

BEFTN Procedure : Outward & Inward , Meet up customer query, Report viewing & Incentive claim

BEFTN (Bangladesh Electronic Fund Transfer Network)

The Bangladesh Electronic Funds Transfer Network (BEFTN) will operate as a processing and delivery centre that provides the distribution and settlement of electronic credit and debit instructions among all participating banks. This Network is operating in a real-time batch processing mode.

All transactions received by the central system in a clearing cycle are calculated into a single multilateral netting figure for each bank. Final settlement takes place using accounts of each bank that are maintained with Bangladesh Bank.

PARTICIPANTS IN B E F T N

BEFTN is a multilateral electronic clearing system where debit and credit payment instructions are exchanged among Scheduled Banks. The system involves transmitting, reconciling and calculating the net position of each participant at the end of each processing cycle.

The participants with this system are:

- a) Originator.
- b) Originating Bank (OB)
- c) Bangladesh Electronic Funds Transfer Network (EFT Operator)
- d) Receiving Bank (RB)
- e) Receiver

Types of EFT Entry

Originator initiates and receiver receives the EFT entries by means of credit or debit payment instruction on receiver's bank account. If the receiver's bank account is debited, then the entry is an EFT debit. If receiver's bank account is credited, then the entry is an EFT credit.

a) EFT Credits

EFT credit entries occur when the originator (client of originating bank) transfer funds from his/her bank account into a Receiver's (client of receiving bank) bank account.

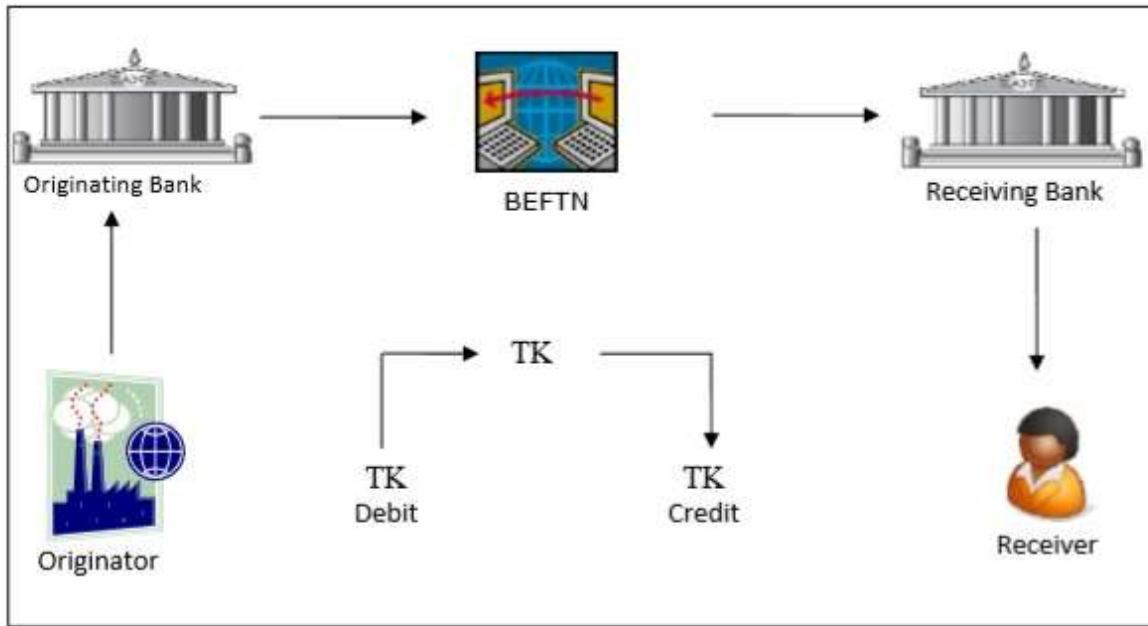


Figure 2: EFT Credit Transactions Flow

Some examples of credit entries are:

- Inward Foreign remittances
- Domestic remittances
- Payroll private and government
- Dividends/Interest/Refunds of IPO
- Business to business payments (B2B)
- Government tax payments
- Government vendor payments
- Customer- initiated transactions

b) EFT Debits

EFT debit entries occur when the originator (client of originating bank) collect funds from Receiver's (client of receiving bank) bank account into his/her bank account.

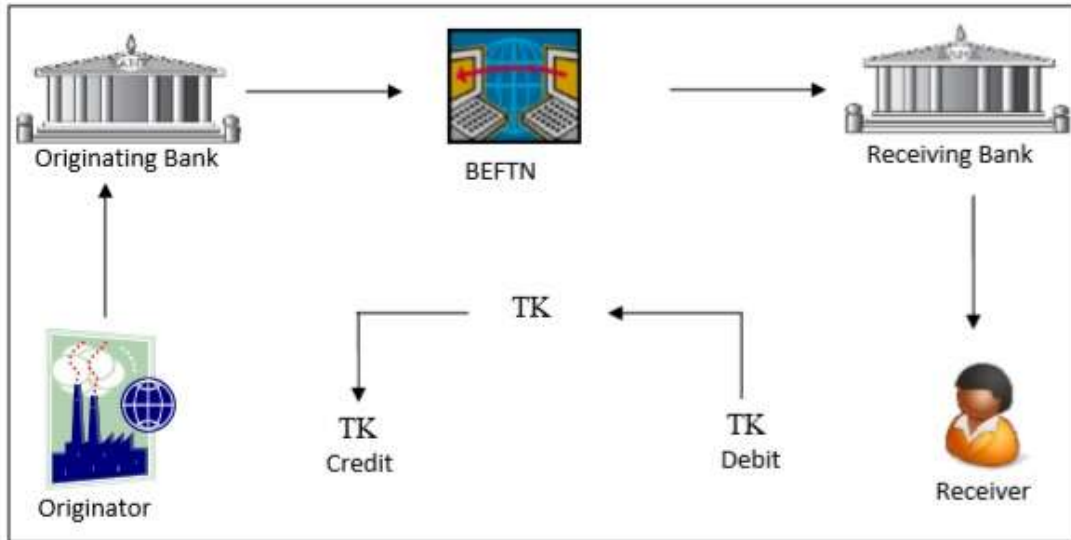


Figure 3: EFT Debit Transactions Flow

Some examples of EFT debit entries are:

- Utility bill collection
- Equal Monthly Installments (EMI) collection
- Government tax collection
- Government license fees collection
- Insurance premium collection
- Mortgage payments collection
- Club/Association subscriptions collection

SETTLEMENT AND POSTING

To complete the payment instruction Settlement is the actual transfer of the funds between participating banks. BEFTN Settlement happens in a Deferred-net basis.

