

Hope you are keeping well.

Please note that our VCSe have not been provisioned, so we are unable to continue with the development work. However, we are making progress with the IRR analysis and design. During this phase, we have encountered the following queries and blockers. Kindly provide clarifications and the necessary details as soon as possible.

- What is the maximum number of records allowed in a single IRR file? What happens if the record count exceeds this limit?

Update –

Core is going to send two files per brand to DMH:

<Brand>_DDMMYY_HHMMSS_RTLCSI_LTR.IRR	→ Retail and C&I Simple
<Brand>_DDMMYY_HHMMSS_CIC_LTR.IRR	→ C&I Complex

All the letter records will be held in these 6 files (2 X 3 brands), there is no limit on records count or file size.

- What is the maximum size of an IRR file? What happens if the file size exceeds the limit? Will multiple files be sent to 2CP? If multiple files are sent for the same customer type, what naming convention will be used? Will a confirmation file be sent along with the main IRR file to indicate successful transfer?

Update –

Regarding “What is the maximum size of an IRR file? What happens if the file size exceeds the limit? Will multiple files be sent to 2CP?” – please refer to the answer of the previous question.

Regarding “If multiple files are sent for the same customer type, what naming convention will be used?” – I did not understand what you mean by customer type, but whatever letter data is sent in the files from Core to 2CP, they all need to be composed and sent to Paragon for printing.

Regarding “Will a confirmation file be sent along with the main IRR file to indicate successful transfer?” – yes there will be a confirmation file sent to indicate successful file transfer.

- How will files be transferred from the IRR system (NatWest On-Prem) to 2CP (NatWest AWS Cloud)?

Update – Core currently transfer the files to DMH using connect direct (SFTP). It will be simpler for Core if the same can be used to transfer files to 2CP.

- Could you provide a production-ready sample IRR file with masked PII data and sample values? The data file must be in a format acceptable to Messagepoint (XML, JSON, Delimited, or Columnar), which is required for template development.

Update – Three files attached here (Retail - 1) NWB_BOE_(NOV_NO)_V1.txt, C&I Simple - 1a) NWB - C&I_Simple_Letter_(Nov-N).txt, C&I Complex - 1a) NWB - C&I_Complex_Letter_(Nov-N).txt). I have also attached the interface spec (Core-DMH Layout for Retail and CI IRR.xlsx)

- Does IRR already have integration with GSS for file transfer? If not, could you arrange a call between the IRR, GSS, and 2CP tech teams to agree on the file format, size, and transfer mechanism?

Update – We don't have any IRR platform. Core does not send file to DMH via GSS, they send the files directly to DMH Unix servers using connect direct.

- Will 2CP receive both retail and commercial files at the same time?

Update – Yes both at same time.

- What validations need to be performed on the IRR file by 2CP? If none, please confirm.

Update –

1. Header date of the files should be current date.
2. Trailer record count should match the number of records in the file.

- Is there a specific naming convention for IRR files for both retail and commercial letters?

Update – see the first question's answer.

- Could you provide a list of variable names with data types in the IRR file, specifying mandatory and non-mandatory fields?

Update – please refer to the interface spec.

- Please confirm the layout for commercial letters. For retail letters, we will proceed with the layout confirmed by you.

Update – Requirement document with updated C&I rules attached here (Interest Rate Reduction Communication - Requirement Document v0.2.docx).

- Could you provide existing PDF output samples for both retail and commercial letters, covering all possible conditions/combinations?

Update – Please refer to the rule documents which should provide information about all the possible combination of letters. The current letters are composed and printed by Paragon with live customer data, there are no samples of them available to us.

- What digital assets (e.g., images, logos, signatures) will be used in both retail and commercial letters?

Update – I have attached a sample letter from DMH dev (L53.pdf). Hope this helps to identify the digital assets.

- What are the header and footer details for both retail and commercial templates?

Update – This should be standard header and footer which the bank uses for all letters, nothing specific for IRR.

- What is the naming convention for output files?

Update – Assuming this is referring to output files to Paragon, this should be discussed and agreed with Paragon.

- Please specify any MI and report-related functional requirements.

Update – At the moment the only requirement we have is to keep a log of which customers have been contacted for a particular rate reduction communication.

- What are the IRR-specific non-functional requirements, such as throughput, performance, and security?

Update – 5 hours to compose all letters (~1 million) and get the files ready to be sent to Paragon.

- What happens if IRR files are sent but not received by 2CP?

Update – Until and unless the Bank's SFTP/Connect Direct system is entirely down, I am not sure how this can happen. But ideally on any given night if the files don't arrive by 5 am, an incident should be raised.

- Our understanding is that 2CP will filter out faulty records and process only valid records for final output generation. Please confirm if this is correct and explain how faulty records should be handled.

Update – There is no such process being built into DMH. If there a mandatory field which has not provided by Core, the 2CP shouldabend, raise an incident, request Core to fix the issue and resend the files.

Thank you for your attention to these matters. We look forward to your prompt response.