**Problem 1**: when the originator initiated an online transfer request for a non-card/ loan account, while confirming the payment, bank webservices encountered technical failure yet the record for this account was not written in fallback table for future processing

Error handling Solution – Validate relationship of other DB table entity mapping with the fallback table

Description:

* If non-card account data is not present, add full non-card account data in the ‘account database table’ where the ‘fallback database table’ is doing first level of validation.
* Once these non-card accounts are present in ‘account database table’ validation is successful. Only then write data in ‘fallback database table’.
* When the webservices is up and running again, technical retry should be performed. Records from fallback database table should be moved to actual accounting table and payment should be processed successfully. Ensure that the payment record from fallback table is deleted instantly to avoid ‘double booking’.
* Meanwhile the originator should be informed about the technical failure and give a message to hold on for repeating payment for stipulated time/ ‘x’ number of retries when the retry is done.

**Problem 2**: when the originator initiated an online transfer request for a card account, while confirming the payment, bank webservices encountered technical failure

Error handling Solution – Perform ‘x’ technical retries when webservices are available

Description:

* Data is saved in originator bank ‘fallback database table’.
* When the webservices is up and running again, records from fallback database table should be moved to actual accounting table and payment should be processed successfully. Ensure that the payment record from fallback table is deleted instant to avoid ‘double booking’.
* Meanwhile the originator should be informed about the technical failure and give a message to hold on for repeating payment for stipulated time/ ‘x’ number of retries when the retry is done.

**Problem 3**: when the originator initiates online transfer, validation of account fails and can produce a generic error of technical issue

Error handling – Map unique reason codes for each separate issue for better understanding of customer

Description:

|  |  |
| --- | --- |
| Error description | Error code |
| Insufficient funds in account | AB01 |
| Account not active | AB02 |
| Account closed | AB03 |
| Internal server error | AB00 |