# The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)

## ICIEC Takaful System

### ESKA® Business Manager – Financial System
### Financial Integration Document

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Prepared By

ESKADENIA SOFTWARE

Proprietary and Confidential



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# Contents



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# Document History

| Document Version | Date | Summary of Changes | By | Department |
|---|---|---|---|---|
| 0.1 | 22.07.2019 | Document Creation | Amer Kayyali | ESK/ES |
| 1 | 29.07.2019 | Baseline | Laisan Mobaideen | ESK/INS |
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# Scope

## Identification

This document shall be referred to hereafter as the Financial Integration Document.

## Purpose

This document states The Islamic Corporation for the Insurance of Investment & Export Credit (ICIEC) needed integrations with ESKADENIA's **ESKA® Business Manager** with SAP, REUTERS and SWIFT.

## Document Overview

This document mentions all the needed technical integration between **ESKA® Business Manager – Financial** and other systems and components that ICIEC uses (SAP, REUTERS and SWIFT).
This document mentions each type of integration with the impact on the system with all cases and scenarios that could occur.

## Liability

Approval and validation personnel signing the different integration areas commit to the contents of this document as it is being the only collective reference for identified system integration functions. Any new requirements other than the mentioned below shall be treated as a change request, and to be provided post the project closure.

The scope is to deliver all what is mentioned in this document and for any bugs or performance issues we will fix it without any change request, also during our testing on site if we discovered that additional fields are required and will not need huge development or it doesn't require restructuring the whole integration layer to complete the integration it will be done without the need for change request, other than that the new changes even if they are required by ICIEC team for new business requirements will be handled as a change request.

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# Integration With SAP

## 1.1 Overview Description

ICIEC are already using SAP to manage their accounting system in different areas (General Ledger, Accounts Payables, Fixed Assets, Material Management, Investments, Travel Management, Shares Capital, Human Resources and Payroll).

ESKADENIA will replace SAP Accounts Receivables as all related invoicing will be generated from ESKA Credit Insurance along with any payables invoices for operational activities.

Any accounting receivable processing will be in ESKA while payables transactions coming from SAP subsystems will remain in SAP and to avoid overlapping and duplications between both systems.

Both SAP and ESKADENIA systems will keeps operating at the same time, so both systems will be synchronized, at the level of General Ledger, by the end of each day to move all ESKADENIA transactions to SAP and vice versa.

All transactions that will be moved from one system to the other will be on the GL level and nothing will affect the sub-ledger (AR or AP).

## 1.2 Integration Method

The integration methodology that will be used will be on the database level and will not have any type of services.

Transactions will be moved between ESKA and SAP automatically by the end of each day, at the same time there will be still an option to manually post any specific transaction(s) from ESKA to SAP and vice versa before the end of the day on demand by the authorized users.

ESKADENIA will create two database tables under ESKA schema that will be used for the integration:

1. **ESKA to SAP:**
   All posted transactions that are in ESKA will be inserted in this table according to the agreed format with ICIEC IT team and we'll have a cross reference between both systems in addition to the status of each transaction.

2. **SAP to ESKA:**
   All posted transactions that are in SAP will be inserted in this table according to the agreed format with ICIEC IT team and we'll have a cross reference between both systems in addition to the status of each transaction.

To have an exception report for tracing which transactions have been transferred to SAP or not in order to have organized trace logging.

## 1.3 Integration Prerequisites

In order to deliver a proper and successful integration, we need to make sure that the following activities should be maintained and managed properly:

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- Mapping between ESKADENIA Companies and SAP Companies
- Mapping between ESKADENIA GL chart of accounts to SAP GL Accounts.
- Mapping between ESKADENIA Cost Centers and SAP Cost Centers.
- Departments in ESKADENIA will be defined as same as SAP cost centers in order to help in having proper mapping with ESKADENIA cost centers.
- Activities in ESKADENIA will be defined for Credit Insurance products in addition to another activity called "Administration" that will used for SAP related cost centers.
- Cost Centers that will be used in mapping with SAP will be defined to match ESKADENIA structure (Branch – Department – Activity)
  As an example: Head Quarter – (All Available cost centers in SAP since they are defined as departments in ESKA) – Administration activity.
- No mapping is needed between ESKADENIA AR & AP with SAP, as ESKADENIA will handle all Account Receivables and Account Payables just for operational (insurance activities such as Brokers, Insurance and Reinsurance companies) related activities.

