

Guideline for Creating ISO PMT Files


Prepared for
Customers and Partners

Project
OPplus Payments

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Description of Icons



Information – Indicates sections which include important information to be considered by the user.



Reminder – Reminds the user of already mentioned information or processes which enable the user to achieve optimized results.



Tip – Indicates sections which assist the user to apply the functionality correctly.



Warning – Signifies information of high importance to be considered in order to avoid any errors.

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OPplus and ISO 20022

ISO 20022

The standard format **UNI**versal **FIN**ancial **IND**ustry (UNIFI) Message Scheme ISO 20022, hereinafter called as “ISO Payment“, is increasingly used in global payments. The already established SEPA format is also based on ISO 20022 UNIFI, with the restriction to EUR payments, fee bearer SLEV (= **S**ervice**L**evel) and the exclusive use of IBAN and BIC in SEPA messages.

These restrictions do not exist for ISO Payment. However, other information may be required, depending on the circumstances in the countries and currencies involved in the payment transaction. Also accompanying information, such as fee settings, additional store numbers or similar may be transferred.

Integration in OPplus

The OPplus Payments module offers the ISO PMT payment type code which is used to create payment files in the ISO 20022 format.

The above mentioned ISO payment options are provided in OPplus in the **Payment Schemes Orderer Bank** and **Payment Schemes Transactions**.

Payment Schemes Orderer Bank

The orderer bank scheme offers the basic settings so that the beneficiary bank accepts the payment file. This is also required for SEPA payments if the default values of the Payments module do not meet the current requirements of the bank institute.

Payment Schemes Transactions

The transaction scheme which comes additionally with ISO Payment also offers the option to separately adjust the payment file output for the source and destination countries involved in the transaction (or a special bank in the destination country, if applicable). This way, it is ensured that the information required to process the transaction are included in the payment file.

If a condition is not met, the system will probably show an appropriate error in the payment proposal preventing payment file creation.

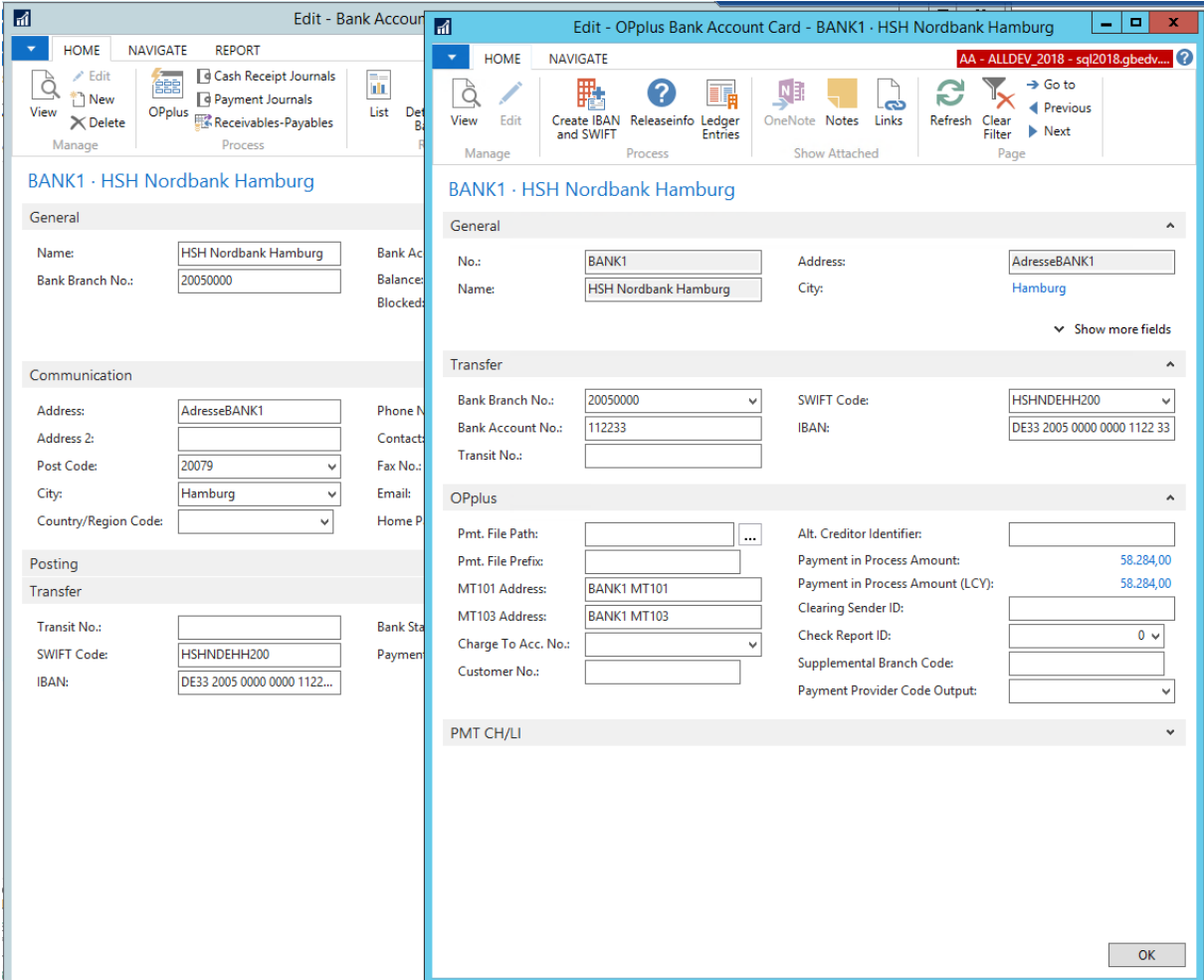
Without a transaction scheme, the SEPA requirements apply for ISO PMT: IBAN and BIC as internal convention for existing customers.

