

# **GUIDANCE NOTES ON THE OPERATION OF THE ACP/ACH SYSTEM – CHEQUES AND DIRECT CREDITS**

## **OUTLINE OF PRESENTATION**

1. BUSINESS RULES – BRANCH, HEAD OFFICE AND ACH
2. ARCHITECTURE AND FLOW DIAGRAM FOR THE CLEARING PROCESS
3. THE PARTICIPANT PLATFORMS
4. CANCELLATIONS, REJECTIONS, REJECTION CANCELLATIONS, REPRESENTATIONS AND REGULATORY REJECTIONS
5. DIRECT CREDITS
6. EXCHANGES BETWEEN THE HEAD OFFICE MODULES AND CORE BANKING SYSTEM
7. MONITORING AND REPORTING

## **1. BUSINESS RULES – BRANCH, HEAD OFFICE AND ACH**

### **1.1 At the branch level**

As soon as the branch receives the new "date" file (14h30 of D-1 maximum), it can proceed to the starting of the new day (D). All transactions that will be processed will be kept in the branch Mailbox and will be collected by the head office at the collection starting time (08H10 of D).

Transactions sent to clearing can be processed in the branch until shortly before the head office collection ending time (13H30 of D).

The branch will start receiving inter bank and intra bank remittances from the head office since the HO starting sending time (08H15 of D) till the HO ending sending time (16H30 of D).

### **1.2 At the head office level**

Collection of files: During the HO collection period (08:10to 13:30 of D), the head office will collect all files created at branch's level in order to control them and integrate them in the remittances to be sent to clearing. Files coming from the CBS will also be processed during the same period.

Last remittances will be generated by the head office at the end of the generation period (13:45).

Remittances deposit for clearing can be done during the deposit period (08:10to 13:45 of D): Each deposited remittance will be controlled, encrypted, compressed and placed in the Out mailbox of the head office.

- Reception of files: the head office will start receiving Files from the clearing house since the ACH starting sending time (08:30 of D)till the ACH ending sending time (14:30 of D).these files are controlled and sorted by branch and then sent to branches for payment (or rejection)

- Sending of files: the sending can be done during the HO collection period (08:10to 16:30 of D), f sorted files to be sent to branches.

Generation settings - ADT

Certificat.cer phb.txt  
event.log WSH.doc  
BFT CBA ADT SCRIPT.jp  
Generateur...  
plsqldev.exe - Shortcut Task Sched  
Recto.pak desktop.i  
01-GM-901-... Hannibal-P  
New Folder (2) SCRIPT ERROR.jp

**Hannibal-ADT Admin: Generation Settings**  
Administration Settings Operational Monitoring Statistics Manual Deposit

### Generation Settings

**File Generation Settings**

Multiplicity  
 Single Generation  
 Multiple Generation

Generation Mode  
 By Time Range (Loading date)  (mn)  
 By Remittance Size

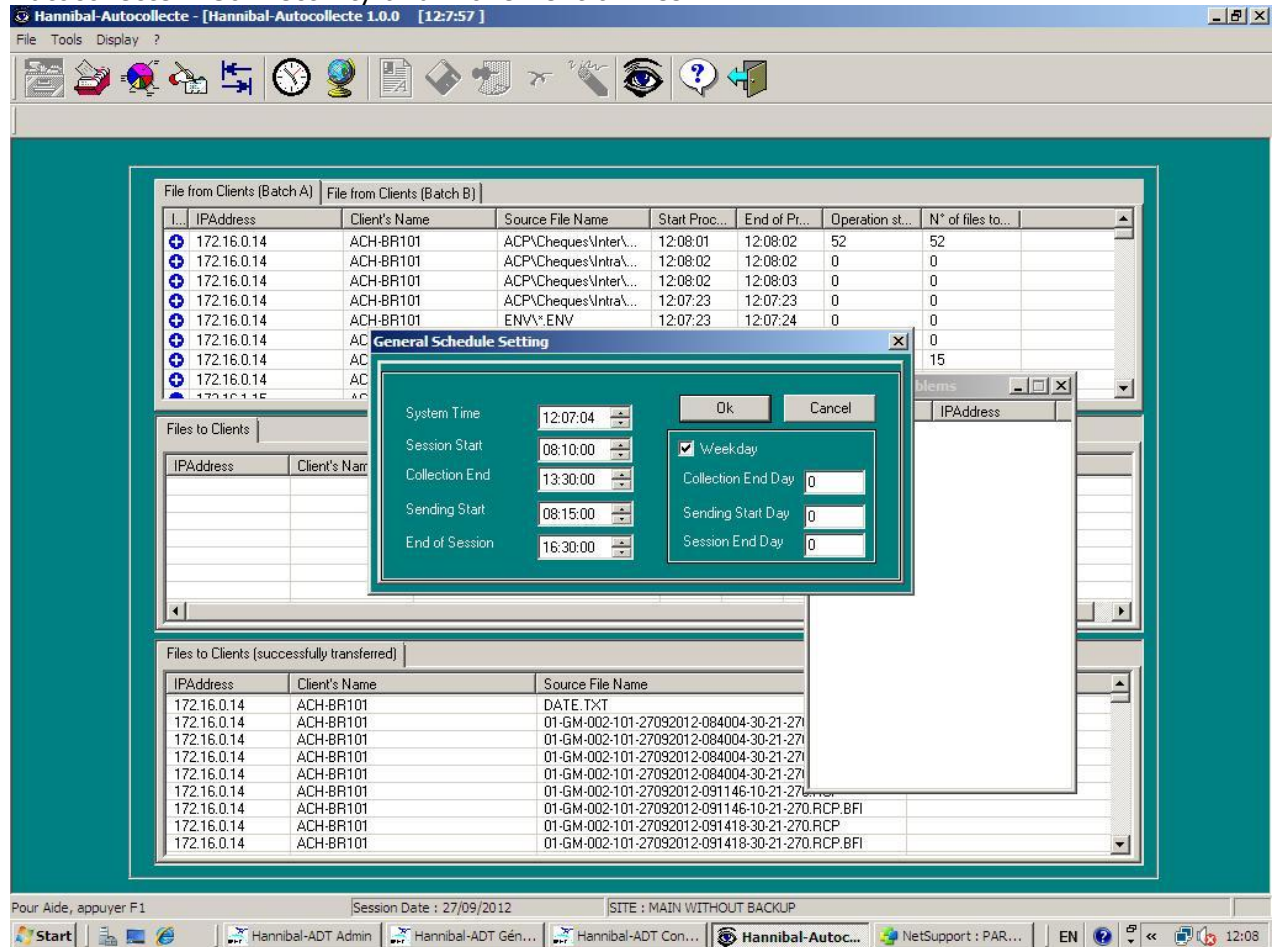
Generation Start Time  
**Beginning Inter-Bank Generation**   
**Beginning Intra-Bank Generation**

**Session Start Time**  **Session Start Day**   
**Last Generation Time**  **Last Generation Day**

[COUNTRY CODE: GM] [BANK CODE: 901] [NATIONAL: 27/09/2012] [USER: ADMIN] [SITE: MAIN WITHOUT BACKUP]

Hannibal-Autocollecte - [...] Hannibal-ADT Admin: ... Hannibal-ADT Génératio... Hannibal-ADT Contrôle 1... 12:51

## Autocollecte – Connectivity and movement of files.



### 1.3 At clearing house Level: controlling batches, processing and sorting by recipient participant

- Collection of files: During the ACH collection period (08:15 to 14:15 of D), the Clearing house will collect outgoing remittances created at head Office level in order to control them and integrate them in the clearing processing. Rejected files are sent back to the remitting participant.

- Generation of return remittances: during the generation period (08:30 to 14:30 of D), the clearing House will continuously send return remittances and intermediate net balance to the recipient participants.

At the End of the Clearing day (14:30 of D): the clearing house generates files to all participating institutions:

- Final net balances containing presented, cancelled, and rejected instruments during the clearing day.
- Processing reports,
- Last Return remittances.

Sending of return files to recipient participants will last till the ACH sending ending time (14:30)

Final net balances of different participating institutions are communicated to the RTGS system for settlement at 14h30 and to update the bank balances in the CBG Core Banking System.