## 1.4 Integration Assumptions & Constraints

- All transactions that will be posted from ESKADENIA to SAP are just transactions that are flagged as posted in ESKADENIA, means those transactions will never be modified after being posted into SAP (**Note:** The option of un-posting in ESKADENIA system will be disabled so no one can modify any transaction after being posted, at the same time for modifying any transaction, the option of reversing vouchers will be used and a new voucher will be created and this new voucher along with the reversing voucher will be transferred to SAP later on).
- ICIEC has decided to use ESKADENIA applications on a private cloud including the database, so we need to make sure that SAP has no issues with this by inserting records directly to ESKA database.
- The whole transaction should be balanced (Debit equals Credit in Local Amount - USD) within the same Reference No (Voucher No) and company in order to be committed otherwise it will be rolled back and the status flag will be updated with each transaction along with the error message related for tracing purposes.
- All figures that will be transferred from and to ESKA will be in positive and no negative figures since there will be a separate field to distinguish between debit or credit lines.
- All transferred transactions between both systems will be taken as it is without an extra validation specifically on the amounts of foreign and local amounts (TC or LC).
- ID (SDR) figures will be automatically calculated from ESKA side and it will not be provided through the integration layer with SAP.
- All transactions that will be transferred to ESKA from SAP will be considered as Journal Vouchers.
- All transactions will be transferred to ESKA from SAP will be placed under Head Quarter as branch since this concept is not used in ICIEC SAP implementation.
- Transactions that are related to inter-company, will be transferred to ESKA from SAP as split vouchers per each company (the master transaction that holds all lines in one voucher containing each company code will not be transferred).

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- ESKADENIA will re-evaluate all receivables transactions that are related to sub ledgers (customers' entities) and payables transactions that are related to the operation transactions on the sub ledger level (suppliers entities) and the needed GL accounts.
- For payables transactions that will occur in SAP will not be re-evaluated since it will be re-evaluated in SAP.
- In the implementation phase, we need to make sure which accounts will be evaluated in SAP and others to be evaluated in ESKADENIA to avoid duplicate entries once synchronization occurred.

## 1.5 Integration Database Tables

We will create two database tables in ESKADENIA schema to insert any new transaction in these tables in order to be moved to the needed system. . All required mapping tables mentioned above and their related managemnent functions (creation, update and deletion) will be built in Eskadenia environment to maintain mapping values between SAP and Eskadenia.

### 1.5.1 ESKADENIA To SAP

This table will be used by ESKADENIA to be filled with any new transaction created in ESKA environment (Credit Insurance, GL, AR, AP, Shared Capital and Investment) and upon synchronization the data will be transferred to SAP, accordingly SAP will update certain fields to indicate whether success or failure cases occurred.

The table below will have the following structure:

