

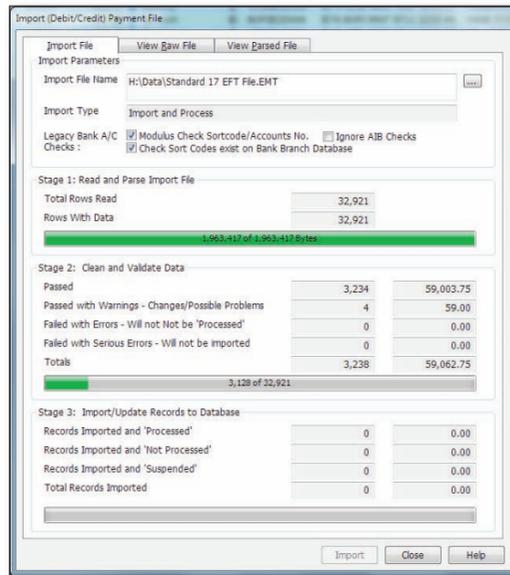
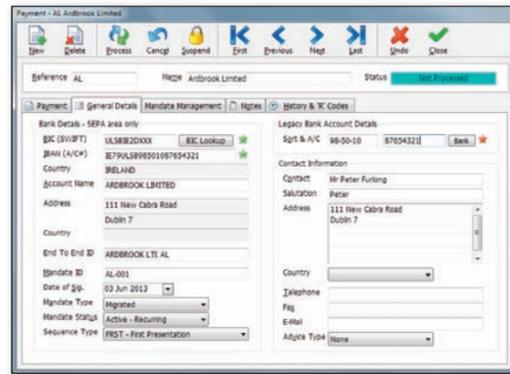


At Ardbrook, we pride ourselves in the quality of the products we produce and in the level of customer service we provide.

When you need assistance or have a query in using our products you can contact us by phone and have the matter dealt with in person by one of our development team.

- You won't be transferred to a call centre operating from a different country.
- You won't be answered by someone who knows less about the software than you do.
- You won't be asked to submit your query by email in the hope that it gets lost in cyber space or trapped by a spam filter.

We know you operate in a dynamic environment and need answers quickly. If you contact Ardbrook with a query you will be talking to an expert within minutes. And we will continue working with you until the matter is resolved. This is the way we work. It is our standard service and is provided as part of our standard license agreement at no extra cost.



Reference	Name	Currency	Amount	Pri	TX	Cr	BIC	IBAN (Account Number)	End To End ID
AL	Ardbrook Limited	EUR	279.34	FRST	IE		ULSBIE2DXXX	IE79 ULSB 9850 1087 6543 21	ARDBROOK LTD AL
AOC	Anne O'Connor	EUR	126.97	FRST	IE		BOFIE2DXXX	IE76 BOFI 9007 9711 2233 44	ARDBROOK LTD AOC
BN	Bill North	EUR	50.00	N	FRST	IE	AIBKIE2DXXX	IE15 AIBK 9372 2312 3456 78	ARDBROOK LTD BN
MMD	Mark McDonagh	EUR	65.50	N	FRST	IE	AIBKIE2DXXX	IE52 AIBK 9310 3910 1010 10	ARDBROOK LTD MMD
PF	Peter Furlong	EUR	2,560.25	FRST	IE		BOFIE2DXXX	IE57 BOFI 9007 8987 6556 78	ARDBROOK LTD PF
<b>Totals - Currency Breakdown</b>		<b>Currency</b>	<b>Amount</b>	<b>Number of Processed Payments</b>					
		EUR	3,082.06	5					
<b>Total</b>	Numeric value - No Currency Conversion Performed.		3,082.06	5					

File Path / Name	File Date & Time	File Size
L:\SEPA\AIB Test Results\01_06_AIB_PAIN2_Rejects_0B4DV6WEKB48WCB9_04062013.xml	13 Jun 2013, 07:26	4,318 bytes

Bank's Message ID	Creation Date & Time	Creditor Agent
0B4DV6WEKB48WCB9	05 Jun 2013, 18:15:55	AIBKIE20

Original Message ID	Original No. of Trans	Original Control Sum
AIB TEST-D01-130527163906-GH	8	1,900.00

Payment Info ID	Original No. of Trans	Original Control Sum
AIB TEST-D01-130527163906-RC0	8	1,900.00

Requested Date	Sequence Type	Local Instrument Cd
04 Jun 2013	RCUR	CORE

Creditor Name*	BIC	IBAN
MR_SEPACUST ACCBH	AIBKIE20XXX	IE31AIBK93236107555144

End To End ID	Account Name	BIC	IBAN	Amount	Status	Reason
ARDBROOK LTD MANDATE 15	AIB DEBTOR 8	AIBKIE20	IE33AIBK93101218341059	150.00	AC04	Closed Account Number
MANDATE 15-00000	20 May 2013	D0192307E37A41D4A3C92CABB	1278A8527D		RJCT	AIBKIE20
ARDBROOK LTD MANDATE 19	BOI DEBTOR	BOFIE20	IE02BOFI90149090385274	250.00	PF05	Invalid Local Instrument Code
MANDATE 19-00000	17 May 2013	D0163C057F5E9DD4A438D8209A343A3CB19			RJCT	BOFIE20

\*Note : Creditor details are taken from the first Transaction Information node of each Payment Information



Preparing for SEPA?  
Talk to us.