### ACH- Clearing day Schedule

**Hannibal-Télécomp Admin: Clearing Day Schedule**

Administration Participants Fixed Data Instrument Fixed Data Business Rules Operational Monitoring Key Management Statistics Invoice Management  
Commission Management Resumption Management Archiving

### Clearing Day Schedule

**Session Management** Participating institution History

**Initial values**

**Participating institution**

Session date	Start of session time	End Session	Session start/end Day	Confirm Session Start	Confirm Session End	confirm.sess start/end Day
27/09/2012	08:15:00	14:00:00	0	14:00:00	14:00:00	0

**Inter-Bank ACH**

Day Start	Accounting End Time	Confirmation Period	Desk Service Session End	Desk Service End Conf Session
08:00:00	14:30:00	00:00:00	14:25:00	14:25:00

D-1: 0

Desk Service Session End Day: 0

Confirm Session End Day: 0

**New Values**

**Participating institution**

Next Session Date	Start of session time	End Session	Session start Day	Day Session End
28/09/2012	08:15:00	14:00:00	0	0

Conf Session Start: 14:00:00

Confirm Session End: 14:00:00

Confirm.sess start Day: 0

Confirm Session End Day: 0

**Inter-Bank ACH**

Day Start	Accounting End Time	Confirmation Period	Desk Service Session End	Desk Service Session End Day
08:00:00	14:30:00	00:00:00	14:25:00	0

D-1: 0

Accounting End Day: 0

Confirm Session End: 14:25:00

Confirm Session End Day: 0

Effective Date: \_\_\_\_\_

Send session date to Participating institutions

EN 12:58

# ACH-Autocollecte

The screenshot displays the Hannibal-Autocollecte 1.0.0 application window. The main interface features a menu bar (Client, View, Tools, Window, Help) and a toolbar with various icons for optimization, view modes, and system actions. The central area is a table titled 'File from Clients [Batch A] | File from Clients [Batch B]' with columns for IP Address, Client's Name, Source File Name, Start Proc..., End of Pr..., Operation st..., and N° of files to... The table lists several clients and their associated file collection details.

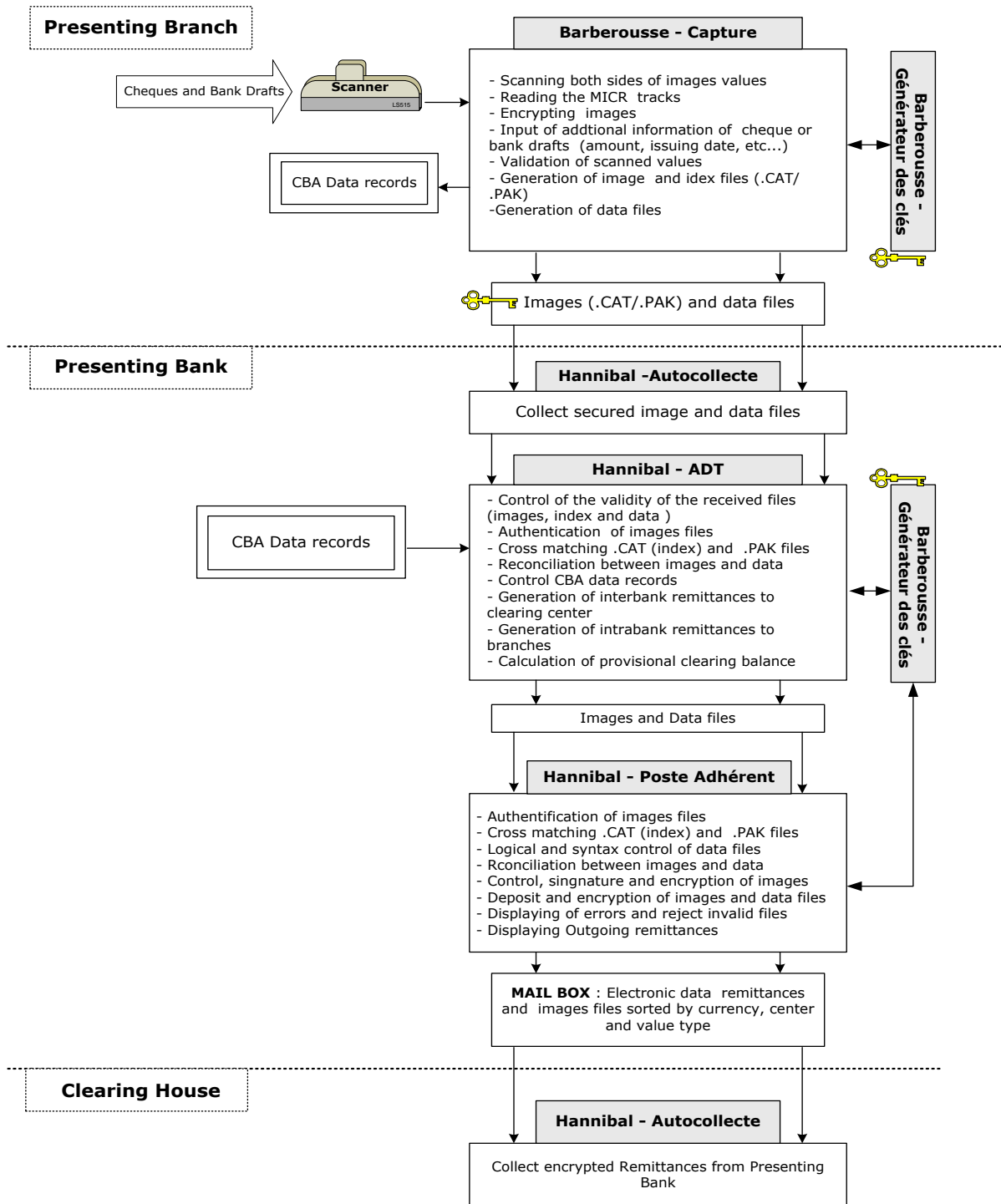
Overlaid on the main window are two smaller windows:

- General Schedule Setting**: A dialog box with fields for System Time (13:05:13), Session Start (08:15:00), Collection End (14:15:00), Sending Start (08:30:00), and End of Session (22:00:00). It includes a 'Weekday' checkbox (checked) and three dropdown menus for 'Collection End Day', 'Sending Start Day', and 'Session End Day', all set to '0'. Buttons for 'Ok' and 'Cancel' are present.
- Connection Problems**: A small window with a table listing client names and IP addresses. The table contains two entries: CIP (192.168.10.143) and RTGS (192.168.10.143).

