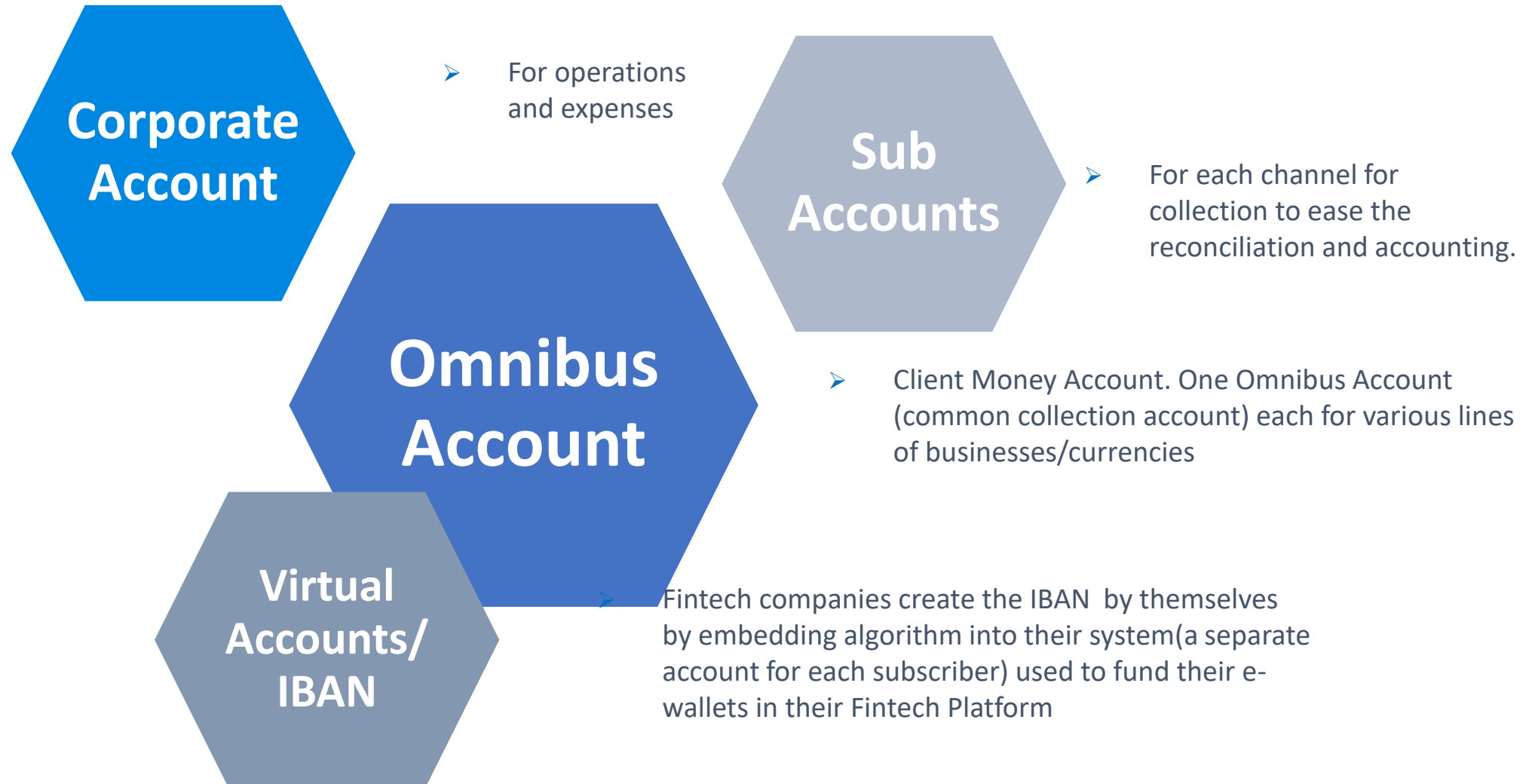


anb

Overview of FINTECH RMS Services

Account Structure



Receivables Management Services (RMS)