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Example

Transfer from Germany (DE) to the United States (US)

Bank Account



The image shows two overlapping screenshots of the OPplus software interface for editing a bank account. The background window is titled 'Edit - Bank Account' and the foreground window is titled 'Edit - OPplus Bank Account Card - BANK1 · HSH Nordbank Hamburg'.

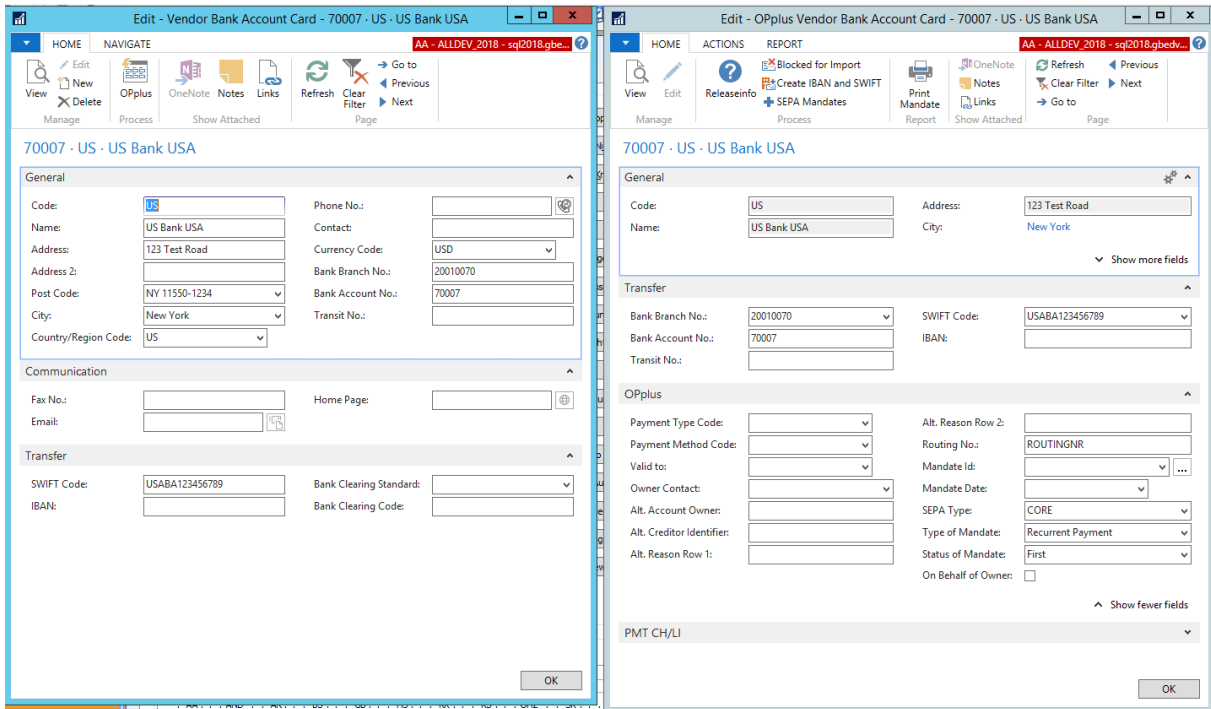
Background Window (Edit - Bank Account):

- General:** Name: HSH Nordbank Hamburg, Bank Branch No.: 20050000.
- Communication:** Address: AdresseBANK1, City: Hamburg.
- Posting:** Transfer section with fields for Transit No., SWIFT Code (HSHNDEHH200), and IBAN (DE33 2005 0000 0000 1122...).

