

JANUARY 7<sup>TH</sup>, 2022

**BUSINESS REQUIREMENT DOCUMENT**  
RTGS

### Introduction:

#### Background:

RTGS STP Utility is a real-time application interface for processing of large value interbank remittance transactions as per the policies and procedures of Central Bank. The transactions are processed on Gross basis and can be linked with the Central Bank RTGS system; this minimizes the systemic risks that are inherent in large-value net settlement systems.

This BRD is being submitted in order to have an automated solution for processing of large value interbank remittance transactions in real-time and secure way.

#### Requirements:

The solution should have the following functionalities:

- RTGS STP Utility (Complete end to end- Incoming & Outgoing funds)
- RTGS Interface for Supported MT Messages (MT-102, MT-103 & MT 202)
- RTGS Message Verification
- RTGS Message Validation
- RTGS Message Processing & Generation
- RTGS Message Response
- Message Cancellation
- Message Inquiry (MT-199)
- Message Queues Dashboard (STP / Non- STP)
- Supported MT Messages (Financial, Non-Financial, Responsive)
- User Management Module
- Complete Audit Trail
- Out of the Box Reports (RTGS charges, FED, Depox Balances Reconciliation)
- Integration with Core Banking System

In addition, following requirements should be in the RTGS solution:

- **MT Generation:** RTGS option would be available in CBS/ Auto Banker (ABIII) after integration with ABIII. From there branch can be selected and message type can be selected. Once selected all relevant fields would be available and mandatory fields are required to continue. From 58A beneficiary name/ bank shall be selected. It is the same BIC directory as shared by SBP. Branch creating MT should only see message type 102 and 103 and should only see their selected branch (from the branch user has login only that branch should be visible). If user goes to other branch and generated from there it would not be allowed. Only HO users shall be allowed to create RTGS entries from any branch. This is a pre-deployment requirement. This is major FINCA requirement. User shall be granted rights and if user generates message within time limit it shall be generated. In case of exceeding limit, authorization shall be required. There shall be double authorization; this is FINCA requirement. For branches MT 102 and 103 will be completed by following 3 steps such as (1) Preparation (2) Verification both at Branch level and (3) Authorization will be done at HO level.

## Business Requirement Document: RTGS

- **Authorization:** In pre-authorization phase, application can be created, edited or cancelled. Four-eye authorization principle is already implemented in Auto RTGS in which one user inputs and the other approves. The bank required six-eye authorization in which one user shall input and two users shall be required for verification and authorization. At the time of application all details shall be available for review once transaction is reviewed. If authorization is granted, and transaction is approved text file shall be generated in OUT folder and PRISM shall automatically collect this transaction. This can also be reverted by 'send to operator' by treasury.
- **Controllers:** Controllers in STP and non-STPs are same.
- **MT Review:** There shall be an option for Treasury in HO to review MT created by branches; after review it will be treasury's decision to authorize MT or revert back. If an MT is reverted then it would be cancelled from cancellation interface. Message would be written however after cancellation financials would be automatically reverted in core banking solution. Batch would be selected and 99 shall be marked. Entry that is being cancelled is generated at branch level.
- **Charges:** Charges can be defined branch wise. RTGS charges will be defined branch wise due to FED difference in provinces.
- **MT Generation Cut-off time:** There is also an option to disable this window for MT generation for branches after cut-off time. After cut-off time, branches won't be able to generate/ save MTs. Limit for branches can also be established from SWIFT parameters.
- **Reports:** There shall be customizable reports as per Treasury's requirements such as Charges, Payables, Income, 102, 103 and cancelled reports. Format of these required reports are shared in annexure. **We also need a universal query whereby we can extract reports as per our need.**
- **Timestamp:** As soon as transaction is processed then charges with timestamp should be immediately available.
- **Case in which A/C No. or Title is wrong:** If account number or title of account is wrong, 199 shall be generated by receiving bank. Through controller this MT should land to the same branch which generated the MT; branches would be able to read and rectify.
- 
- **Dashboard:** In Dashboard information of incoming & pending outgoing, waiting, not acknowledged MTs shall be viewable. These can be viewed date wise.
- **IN/ OUT Folder:** Similarly, as there is OUT folder there shall also be an IN folder. Auto Upload application shall go through IN folder and fetch them to AutoRTGS. Once fetched into AutoRTGS, Treasury user can review and decide action about incoming MTs. All details of incoming MT shall be viewable.
- **MT Editing:** Option to change account number of incoming should be unchecked/ disabled as per Head RTGS' input. If an incoming MT is wrong, then 199 shall be generated. If amendment

## Business Requirement Document: RTGS

request is received then account number can be amended and this option shall be allowed with proper authorization.