The transactions processed by the BEFTN will affect the accounts of the concerned participating banks maintaining accounts with BB at the end of each processing cycle.

Settlement and processing sessions will be communicated to member banks by the Clearing House (BACH) authority from time to time.

BEFTN approved Currencies:

- I. Bangladeshi Taka (BDT)
- II. US Dollar (USD)
- III. Great Britain Pound (GBP)
- IV. EURO (EUR)
- V. Canadian Dollar (CAD)
- VI. Japanese Yen (JPY)

Types of BEFTN:

- Inward BEFTN
 - Inward Credit
 - Inward Debit
- Outward BEFTN
 - Outward Credit
 - Outward Debit

BEFTN LINK:

For BACH-I (Before 24.10.2019) browse the following link:

<http://172.17.28.112>

For BACH-II (From 24.10.2019) browse the following link:

<http://172.17.28.111>

User & Password are same for both systems as provided.

Branch can change the password as they required.

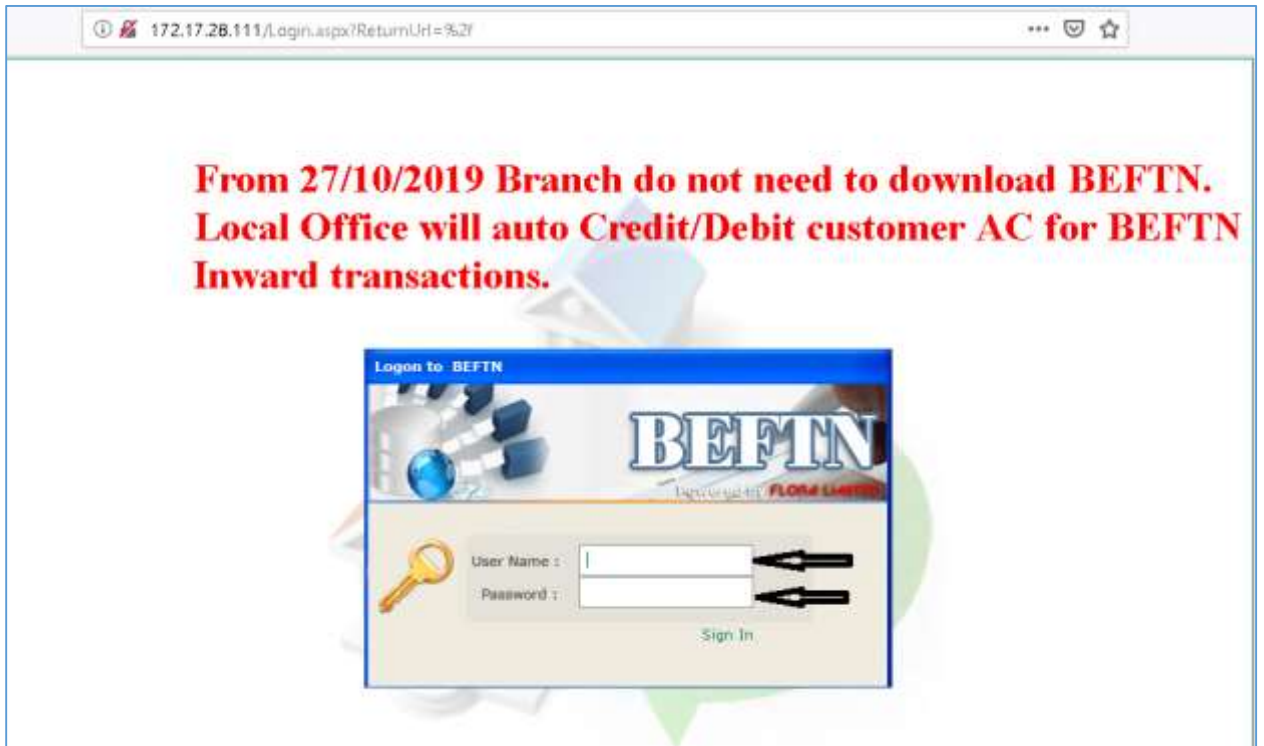
Inward BEFTN Procedure:

- ✓ From BACH-II (From 24.10.2019) BEFTN Inward transactions are processing centrally from local office by a automated process (PULL) in T24
- ✓ Branches do not need to do any task for processing BEFTN Inward transactions. So for BEFTN Inward transactions mainly branches will meet up the customer queries and any reporting for branches themselves as they required.

