

What is the Remittance Management feature and how it works?

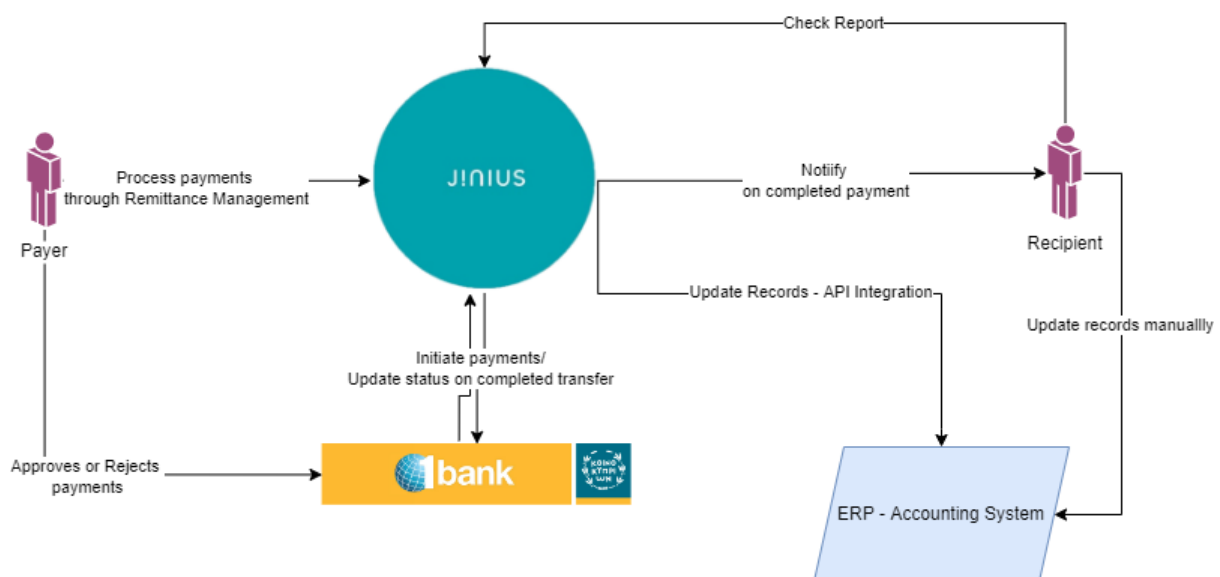
Remittance Management feature gives the option to buyers to initiate bulk payments of multiple suppliers at once and automatically informed their suppliers as soon as the payment is done.

What Jinius offers?

Jinius makes payment information transparent to all involved parties. All information related with bulk payments (dates, amounts, related invoices) are available instantly without any hassle and extra communication between the two parties. Jinius gets the responsibility to communicate with any payment recipient and offer an easy report with payment related details.

How this works?

1. Payer selects all pending payments for the selected due date and exports related payments from the ERP system (specific file format is required)
2. Payer uploads the file through Jinius platform or sends the file directly from their ERP
3. Jinius checks payment file content to confirm that file has all the required details to process the payments and payment amounts matched.
4. Jinius initiates payments in 1bank using [companies' B2B APIs](#)
5. Payer's authorized user, login to 1bank, accepts/reject payments.
6. Jinius records are updated based on bank payment status.
7. The recipient will receive an email with a link to the related report in Jinius once the payment has been successfully processed (using the email provided by the payer in the payment file).
8. *[Optional]* Recipients can download the report with detailed invoices per payment and use the data to update their system accordingly



What is the required file for Remittance Management?

Remittance Management feature requires a .json or .xml file format to be able to process a remittance request.

JSON File

File contains the below details:

Field	Sub Field	Type	Description
Remittance Advice Id		Alphanumeric	Unique number to identify batch file Notes: UNIQUE per file
Creation DateTime		Datetime	Creation date and time of the file Example: 2012-02-03T11:20:45
Number of Payments		Integer (Long)	The total number of transactions within the file. Jinius checks the given value with the total number of group of payments
Total Amount		Amount	Total payment amount of all transactions within the file. Notes: - Currency by default EUR - Integer or double with 2 decimals
Execution Date		Date	Batch Payment Execution date Example: 2022-07-03 Notes: current or future date
Payments		Array	Remittance record defined by required fields for the payment
	<i>Supplier</i>	Object	
	Company Name	String Selected special chars allowed (.,-?:+’/ \)	Recipient's Company Name - as is written in company registration records
	Company TIN	Alphanumeric <u>Standard format:</u> 8digits + 1 char at the end	Recipient's Company Tax Identification Number/Code
	Company VAT	Alphanumeric <u>Standard format:</u> 8digits + 1 char at the end	Recipient's Company VAT
	Company Registration Number	Alphanumeric <u>Standard format:</u> Starts with 1 or 2 text characters ends with 1 to 8 digits	Recipient's Company Registration number
	Email	Email	Recipient email for contact
	<i>Payment Details</i>	Object	
	<i>Debtor Details</i>	Object	
	Account Number	Numeric	Bank account number which will be used to pay the specific payment record Notes: - currently only Bank of Cyprus