- **Incoming MT:** Incoming MT 102 and 103 will land at Controller workstation, it will hit the treasury blotter (SBP account) in the system and ultimately it needs to be routed to the concerned branch through auto sweep adaptor for processing and crediting concerned customer accounts in branch.
- **Treasury Own Trades:** Treasury own trades i.e. Call Lending, Call Borrowing – Generation of auto MT 202 along should be prepared by system based on MM deal input i.e. Call Lending and Call Borrowing maturity and their reports should be provided. Call Lending at the time of start of deal and for Call Borrowing at the time of maturity MT 202 should be auto prepared by system.
- **Duplication provision:** Duplications Provision for generation of Duplication message (in case of Network or connectivity failure) is required. It should be allowed through proper authorization.

## Annexure 1 – Report Formats

### A. STP Customer Report:

XYZ Bank											
File Name	Reference	Date	Curr	Amount	Customer Account#	Customer Title	Beneficiary	Beneficiary Account	Beneficiary Title	Status	Remarks

### B. Customer Charges Report

RTGS Transaction											
[Entry Date From 27/01/2020]		[Entry Date To 27/01/2020]									
S#	Upload#	SBL	Transaction	Message	58A	32A	SBP Charges	SBL Charges	FED		
		Transaction #	Type	Type							
		16 Character	Code		A/c Type	Date	Amount				

Ordering Customer (50K)				
A/C Num	Customer	Bank	Branch	City
34	Name	Name	Name	
Characters	35	35	35	
	Characters	Characters	Characters	

Beneficiary Customer (59)				
A/C Num	Customer	Bank	Branch	City
34	Name	Name	Name	
Characters	35	35	35	
	Characters	Characters	Characters	

Sender to Receiver information(72)				Regulatory	User	Auth
Remarks (1)	Remarks (2)	Remarks (3)	Remarks (4)	Reporting		
33	33	33	33	(77B)		
Characters	Characters	Characters	Characters			

### C. Customer RTGS Inward

								Printing Time	18:48:19
<b>Inter Branch Transfer [ Authorized ] - [ INWARD TT INTERBRANCH ]</b>								Page #	1/1
								Report ID	
								User ID	SAJJAD
<b>S#</b>	<b>Trans. #</b>	<b>Branch</b>	<b>CP Code</b>	<b>R. Code</b>	<b>Entry Date</b>	<b>Name of Customer</b>	<b>Amount</b>	<b>User</b>	<b>Auth</b>
1	17798120	0111 - BAHRIA	NBP	INWTT	28-Jan-20		46,340.00	Sysadmin1	VERSHA
2	17797520	0111 - BAHRIA	BAH	INWTT	28-Jan-20		600,000.00	Sysadmin1	Sysadmin1
3	17797620	0111 - BAHRIA	HBL	INWTT	28-Jan-20		1,000,000.00	Sysadmin1	Sysadmin1
4	17797820	0111 - BAHRIA	HABIBMET	INWTT	28-Jan-20		1,100,000.00	Sysadmin1	Sysadmin1
5	17798420	0111 - BAHRIA	NBP	INWTT	28-Jan-20		100,000.00	Sysadmin1	VERSHA
<b>Total :</b>							<u><b>2,846,340.00</b></u>		
						** End of Report **			