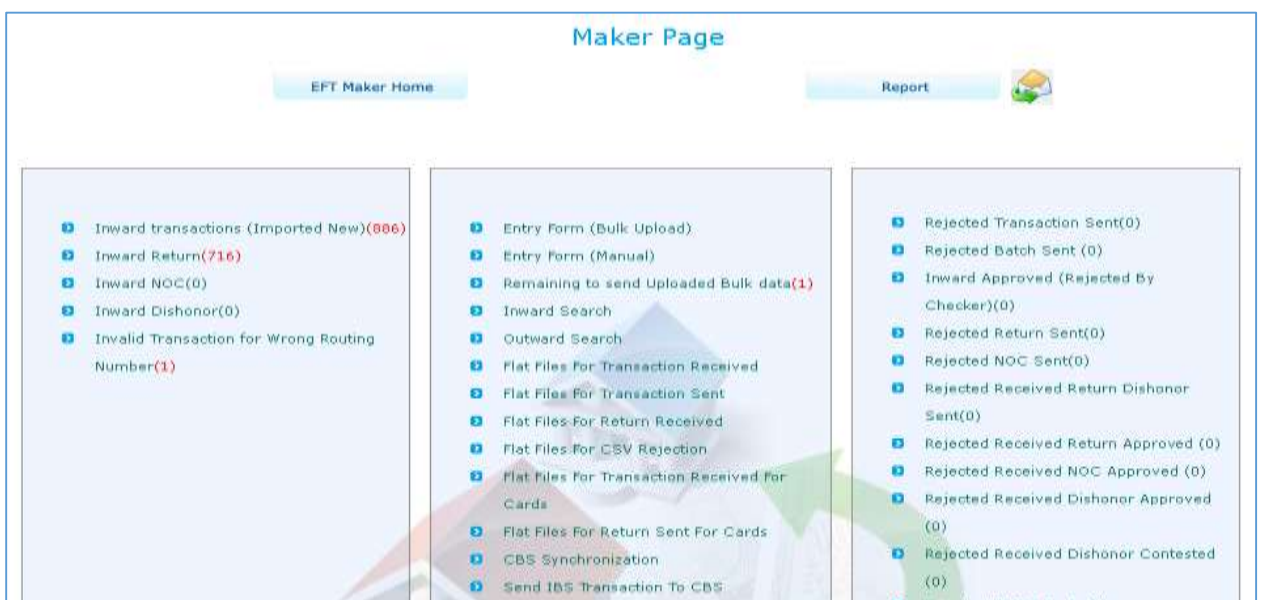
Meet up Customer Queries:

To see any information of BEFTN Inward for a specific transaction or specific account please go through following steps:

1. Login as Maker



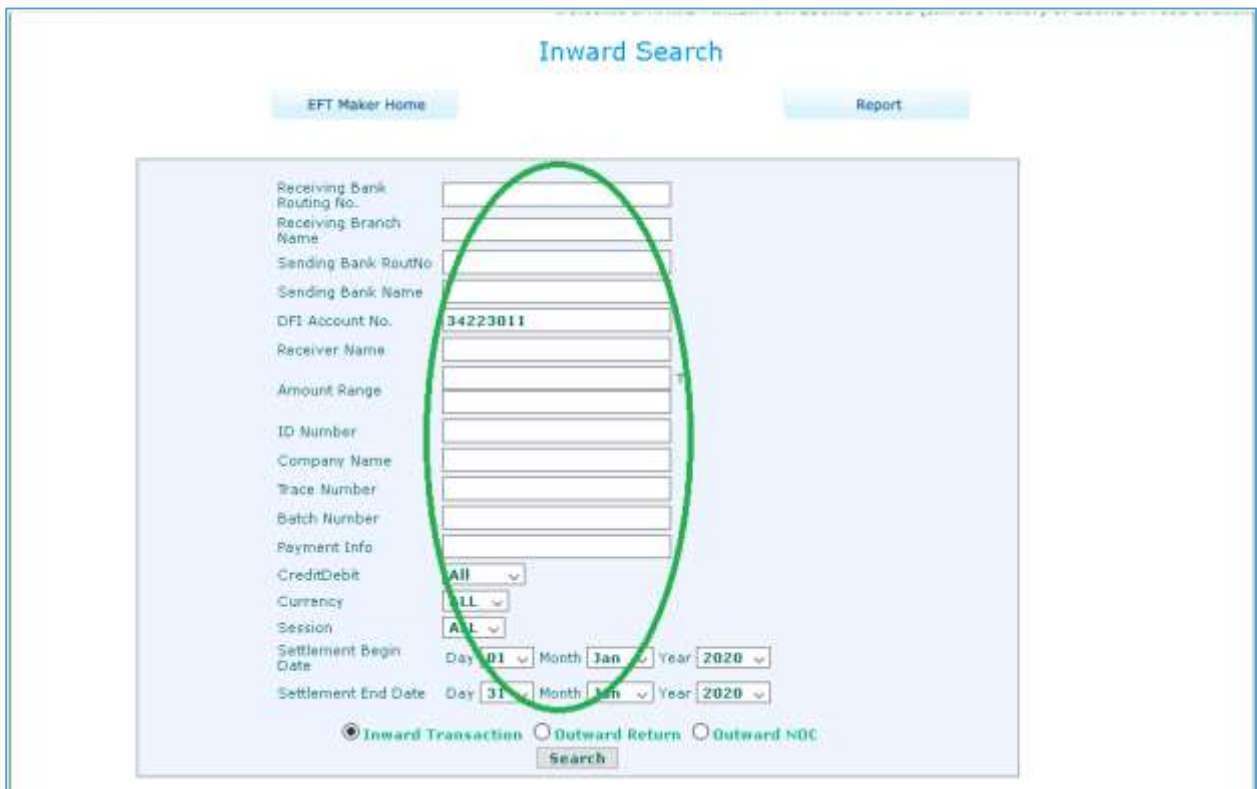
2. Maker Page



3. Click on Inward Search



4. Put specific data to a specific field as required



5. Click on Search

Inward Search

Receiving Bank Routing No.	<input type="text"/>
Receiving Branch Name	<input type="text"/>
Sending Bank RoutNo	<input type="text"/>
Sending Bank Name	<input type="text"/>
DFI Account No.	<input type="text" value="34121256"/>
Receiver Name	<input type="text"/>
Amount Range	<input type="text"/> To <input type="text"/>
ID Number	<input type="text"/>
Company Name	<input type="text"/>
Trace Number	<input type="text"/>
Batch Number	<input type="text"/>
Payment Info	<input type="text"/>
CreditDebit	<input type="text" value="All"/>
Currency	<input type="text" value="ALL"/>
Session	<input type="text" value="ALL"/>
Settlement Begin Date	Day <input type="text" value="24"/> Month <input type="text" value="Oct"/> Year <input type="text" value="2019"/>
Settlement End Date	Day <input type="text" value="05"/> Month <input type="text" value="Feb"/> Year <input type="text" value="2020"/>