| Column Name | Data Type | Length | Data Format | ESKA Notes | Data Sample |
|---|---|---|---|---|---|
| COMPANY_CODE | INT | 10 | | Company code in SAP is according to the mapping tables | PH = 2010<br>SH = 2015 |
| REFERENCE | CHAR | 16 | | Transactions ID (PK) number maximum 15 unique as it will be ESKA reference in SAP for cross reference | 515 |
| DOCUMENT_TYPE | CHAR | 3 | | Fixed Value = ES just to know that this transaction in SAP is from ESKA system | ES |
| POSTING_DATE | DATE | 8 | yyyy-mm-dd | Journal Date in Eska | 2019-12-31 |
| LINE_ITEM | INT | 10 | | Serial of the transaction details | (1,2,3, etc.) |
| POSTING_KEY | INT | 10 | | To indicate whether this detail of the transaction is a debit or credit | DR = 40<br>CR = 50 |
| GLACCOUNT | INT | 10 | | SAP GL account according to the mapping | 2323200 |
| CURRENCY_ISO | CHAR | 3 | | Currency of the transaction | USD, GBP |
| VALUE_DATE | DATE | 8 | yyyy-mm-dd | Value date of the currency rate | 2019-12-20 |
| AMOUNT_TC | DECIMAL | (17,2) | | Foreign Amount 14 for integer + 1 for "." + 2 for decimal<br>In case the transaction is in ISD so it will be passed as 0 | 10000.12 |
| EXCHANGE_RATE | DECIMAL | (15,5) | | The exchange rate will be 8 integer | 1 |

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|---|---|---|---|---|---|
| | | | | + 1 "." + 5 decimals | |
| AMOUNT_LC | DECIMAL | (17,6) | | Local currency in USD (SAP to take numbers same as ESKA without recalculating FC by rate to avoid having any discrepancies) | 10000.12 |
| LINE_TEXT | CHAR | 50 | | Narration of the detail to cut till 50 characters | |
| COST_CENTER | CHAR | 10 | | Mapping between ESKA to SAP (Many from ESKA to one SAP or one to one) and it will be the cost center in ESKA | |
| PROFIT_CENTER | CHAR | 10 | | Pass the same value of cost centers and from SAP to distinguish between cost and profit | |
| CUSTOMER_ID | CHAR | 18 | | Customer No in Eska (Segment Code) | |
| HEADER_TEXT | CHAR | 25 | | ESKA voucher no by maximum 25 characters (To be configured in the configuration phase) | |
| CREATION_DATE | DATE | 14 | yyyy-mm-dd HH:MM:ss | Creation date in ESKA, these values will not be migrated to SAP just for tracing | |
| CREATION_USER | CHAR | 15 | | The User who created the voucher | |
| FISCAL_YEAR | INT | 4 | | This will be filled by SAP and not to be passed from ESKA | NULL |
| SAP_DOCUMENT | INT | 10 | | SAP will fill this field to have the reference from SAP, so it will not be sent from ESKA | NULL |
| SAP_LINE_ITEM | INT | 10 | | The created line serial of the voucher in SAP and will not be passed by Eska | NULL |
| PROCESS_FLAG | INT | 1 | | Flag to indicate the transaction status 1 to be processed from SAP, 2 picked up by SAP and it's under processing, 3 successfully posted in SAP and 4 is an error | 1 will be filled by Eska |
| ERROR_MSG | CHAR | 100 | | In case the status "PROCESS_FLAG" is 4 we will have here the reason of error, will be filled by SAP | |

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## 1.5.2 SAP To ESKADENIA

This table will be used by SAP to be filled with any new transaction created in SAP environment (GL, AP, Material Management and Payroll) and upon synchronization the data will be transferred to ESKADENIA, accordingly ESKADENIA will update certain fields to indicate whether success or failure cases occurred.

The table below will have the following structure:

| Column Name | Data Type | Length | Data Format | ESKA Notes | Data Sample |
|---|---|---|---|---|---|
| COMPANY_CODE | INT | 10 | | Company code in SAP is according to the mapping tables | PH = 2010<br>SH = 2015 |
| FISCAL_YEAR | INT | 4 | | Fiscal Year as in SAP (Similar to ESKA) | 2019 |
| DOCUMENT_NUMBER | STRING | 10 | | SAP document No. to be placed in Reference no in Eska | |
| DOCUMENT_ITEM | INT | 10 | | SAP document line item no (Serial) | |
| DOCUMENT_TYPE | CHAR | 3 | | Fixed Value = SA that means SAP GL | SA |
| POSTING_DATE | DATE | 8 | yyyy-mm-dd | Journal Date in Eska | 2019-12-31 |
| POSTING_KEY | INT | 10 | | To indicate whether this detail of the transaction is a debit or credit | DR = 40<br>CR = 50 |
| GLACCOUNT | INT | 10 | | SAP GL account according to the mapping | 2323200 |
| CURRENCY_ISO | CHAR | 3 | | Currency of the transaction | USD, GBP |
| VALUE_DATE | DATE | 8 | yyyy-mm-dd | Value date of the currency rate | 2019-12-20 |
| AMOUNT_TC | DECIMAL | (17,2) | | Foreign Amount 14 for integer + 1 for "." + 2 for decimal<br>In case the transaction is in ISD so it will be passed as 0 | 10000.12 |
| EXCHANGE_RATE | DECIMAL | (15,5) | | The exchange rate will be 8 integer + 1 "." + 5 decimals | 1 |
| AMOUNT_LC | DECIMAL | (17,6) | | Local currency in USD (SAP to take numbers same as ESKA without recalculating FC by rate to avoid having any discrepancies) | 10000.12 |
| LINE_ITEM_TEXT | CHAR | 50 | | Description of each transaction detail | |
| COST_CENTER | CHAR | 10 | | According to the cost centers mapping | |
| PROFIT_CENTER | CHAR | 10 | | This field will be filled by SAP, and will not have any impact in ESKA | |
| DEBIT_CREDIT_INDICATOR | CHAR | 1 | | Same as Posting Key | DR = 40<br>CR = 50 |
| DOCUMENT_HEADER_TEXT | CHAR | 25 | | Notes in the transaction master from SAP | |
| CREATION_DATE | DATE | 14 | yyyy-mm-dd HH:MM:ss | Creation date in ESKA, these values will not be migrated to SAP just for tracing | |
| CREATION_USER | CHAR | 15 | | The User who created the voucher | |

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|---|---|---|---|---|---|
| TRANSACTION_ID | INT | 15 | | ESKA transaction ID that is moved to ESKA system and will not be filled by SAP | |
| PROCESS_FLAG | INT | 1 | | We will agree on these values to be shared with SAP, prefer to have the same status as SAP and it's not necessary to use all of them | |
| ERROR_MSG | CHAR | 100 | | In case of any failure of ESKA integration, will be filled with the related error message | |

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# 2 INTEGRATION WITH REUTERS

## 2.1 Overview Description

Currency exchange rates need to be refreshed on a daily basis according to the closing rates in the market from the previous day in order to be used in ESKADENIA system in any financial transaction, so all transactions within the same currency and same value date either in ESKA and SAP will be the same.

ICIEC is currently getting the latest exchange rates from Reuters and place it in Mysis after that to SAP and ESKA.

## 2.2 Integration Method

The integration method that will be used in getting the latest exchange rates will be through files that will be created in one (predefined) directory that will be transferred by FTP to ESKADENIA environment.

By each day, a new file will be created to present the current exchange rates. This file will be in "CSV" format.

The file name will contain all rates equivalent in USD, in the file name it will contain the year, month and day for these rates "usd-rates YYYYMMDD".

## 2.3 Integration Prerequisites

In order to integrate with the "CSV" file, we need to make sure that all needed privileges are granted for the IIS user in order to be able to read this file and move it from one directory to another to archive already processed files.

## 2.4 Integration Assumptions & Constraints

- The currency rates file will contain a list of all currencies to USD, since ICIEC will not use all of these currencies so we will define just the needed currency rates in ESKA.
- On each day by 8:30 AM the exchange currency rates to USD and to XDR (ID) will be placed in a specific folder, so ESKA will read those CSV files and once the rates were migrated, these files will be moved from this folder to another folder for archiving purposes (Processed Files).
- All currency rates will be rounded to the nearest 5 decimal digits and make sure that it will not be truncated for the fifth digit (ex. Rate in the file was 0.708956 so the migrated value will be 0.70896 not 0.70895).
- The provided file from ICIEC has the first two columns the same, so it means USD versus the mentioned currency, and the other 4 columns have the same rates (So it doesn't matter any of these columns are used).
- The mentioned "Trade Date" is the effective date for this currency rate.
- In case "Inverse Rate Marker" was "Y" that means the rate will be in the opposite side, so we need to divide 1 by the mentioned rate and this calculated rate will be stored in ESKA, otherwise we'll take the rate same as it is.