## D. Customer RTGS Outward

Samba Bank Limited											
										Printing Date	27-Jan-20
										Printing Time	15:11:47
Inter Branch Transfer [ Authorized ] - [ BRANCH CUSTOMER OUTWARD ]											
										Page #	1/1
										Report ID	SAJJAD
										User ID	
S#	Trans. #	Branch	CP Code	R. Code	Entry Date	Reference	Name of Customer	Charges	Amount	User	Auth
1	17768520	0111 - BAHRIA CON BOP		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(50,000,000.00)	Sysadmin1	Sysadmin2
2	17768720	0111 - BAHRIA CON MCB		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(50,000,000.00)	Sysadmin1	Sysadmin2
3	17769020	0111 - BAHRIA CON NBP		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(40,000,000.00)	Sysadmin1	Sysadmin2
4	17769120	0111 - BAHRIA CON MEEZAN		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(150,000.00)	Sysadmin1	Sysadmin2
5	17776620	0111 - BAHRIA CON UBL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(170,000.00)	Sysadmin1	Sysadmin2
6	17777520	0111 - BAHRIA CON SCB		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(200,000.00)	Sysadmin1	Sysadmin2
7	17777620	0111 - BAHRIA CON BAFL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(1,139,101.39)	Sysadmin1	Sysadmin2
8	17777720	0111 - BAHRIA CON HBL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(950,000.00)	Sysadmin1	Sysadmin2
9	17777820	0111 - BAHRIA CON MEEZAN		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(100,000.00)	Sysadmin1	Sysadmin2
10	17777920	0111 - BAHRIA CON MEEZAN		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(100,000.00)	Sysadmin1	Sysadmin2
11	17778020	0111 - BAHRIA CON MEEZAN		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(1,500,000.00)	Sysadmin1	Sysadmin2
12	17778120	0111 - BAHRIA CON BAH		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(2,800,000.00)	Sysadmin1	Sysadmin2
13	17778220	0111 - BAHRIA CON UBL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(400,000.00)	Sysadmin1	Sysadmin2
14	17778320	0111 - BAHRIA CON BAH		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(100,000.00)	Sysadmin1	Sysadmin2
15	17778520	0111 - BAHRIA CON SCB		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(88,000,000.00)	Sysadmin1	Sysadmin2
16	17778620	0111 - BAHRIA CON HBL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(50,000,000.00)	Sysadmin1	Sysadmin2
17	17783120	0111 - BAHRIA CON BAFL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(30,000,000.00)	Sysadmin1	Sysadmin2
18	17783320	0111 - BAHRIA CON BAFL		BRCUST OT	27-Jan-20	AUTO OUTWARD		0.00	(20,000,000.00)	Sysadmin1	Sysadmin2
Total :									(335,609,101.39)		
						** End of Report **					

### E. Message Detail

Bank Name: ASD Bank  
 Report ID: rpt\_message\_queue\_detail  
 Period From: 01/01/2019 To : 01/01/2019

Bank Date: 23/01/2020  
 Print Date: 01/2020 15:44:42

#### Messages Detail

Sr. #	Reference	MT Type	Value Date	Amount	Sender BIC	Receiver BIC	Creation Date
<u>OUTGOING MESSAGES</u>							
<u>Category: AWAITING MESSAGES</u>							
1	AIB20201147449	202	01/01/2019	2,500,000.00	EGIBPKKA	UNILPKKA	01/01/2019 10:54:21

Total for Awaiting Messages : \_\_\_\_\_  
 Grand Total for Outgoing Messages: 2,500,000.00

2,500,000.00 INCOMING MESSAGES

<u>Category: INCOMING MESSAGES</u>							
1	FBR3A	202	01/01/2019	7,888,863.00	MBPLPKKA	EGIBPKKAXXX	01/01/2019 11:06:35

Total for Incoming Messages : 7,888,863.00  
 Grand Total for Incoming Messages: 7,888,863.00  
 Total Amount: 10,388,863.00



## F. Outgoing MT

FINCA MICRO FINANCE BANK					
MT-202		Outgoing			
S.No	Reference No	Name of Bank to Funds Transfer	Amount	Value Date	Charges
1	FINCA/002/2019	Zarai Taraqiyati Bank	207,057,534	24-Jan-20	200.00

FINCA MICRO FINANCE BANK							
MT-103		Outgoing					
S.No	Reference No	Name of Branch	Name of Ord. Customer	Amount	Name of Bank to Funds transfer	Charges	Value Date
1	FINCA/001/2020	Settelite Town Rawalpindi	Murtaza Sarwar	15,000,000	NRSP Microfinance Bank	300.00	16-Jan-20
2							
3							9.00 a.m. 2.00 p.m. 200 Plus FED
4							2.00 p.m. 3.30 p.m. 300 Plus FED
5							3.30 p.m. 4.30 p.m. 500 Plus FED

FINCA MICRO FINANCE BANK							
MT-102		Outgoing					
S.No.	Reference No.	Name of Branch	Name of Ord. Customer	Amount	Name of Bank to Funds transfer	Charges	Value Date
1	FINCA/001/2020						
							9.00 a.m - 4.30 p.m. 25.00 Plus FED

## G. Incoming MT

<b>INCOMING 202-MTs</b>				
<b>S.No</b>	<b>Reference No</b>	<b>Name of Bank from Funds Transfer</b>	<b>Amount</b>	<b>Value Date</b>
1	0214-S2-191227	Soneri Bank Ltd	1,000,000	27-Dec-19
2	ZTBLTDRFINCA	Zarai Taraqiati Bank	200,000,000	27-Dec-19

<b>INCOMING 103-MTs</b>						
<b>S.No</b>	<b>Reference No</b>	<b>Name of Customer</b>	<b>Name of FINCA Branch</b>	<b>Name of Bank from Funds Transfer</b>	<b>Amount</b>	<b>Value Date</b>
1	10012832108T1	Artistic Milliners Pvt. Ltd	Rawalpindi Settelite Town	Bank Al Habib Ltd.	1,000,000	2-Jan-20