Inward Transaction
 Outward Return
 Outward NOC

6. Valid Data will be shown

Select All
 Print Selected Customer Advice
Print Customer Advice For All Search Result

Print All Search Result Details
Print Details Settlement Report Format

Sl.	Select	BankName	BranchName	DFIAccountNo	Amount	IDnumber	ReceiverName	EffectiveEntryDate	EntryDate	Settle	
1	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	45,000.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
2	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
3	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
4	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
5	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
6	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
7	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,800.00	34121256	MD. HABIBUR RAHMAN	Jan 7 2020	Jan 7 2020	Jan 7
8	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Jan 7 2020	Jan 7 2020	Jan 7
9	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	5834121256	120.00	5834121256	MD HABIBUR RAHMAN	Nov 21 2019	Nov 24 2019	Nov 24

7. Click on Return/NOC Record to see whether it is returned or not.

Inward Transaction
 Outward Return
 Outward NOC


Bank Name:
 Branch Name:
 Routing No.:

Select All
 Print Selected Customer Advice
 Print Customer Advice For All Search Result

 Print All Search Result Details
 Print Details Settlement Report Format

It has not been returned

It has not been notified for change



Sl.	Select	BankName	BranchName	DFIAccountNo	Amount	IdNumber	ReceiverName	EffectiveEntryDate	EntryDate	Settle	
1	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
2	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
3	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,000.00	34121256	MD. HABIBUR RAHMAN	Jan 7 2020	Jan 7 2020	Jan 7
4	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Jan 7 2020	Jan 7 2020	Jan 7

Select All
 Print Selected Customer Advice
 Print Customer Advice For All Search Result

 Print All Search Result Details
 Print Details Settlement Report Format

Return Record

Dishonor	TraceNumber	ReturnReason	SettlementDate
Dishonor	00000000042199	No Account/Unable to locate Account	Nov 24 2019



Sl.	Select	BankName	BranchName	DFIAccountNo	Amount	IdNumber	ReceiverName	EffectiveEntryDate	EntryDate	Settle	
1	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,000.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
2	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
3	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
4	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
5	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 25 2019	Dec 25
6	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
7	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	5834121256	120.00	5834121256	MD. HABIBUR RAHMAN	Nov 21 2019	Nov 24 2019	Nov 24

8. Print Customer Advice

- Tick **“Select All”** and click on **“Print Selected Customer Advice”** to print all valid data

The screenshot shows a control bar at the top with the following elements:

- Select All** (circled in red)
- Print Selected Customer Advice** (circled in red)
- Print Customer Advice For All Search Result
- CSV File** button
- Print All Search Result Details
- Print Details Settlement Report Format

Below the control bar is a table with 11 columns: SL, Select, BankName, BranchName, DFIAccountNo, Amount, IdNumber, ReceiverName, EffectiveEntryDate, EntryDate, and Settler. The table contains 7 rows of data, all of which have their 'Select' checkboxes checked.

SL	Select	BankName	BranchName	DFIAccountNo	Amount	IdNumber	ReceiverName	EffectiveEntryDate	EntryDate	Settler	
1	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,000.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
2	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
3	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
4	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
5	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
6	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
7	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,000.00	34121256	MD. HABIBUR RAHMAN	Jan 7 2020	Jan 7 2020	Jan 7

- Select specific transaction/transactions as required and click on **“Print Selected Customer Advice”** to print

The screenshot shows the same control bar as above, but with the following changes:

- Select All**
- Print Selected Customer Advice** (circled in red)
- Print Customer Advice For All Search Result
- CSV File** button
- Print All Search Result Details
- Print Details Settlement Report Format

The table below has only the first row selected, with its 'Select' checkbox checked and circled in red.

SL	Select	BankName	BranchName	DFIAccountNo	Amount	IdNumber	ReceiverName	EffectiveEntryDate	EntryDate	Settler	
1	<input checked="" type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	15,000.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
2	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	300.00	34121256	MD. HABIBUR RAHMAN	Dec 10 2019	Dec 10 2019	Dec 10
3	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
4	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 22 2019	Dec 23 2019	Dec 23
5	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	100,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26
6	<input type="checkbox"/>	Return/NOC Record	EXIM BANK LTD.	LOCAL OFFICE	34121256	2,000.00	34121256	MD. HABIBUR RAHMAN	Dec 24 2019	Dec 26 2019	Dec 26

Outward BEFTN Procedure:

- ✓ Till now BEFTN Outward are not permitted to all branches. Some specific branches can do BEFTN Outward only for corporate customer (not for individual customer) after getting permission from local office.
- ✓ To get permission branches need to send a letter to local office in favor of DGM, BACH Manage.
- ✓ After permission local office will give a letter to the branch with some specific rules, terms & conditions which must be followed by branch.
- ✓ In recent future all branches will be under BEFTN Outward process.