- Collecting payments through multiple channels like in house , SARIE, SWIFT and checks.
- Company should generate their customized virtual IBAN by embedding the given algorithm provided by ANB into their system
- **Payments** made into Virtual Accounts shall be deposited into the Omnibus account using the virtual IBAN.
- ANB Bank statement will carry the virtual IBAN/ Transaction **Reference** against each transaction
- The company will **map** the virtual IBAN internally to identify customer information and update the balance

Virtual IBAN Composition

SA- CD- 30100- HHH- RRRRRRRRRRR- C

Country Code Check digit Fixed number Company ID assigned by ANB **reference No. (assigned by FINTECH)** Check digit



MT940/ 942 Sample Statement

Date	Amount	Narrative 2
01/01/2020	500	968 00000000001 2
02/01/2020	600	968 00000000001 2
05/01/2020	100	968 00000000003 4
15/02/2020	200	968 00000000002 8
19/02/2020	50	968 00000000003 4
...	\$\$	968 XXXXXXXXXXXXX

RMS-Virtual Account Creation

The company should have the following:

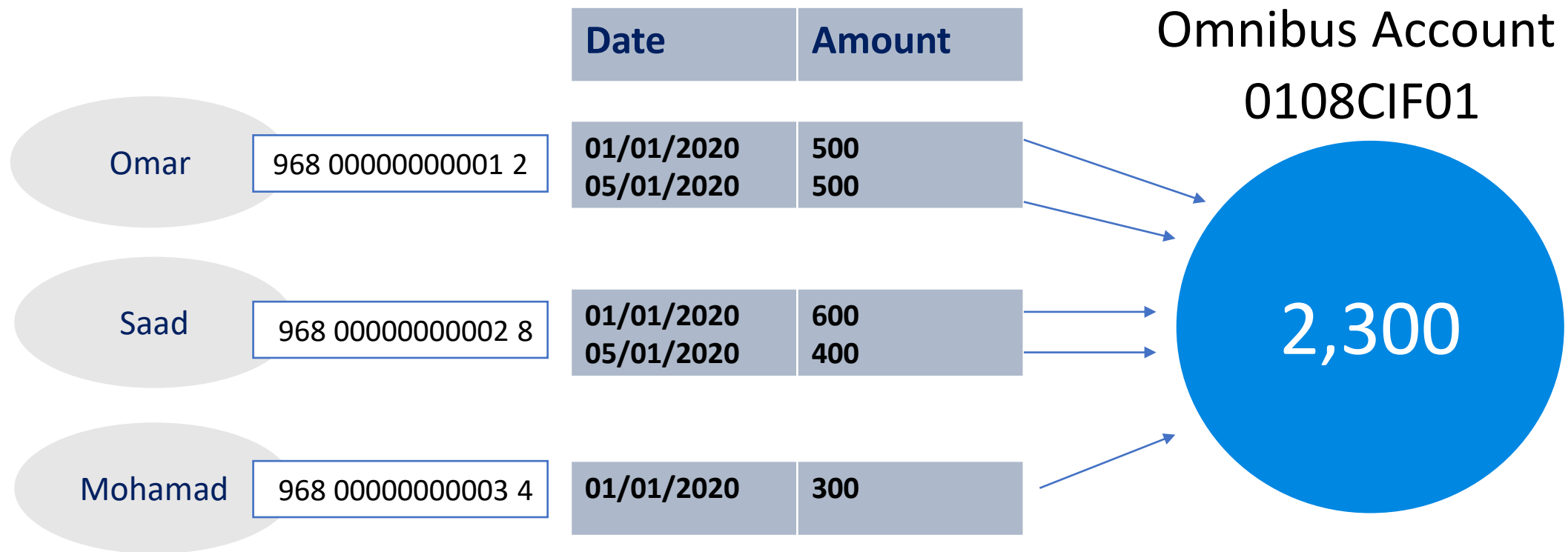
- Customer unique ID
- Name
- Virtual IBAN to match
- Balance

ID	Name	Account	Balance / eWallet
X1	Omar	968 0000000000012	\$\$
X2	Saad	968 0000000000028	\$\$
X3	Mohammad	968 0000000000034	\$\$

*The "ID" can be part of the Account

RMS -Solution Structure

Incoming Amounts in the Omnibus Account



Thank You !!