<b>INCOMING 102-MTs</b>						
<b>S.No</b>	<b>Reference No</b>	<b>Name of Customer</b>	<b>Name of FINCA Branch</b>	<b>Name of Bank from Funds Transfer</b>	<b>Amount</b>	<b>Value Date</b>
1	0477/200107/001	FINJA Pvt. Limited	Clifton Branch Karachi	Bank Al Falah	100,000	7-Jan-20
2	HMB7330681	Taiga Apparel Pvt. Ltd	Mall Road, Lahore	Habib Metropolitan Bank Ltd	367,000	17-Jan-20

## H. RTGS Transactional Report

Bank Name: ASD Bank									
Report ID: rpt_ack_nak_pending_trans									
Period From: 01/01/2019 To : 01/05/2019				RTGS OUTGOING TRANSACTIONS REPORT (SUMMARY)				Print Date: 23/01/2020 15:46:19	
S.No	Transaction Code	Transaction Date	Senders Reference	Amount	Party Identifier	Ordering Customer Name	Funds Transferred To Bank	Funds Credited - Customer Name	
<u>MT-102</u>									
1	00	02/01/20	AIB10204567510	750,000.00	/0102428018019	MUZAMMAL HU	UBL PAKISTAN	ZAHEER ALI	
=====									
Bank Name: ASD Bank									
Report ID: rpt_ack_nak_pending_trans									
Period From: 01/01/2019 To : 01/05/2019				RTGS INCOMING TRANSACTIONS REPORT (SUMMARY)				Print Date: 23/01/2020 15:46:19	
S.No	Transaction Code	Transaction Date	Receivers Reference	Amount	Party Identifier	Ordering Customer Name	Funds Transferred From Bank	Funds Credited to Customer Name	
<u>MT-102</u>									
#####			AIB10204567510	550,000.00	/0102428018019	HUSSAIN ALI	SONERI BANK LT	AKBAR ALI	

## I. STP Customer RTGS Report

<b>Samba Bank Limited</b>											
STP RTGS Outward											
File Name	Reference	Date	Curr	Amount	Customer Account#	Customer Title	Beneficiary BIC	Beneficiary Account	Beneficiary Title	Status	Remarks
MSG.20025BKB	TF19357188130	27-Jan-2020	PKR	1,921,001.94				BANK AL HABIB LTD		Unsuccessful	Counter Party Not Found! Field 50K is Missing! File
MSG.20025N12	TF19329640800	27-Jan-2020	PKR	2,603,812.00				BANK ALFALAH		Unsuccessful	Counter Party Not Found! Field 50K is Missing! File
MSG.200258JN	TF19296537466	27-Jan-2020	PKR	2,097,576.00				BANK AL HABIB LIMITED		Unsuccessful	Counter Party Not Found! Field 50K is Missing! File
MSG.200273Z9	TF19296857500	28-Jan-2020	PKR	1,777,513.00				BANK AL HABIB		Unsuccessful	Counter Party Not Found! Transaction Date Not E
MSG.200275V1	TF19288822296	28-Jan-2020	PKR	1,265,442.00				BANK AL HABIB		Unsuccessful	Counter Party Not Found! Transaction Date Not E
MSG.2002759L	FT200270YX6N	27-Jan-2020	PKR	50,000,000.00			BPUNPKKA	PK63BPUN5710	SACHAL ENGIN	Successful	Auto Upload File
MSG.200278SL	FT20027YNM51	27-Jan-2020	PKR	50,000,000.00			MUCBPKKA	PK47MUCB012	PK LIVE STOCI	Successful	Auto Upload File
MSG.20027RYH	FT200276K9G2	27-Jan-2020	PKR	40,000,000.00			NBPAPKKA	PK73NBPA036	KHYBER TOBA	Successful	Auto Upload File
MSG.20027JDK	FT20027R84X5	27-Jan-2020	PKR	150,000.00			MEZNPKKA	PK15MEZN004	NAEEM T ARIQ	Successful	Auto Upload File
MSG.20027XZR	FT20027R6CNE	27-Jan-2020	PKR	170,000.00			UNILPKKA	PK58UNIL0109	RASHID AKBAL	Successful	Auto Upload File
MSG.20027W6E	FT20027Y1ZLS	27-Jan-2020	PKR	200,000.00			SCBLPKKX	PK26SCBL0000	SYED AMEEN I	Successful	Auto Upload File
MSG.20027RF3	FT20027FZHNS	27-Jan-2020	PKR	1,139,101.39			ALFHPKKA	PK77ALFH0032	WAJAHAT AL	Successful	Auto Upload File