Sample Copy of Local Office's Letter:

বিষয়ঃ আপনাদের শাখায় BEFTN Outward সেবা চালুকরণ প্রসঙ্গে।

জ্ঞাব,

শিরোনামে বর্ণিত বিষয়ে আমাদের কর্তৃপক্ষের সিদ্ধান্তের প্রেক্ষিতে নিম্ন বর্ণিত শর্ত পরিপালন সাপেক্ষে BEFTN Outward সেবা চালু করা যেতে পারে :

- ১) যেকোনো মূল হিসাব (যে হিসাব ডেবিট করা হবে) শাখায় সুরক্ষিত থাকবে সেহেতু BEFTN এর মাধ্যমে আউটগোয়ার্ড করার জন্য এগার্ডমিন পর্যায়ের কার্যাদি ব্যতীত অন্যান্য কার্য শাখাকে করতে হবে।
- ২) BEFTN এর আউটগোয়ার্ড এন্ট্রি সমূহ শাখা কর্তৃক BEFTN সফটওয়্যারে আপলোড করতে হবে। এক্ষেত্রে শাখাকে Maker এবং Checker Module এর কাজ সম্পন্ন করে এগার্ডমিনে প্রেরণ করতে হবে।
- ৩) যে কার্যদিবসে আউটগোয়ার্ড এন্ট্রি সমূহ BEFTN সফটওয়্যারে আপলোড করা হবে সেই কার্যদিবসই লোকাল অফিসে একটি সিসআইবিটিসিএ প্রেরণ করতে হবে। সিসআইবিটিসিএ এর টাকার পরিমাণ অবশ্যই BEFTN এ আউটগোয়ার্ড এর জন্য আপলোডকৃত টাকার সমান হতে হবে।
- ৪) যদি কোন এন্ট্রি রিটার্ন হয় এক্ষেত্রে রিটার্ন এন্ট্রির সম পরিমাণ টাকার সিসআইবিটিসিএ লোকাল অফিস হতে পাওয়ার পর রেসপন্ড করতঃ সমন্বয়ের ব্যবস্থা গ্রহণ করতে হবে।
- ৫) আউটগোয়ার্ড BEFTN এর ফলে অন্য কোনরূপ অসমন্বয়ের সৃষ্টি হলে তা শাখা কর্তৃকই সমন্বয়ের ব্যবস্থা গ্রহণ করতে হবে।
- ৬) অন্যান্য ব্যাংকের সাথে এতদসংক্রান্ত যেকোন প্রকার যোগাযোগ শাখাকেই করতে হবে।
- ৭) আউটগোয়ার্ড অপারেশনের জন্য সফটওয়্যারে BEFTN সফটওয়্যারের ইউজারনেসের পাসওয়ার্ড প্রদান ও সুরক্ষণের ক্ষেত্রে যথাযথভাবে আইটি সিকিউরিটি পলিসি পরিপালন করতে হবে। পাসওয়ার্ড পলিসি সংক্রান্ত অখ্যর জন্য জ্ঞাত ব্যাংক লিমিটেডের আইসিটি পলিসি গাইডলাইন অনুসরণ করা যেতে পারে।
- ৮) আপনার শাখার যেসব হিসাবকারী অত্র ব্যাংকের মাধ্যমে BEFTN আউটগোয়ার্ডে ডাটা আপলোড করতে ইচ্ছুক তারা শাখা কর্তৃপক্ষের কাছে নির্দিষ্ট ফরমেট অনুযায়ী প্রস্তুতকৃত MS Excell File প্রেরণ করবেন। এক্ষেত্রে, কোম্পানী কর্তৃক প্রেরিত ফাইল ও আপলোড কৃত ফাইলের যে কোন প্রকার Alteration/Modification প্রতিহত করার জন্য ফাইল প্রেরণের পূর্বে কোম্পানী কর্তৃক সঠিক ও যথাযথ ভাবে ফাইল প্রস্তুত করে BEFTN সফটওয়্যারের সাথে সামঞ্জস্যপূর্ণ Encryption Tool ব্যবহারের মাধ্যমে Encrypted MS Excell File শাখায় প্রেরণ করতে পারেন।
- ৯) আউটগোয়ার্ড অপারেশনের জন্য সফটওয়্যার কম্পিউটারে অবশ্যই Latest Anti-Virus থাকা আবশ্যিক এবং নিয়মিত এন্টিভাইরাস আপডেটের মাধ্যমে কম্পিউটারটি স্ক্যান মুক্ত রাখতে হবে।

এ ছাড়াও যে প্রতিষ্ঠানের পক্ষে BEFTN এর মাধ্যমে আউটগোয়ার্ড করা হবে ব্যাংকের স্বার্থ রক্ষার্থে তাদের সাথে শাখা কর্তৃক একটি চুক্তি সম্পাদন করতে হবে যোগাযোগ আইনি মতামত নেওয়া যেতে পারে। তবে অন্যান্য বিষয়ের পাশাপাশি যে সমস্ত শর্তাদি চুক্তিপত্রে অবশ্যই উল্লেখ থাকা প্রয়োজন সেগুলো নিম্নরূপঃ

- ক) যে প্রতিষ্ঠানের পক্ষে BEFTN এর মাধ্যমে আউটগোয়ার্ড করা হবে সেই প্রতিষ্ঠান পত্রের মাধ্যমে ব্যাংক(শাখা) বরাবর লিখিত নির্দেশনা প্রদান করবে। প্রতিষ্ঠান কর্তৃক অনুমোদিত দুই জন স্বাক্ষরকারী দ্বারা পত্র স্বাক্ষরিত হতে হবে।
- খ) পত্রের সাথে আউটগোয়ার্ডের ডাটা সমূহ MS Excell মাধ্যমে নির্দিষ্ট ফরমেটে CD করে সফট কপি প্রতিষ্ঠান কর্তৃক ব্যাংকে প্রদান করতে হবে ফরমেট সঠিক।
- গ) CD এর সাথে অবশ্যই MS Excell মাধ্যমে নির্দিষ্ট ফরমেটে বার্ককপি প্রতিষ্ঠান কর্তৃক অনুমোদিত দুই জন স্বাক্ষরকারী দ্বারা স্বাক্ষর করে ব্যাংকে প্রদান করতে হবে।
- ঘ) ডাটা সমূহে কোনরূপ ত্রুটি বা অসম্পূর্ণ অখ্যর কারণে কোন অসমন্বয়ের সৃষ্টি হলে তার জন্য ব্যাংক কোন দায়দায়িত্ব বহন করবে না। এ বিষয়টিও চুক্তিপত্রে উল্লেখ থাকা বাঞ্ছনীয়।
- ঙ) Single BEFTN এন্ট্রির ক্ষেত্রে ব্যাংকের কাছ থেকে Application গ্রহণ করতে হবে (DD/Pay Order এর মতো)। এটা ব্যাংকের ফরমেটে হতে পারে অথবা হিসাবকারী প্রতিষ্ঠানের চিঠির মাধ্যমেও হতে পারে।
- চ) এতদ্ব্যতীত শাখা তার স্বার্থসংশ্লিষ্ট যেকোন শর্ত সন্নিবেশ করতে পারবে।

