modify

2.4.4.1 Settlement Accounts- List

The Screen will appear below,

Settlement Accounts-List		
It Contains the list of BOB settlement accounts.		
Field	**User Action**	**Description**
Account No	Displayed	Account Number
Name	Displayed	Name of Account
Account Type	Displayed	Type of Account
Currency	Displayed	Currency
Limit	Displayed	Settlement Limit
Debit Cap	Displayed	Debit Cab
Check Flg	Displayed	
Account Balance	Displayed	
Notional Balance	Displayed	

Settlement Accounts-List		
It Contains the list of BOB settlement accounts.		
Field	**User Action**	**Description**
Criteria	Displayed	
Remarks	Displayed	
Action	Displayed	It Contains, • Modify
HOME	Click to visit the Home Screen	Return to the Home Screen
BACK	Click to go back to Previous Screen	Return to the Previous Screen

2.4.4.2   Settlement Accounts- Modify

To modify the settlement account, click "Modify". System will display the settlement accounts list. Click on the settlement account to be modified the system will display the settlement account details**.** Then the fields will be available to modify. Modify the details and press **SUBMIT** button.

The screen will appear below,

Settlement Accounts-Modify
It Contains the list of BOB settlement accounts.

Field	User Action	Description
Account No	Can be Modified. Enter the Account number that must be numeric up to 14.	Account Number Mandatory Free Text Numeric
Name	Name can be modified. Name that must be alphanumeric up to 100	Mandatory Free Text Alphanumeric
Account Type	Account type Can be Modified Account Type must be alphanumeric up to 100	Type of Account
Currency	Display Protected. Default Currency "MUR"	Currency
Limit	Can be Modified Enter Settlement Limit	Mandatory Numeric
Debit Cap	Can be Modified. Enter Debit Cap.	Mandatory Numeric
Category	Can be Modified.	Optional Free Text Alphanumeric
Check Flg	Can be Modified	Optional Free Text Alphanumeric
Account Balance	Display protected	
Notional Balance	Display Protected	
Criteria	Can be Modified	Optional Free Text Alphanumeric
Remarks	Can be Modified	Optional Free Text Alphanumeric

Settlement Accounts-Modify		
It Contains the list of BOB settlement accounts.		
Field	**User Action**	**Description**
HOME	Click to visit the Home Screen	Return to the Home Screen
SUBMIT	Click to Save the modification	Return to the Home Screen with the message "Record Modified Successfully"
BACK	Click to go back to Previous Screen	Return to the Previous Screen

After Submitting the modified Record, the screen will appear below,

2.4.5 Business Hours

To maintain business hours like Clearing IPS Close Business day, IPS Start Business Day and Settlement.

It displays the following screen,

- Business Hours-List
- Business Hours-Modify
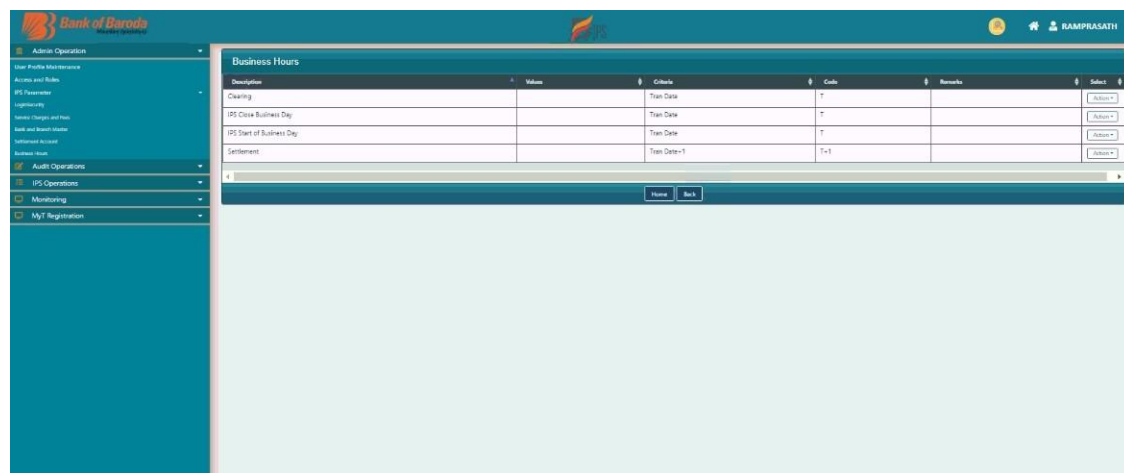
Business Hours- Modify

     To modify the business hours, click "Modify".   System will display the business hours list. Click on the business hours to be modified the system will display the business hours details**.** Then the fields will be available to modify. Modify the details and press **SUBMIT** button.

After modifying the record, the screen will appear below,

3   Audit Operation

    In Audit Operation includes the following modules

- User Login History
- Service Audits

3.1   User Login History

To display the User Login, Logout status and user activities like modification of User list, verify user list, cancel user list and reset the password. The screen will appear below,

3.2   Service Audits

To display modification list of parameters. The Screen will appear below,

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6. Change Password

Click LoginUserName in Action Panel. It displays dropdown. Then Click Change Password

Enter the relevant data and submit.

7. Logout

Click LoginUserName in Action Panel. It displays dropdown. Then Click Logout

Click Yes.

Sample for Bulk Transaction

Bulk Credit Transaction Sample(BulkCreditTransaction.xlsx)

Bulk Debit Transaction Sample(BulkDebitTransaction.xlsx)