



NOUVOBANQ

Seychelles International
Mercantile Banking Corporation Ltd

Nouvobanq S.I.M.B.C.

Payment Gateway

(Electronic Payments Processing)

Revision History

Revision	Drafted By	Review By	Date
V 1.0	Mohammad Asif (Head IT)		13-MAR-2013

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1. Introduction

Nouvobanq Payment Gateway is an electronic payment service being offered to customer having bulk transactions every month e.g.

- a. Salary Transfers
- b. Pension Payments
- c. Vendor Payments
- d. Utility Bill Collections
- e. Misc. Payments

Payment processing will be based on Excel upload file, and file sharing will be by email and password protected.

2. Subscription

Subscription process is very simple, corporate/customer has to register for this service and Nouvobanq will allocate corporate ID & Password.

Corporate ID will be part of electronic file data and password will be used to securely transfer/share the file.

3. Processing Request

Every registered corporate/customer has to raise the Processing Request with electronic file attached to email and send to Nouvobanq email address paymentgateway@nouvobanq.sc. File will be processed by Payment Gateway Processing department.

Processing Request Format e.g.

TOTAL DEBIT AMOUNT	400,000
NO OF DEBIT TRANSACTIONS	10
TOTAL CREDIT AMOUNT	400,000
NO OF CREDIT TRANSACTIONS	2

TOTAL DEBIT should be equal to TOTAL CREDIT

4. Response

Payment Gateway processing department will process the file and send the response to corporate/customer will status report. Status report will show the successful entries effected to

required accounts and reference number generated for transaction. This status report will serve the purpose of debit & credit confirmation.

5. Security

File sharing between corporate/customer and bank has to be in secure way, EXCEL file has to be wrapped in password (provided by Bank to corporate/customer) protected ZIP/RAR format.

Excel file name e.g.

NVBPG_CORPID_DATE_REVISION_NUMBER.XLSX

Where

NVBPG	is	Nouvobanq Payment Gateway
CORPID	is	Corporate ID assigned to corporate/customer during subscription
DATE	is	Value Date of transaction in format (DD-MMM-YYYY) e.g 13-MAR-2013
REVISION_NUMBER	is	Sequence number of File incase more than one files are sent for processing
_ (underscore)	is	Space filler, File name should not have spaces

6. Upload File Format

Following mandatory information should be part of Upload file. Column Name & Data Type format should remain intact, case else file can be rejected by system.

i. CORPID	Corporate/Customer ID
ii. ACCOUNT_NUM	Account Number
iii. ACCOUNT_NAME	Account Name
iv. CCY	Currency in ISO Alpha code e.g SCR, USD etc.
v. AMOUNT	Amount in Currency mentioned above
vi. DRCCR_IND	Debit /Credit Indicator, possible values are D or C
vii. NARRATION	Transaction description, will appear on debit & credit account statement