Foreground Window (Edit - OPplus Bank Account Card - BANK1 · HSH Nordbank Hamburg):

- General:** No.: BANK1, Address: AdresseBANK1, Name: HSH Nordbank Hamburg, City: Hamburg.
- Transfer:** Bank Branch No.: 20050000, SWIFT Code: HSHNDEHH200, Bank Account No.: 112233, IBAN: DE33 2005 0000 0000 1122 33.
- OPplus:**
 - Pmt. File Path: [empty]
 - Pmt. File Prefix: [empty]
 - MT101 Address: BANK1 MT101
 - MT103 Address: BANK1 MT103
 - Charge To Acc. No.: [empty]
 - Customer No.: [empty]
 - Alt. Creditor Identifier: [empty]
 - Payment in Process Amount: 58.284,00
 - Payment in Process Amount (LCY): 58.284,00
 - Clearing Sender ID: [empty]
 - Check Report ID: 0
 - Supplemental Branch Code: [empty]
 - Payment Provider Code Output: [empty]
- PMT CH/LI:** [empty]

Vendor Bank Account



Procedure

1. Create a vendor payment proposal for the desired foreign payments. The error message "IBAN may not be empty" appears as the system checks if SEPA requirements are met (see above).

Payment Proposal List Type to filter (F3) | Account

Account Type	Account No.	Document No.	Name	Pmt. Currenc...	Bank Code	Orderer Bank Suppl. Bran...	Search Name	Post Code	City	Error text
Vendor	70007		Name 70007 USD	USD	US			70007	Ort 70007	IBAN must not be empty.

2. Create a scheme in the **Payment Schemes Transactions** and specify that payments from DE (orderer bank) to US (beneficiary bank) are transferred by using the bank account number (BBAN) and not the IBAN:


Pmt. Transaction Schemas Type to filter (F3)

Payment Type Code	Country/Region Code Ben. Bank	Ben. Bank BIC/S...	Country/... Code Ord. Bank	Ben. Bank Code required	Content Ben. Bank Code	Ben. Bank BIC mandatory	Ben. Bank Account required	Content Ben. Account No.	Ord. Bank Code required	C B:
ISO PMT	US		DE	Yes			Yes	Bank Account No. (BBAN)		▼

3. Delete the payment proposal header and fill in the payment proposal header again:

Payment Proposal List Type to filter (F3)

Account Type	Account No.	Document No.	Name	Pmt. Currenc...	Bank Code	Orderer Bank Suppl. Bran...	Search Name	Post Code	City	Error text
Vendor	70007		Name 70007 USD	USD	US			70007	Ort 70007	

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4. Proceed in the same way for any other error message.
5. Basically, the following applies: You need to clarify with both the ordering and the beneficiary bank what type of information need to be transferred in the payment file for the transactions to be performed.

Set up the transaction scheme accordingly. For detailed information on individual fields and XML tags which are controlled via these fields, please refer to the OPplus Payments manual.

6. Create the payment file and transfer it to the bank.
7. If appropriate, adjust the scheme according to the feedback of the bank institutes.



In addition to the already provided options, e. g. use of IBAN or bank account no., also a number of bank-specific setttings may be required. These settings are defined by each bank which usually require individual programming.




Specify together with your customer the countries the transfers are made from/to. Create the payment schemes transactions accordingly and clarify with the involved banks which data is needed to process a file according to ISO 20022.



Basically, all settings must be specified with the utmost care and be backed up after completing the test runs. A single wrong field setting may already result in rejecting the entire file or a single transaction, whereas “wrong“ and “correct“ may vary in a considerable manner, depending on the banks and countries involved.

Furthermore, it is recommended to agree on the performance of test files with the bank before going live with the specified settings.

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For more information about OPplus, please refer to
<http://www.opplus.de>
and
<http://www.gbedv.de>



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Last update: November 24, 2017

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