MMF-BillDesk ECS Process Flow Using SFTP

MMF and BillDesk use SFTP server for sharing files related to ECS Mandates and payments for processing bills of MMF Customers. Details of this setup and process are as follows:

SFTP Server:

- Located on MMF Server
- IP and Credentials for accessing the server are shared privately with Billdesk
- File Structure on SFTP is as follows:
    - / : Root or home folder on SFTP server. This is the default folder user is logged into
    - /MMFECSFiles : Folder containing sub-folders for specific files
    - /MMFECSFiles/TransmittalSheet : Folder for Transmittal Sheets
    - /MMFECSFiles/TransmittalSheet/MMF : Folder containing TS files generated by MMF
    - /MMFECSFiles/TransmittalSheet/BillDesk : Folder containing TS files generated by BillDesk
    - /MMFECSFiles/MMFECSRegistrationFiles : Contains P1 files generated by BillDesk
    - /MMFECSFiles/MMFECSDebitSendListFiles : Contains P2 files generated by MMF for payment requests
    - /MMFECSFiles/MMFECSDebitSendListFiles : Contains P3 files generated by BillDesk as a response for P2 files

File Formats:

File formats are as per the attached files.

File names format are as follows:

- Transmittal Sheet: "dd-mm-yyyy.xlsx"
- P1 Files: "MMF_ECS_REG_YYMMDDHHMMSS.txt"
- P2 File: "MMF_ECS_DEBIT_YYMMDDHHMMSS.csv"
- P3 File: "MMF_ECS_PAYMENT_STATUS_YYMMDDHHMMSS.xlsx"

Process Flow:

Detailed process flow is explained in the diagram below:

* Locations mentioned in the diagram refer to the SFTP server file paths.

* The dotted line separates the MMF and BillDesk Activities in the flow. Left column lists MMF actions and right one lists BillDesk actions.

MMF	BillDesk

Generate TS file
- File name dd-mm-yyyy.xlsx
- Location: /MMFECSFiles/TransmittalSheet/MMF/

Read TS Files
- from location: /MMFECSFiles/TransmittalSheet/MMF/
- Read only current date file

Process the Manadate
- Generate P1 File
- Put at: /MMFECSFiles/MMFECSRegistrationFiles/

On Approval
- Generate TS file for Mandates approved today
- Filename dd-mm-yyyy.xlsx for current date
- Use lot number as originally assigned for each of the customer

Read TS Files
- from location: /MMFECSFiles/TransmittalSheet/BillDesk/
- Read Current date named file
- Check for the column 'Status'
- Update Status in MMF Database
- Also update 'Remarks' in case of Rejection from 'remarks' column

Put the TS file on SFTP
- Location: /MMFECSFiles/TransmittalSheet/BillDesk/

Generate P2 files
- for the bills pending with approved Mandates
- Put P2 files at: /MMFECSFiles/MMFECSDebitSendListFiles/

Read and process P2 files
- from: /MMFECSFiles/MMFECSDebitSendListFiles/

Read Payment Status from P3 files
- at location: /MMFECSFiles/MMFECSDebitPaymentFiles/
- Update Database with payment status

Generate P3 Files
- Put the file at: /MMFECSFiles/MMFECSDebitPaymentFiles/