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## 2.5 Integration File Structure

The below table, is a sample of the file column that will contain the currency rates

| RIC | RIC | Trade Date | Bid Price | Bid Price | Bid Price | Bid Price | Inverse Rate Marker |
|---|---|---|---|---|---|---|---|
| AED= | AED= | 24/04/2019 | 0.0036728 | 0.0036728 | 0.0036728 | 0.0036728 | N |
| AFN= | AFN= | 24/04/2019 | 77.45 | 77.45 | 77.45 | 77.45 | N |
| ALL= | ALL= | 24/04/2019 | 110.43 | 110.43 | 110.43 | 110.43 | N |
| AUD= | AUD= | 24/04/2019 | 1.42491 | 1.42491 | 1.42491 | 1.42491 | N |
| AZM= | AZM= | 24/04/2019 | 1.693 | 1.693 | 1.693 | 1.693 | N |
| AZN= | AZN= | 24/04/2019 | 1.693 | 1.693 | 1.693 | 1.693 | N |
| BAM= | BAM= | 24/04/2019 | 1.7517 | 1.7517 | 1.7517 | 1.7517 | N |
| BDT= | BDT= | 24/04/2019 | 83.65 | 83.65 | 83.65 | 83.65 | N |
| BEF= | BEF= | 24/04/2019 | 36.17 | 36.17 | 36.17 | 36.17 | N |
| BHD= | BHD= | 24/04/2019 | 0.37699 | 0.37699 | 0.37699 | 0.37699 | N |
| BND= | BND= | 24/04/2019 | 1.3622 | 1.3622 | 1.3622 | 1.3622 | N |
| CAD= | CAD= | 24/04/2019 | 1.3492 | 1.3492 | 1.3492 | 1.3492 | N |

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# 3 Integration With SWIFT

## 3.1 Overview Description

Part of the daily operation of ICIEC business, is to issue payments for related entities (basically we are talking about payments that will be issued for operation related parties), these payments will be issued as Bank Transfer through SWIFT messages that will be transferred directly from ICIEC bank accounts.

Payments that will be transferred from bank accounts will be either for corporate payables or transfers between ICIEC bank accounts or offices.

## 3.2 Integration Method

Integration with SWIFT will be done by creating text files according to a standard format of SWIFT and once this file has been generated from ESKA system, this file will be moved to a predefined directory in order to be processed by SWIFT.

ESKA financial system should generate two types of SWFIT files:

1. Payments to Vendors / Brokers (MT103)
2. Payments and Transfers between bank accounts (MT202).

## 3.3 Payments Cycle

Payment cycle for any payable entity will work as follows:

1. The finance user will issue the payment voucher for the needed payable entity along with matching this payment with the related credit invoice(s).
2. After generating the payment another user will have to review this payment details and approve it, this approval will be considered as posting this payment voucher (According to the privileges defined for each user)
3. Before transferring the payment to the bank through the SWIFT Integration, the user will review and inquire about all payments that are approved to be transferred and here the system will require another level of approval in order to be transferred directly to the bank (According to the privileges defined for each user)
4. At this stage, the system will send a notification to the vendor according to a certain format that your payment has been released and it will be in your bank account within xx number of days.
5. Once the payment is sent to the bank, we need to create a new page to monitor the status of the SWIFT and what is the current stage of each payment and who is the user that made an action on it or who needs to approve.