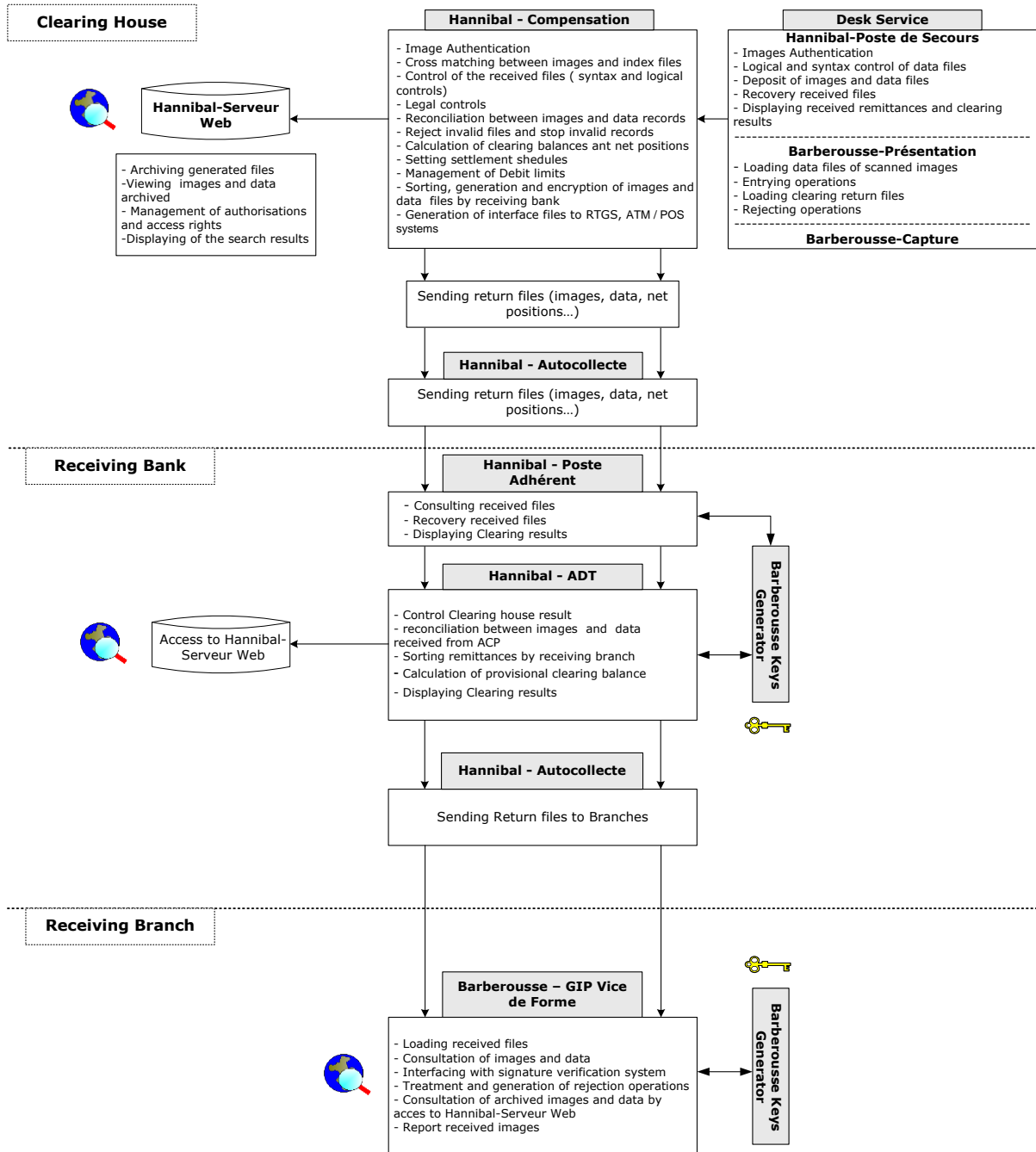
The bottom of the screen shows the Windows taskbar with the Start button, system tray icons for NetSupport Control and Hannibal-Télécomp Admin, and the system clock showing 13:05.

## 2. ARCHITECTURE AND FLOW DIAGRAM FOR THE CLEARING PROCESS

### 2.1 OUTGOING CLEARING PROCESS



## 2.2 INCOMING CLEARING PROCESS





### 3 THE PARTICIPANT PLATFORM IS COMPOSED OF THE FOLLOWING MODULES:

#### Branches modules:

- **Barberousse Capture:** insure image values scanning and secure image files creation to send for clearing.
- **Barberousse Generateur-Cles:** Insure images and data security along the processing pool.
- **Barberousse-GIP** enables the viewing of inter-banking and intra-banking inward cheques and bills of exchange images, in the branch during the clearing day, and to generate the possible reject.

These modules are installed in branches. However, they can be installed at the head office as a centralized installation.

#### Head-office modules:

- **Hannibal-ADT/ADT Admin:** insure the preparation of the bank remittances to be sent for clearing, and reception of remittances coming from clearing.

The ADT module is divided into three modules:

- **ADT-Controle** : ensures control of all received files from branches and from the Clearing House
  - **ADT-Generateur:** ensures remittances generation to the Clearing House or to branches.
  - **ADT-Administration:** ensures administration and monitoring of all transactions processing at the head office, and also managing general application settings.
- 
- **Hannibal-Autocollecte:** enables files transfers, data and images from head office to branches and inversely.
  - **Hannibal –Poste Adherent:** enables remittances deposit for clearing and reception of remittances sent by the clearing house.
  - **Hannibal GenerateurCles:** Insure images and data security along the processing pool.

### 4 CANCELLATIONS, REJECTIONS, REJECTION CANCELLATIONS AND REPRESENTATIONS.

- Cancellations of Cheques (30-23 and 33-23) are done within the day of Presentation (D) before 1:30PM and NOT after. Cancellation of Direct Credits (10-23 and 13-23) are however limited to within thirty (30) minutes of Presentation and nothing more.

- Rejection of both Cheques and Direct Credits (30-22, 33-22, 10-22 and 13-22) are done within the day of Presentation (D) and or the next business day of Presentation (D+1) before 1:30 and NOT after.
- Rejection Cancellations of both Cheques and Direct Credits (30-24, 33-24, 10-24 and 13-24) are done within the day of Presentation (D) before 1:30PM and NOT after.
- Representations of both Cheques and Direct Credits (33-21 and 13-21) can only be done for Rejected Presentations.

It should be noted that, once a transaction is Cancelled by the Presenting Bank it cannot be Rejected by the Recipient Bank. Similarly, a Rejected transaction by the Recipient Bank cannot be Cancelled by the Presenting Bank.

### *Regulatory rejection files loading*

Regulatory rejections (.RJT) executed on the Clearing House and received by **Hannibal Poste-Adherent** are loaded as soon as they arrive in the head office by **Hannibal-ADT** that will:

1. Update the transaction status in the database;
2. Update the calculated net balance.

Next, **Hannibal-ADT** sorts the regulatory rejection files (.RJT) per recipient branch. The sorted rejections files will be sent to branches by **Hannibal-Autocollecte**

## **5. DIRECT CREDITS/ REPRESENTED DIRECT CREDITS ENV/RCP FILES**

It is important for the Core Banking Application to validate BBANS in the Direct Credit Menu.

It is also important for Direct Credits to be authorised at a Second level to mitigate credit risk and to minimise errors (duplications and disparities)

For Direct Credits to be successfully Controlled and Generated the highlighted parameters in must be strictly observed

### **Detail record**

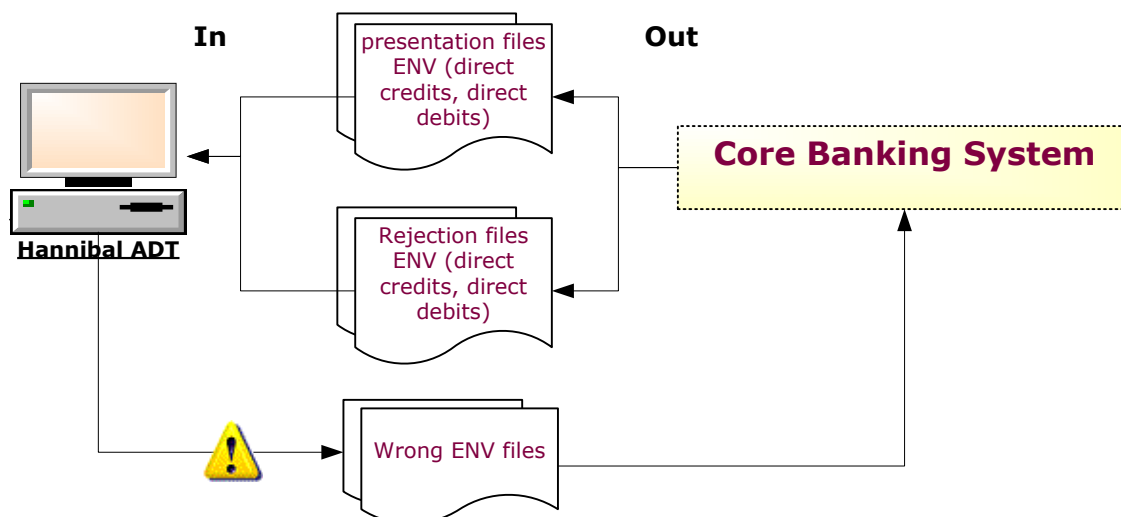
<b>N°</b>	<b>Type</b>	<b>Length</b>	<b>Name</b>	<b>Description</b>	<b>Mandatory</b>
1.	N	01	Direction	1 / 2 (Outgoing / Incoming)	Y
2.	N	02	Clearing Code	00: Intra-banking. 01: National Inter-banking. 02: Regional Inter-banking.	Y
3.	αN	02	Remittent country code	GM = Gambia. SL = Sierra Leone GN = Guinea	Y