এমতাবস্থায়, উপরোক্ত শর্তাদি পরিপালন সাপেক্ষে আপনাদের শাখায় BEFTN এর মাধ্যমে আউটগোয়ার্ড পরিচালনার জন্য পরামর্শ প্রদান করা হল।

BEFTN Outward Generate Process:

To generate BEFTN outward Branch need to do two step authentication task:

- 1) Firstly in Maker Page
- 2) Secondly in Checker Page

Maker Page:

- Login as “maker”
- To generate BEFTN outward we have two options in maker page:
 - 1) Entry Form (Bulk Upload)
 - 2) Entry Form (Manual)



Entry Form (Bulk Upload):

- ❖ Click on “Entry Form (Bulk Upload)” and the following screen will appear:

- ❖ Fill up the field with appropriate data and click on “Browse” to upload the excel file with appropriate format which will be supplied by local office.

Sample Excel Format:

	A	B	C	D	E	F	G	H	I
1	Reason	SenderAccNumber	ReceivingBankRouting	BankAccNo	AccType	Amount	ReceiverID	ReceiverName	Currency
2	PPD	123456	120270002	0881340000253	Savings	600	120270002	CIE DATA	BDT
3	PPD	123456	120270002	002099026	Savings	600	120270002	CIE DATA	BDT
4	PPD	123456	120270002	1751101019934	Savings	600	120270002	CIE DATA	BDT
5	PPD	123456	120270002	20501890204578213	Savings	600	120270002	CIE DATA	BDT
6	PPD	123456	120270002	002129671	Savings	600	120270002	CIE DATA	BDT
7	PPD	123456	120270002	1513100006899	Savings	600	120270002	CIE DATA	BDT
8	PPD	123456	120270002	12204	Savings	600	120270002	CIE DATA	BDT
9	PPD	123456	120270002	115151212769	Savings	600	120270002	CIE DATA	BDT
10	PPD	123456	120270002	20502850200349000	Savings	600	120270002	CIE DATA	BDT
11	PPD	123456	120270002	0141110011911	Savings	600	120270002	CIE DATA	BDT
12									

- ❖ Click on “Upload File”. After successful upload we will see the following screen:

Transaction Mode: Item wise Batch wise

Please Select your Excel File to Upload

Browse: No file selected.

Upload File: uploaded file successfully

Save Cancel

Batch Number: 002259
Total Items: 10
Total Amount: 6000.00

Payment Date	Sender Acc Number	Receiving Bank/Routing No	Bank Account No	Amount	ID Number	Receiver Name	LTN	Invoice Number	LTN Invoice Data
PPD	123456	065270004	0001940000253	600.00	065270004	CIE DATA			
PPD	123456	065270004	002099026	600.00	065270004	CIE DATA			
PPD	123456	065270004	1751101019934	600.00	065270004	CIE DATA			
PPD	123456	065270004	20501890204578213	600.00	065270004	CIE DATA			
PPD	123456	065270004	002129671	600.00	065270004	CIE DATA			
PPD	123456	065270004	1513100006899	600.00	065270004	CIE DATA			
PPD	123456	065270004	12204	600.00	065270004	CIE DATA			
PPD	123456	065270004	115151212769	600.00	065270004	CIE DATA			
PPD	123456	065270004	20502850200349000	600.00	065270004	CIE DATA			
PPD	123456	065270004	0141110011911	600.00	065270004	CIE DATA			

- ❖ If upload data and excel data match then click on “Save” and data will go to checker page.
- ❖ If upload data and excel data did not match or any error then click on “Cancel” and data will be deleted

Upload File: failed to upload invalid file. Please upload valid excel file. Scroll down to see the error detail.


Save Cancel

Error List

Row No. = 2	- Amount is not in the correct format - 0
Row No. = 3	- Amount is not in the correct format - 0
Row No. = 4	- Amount is not in the correct format - 0
Row No. = 5	- Amount is not in the correct format - 0

- ❖ Transaction with invalid routing number will not uploaded and will be appeared in the following menu:

Maker Page

EFT Maker Home Report 

- [Inward transactions \(Imported New\)\(886\)](#)
- [Inward Return\(716\)](#)
- [Inward NOC\(0\)](#)
- [Inward Dishonor\(0\)](#)
- [Invalid Transaction for Wrong Routing Number\(1\)](#)

- [Entry Form \(Bulk Upload\)](#)
- [Entry Form \(Manual\)](#)
- [Remaining to send Uploaded Bulk data\(1\)](#)
- [Inward Search](#)
- [Outward Search](#)
- [Flat Files For Transaction Received](#)
- [Flat Files For Transaction Sent](#)
- [Flat Files For Return Received](#)
- [Flat Files For CSV Rejection](#)
- [Flat Files For Transaction Received For Cards](#)
- [Flat Files For Return Sent For Cards](#)
- [CBS Synchronization](#)
- [Send IBS Transaction To CBS](#)

- [Rejected Transaction Sent\(0\)](#)
- [Rejected Batch Sent \(0\)](#)
- [Inward Approved \(Rejected By Checker\)\(0\)](#)
- [Rejected Return Sent\(0\)](#)
- [Rejected NOC Sent\(0\)](#)
- [Rejected Received Return Dishonor Sent\(0\)](#)
- [Rejected Received Return Approved \(0\)](#)
- [Rejected Received NOC Approved \(0\)](#)
- [Rejected Received Dishonor Approved \(0\)](#)
- [Rejected Received Dishonor: Contested \(0\)](#)

If you click on the red marked option then from the following page you can update the routing number or can delete the transaction

Invalid Transaction

[Update Transaction For New Routing Number](#)

	BatchNumber	PaymentInfo	ReceivingBankRoutingNo	BankName	BranchName	SenderAccNumber	DFIAccountNo	ReceiverAccountType	Amount	IdNumber
Delete	017247	Salary	130273943	JAMUNA BANK LTD.	MALIBAGH	200012845	0430310014506	2	21000.0000	130273
1										

Entry Form (Manual)

- ❖ Click on “Entry Form (Manual)” and the following screen will appear:

FLORA EFT SYSTEM Powered by FLORA LIMITED

Welcome INWARD MAKER FOR LOCAL OFFICE (Inward Maker) of LOCAL OFFICE branch.

