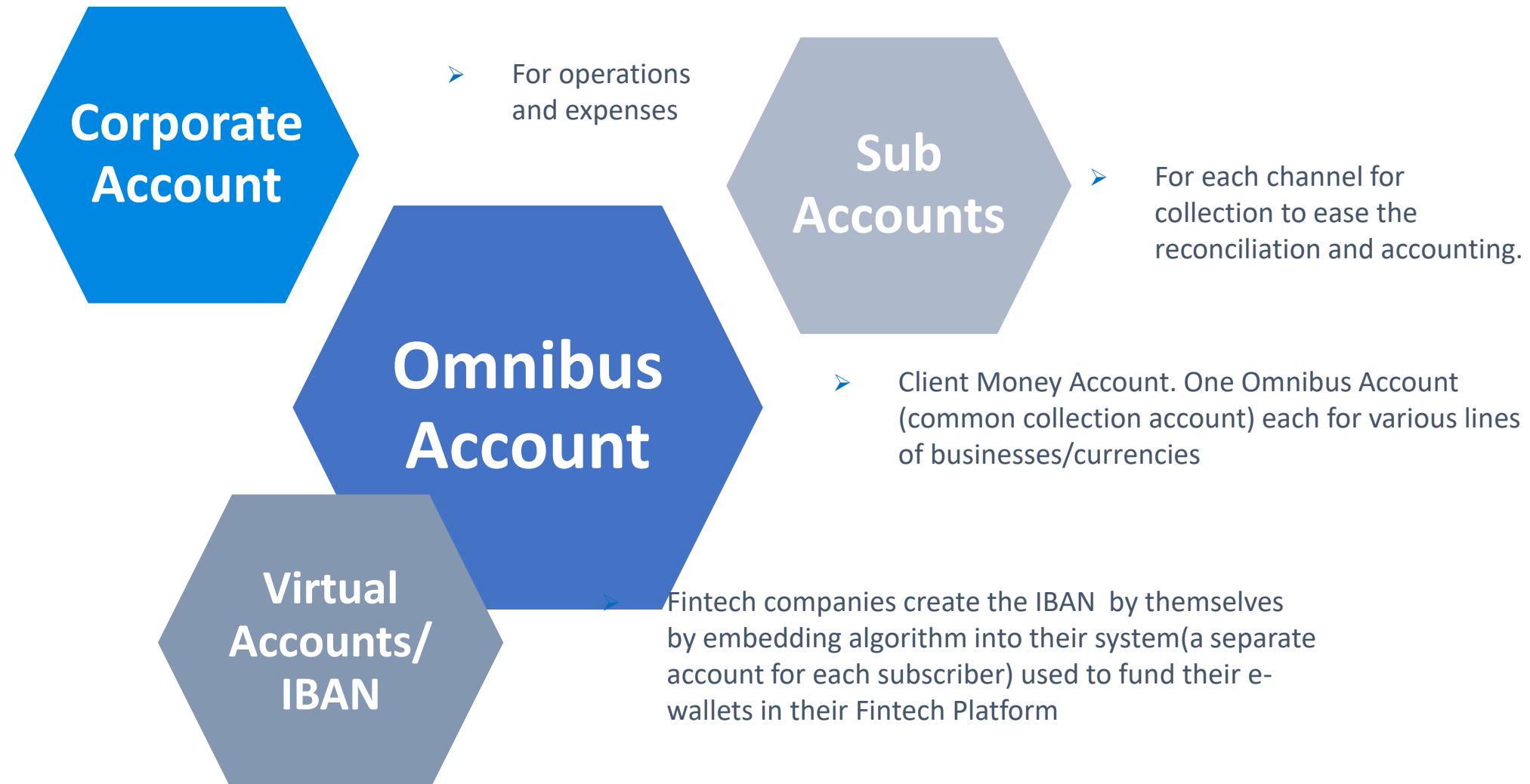


anb

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# 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

## MT940/ 942 Sample Statement

### Virtual IBAN Composition

SA- CD- 30100- HHH- RRRRRRRRRR- C

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

Date	Amount	Narrative 2
01/01/2020	500	968 0000000001 2
02/01/2020	600	968 0000000001 2
05/01/2020	100	968 0000000003 4
15/02/2020	200	968 0000000002 8
19/02/2020	50	968 0000000003 4
...	\$\$	968 XXXXXXXXXXXX

# RMS-Virtual Account Creation

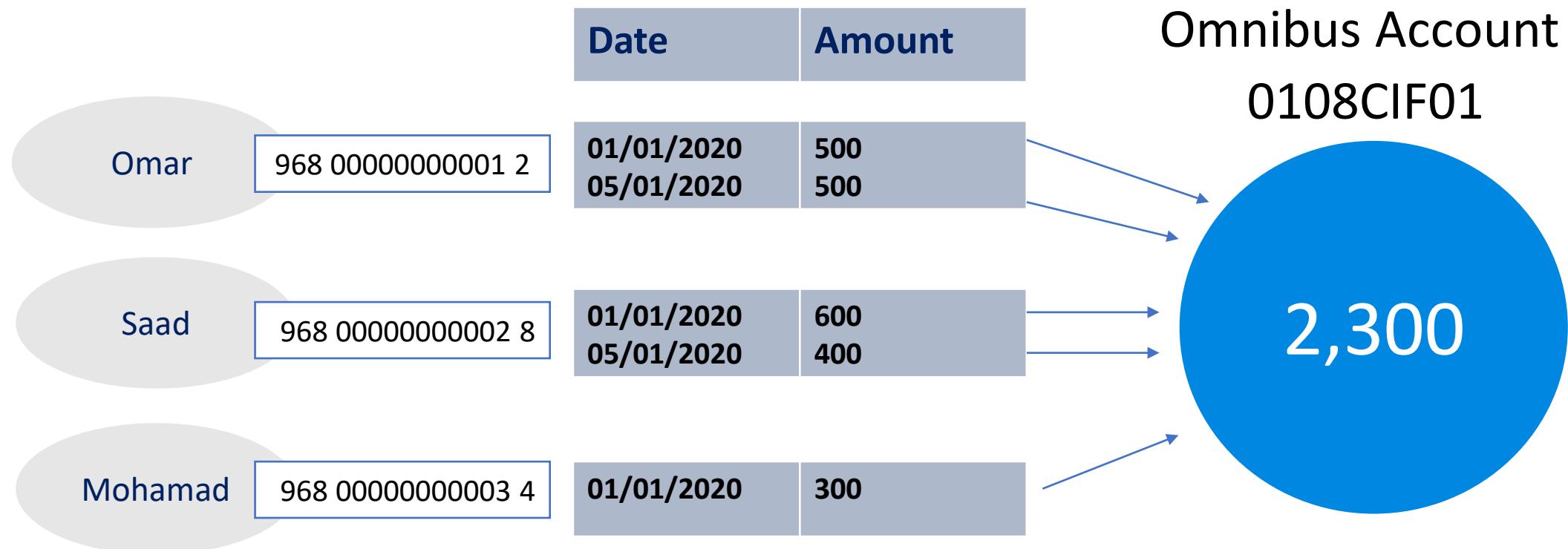
## **The company should have the following:**

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

ID	Name	Account	Balance / eWallet
X1	Omar	968 0000000001 2	\$\$
X2	Saad	968 0000000002 8	\$\$
* <sup>3</sup>	The “ID” can be part of the Account Mohammad	968 0000000003 4	\$\$

# RMS -Solution Structure

## Incoming Amounts in the Omnibus Account



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**Thank You !!**