4.	N	08	Generation date	Generation date DDMMYYYY	Y
5.	N	06	Generation time	Generation time HHMMSS	Y
6.	N	02	Instrument Code	10 / 13	Y
7.	N	03	Presenting Participant Code	Complete with 0 to the left	Y
8.	N	08	Presentation date	Presentation date for clearing DDMMYYYY	Y
9.	N	8	Applied presentation date	Applied presentation date by the ACH DDMMYYYY	Y
10.	$\alpha$ N	07	Remittance number	Remittance nbr internal to the bank Complete with 0 to the left	Y
11.	N	02	Transaction Code	21 / 22 / 23 / 24	Y
12.	$\alpha$ N	03	Currency code	270 (GM) /694 (SL) / 324 (GN)	Y
13.	N	02	Rank	00 (Detail record)	Y
14.	N	01	Transfer Nature	0: personaldirect credit. 1: Corporatedirect credit. 2: Bank direct credit. 3 : Postal order	Y
15.	N	15	Transfer amount	Complete with 0 to the left	Y
16.	$\alpha$ N	07	Transfer number	(attributed by the remittent participant) Complete with 0 to the left	Y
17.	N	03	Remitting branch code	Complete with 0 to the left	Y
18.	N	08	remitting date	Remitting Date of the operation by the customer to his bank DDMMYYYY	Y
19.	N	18	Payer BBAN	(bank code, branch code, account number and account check digit)	Y
20.	$\alpha$ N	30	Payer name or corporate name	Complete with blanks to the right	N
21.	$\alpha$ N	30	Payer address	Complete with blanks to the right	N
22.	N	03	Receiving participant code	Complete with 0 to the left	Y
23.		02	Recipient country code	GM = Gambia. SL = Sierra Leone GN = Guinea	Y
24.	N	18	Beneficiary account	(bank code, branch code, account number and account check digit)	Y
25.	$\alpha$ N	30	Beneficiary Name or corporate name	Complete with blanks to the right	N
26.	$\alpha$ N	30	Beneficiary address	Complete with blanks to the right	N
27.	$\alpha$ N	20	Number or reference of the payment file	Complete with blanks to the right	N
28.	N	02	Number of complementary records	00	Y
29.	$\alpha$ N	45	transaction reason	Complete with blanks to the right	N
30.	$\alpha$ N	15	Representation reason	only for representation Complete with blanks to the right	N
31.	N	08	Settlement date	Applied presentation date + Settlement date of the Instrument (DDMMYYYY)	Y
32.	N	08	Rejection reason	Code du rejection reason (4 Reasons) Complete with 0 to the left	Y
33.	$\alpha$ N	33	Free zone	- Complete with blanks to the right	N

**Y = Mandatory / N = Optional**

## 6. EXCHANGES BETWEEN THE HEAD OFFICE MODULES AND CORE BANKING SYSTEM

### 6.1 CORE BANKING SYSTEM TO HEAD OFFICE MODULES



#### Generating presentation and rejection files (ENV)

(.ENV) files generated by the core banking system are controlled by **Hannibal ADT** before being accepted for processing. After these controls (syntactic, logical, regulatory and reconciliation), only correct files will be presented for clearing. Wrongfiles are rejected.

The Head office Core Banking System must then correct errors and submit them again to **Hannibal-ADT**.

It is important to note that these errors are generally frequent when establishing the system, but they are fewer and disappear once the mechanism and exchange rules are mastered.

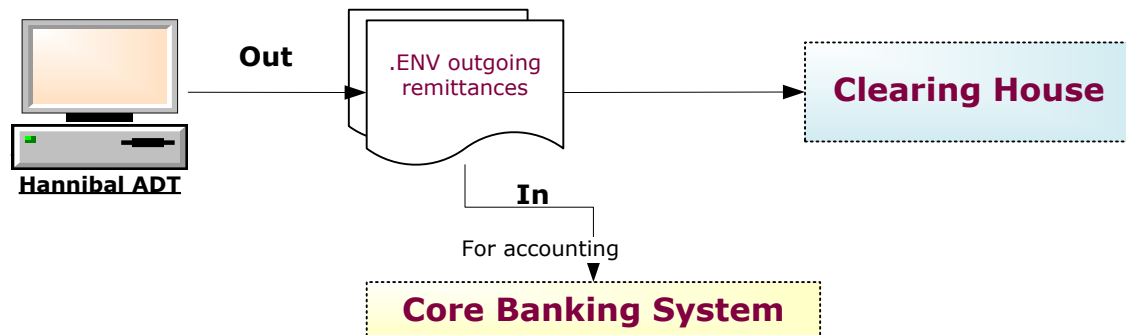
#### Cancellation case:

When a cancellation (presentation cancellation or rejection cancellation) is sent by the CBS to **Hannibal-ADT**, the CBS is supposed to have already made the necessary accounting adjustments related to the cancelled transactions.

When a cancellation, sent by the CBS, is not accepted by **Hannibal-ADT**, the CBS must readjust its accounting according to the cancellation rejection.

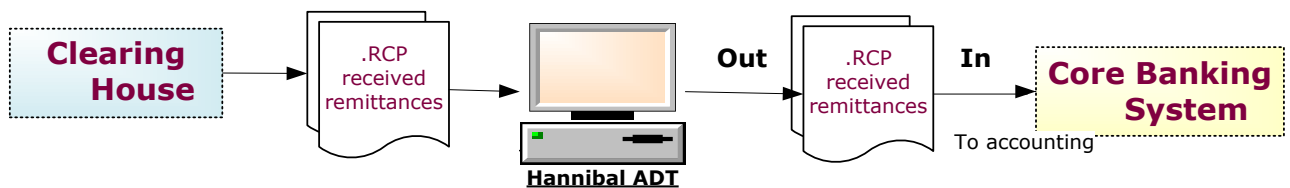
## 6.2 HEAD OFFICE MODULES TO CORE BANKING SYSTEM

### Loading Sent presentation and rejection files (.ENV) for Clearing



A copy of outgoing remittances (.ENV) can be provided by Hannibal-ADT to the CBS for loading and accounting.

### Loading received presentation and rejection RCP files from Clearing



A copy of incoming remittances (RCP files receive from the clearing house) can be provided by Hannibal ADT to the CBS for loading and accounting. These files have the same structure as the .ENV files (Cf. Presentation, rejection and cancellation remittances structure (ENV/RCP)).

#### **Cancellation case:**

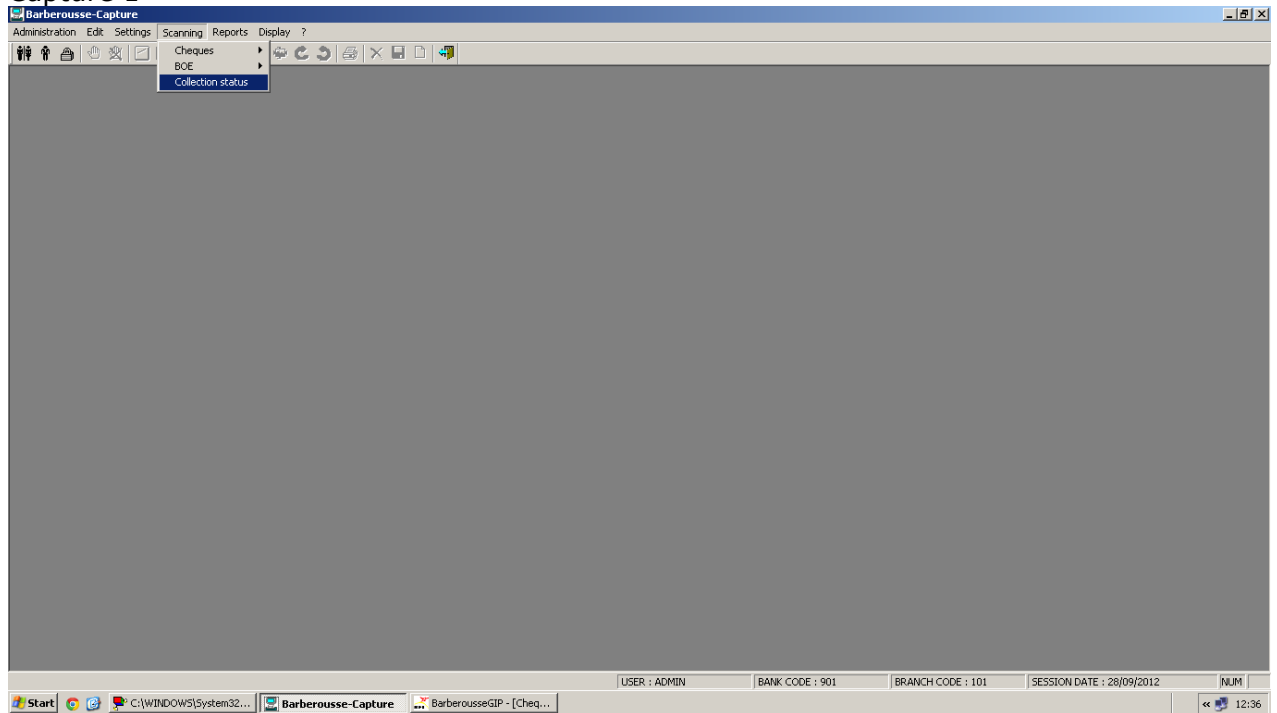
When a cancellation incoming remittance is received by the CBS through **Hannibal-ADT**, The CBS is required to proceed to the necessary accounting readjustment related to the cancelled transactions.