Manual Entry

Is it a Credit or Debit Transaction? Credit Debit

Sender AC Type This account is an: Individual Corporate Government

Receiver's account type: Individual Corporate Government

Currency type: BDT

Reason for Payment(Company Entry Desc.): EFT FUND

Next

- ❖ Select appropriate option from radio button. For credit transaction we can select any combination but for debit transaction Individual (Sender AC type) are not allowed.

Individual To Individual Individual To Corporate Individual To Government	} CIE	Customer Initiated Entry: Utility bill and other Internet banking product payments.
Corporate To Individual Government To Individual	} PPD	Prearranged Payment and Deposit Entry: Payroll, remittances, interest, pension, dividends and/or refunds, etc.
Corporate To Corporate Corporate To Government Government to Corporate	} CCD & CTX	Corporate Credit or Debit: Funds transfer between organizations (sister concerns) under the same group Corporate Trade Exchange: Transfer of funds (debit or credit) within a trading partner relationship in which business payment remittance information is sent with the funds transfer

FLORA EFT SYSTEM Powered by FLORA LIMITED

Welcome INWARD MAKER FOR LOCAL OFFICE (Inward Maker) of LOCAL OFFICE branch.

Manual Entry

Is it a Credit or Debit Transaction? Credit Debit

This account is an: Individual Corporate Government

Receiver's account type: Individual Corporate Government

Currency type: BDT

Reason for Payment(Company Entry Desc.): EFT FUND

Individual cannot send debit transaction

Next

- ❖ After click “Next” we will see different screen according to select combination

FLORA EFT SYSTEM Powered by **FLORA LIMITED**

Welcome INWARD MAKER FOR LOCAL OFFICE (Inward Maker) of LOCAL OFFICE branch.

Individual to Individual Transaction

Receiver's Name:

Receiver's ID:

Receiving Bank Name:

Branch Name:

Currency:

Your Account Number with us:

Amount you are trying to send:

Reason For Payment(Payment Info):

Account Number at the Receiving Bank:

The Account is Current Account Savings Account

Just for checking routing number(Optional)

Routing Number:

FLORA EFT SYSTEM Powered by **FLORA LIMITED**

Welcome INWARD MAKER FOR LOCAL OFFICE (Inward Maker) of LOCAL OFFICE branch.

Individual to Corporate Transaction

Receiver Name:

Receiving Bank Name:

Branch Name:

Currency:

Your Account Number with us:

Amount you are trying to send:

Reason For Payment:

Account Number at the Receiving Bank:

ID Number with the Company:

The Account is Current Account Savings Account

- ❖ Fill up the form with valid and appropriate data sincerely and click on “SAVE” and we will see as below:

Saved successfully

Just for checking routing number(Optional)

Routing Number:

Batch Number: 002260
Total Item : 1
Total Amount : 1.0000

TraceNumber	PaymentInfo	SenderAccNumber	ReceivingBankRoutingNo	DFIAccountNo	Amount	IdNumber	ReceiverName
Edit 0202706070093895	TEST	1	020270607	1	1.00	020270607	TEST Delete

Checker Page:

- ❖ Login as “checker” and checker page will be as bellow:



- ❖ Click on “Transaction Sent (--)” and the following screen will be seen.


- You can select individual transaction and click “Accept” to process individual transaction OR You can click on “Accept All Transactions” to process all transactions














- You can use “Reject” OR “Reject All Transactions” to modify or to delete transaction with appropriate reject reason. Rejected transaction will be in maker page. In maker page you can edit the transaction particulars using “Edit” option or delete the transaction by using “Delete from Batch”.






- Rejected Transaction will be appeared as follows:

Maker Page

EFT Maker Home Report 

-  Inward transactions (Imported New)(2)
-  Inward Return(752)
-  Inward NOC(0)
-  Inward Dishonor(0)
-  Invalid Transaction for Wrong Routing Number(0)

-  Entry Form (Bulk Upload)
-  Entry Form (Manual)
-  Remaining to send Uploaded Bulk data(2)
-  Inward Search
-  Outward Search
-  Flat File For Transaction Received

-  **Rejected Transaction Sent(1)**
-  Rejected Batch Sent (0)
-  Inward Approved (Rejected By Checker)(0)
-  Rejected Return Sent(0)
-  Rejected NOC Sent(0)

Welcome Post. Aeysha Siddika (Inward Maker) of TRUNCATION POINT branch

Transactions Rejected by Checker

Select	BankName	BranchName	A/E No. From BFTN	A/E No. From CBS	Amount	RemittanceName	ReceiverName as of CBS	STATUS	RESE	RejectReason
<input type="checkbox"/>	Edit	A BANK LTD.	AGENT BANKING	1	1.00	TEST				WRONG

[Delete from Batch](#)

❖ Click on “Transaction Batch Wise (--)” and the following screen will be seen.