Ardbrook's new SEPA product, called DEFT, has produced SEPA XML files for both Debit (SDD) and Credit (SCT) transactions that have been tested and approved by the major Irish Banking groups.



Ardbrook Software Solutions



By now you have probably received much communication and documentation from your Bank concerning SEPA. Having looked over the material do you really know all the actions you need to complete in order to be ready for your SEPA implementation on or before February 1st, 2014?

We've prepared a handy 2 page summary of the things you need to get done to prepare for and complete your switchover to SEPA. The details are contained in the next two pages. You might find it useful to pin it to your wall to act as an implementation checklist.

**Ardbrook has launched its new SEPA compliant product, called DEFT.**

We've been testing DEFT with the main Irish Banks for the past few months and it is now available.

Its key features include:

- Ability to import data from your legacy system in order to generate your SEPA XML files. If there's any SEPA required data your system doesn't have, this can be entered and maintained directly in DEFT so your SEPA files will always be complete
- Conversion of Sort Codes and Account Numbers to BICs and IBANs
- Generate and assign Mandate Ids (UMR) and Signature Dates
- Managing the Mandate life cycle and associated Transaction Types
- Generation of SEPA XML format files for Debits (SDD) and Credits (SCT)
- Ability to process SEPA "R" files either manually or electronically
- Ability to export data after processing for use in your legacy system or other analysis

### Switching to SEPA

We can help you convert your existing information for use with SEPA by taking the relevant information from your system and populating your SEPA database either by means of a CSV file or a Standard 18 EMTS file. Alternatively, we can take the information from a UK standard BACS file if that is what you use today.

We would be happy to take some test data from you and convert it for submission as a SEPA XML file to your Bank, whichever Bank you use. Just contact us and let us know.

To find out more about how DEFT supports all the requirements imposed by the SEPA Scheme and how it can help you maintain control of your cash flow email [sepa@ardbrook.ie](mailto:sepa@ardbrook.ie) or see below.

My Bank	My Existing Mandates	My Software	Before Conversion	After Conversion
Get your new Originator Number from your Bank	These will be valid under SEPA.  They do not need to be re-authorised.	If you can't (time &/or cost) upgrade your existing systems to be SEPA compliant, you will need to get new software like DEFT.  You may also need software to convert your existing payments data for use with SEPA	You should prepare a checklist now of all actions required for your SEPA conversion  You should set up regular reviews to ensure they have all been completed satisfactorily before final Conversion	You will have to set up a procedure to handle "R" files from your Bank.  You may get these on a daily basis from your Bank
Prepare a new SEPA specific Mandate Authorisation form.  This will have to be approved by your Bank	You must assign each existing Mandate a Unique Mandate Reference (UMR). 	Your Software must be able to record and store BIC and IBAN details 	You must set up a process to manage and store all Mandate Documentation – Paper files or Electronically	You should set up procedures to deal with Debtors claiming Refunds  <ul style="list-style-type: none"> <li>• Within 8 weeks</li> <li>• Within 13 months</li> </ul>
Sign a new SEPA Originator agreement basically confirming you will abide by the rules of the SEPA scheme	Each UMR must have a Signature Date.   This can be set as the first Submission Date for existing Mandates you migrate to SEPA	Your Software must be able to hold the UMR and Signature Date for every Mandate 	You may need to educate or re-train staff in the basics of the SEPA Scheme and the Software you use to support it.	You will have to set up a procedure to retain Mandate details and Transaction history for a minimum of 14 months after closing the Mandate
Agree a switchover date with your Bank taking account of your own business cycle and availability of critical resources.  Your Bank will want you to convert as early as reasonably possible before February 1st.	All Sort Codes and Account Numbers need to be converted to their respective BICs and IBANs 	Your Software should ensure that you submit Transactions with the correct minimum number of Days before settlement  <ul style="list-style-type: none"> <li>• FRST &amp; OOF – 6 days</li> <li>• RCUR &amp; FNAL – 3 days</li> </ul> 	If your existing Software can't handle the various SEPA requirements you will need to replace it:   <ul style="list-style-type: none"> <li>• BICs &amp; IBANs</li> <li>• UMRs &amp; Signature Dates</li> <li>• SEPA Transaction Types</li> <li>• Processing of "R" files</li> <li>• SEPA XML file formats</li> </ul>	You should review the effectiveness of your electronic payments and supporting procedures to identify any possible areas for improvement  You may want to alter some decisions you made before conversion

Get access to your Banks new Webpage for submitting SEPA XML files		Your Software must generate the correct SEPA Transaction Type for each submission and track if earlier Transactions have been Rejected 	You may have to submit a test SEPA XML file(s) to your Bank	You should think about the implications of the SEPA Scheme in the event you choose to move from your current Bank
		Your Software must be able to produce SEPA XML SDD &/or SCT files for your electronic payments 	You should review your Credit Control procedures and guidelines in light of the increased Rights of Debtors to claim refunds under SEPA	
		Your Software must be able to handle the processing of "R" files – Rejects, Refunds, Returns etc. 	You should notify each existing Debtor of the UMR you have assigned to their Mandate 	
		You may need your Software to provide details of your SEPA Transactions for import into your main Accounting / Financial System 	You should set up a procedure to pre-notify your Debtors when you take money from their Bank Account 	
			You may want to agree a shorter pre-notification period with your Debtors. SEPA requires 14 days advance notice unless you agree a shorter period	
<b>Notes</b>	 Feature is available in our standard DEFT product		 Feature is available as an Option to our standard DEFT product	