## 7. MONITORING AND REPORTING

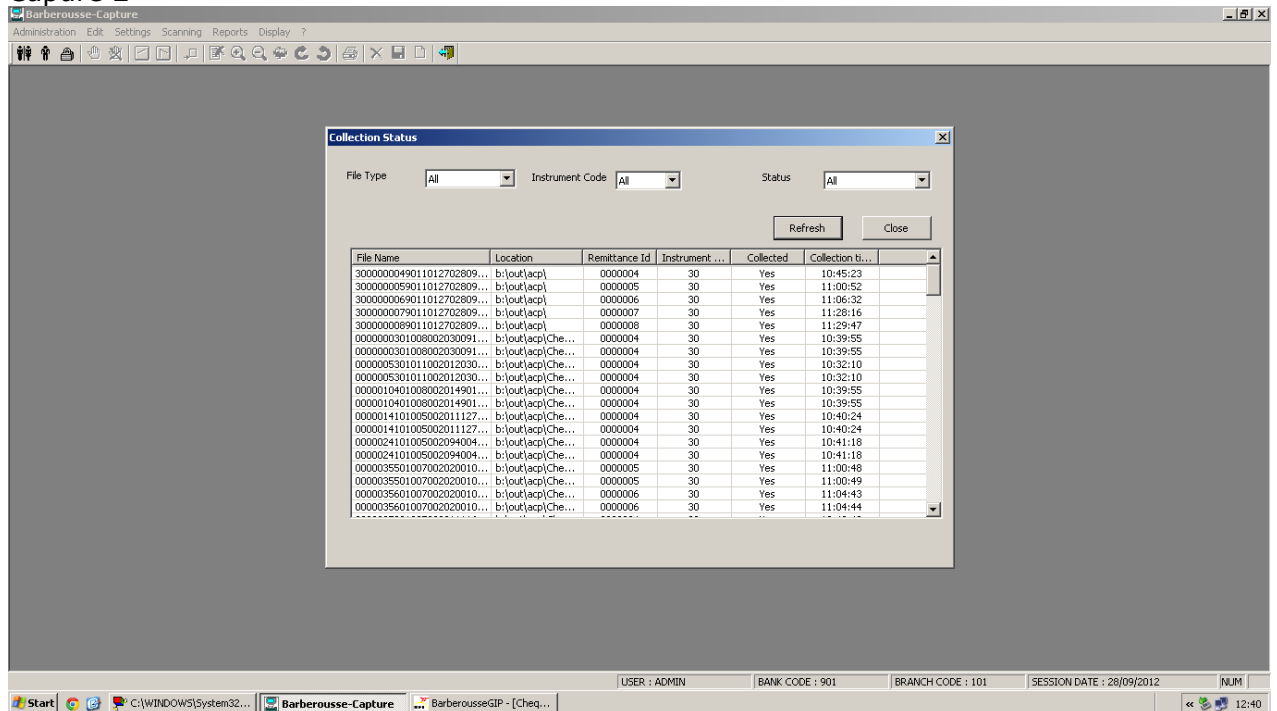
**How are the movement of files from the branch to the head office platform and from the head office to the ACH monitored?**