- Use red marked options as required

Checker Page

EFT Checker Report

[Select All](#)

Transaction Sent	BatchNo	Type	Company Name	SECC	Effective Date	Description	Currency	Total	TotalAmount	Maker ID	
<input type="checkbox"/>	Batch Details	002204	Cash	JANATA BANK LTD	DRM	FEB 9 2020	SALARY	BDT	10	6,000.00	201

[Accept](#) [Reject](#)

If rejection item(s), please give a reason

Report viewing

To view or print any information about BEFTN Inward, BEFTN Outward, Inward Return, Outward Return etc. go through the following steps:

- 1) Login as “maker”
- 2) Click on “Report”
- 3) Click on “Details Settlement Report”
- 4) Select Settlement Date (Day, Month , Year)
- 5) Select you required report option from dropdown list
- 6) Select Session
- 7) Click on “Submit” to view data and Click “PDF” to print

The screenshot shows the 'Detail Settlement Report' form. At the top, there are links for 'EFT Maker Home' and 'Report'. The form contains several input fields: 'Settlement Date' with sub-fields for Day (10), Month (Feb), and Year (2020); a dropdown menu for 'Outward Transaction (Initial Transaction)'; and dropdown menus for 'Currency' (ALL) and 'Session' (ALL). To the right of these fields are three buttons: 'Submit', 'PDF', and 'CSV File'. Red circles are drawn around the settlement date fields, the 'Outward Transaction' dropdown, and the 'Submit' and 'PDF' buttons.

This screenshot shows the same 'Detail Settlement Report' form, but with the 'Outward Transaction (Initial Transaction)' dropdown menu open. The menu lists several options, including 'Outward Transaction (Initial Transaction)', 'Inward Transaction All (Initial Transaction)', 'Inward Transaction Approved Only (Initial Transaction)', 'Outward Return', and 'Inward Return'. There are also sections for 'CREDIT ONLY' and 'DEBIT ONLY', each with similar transaction options. The 'Submit', 'PDF', and 'CSV File' buttons are visible to the right of the dropdown menu.

From BACH-II BEFTN are operating in two sessions (Session 1 & Session 2). To get appropriate data in the report we need to understand and select right combination of "Settlement Date and Session".

For example (as per Bangladesh Bank report structure):

Say process date 16.02.2020, so we have two sessions for this date and local office will credit all valid inward transactions of this day and will process all BEFTN Outward generated from branches.

If you want to view or print any report of this day (16.02.2020) then your selection will be as follows:

For BEFTN Inward & Inward Return: Say process date :16.02.2020

1) For session 2, settlement date will be always previous working day.

So Settlement Date : 13.02.2020

& Session : 2

2) For session 1

Settlement Date : 16.02.2020

& Session : 1

For BEFTN Outward & Outward Return: Say process date :16.02.2020

1) For session 2

So Settlement Date : 16.02.2020 (Admin Process time after 2.00 PM)

& Session : 2

2) For session 1

Settlement Date : 16.02.2020 (Admin Process time before 2.00 PM)

& Session : 1

Report Samples:

Inward Transaction All (Initial Transaction):

Detail Settlement Report									
EFT Maker Home					Report				
Settlement Date Day 04 Month Feb Year 2020					Inward Transaction All(Initial Transaction) Submit PDF CSV File 				
					Outward Transaction (Initial Transaction)				
					Inward Transaction All(Initial Transaction)				
29	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction Approved Only (Initial Transaction)				
30	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Return				
31	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Return				
32	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	-----				
33	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	CREDIT ONLY				
34	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Transaction (Initial Transaction)				
35	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction All(Initial Transaction)				
36	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction Approved Only (Initial Transaction)				
37	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Return				
38	BANK ASIA LTD.	LOCAL OFFICE	CIE	070272685	Inward Return				
39	DHAKA BANK LTD.	LOCAL OFFICE	PPD	085270000	-----				
40	DUTCH-BANGLA BANK LTD	LOCAL OFFICE	CIE	090261800	DEBIT ONLY				
41	EASTERN BANK LTD.	LOCAL OFFICE	PPD	095270000	Outward Transaction (Initial Transaction)				
42	THE CITY BANK LTD.	LOCAL OFFICE	PPD	225270000	Inward Transaction All(Initial Transaction)				
43	THE CITY BANK LTD.	LOCAL OFFICE	PPD	225270000	Inward Transaction Approved Only (Initial Transaction)				
44	THE CITY BANK LTD.	LOCAL OFFICE	PPD	225270000	Outward Return				
45	THE CITY BANK LTD.	LOCAL OFFICE	PPD	225270000	Inward Return				
					0000034134547	22527000	3,584.47	225	SAVED MD.
Total Item 145					Total Amount 433,690.96				

Inward Transaction All (Initial Transaction):

Detail Settlement Report									
EFT Maker Home					Report				
Settlement Date Day 04 Month Feb Year 2020					Inward Transaction Approved Only (Initial Transaction) Submit PDF CSV File 				
					Outward Transaction (Initial Transaction)				
					Inward Transaction All(Initial Transaction)				
26	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction Approved Only (Initial Transaction)				
27	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Return				
28	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Return				
29	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	-----				
30	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	CREDIT ONLY				
31	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Transaction (Initial Transaction)				
32	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction All(Initial Transaction)				
33	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Transaction Approved Only (Initial Transaction)				
34	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Return				
35	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Inward Return				
36	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	-----				
37	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	DEBIT ONLY				
38	BANGLADESH BANK	LOCAL OFFICE	PPD	025272220	Outward Transaction (Initial Transaction)				
39	BANK ASIA LTD.	LOCAL OFFICE	CIE	070272685	Inward Transaction All(Initial Transaction)				
40	DHAKA BANK LTD.	LOCAL OFFICE	PPD	085270000	Inward Transaction Approved Only (Initial Transaction)				
41	DUTCH-BANGLA BANK LTD	LOCAL OFFICE	CIE	090261800	Outward Return				
42	THE CITY BANK LTD.	LOCAL OFFICE	PPD	225270000	Inward Return				
					0000034243026	22527000	24,747.73	225	KHANDKER /
Total Item 142					Total Amount 409,632.49				