			accounts are supported – account number should contain only numbers, without dashes (–) or spaces
	Creditor Details	Object	
	Creditor IBAN	IBAN	Recipient IBAN Notes: any valid IBAN could be provided – IBAN is checked based on international standards
	Creditor Factors Account Number	Numeric (16 digits)	Bill account number Used for BoC Factor’s payments – If payment is related to BoC Factoring Division then this field should be used instead of IBAN.
	Creditor Beneficiary name	String Selected special chars allowed (.,-?:+’/\\)	Recipient Account Name
	Remittance Amount	Amount	Total payment amount for the specific record Notes: - Currency by default EUR - Integer or double with 2 decimals
	Payment Reference Number	Alphanumeric Selected special chars allowed (-)	Unique reference number - this will be used to be identified by the recipient – reference number defined by user’s system – Notes: UNIQUE for all batch files and for each payment within the same file.
	<i>Invoices</i>	Object	
	Buyer Reference Number	String	Invoice reference number based on user’s system
	Supplier Invoice Number	String	Issued invoice number - as provided by the supplier
	Invoice Total Amount	Amount	Invoice amount to be paid Notes: - Currency by default EUR - Integer or double with 2 decimals
	Invoice Discount Amount	Amount	Invoice discount - just informative value - not used for sums Notes: - Currency by default EUR - Integer or double with 2 decimals - If not available can be set to 0
	Issue Date	Date	Invoice issue date - available for crosschecks within the platform for invoice validity - if invoice exists in the platform Example: 2022-06-03

XML File

XML file format is using ISO 20022 standard (XML Customer Credit Transfer Initiation message - pain.001.001.03).

XML file can be used for users who don't have too many payments and invoices to be paid at once. Jinius requires more information (in comparison to the standard bank transfer file) to process the payments to be able to share the payment related information for paid invoices with the recipient. This extra information requires a big XML file to be generated based on the required payments. Please check the current document bottom notes to check for XML limitations.

XML Structure

The description of each message item contains:

1. Group Header Segment
2. Payment Information Segment
 - a. Transaction Information Segment (multiple records)

GROUP HEADER SEGMENT

Name	XML tag	Level	Type	Description
Group Header	GrpHdr	Top		Tag Only
Message Identification	MsgId	1	Alphanumeric Max Length: 35	Unique file reference. If no unique file reference is used for each file, the file is rejected.
Creation Date Time	CreDtTm	1	Datetime	Creation date and time of the file Example: 2012-02-03T11:20:45
Number of Transactions	NbOfTxS	1	Numeric Max length:15	The number of transactions with different debtors' accounts within the file. Jinius checks the given value with the total number of group of payments per debtor in the entire message
ControlSum	CtrlSum	1	Amount	Total amount of all individual transactions within the file.
Initiating Party	InitgPty	1		Tag Only

PAYMENT INFORMATION SEGMENT

Name	XML tag	Level	Type	Description
Payment Information	PmtInf	Top		Tag Only
Payment Information Id	PmtInfId	1	Alphanumeric Max Length: 35	Unique file reference. If no unique file reference is used for each file, the file is rejected.
Payment Method	PmtMtd	1	Alphanumeric	TRF (Fixed Value)
Number of Transactions	NbOfTxS	1	Numeric Max length:15	The number of transactions. Jinius checks the given value with the total number of transactions.
ControlSum	CtrlSum	1	Amount	Total amount of all individual transactions within the file.