#### **At Branch Level**

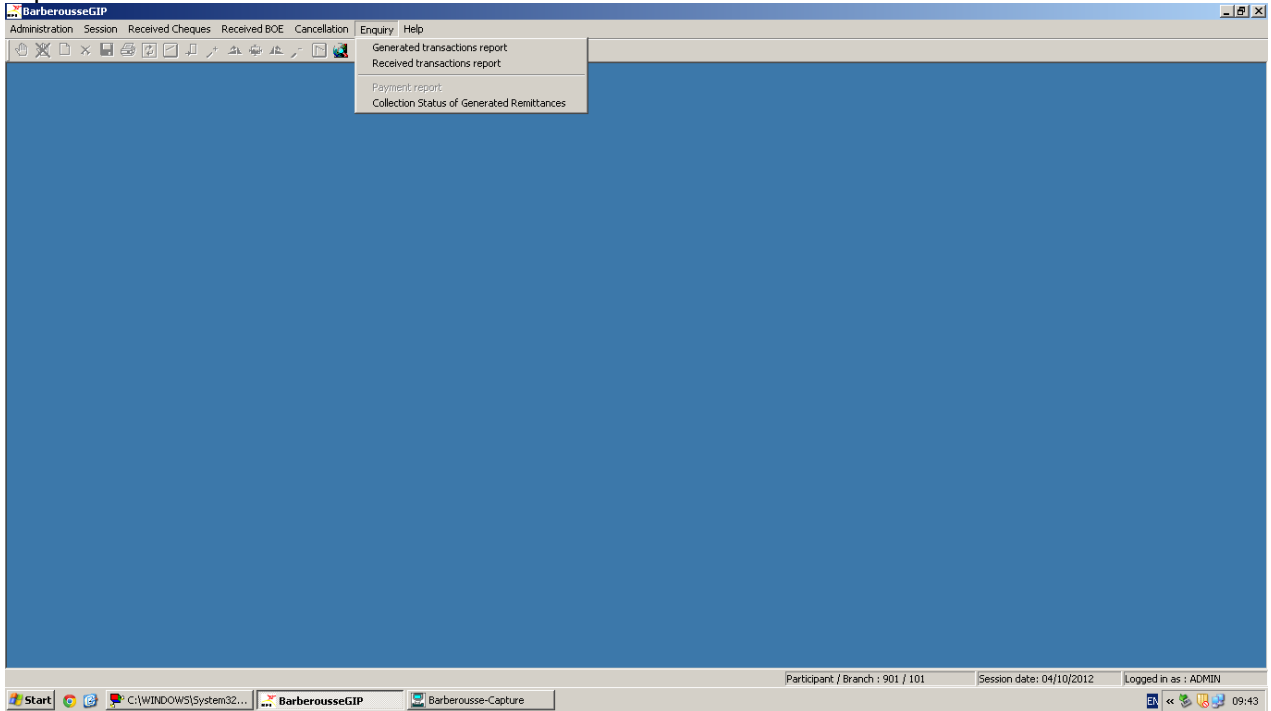
# Capture 1



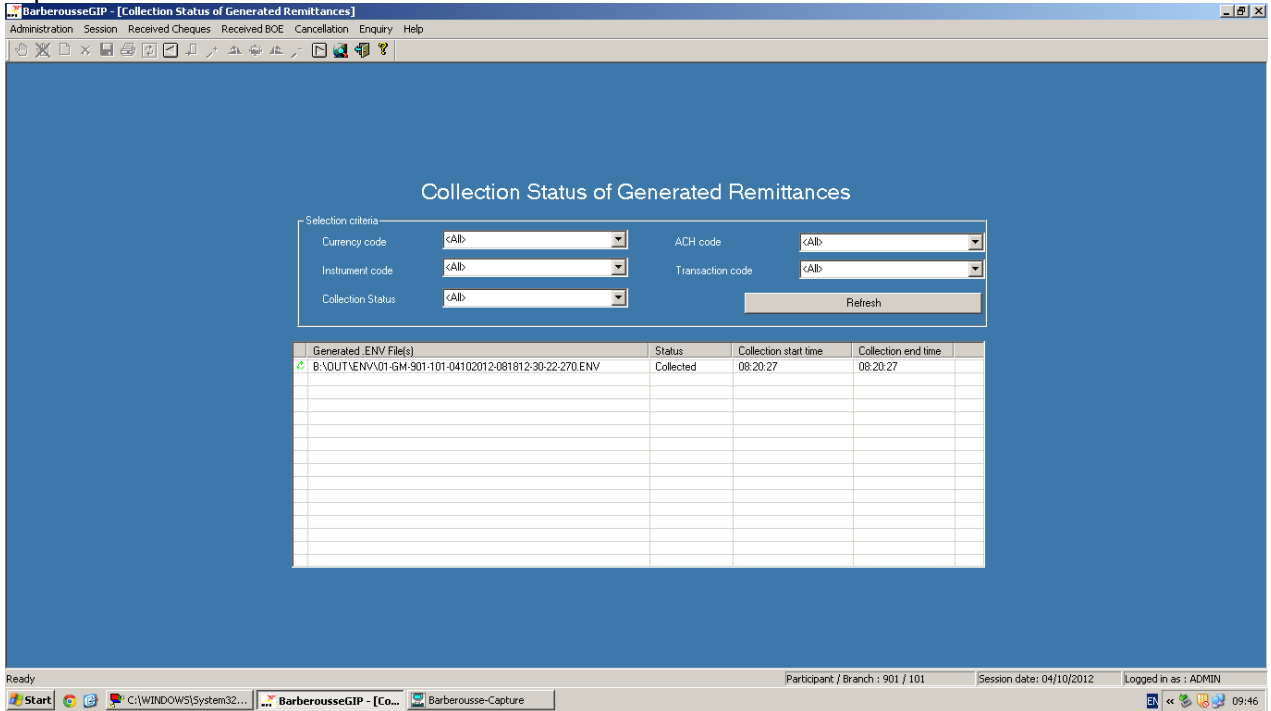
# Capure 2



## Gip 1



## Gip 2



## At the Head Office Level

### Control – Start of Session day

The screenshot displays the 'Hannibal-ADT Contrôle 1.0.0' application window. The main area contains a log table with columns for Date/Time, Task, and Status. The log shows a sequence of tasks including 'Reception of Incoming Remit...', 'Starting Control of Transaction Report', and 'NET BALANCE Reconciliation Successfully done'. A dialog box is overlaid on the log, asking for confirmation to start a session on 28/09/2012, noting that starting the session will delete ADT tables. The dialog has 'Yes' and 'No' buttons. Below the log is an 'Error List' section with input fields for Control, Rec NB, Rec IMG, Session Date, and Others, and a 'Display Error List' button. At the bottom, there is a status bar with fields for [COUNTRY CODE: GM], [BANK CODE: 901], [INTER-BANK: 27/09/2012], and [SITE: MAIN WITHOUT BACKUP]. The Windows taskbar at the very bottom shows the Start button and several open application windows, including 'Hannibal-Autocoll...', 'Hannibal-ADT Ad...', 'Hannibal-ADT Gé...', and 'Hannibal-ADT C...'. The system clock shows 08:00.

Date/Time	Task	Status
27/09/2012-14:...	GM-901-27092012-143000-13-270.CRO ... Reception of Incoming Remit...	STARTING
27/09/2012-14:53:...	Starting Control of Transaction Report :GM-901-27092012-143000-10-...	
27/09/2012-14:...	GM-901-27092012-143000-10-270.CRO ... Processed Report per Trans...	END
27/09/2012-14:53:...	Starting Control of Transaction Report :GM-901-27092012-143000-13-...	
27/09/2012-14:...	GM-901-27092012-143000-13-270.CRO ... Processed Report per Trans...	END
27/09/2012-14:...	01-GM-901-27092012-143000-270.CPR ... Reception of Incoming Remit...	STARTING
27/09/2012-14:...	GM-901-27092012-143000-20-270.CRO ... Reception of Incoming Remit...	STARTING
27/09/2012-14:...	GM-901-27092012-143000-23-270.CRO ... Reception of Incoming Remit...	STARTING
27/09/2012-14:...	GM-901-27092012-143000-30-270.CRO ... Reception of Incoming Remit...	STARTING
27/09/2012-14:...	GM-901-27092012-143000-33-270.CRO ... Reception of Incoming Remit...	STARTING
27/09/2012-14:54:...	Starting Report Control :01-GM-901-27092012-143000-270.CPR : In pr...	
27/09/2012-14:...	01-GM-901-27092012-143000-270.CPR ... Processed Report	END
27/09/2012-14:54:...	Starting Control of Transaction Report :GM-901-27092012-143000-20-...	
27/09/2012-14:...	GM-901-27092012-143000-20-270.CRO ... Reception of Incoming Remit...	END
27/09/2012-14:54:...	Starting Control of Trans	
27/09/2012-14:...	GM-901-27092012-143000-23-270.CRO ... Reception of Incoming Remit...	END
27/09/2012-14:54:...	Starting Control of Trans	
27/09/2012-14:...	GM-901-27092012-143000-30-270.CRO ... Reception of Incoming Remit...	END
27/09/2012-14:54:...	Starting Control of Trans	
27/09/2012-14:...	GM-901-27092012-143000-33-270.CRO ... Reception of Incoming Remit...	END
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	NET BALANCE Reconciliation Successfully done ,Instrument code :...	Done
27/09/2012-14:...	Generation of NET BALANCE Confirmation / Currency:270 / Inter-...	Done

Error List

Control	Rec NB	Rec IMG	Session Date	Others	Display Error List
1	0	0	0	0	

[COUNTRY CODE: GM] [BANK CODE: 901] [INTER-BANK: 27/09/2012] [SITE: MAIN WITHOUT BACKUP]

Start | Hannibal-Autocoll... | Hannibal-ADT Ad... | Hannibal-ADT Gé... | Hannibal-ADT C... | Untitled - Paint | Untitled - Paint | 08:00



Checking file structures, Regulatory rejections and wrong files.

The screenshot displays the 'Hannibal-ADT Contrôle 1.0.0' application window. The main area contains a table with columns for Date/Time, Task, and Status. The tasks listed include file control operations and decompressing remittance files. The status of these tasks is either 'Done', 'STARTING', or 'DONE'. Below the table is an 'Error List' section with input fields for Control (1), Rec NB (0), Rec IMG (0), Session Date (0), and Others (0), along with a 'Display Error List' button. At the bottom, there is a status bar with fields for Country Code (GM), Bank Code (901), Inter-Bank (27/09/2012), and Site (MAIN WITHOUT BACKUP). The Windows taskbar at the very bottom shows the Start button and several open applications, including 'Hannibal-Autocollecte', 'Hannibal-ADT Admin: Tra...', 'Hannibal-ADT Génératio...', and 'Hannibal-ADT Contról...'. The system clock shows 14:38.