## 3.4 Integration File Structure

The system will generate the SWIFT message according to the provided standard message template, to be sent to the bank in order to be moved from ESKADENIA payments to the bank for execution.

Each generated payment in the system will be transferred to SWIFT by a separate message, so it will be managed one by one.

### 3.4.1 Message Header

This header will be within the same structure for both MT103 and MT202 files according to the structure below:

1. **Block 1**

   In this block will mention the sender bank BIC code and according to our scope it ill be always "ICECSAJEXXXX" which represent ICIEC SWIFT BIC code.
   **Example**: `{1:F01ICECSAJEXXXX0000000000}`

2. **Block 2**

   This block will mention the file type (whether 103 or 202 according to our scope) and the receiver bank BIC code (which will be according to each payment receiver bank).
   **Example:** `{2:I103SAMBSARIXXXXN}`

3. **Block 3**

   In this block we will not send anything since the SWIFT system will add tag 121 Unique End-to-End Transaction Reference (UETR) which will be a unique reference for any sent message for both file types (103 or 202), tags 103 will not be sent as well, regarding tag 108 will include the sender reference same as the value mentioned in tag 20 in the message body (block 4).
   **Example:** `{3:{108:PV-ACP-19-000015}}`

4. **Block 4**

   This section will contain the message itself, which will vary from file type to another, that will be presented in the below section in details.

### 3.4.2 File MT103

This file type will be used for any payment transfer for vendors, this text file will contain the following tags according to the table below:

| Tag | Description | ESKADENIA related field | Example |
|---|---|---|---|
| :20: | Senders' Reference | This field will be filled with the Payment Segment Code in ESKADENIA system (We need to make sure during the configuration phase of the segment structure specially for payments to make sure that the length do not exceed 16 characters and to make sure that will always be a unique number)<br>Note: Only 16 characters and unique | :20:PV-ACP-19-000015 |
| :23B: | Bank Operation Code | CRED<br>Note: Static text | :23B:CRED |
| :32A: | Value Date + Currency + Amount | Value Date in Format YYMMDD<br>Currency Code in ISO Format (USD, GBP, SAR, etc.)<br>Amount (decimals separated by comma) | :32A:191125SAR15352,12 |
| :50K: | Ordering Customer Option K (Account) (Name and Address) | Sender Account + Address (5 lines, where each line is of length 35 CHAR)<br>**Sender Account (1 Line)**<br>Sender Account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Address (4 Lines)**<br>Address lines will be 35 chars each line<br><br>Note: Values will be static for ICIEC case. | :50K:/SA3440000000000002606666<br>1/THE ISLAMIC CORPORATION FOR THE<br>1/ INSURANCE OF INVESTMENT AND<br>1/ EXPORT CREDIT<br>3/SA/JEDDAH - 21454, PO.BOX 15722 |
| :53A: | Senders Correspondent Option A (Party Identifier) (Identifier Code) | Senders Correspondent<br>2 Lines (Each Line 35 CHAR)<br>Will be Fixed values (Static):<br>**Line 1**<br>Sender Account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Line 2**<br>SENDER BIC without XXXX so here it is ICECSAJE | :53A:/SA3440000000000002606666<br>ICECSAJE |
| :57A: | Account With Institution Option A (Known BIC code) | The receiving bank BIC (SWIFT Code (BIC) of the vendor bank that is defined in the vendor profile or the payment)<br>SWIFT Code (1 Line of 35 CHAR), **only if Swift Code is known other don't send this tag**<br>IF the 9th character of the swift code is 'X' then send only first 8 characters. IF the 9th character of the swift code is not 'X' then send the whole swift code | :57A:BOMLAEAD |