Requested Execution Date	ReqdExctnDt	1	Date	Batch Payment Execution date – should be current or future date Example: 2022-05-03
Debtor	Dbtr	1		Tag Only
Name	Nm	2		Debtor Name
Debtor Account	DbtrAcct	1		Tag Only
Id	Id	2		Tag Only
IBAN	IBAN	3		Debtor IBAN
Debtor Agent	DbtrAgt	1		Tag Only
Financial Institution	FinInstnId	2		Tag Only
BIC	BIC	3	Alphanumeric Max Length:11	Debtor's bank BIC

TRANSACTION INFORMATION SEGMENT

Name	XML tag	Level	Type	Description
Credit transaction Information	CdtTrfTxInf	1		Tag Only
PaymentIdentification	PmtId	2		Tag Only
EndtoEndIdentification	EndToEndId	3	Alphanumeric Max Length: 35	End-to-End UNIQUE Reference number of the credit transfer. This information is sent to the beneficiary. This number/code should be UNIQUE.
Amount	Amt	2		Tag Only
Instructed Amount	InstdAmt	3		Amount of the credit transfer in EUR.
Creditor	Cdtr	2		Tag Only
Name	Nm	3	Alphanumeric	Name of the beneficiary
Id	Id	3		Tag Only
Organisation Id	OrgId	4		Tag Only
Other	Othr	5		Tag Only
Id	Id	6	Alphanumeric	Defines the key for each creditor company details Available Options: <ol style="list-style-type: none"> 1. taxIdentificationNumber (Creditor's Company Tax Identification Number/Code) 2. vatNumber (Creditor's Company VAT) 3. companyRegistrationNumber (Creditor's Company Registration number)
Scheme Name	SchmeNm	6		Tag Only
Proprietary	Prtry	7		Combined with field "Id" above. The related values based on defined Id value.
Contact Details	CtctDtls	3		Tag Only
Email Address	EmailAdr	4		Creditor Email Address
Creditor Account	CdtrAcct	2		Tag Only
Id	Id	3		Tag Only
IBAN	IBAN	4	Alphanumeric Max Length: 34	Creditor IBAN

Other	Othr	4		Tag Only
Id	Id	5	Alphanumeric Max Length: 34	Bill account number Used for BoC Factor's payments – If payment is related to BoC Factoring Division then this field should be used instead of IBAN.
Name	Nm	3	Alphanumeric Max Length: 70	Creditor Beneficiary Name
Remittance Information	RmtInf	2		Tag Only
Structured	Strd	3		Tag Only
Referred Document Information	RfrdDocInf	4		Tag Only
Number	Nb	5	Alphanumeric Max Length: 35	Invoice reference number based on user's system
RelatedDate	RltdDt	5		Invoice issue date - available for crosschecks within the platform for invoice validity - if invoice exists in the platform
ReferredDocumentAmount	RfrdDocAmt	4		Tag Only
DuePayableAmount	DuePyblAmt	5	Amount	Invoice final payable amount. Jinius checks the given value in the sum for total amount.
DiscountAppliedAmount	DscntApldAmt		Amount	Invoice discount amount. Jinius is using this value just for information. This value it's not counted in the total payment amount.
CreditNoteAmount	CdtNoteAmt		Amount	Standalone credit note amount. If DuePyblAmt is not provided, then this value will be counted as negative value for total transaction amount.
CreditorReferenceInformation	CdtrRefInf	4		Tag Only
Reference	Ref	5		Issued invoice number - as provided by the supplier

***Important Notes:**

1. Maximum supported payment records **2000**
2. Maximum file size: **20MB**
Use minified .json and .xml to reduce file size
Minified JSON file: ~500 transactions*200 invoices or ~300 transactions * 300 invoices or ~2000 transactions *40 invoices
Minified XML file: ~500 transactions * 60 invoices or ~200 transactions * 200 invoices or ~1000 transactions * 30 invoices or ~2000 transactions * 15 invoices
3. For supplier details (TIN,VAT,Comp.reg.), 2 out of 3 are required to be able to match the supplier if exists in the platform. If all values are provided, system will have a better match.
4. All other fields are required
– suggested having validation for required fields related to supplier details (e.g TIN,VAT,Comp.Registration, supplier email) and invoice reference numbers (buyer/supplier)

5. **[For XML]** For all missing values, XML should not include the fields at all, so the system will be able to recognize the missing values properly.
E.g if email address is not provided below fields should be totally missing from the exported XML file.

```
<CtctDtIs>  
  <EmailAdr/>  
</CtctDtIs>
```

For confirmation is suggested to validate the exported XML file with the XSD schema.

6. File naming convention is YYYYMMDD_BatchNo_{initials of company name}
- BatchNo of no length limit
 - {initials of company name} of 2-3 letters