Date/Time	Task	Status
27/09/2012-10:57...	B:\IN\BR101\CAT\INTER\01112708010020010100091190039601270152...	Done
<b>27/09/2012-10:57...</b>	<b>B:\IN\BR101\CAT\INTER\01586917010010010130237700035702270822...</b>	<b>STARTING</b>
27/09/2012-10:57...	B:\IN\BR101\CAT\INTER\01586917010010010130237700035702270822...	Done
<b>27/09/2012-10:57...</b>	<b>B:\IN\BR101\CAT\INTER\01588317010010010130241200018802270162...</b>	<b>STARTING</b>
27/09/2012-10:57...	B:\IN\BR101\CAT\INTER\01588317010010010130241200018802270162...	Done
27/09/2012-10:58...	Starting File Control :B:\IN\BR101\DATA\3000000069011012702709201...	
<b>27/09/2012-10:58...</b>	<b>B:\IN\BR101\DATA\30000000690110127027092012105509.DAT...</b>	<b>Done</b>
<b>27/09/2012-10:58...</b>	<b>B:\IN\BR101\CAT\INTER\00000284010080020149003060019502270572...</b>	<b>STARTING</b>
27/09/2012-10:58...	B:\IN\BR101\CAT\INTER\00000284010080020149003060019502270572...	Done
<b>27/09/2012-11:...</b>	<b>Decompressing Remittance ... D:\ADHIN\01-GM-901-27092012-...</b>	<b>STARTING</b>
<b>27/09/2012-11:...</b>	<b>Decompressing Remittance : D:\ADHIN\01-GM-901-27092012-1...</b>	<b>DONE</b>
27/09/2012-11:14...	Starting File Control :D:\ADHIN\01-GM-901-27092012-110500-30-21-2...	
27/09/2012-11:14...	D:\ADHIN\01-GM-901-27092012-110500-30-21-270.RCP : File Control ...	Done
<b>27/09/2012-11:...</b>	<b>D:\ADHIN\01-GM-901-27092012-110500-30-21-270.CAT ... Control</b>	<b>STARTING</b>
27/09/2012-11:14...	D:\ADHIN\01-GM-901-27092012-110500-30-21-270.CAT : Authentic File	Done
<b>27/09/2012-11:...</b>	<b>01-GM-901-27092012-113113-10-21-270.ENV ... Reception of Outgoi...</b>	<b>STARTING</b>
27/09/2012-11:32...	Starting File Control :Z:\01-GM-901-27092012-113113-10-21-270.EN...	
27/09/2012-11:32...	Z:\01-GM-901-27092012-113113-10-21-270.ENV : File Control Done	Done
<b>27/09/2012-11:...</b>	<b>01-GM-901-27092012-113207-10-21-270.ENV ... Reception of Outgoi...</b>	<b>STARTING</b>
<b>27/09/2012-11:...</b>	<b>01-GM-901-27092012-113229-10-21-270.ENV ... Reception of Outgoi...</b>	<b>STARTING</b>
27/09/2012-11:33...	Starting File Control :Z:\01-GM-901-27092012-113207-10-21-270.EN...	
27/09/2012-11:33...	Z:\01-GM-901-27092012-113207-10-21-270.ENV : File Control Done	Done
27/09/2012-11:33...	Starting File Control :Z:\01-GM-901-27092012-113229-10-21-270.EN...	
27/09/2012-11:33...	Z:\01-GM-901-27092012-113229-10-21-270.ENV : File Control Done	Done
<b>27/09/2012-11:...</b>	<b>Decompressing Remittance ... D:\ADHIN\01-GM-901-27092012-...</b>	<b>STARTING</b>
<b>27/09/2012-11:...</b>	<b>Decompressing Remittance : D:\ADHIN\01-GM-901-27092012-1...</b>	<b>DONE</b>
27/09/2012-11:33...	Starting File Control :D:\ADHIN\01-GM-901-27092012-113207-10-21-2...	

Error List

Control: 1 Rec NB: 0 Rec IMG: 0 Session Date: 0 Others: 0 Display Error List

[COUNTRY CODE: GM] [BANK CODE: 901] [INTER-BANK: 27/09/2012] [SITE : MAIN WITHOUT BACKUP]

Start Hannibal-Autocollecte - [...] Hannibal-ADT Admin: Tra... Hannibal-ADT Génératio... Hannibal-ADT Contról... 14:38

## Monitoring the generation of files.

Hannibal-ADT Génération: Generation Outgoing Batches done

Date/Time	Task	Status
28/09/2012-10:39:...	Generation Direction 2 RCP/CAT/PAK ... 30/21/270/S/INTERN/BR101	START
28/09/2012-10:39:...	Generation Direction 2 RCP/CAT/PAK (6 Trans) Successfully : 30/21/27...	Done
28/09/2012-10:39:...	Generation Direction 2 RCP/CAT/PAK GLOBAL ... 30/21/270/S/INTERN	START
28/09/2012-10:39:...	Generation Direction 2 RCP/CAT/PAK GLOBAL (6 Trans) Successfully : 3...	Done
28/09/2012-10:39:...	CALCULATING NET BALANCES /270 ... In progress	START
28/09/2012-10:40:...	CALCULATING NET BALANCES /270 : In progress	Done
28/09/2012-11:00:...	Generation Direction 1 ENV ... 10/21/270/S/INTERN	START
28/09/2012-11:02:...	Generation Direction 1 ENV (115 Trans) Successfully : 10/21/270/S/INT...	Done
28/09/2012-11:02:...	Generation Direction 1 ENV/CAT/PAK ... 30/21/270/S/INTERN	START
28/09/2012-11:02:...	Generation Direction 1 ENV/CAT/PAK (54 Trans) Successfully : 30/21/2...	Done
28/09/2012-11:02:...	CALCULATING NET BALANCES /270 ... In progress	START
28/09/2012-11:02:...	CALCULATING NET BALANCES /270 : In progress	Done
28/09/2012-11:08:...	Generation Direction 2 RCP/CAT/PAK ... 30/21/270/S/INTERN/BR101	START
28/09/2012-11:08:...	Generation Direction 2 RCP/CAT/PAK (11 Trans) Successfully : 30/21/2...	Done
28/09/2012-11:08:...	Generation Direction 2 RCP/CAT/PAK GLOBAL ... 30/21/270/S/INTERN	START
28/09/2012-11:08:...	Generation Direction 2 RCP/CAT/PAK GLOBAL (11 Trans) Successfully : ...	Done
28/09/2012-11:08:...	CALCULATING NET BALANCES /270 ... In progress	START
28/09/2012-11:08:...	CALCULATING NET BALANCES /270 : In progress	Done
28/09/2012-11:15:...	Generation Direction 1 ENV/CAT/PAK ... 30/21/270/S/INTERN	START
28/09/2012-11:15:...	Generation Direction 1 ENV/CAT/PAK (14 Trans) Successfully : 30/21/2...	Done
28/09/2012-11:15:...	CALCULATING NET BALANCES /270 ... In progress	START
28/09/2012-11:15:...	CALCULATING NET BALANCES /270 : In progress	Done
28/09/2012-11:30:...	Generation Direction 1 ENV ... 10/21/270/S/INTERN	START
28/09/2012-11:30:...	Generation Direction 1 ENV (97 Trans) Successfully : 10/21/270/S/INTE...	Done
28/09/2012-11:30:...	Generation Direction 1 ENV/CAT/PAK ... 30/21/270/S/INTERN	START
28/09/2012-11:30:...	Generation Direction 1 ENV/CAT/PAK (1 Trans) Successfully : 30/21/27...	Done
28/09/2012-11:30:...	CALCULATING NET BALANCES /270 ... In progress	START

Error List

Control	Reconciliation	Reconciliation	Session Date	Others	Display Error List	Last Inter-Bank Generation 28/09/2012 11:45:00
0	0	0	0	0		Last Intra-Bank Generation 28/09/2012 11:45:00

[COUNTRY CODE: GM] [BANK CODE: 901] [INTER-BANK: 28/09/2012] [SITE : MAIN WITHOUT BACKUP]

Start | Hannibal-Autocollecte - [...] | Hannibal-ADT Admin: Re... | Hannibal-ADT Généra... | Hannibal-ADT Contrôle1... | 11:58

## Checking absolute conformity at the end of clearing day.

The screenshot displays the 'Hannibal-ADT Contrôle 1.0.0' application window. The main area is a log table with three columns: 'Date/Time', 'Task', and 'Status'. The log shows a sequence of operations for various instrument codes (13, 20, 23, 30, 33) on 27/09/2012 at 14:53:00. The tasks include 'Reception of Incoming Remittances', 'Starting Control of Transaction Report', 'Processed Report per Transaction', and 'NET BALANCE Reconciliation Successfully done'. The final task is 'Generation of NET BALANCE Confirmation / Currency:270 /Inter-Bank : Absolute Conformity', which has a status of 'Done'. Below the log is an 'Error List' section with input fields for 'Control' (value 1), 'Rec NB' (value 0), 'Rec IMG' (value 0), 'Session Date' (value 0), and 'Others' (value 0), along with a 'Display Error List' button. At the bottom, a status bar shows '[COUNTRY CODE: GM] [BANK CODE: 901] [INTER-BANK: 27/09/2012] [SITE : MAIN WITHOUT BACKUP]'. The Windows taskbar at the bottom shows several open applications, including 'Hannibal-Autocollecte ...', 'Hannibal-ADT Admin: T...', 'Hannibal-ADT Générati...', and 'Hannibal-ADT Contr...', along with the system clock showing 07:57.