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| :57D: | Account With Institution<br>Option D<br>(Unknown BIC Code) | If SWIFT Code is not known then use 57D and not 57A (5 Lines of 35 CHAR Each)<br>This 5 line should contain the sequence Payee Bank Name + Branch Code + CITY - COUNTRY.<br>If the city is not known then only the country.<br>If the Bank Name is more than 35 CHAR then it will occupy the first two lines | |
| :59: | Beneficiary Customer (Account)<br>(Name + Address) | Vendor accounts number + address (5 Lines of 35 CHAR Each)<br>**Vendor Account (1 Line)**<br>Vendor Account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Address (4 Lines)**<br>Vendor address in sequence - Name + Street + city + country + PO BOX or Postal Code (PO BOX is given preference)<br>According to the filled data on the vendor profile | :59:/AE050330000010493119692<br>ORIENT INSURANCE P JSC<br>DUBAI - UTD ARAB EMIR<br>AL BADIA - DUBAI FESTIVAL CITY<br>PO BOX:27966 |
| :70: | Remittance Information | Description of the transfer<br>4 Lines of 35 CHAR each<br>**Line1**<br>"DOC.NO." + ESKA Document Number (Payment Voucher No)<br>**Line 2**<br>"INVOICE.NO." + ESKA Invoice No that have been offset with the payment voucher (in case multiple credit notes are offset with that payment we will fill the first Credit Note)<br>**Line 3**<br>Notes mentioned on the vendor side of the payment voucher | :70:DOC. NO. PV-ACP-19-000015<br>INVOICE NO. DN-CRD-19-004591<br>For the payment of commission |
| :71A: | Details of Charges<br>Option A | OUR<br>Note: Static text | :71A:OUR |

Sample of the SWIFT message file:

```
{1:F01ICECSAJEXXXX0000000000}{2:I103SAMBSARIXXXXN}{3:{108:PV-ACP-19-
000015}{121:123bfdee-90e0-44d5-a49a-efb55eb3025a}}{4:
:20:PV-ACP-19-000015
:23B:CRED
:32A:191125SAR15352,12
:50K:/SA3440000000000002606666
1/THE ISLAMIC CORPORATION FOR THE
1/ INSURANCE OF INVESTMENT AND
1/ EXPORT CREDIT
3/SA/JEDDAH - 21454, PO.BOX 15722
:53A:/SA3440000000000002606666
ICECSAJE
:57A:BOMLAEAD
:59:/AE050330000010493119692
ORIENT INSURANCE P JSC
DUBAI - UTD ARAB EMIR
AL BADIA - DUBAI FESTIVAL CITY
```

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"SAYGO ✓

PO BOX:27966
:70:DOC. NO. PV-ACP-19-000015
INVOICE NO. DN-CRD-19-004591
For the payment of commission
:71A:OUR
-}

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### 3.4.3 File MT202

This file type will be used for any payment between bank accounts not for vendors, this text file will contain the following tags according to the table below:

| Tag | Description | ESKADENIA related field | Example |
|---|---|---|---|
| :20: | Senders' Reference | This field will be filled with the Payment Segment Code in ESKADENIA system (We need to make sure during the configuration phase of the segment structure specially for payments to make sure that the length do not exceed 16 characters and to make sure that will always be a unique number)<br>Note: Only 16 characters and unique | `:20:PV-AP-19-005091` |
| :21: | Related Reference | ICIEC<br>Note: Static text | `:21:ICIEC` |
| :32A: | Value Date + Currency + Amount | Value Date in Format YYMMDD<br>Currency Code in ISO Format (USD, GBP, SAR, etc.)<br>Amount (decimals separated by comma) | `:32A:191225USD5986,33` |
| :52D: | Ordering Institution Option D (Party Identifier) (Name and Address) | Sender Account + Address (5 lines, where each line is of length 35 CHAR)<br>**Sender Account (1 Line)**<br>Sender Account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Address (4 Lines)**<br>Address lines will be 35 chars each line<br><br>Note: Values will be static for ICIEC case. | `:52D:/SA3440000000000002606666`<br>`1/THE ISLAMIC CORPORATION FOR THE`<br>`1/ INSURANCE OF INVESTMENT AND`<br>`1/ EXPORT CREDIT`<br>`3/SA/JEDDAH - 21454, PO.BOX 15722` |
| :53A: | Senders Correspondent Option A (Party Identifier) (Identifier Code) | Senders Correspondent<br>2 Lines (Each Line 35 CHAR)<br>Will be Fixed values (Static):<br>**Line 1**<br>Sender Account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Line 2**<br>SENDER BIC without XXXX so here it is ICECSAJE | `:53A:/SA3440000000000002606666`<br>`ICECSAJE` |
| :57A: | Account With Institution Option A (Known BIC code) | The receiving bank BIC (SWIFT Code (BIC) of the transfer bank that will be filled by the user)<br>SWIFT Code (1 Line of 35 CHAR), **only if Swift Code is known other don't send this tag**<br>IF the 9th character of the swift code is 'X' then send only first 8 characters. IF the 9th character of the swift code is not 'X' then send the whole swift code | `:57A:MUABIDJA` |