Date/Time	Task	Status
27/09/2012-14:53:00	GM-901-27092012-143000-13-270.CRO ... Reception of Incoming Remittances	STARTING
27/09/2012-14:53:00	Starting Control of Transaction Report :GM-901-27092012-143000-10-270.CRO : In progress	
27/09/2012-14:53:00	GM-901-27092012-143000-10-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:53:00	Starting Control of Transaction Report :GM-901-27092012-143000-13-270.CRO : In progress	
27/09/2012-14:53:00	GM-901-27092012-143000-13-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:53:00	01-GM-901-27092012-143000-270.CPR ... Reception of Incoming Remittances	STARTING
27/09/2012-14:53:00	GM-901-27092012-143000-20-270.CRO ... Reception of Incoming Remittances	STARTING
27/09/2012-14:53:00	GM-901-27092012-143000-23-270.CRO ... Reception of Incoming Remittances	STARTING
27/09/2012-14:53:00	GM-901-27092012-143000-30-270.CRO ... Reception of Incoming Remittances	STARTING
27/09/2012-14:53:00	GM-901-27092012-143000-33-270.CRO ... Reception of Incoming Remittances	STARTING
27/09/2012-14:54:00	Starting Report Control :01-GM-901-27092012-143000-270.CPR : In progress	
27/09/2012-14:54:00	01-GM-901-27092012-143000-270.CPR ... Processed Report	END
27/09/2012-14:54:00	Starting Control of Transaction Report :GM-901-27092012-143000-20-270.CRO : In progress	
27/09/2012-14:54:00	GM-901-27092012-143000-20-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:54:00	Starting Control of Transaction Report :GM-901-27092012-143000-23-270.CRO : In progress	
27/09/2012-14:54:00	GM-901-27092012-143000-23-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:54:00	Starting Control of Transaction Report :GM-901-27092012-143000-30-270.CRO : In progress	
27/09/2012-14:54:00	GM-901-27092012-143000-30-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:54:00	Starting Control of Transaction Report :GM-901-27092012-143000-33-270.CRO : In progress	
27/09/2012-14:54:00	GM-901-27092012-143000-33-270.CRO ... Processed Report per Transaction	END
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 13 : 01\13\270	Done
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 33 : 01\33\270	Done
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 20 : 01\20\270	Done
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 10 : 01\10\270	Done
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 30 : 01\30\270	Done
27/09/2012-14:54:00	NET BALANCE Reconciliation Successfully done ,Instrument code : 23 : 01\23\270	Done
27/09/2012-14:54:00	Generation of NET BALANCE Confirmation / Currency:270 /Inter-Bank : Absolute Conformity	Done

### *Net Balances reconciliation*

When receiving Clearing House final net balances, **Hannibal-ADT** proceeds to its reconciliation with its own balances.

- In case of absolute conformity between all net balances, the ADT module generates a confirmation message of the clearing balances of all instruments and all currency included.
- In case of conformity failure of at least one net balance, an alert message detailing the failure causes is generated by the ADT module and the confirmation message is not generated.
- In case of non-acknowledgement of a sent batch (.ENV) **ADT-Contrôle** generates an alert to inform the operator.

## Monitoring the deposit and collection of files from the ADT to ACH 1

The screenshot shows a software window titled "Hannibal-Poste Adhèrent: Sent Batch Enquiry". The window has a menu bar with "Administration", "General DataBase", "Mailbox", "Operational Monitoring", and "Key Management". Below the menu bar is a toolbar with various icons. The main area contains search criteria and a data table.

Search Criteria:

- ACH Code: 01
- Instrument Code: <All>
- Status: <All>
- Transaction code: <All>
- Currency code: <All>
- Not Collected:
- All:

File	Status	Deposit Time	Co
01-GM-901-27092012-091507-30-21-270.ENV	1 - Deposited	09:13:27	09
01-GM-901-27092012-093008-30-21-270.ENV	1 - Deposited	09:28:07	09
01-GM-901-27092012-094509-10-21-270.ENV	1 - Deposited	09:43:16	09
01-GM-901-27092012-094524-30-22-270.ENV	1 - Deposited	09:43:17	09
01-GM-901-27092012-110010-30-21-270.ENV	1 - Deposited	10:58:34	11
01-GM-901-27092012-114514-10-21-270.ENV	1 - Deposited	11:43:34	11
01-GM-901-27092012-131504-10-21-270.ENV	1 - Deposited	13:13:10	13

At the bottom of the window, there is a status bar with the text: ADMIN|PARTICIPANT:GM-901| [INTER-BANK:27/09/2012] |[CROSS COUNTRY: : 02/05/2007]

## Monitoring the deposit and collection of files from the ADT to ACH 2

The screenshot shows the same software window as above, but with a different table displayed. The search criteria are the same.

Search Criteria:

- ACH Code: 01
- Instrument Code: <All>
- Status: <All>
- Transaction code: <All>
- Currency code: <All>
- Not Collected:
- All:

Status	Deposit Time	Collected
1 - Deposited	09:13:27	09:17:50
1 - Deposited	09:28:07	09:33:32
1 - Deposited	09:43:16	09:48:38
1 - Deposited	09:43:17	09:49:39
1 - Deposited	10:58:34	11:02:35
1 - Deposited	11:43:34	11:46:07
1 - Deposited	13:13:10	13:17:47

At the bottom of the window, there is a status bar with the text: ADMIN|PARTICIPANT:GM-901| [INTER-BANK:27/09/2012] |[CROSS COUNTRY: : 02/05/2007]

## Monitoring Acknowledgement of files by ACH

The screenshot shows the 'Hannibal-Poste Adhérent: Sent Batch Enquiry' application window. The window title is 'Hannibal-Poste Adhérent: Sent Batch Enquiry' and the menu includes 'Administration', 'General DataBase', 'Mailbox', 'Operational Monitoring', and 'Key Management'. The search criteria are set to ACH Code '01', Instrument Code '<All>', Status '<All>', Transaction code '<All>', and Currency code '<All>'. The table below displays the results of the enquiry.

File	Status	Deposit Time	Co
01-GM-901-27092012-091507-30-21-270 ENV	3 - Acknowledged	09:13:27	09
01-GM-901-27092012-093008-30-21-270 ENV	3 - Acknowledged	09:28:07	09
01-GM-901-27092012-094509-10-21-270 ENV	3 - Acknowledged	09:43:16	09
01-GM-901-27092012-094524-30-22-270 ENV	3 - Acknowledged	09:43:17	09
01-GM-901-27092012-110010-30-21-270 ENV	3 - Acknowledged	10:58:34	11
01-GM-901-27092012-114514-10-21-270 ENV	3 - Acknowledged	11:43:34	11
01-GM-901-27092012-131504-10-21-270 ENV	3 - Acknowledged	13:13:10	13

At the bottom of the window, the status bar shows: ADMIN[PARTICIPANT:GM-901] [INTER-BANK:27/09/2012] [CROSS COUNTRY: : 02/05/2007].

## ADT- Reporting and INQUIRIES

The screenshot shows the 'Hannibal-ADT Admin: Transactions Enquiry' application window. The window title is 'Hannibal-ADT Admin: Transactions Enquiry' and the menu includes 'Administration', 'Settings', 'Operational Monitoring', 'Statistics', and 'Manual Deposit'. The search criteria are set to Instrument Code '<All>', Transaction code '<All>', Sending Branch '<All>', File Type 'ENV', and ACH '<All>'. The table below displays the results of the enquiry.

Attribute	Instrument	Label
Session Date (YYYYMMDD)	0	Controlled
	1	Reconciled
	2	Not Valid
	3	Generated
	5	Deleted
	6	Regulatory Rejected
	7	Acknowledged
	8	Canceled
	9	PAK not found
	10	Non Acknowledged

At the bottom of the window, the status bar shows: [COUNTRY CODE: GM] [BANK CODE: 901] [NATIONAL: 27/09/2012] [USER: ADMIN] [SITE: MAIN WITHOUT BACKUP].

Web Server – A Reporting and Inquiry tool for achieved files.

The screenshot shows a web browser window titled "Participant Administrator - Windows Internet Explorer". The address bar contains the URL "http://duster-web-m/serveurweb/depart/banque.asp?MotdePass". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The page content features the Central Bank of the Gambia logo and the text "CENTRAL BANK OF THE GAMBIA" and "ACP/ACH System : GAMBIA". A navigation menu on the left lists various options under "ENQUIRY" and "STATISTICS". The main content area displays "ACH Archives Enquiry". The browser's status bar at the bottom shows the taskbar with several open applications and the system clock at 08:25.

Thank You