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| | | | |
|---|---|---|---|
| :57D: | Account With Institution Option D (Unknown BIC Code) | If SWIFT Code is not known then use 57D and not 57A (5 Lines of 35 CHAR Each)<br>This 5 line should contain the sequence Payee Bank Name + Branch Code + CITY - COUNTRY.<br>If the city is not known then only the country.<br>If the Bank Name is more than 35 CHAR then it will occupy the first two lines | |
| :58D: | Beneficiary Institution Option D (Party Identifier) (Name + Address) | Beneficiary accounts number + address (5 Lines of 35 CHAR Each)<br>**Beneficiary Account (1 Line)**<br>Beneficiary account Number or IBAN Number (IBAN is given preference, if no IBAN then bank account number)<br>**Address (4 Lines)**<br>Beneficiary address in sequence - Name + Street + city + country + PO BOX or Postal Code (PO BOX is given preference)<br>According to the filled data on the vendor profile | :58D:/25322234569<br>Shaiful Karamul Bin Mohammed Sarip<br>No 5, Jalan Casa 5<br>Taman Case Impian 43252 Kajang |
| :72: | Sender to receiver Information | Description of the transfer<br>6 Lines of 35 CHAR each<br>**Line1**<br>/BNF/notes (text hat the user will fill)<br>**Line 2 to 6**<br>Notes mentioned on the payment voucher, each new line should tart with // | :72:/BNF/ Fund Transfer<br>//to our offices in Jakarta<br>//to settle off the balance<br>//between our accounts |

Sample of the SWIFT message file:

```
{1:F01ICECSAJEXXXX0000000000}{2:I202SAMBSARIXXXXN}{3: {108: PV-AP-19-
005091}{121:123bfdee-90e0-44d5-a49a-efb55eb3025a}}{4:
:20:PV-AP-19-005091
:21:ICIEC
:32A:191225USD5986,33
:52D:/SA3440000000000002606666
1/THE ISLAMIC CORPORATION FOR THE
1/ INSURANCE OF INVESTMENT AND
1/ EXPORT CREDIT
3/SA/JEDDAH - 21454, PO.BOX 15722
:53A:/SA3440000000000002606666
ICECSAJE
:57A:MUABIDJA
:58D:/25322234569
Shaiful Karamul Bin Mohammed Sarip
No 5, Jalan Casa 5
Taman Case Impian 43252 Kajang
:72:/BNF/ Fund Transfer
//to our offices in Jakarta
//to settle off the balance
//between our accounts
-}
```

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HSAYED

# 4 APPROVALS

| **ESKADENIA Project Manager** | **ICIEC - Project Manager** |
|---|---|
| Name : Ms. Laisan Mobaideen<br>Date : 10.12.2019<br>Signature :______________ | Name : Mr. Mohamad El Sayed<br>Date : 10/12/2019<br>Signature :______________ |
| **ESKADENIA Product Manager** | |
| Name : Mr. Amer Kayyali<br>Date : 10/12/2019<br>Signature :______________ | |