

Boleto Payments Interface User Guide

Oracle FLEXCUBE Universal Banking

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Boleto Payments Interface User Guide
Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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1. Preface

1.1 Introduction

This manual is designed to help acquaint you with the interface between Oracle FLEXCUBE and the other systems within your bank.

This manual provides you extensive explanations about the various maintenances required for the smooth exchange of data between Oracle FLEXCUBE and the applicable systems through the interface. It also gives you an insight into the processes involved in the actual exchange of data.

1.2 Audience

This manual is intended for the following User/User Roles.

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Boleto Payments Interface</i> explains the process of Boleto Payments from any bank.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 **Abbreviations**

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE system
EOD	End Of Day

1.6 **Related Documents**

- Procedures User Manual

2. Boleto Payments Interface

Oracle FLEXCUBE facilitates the processing of Boleto Payments from any bank.

Customer can make a payment using boleto slip from any bank. Once a bank receives payment from customer, it informs the Agency Bank. Agency Bank will generate a file CNAB400 as part of their EOD and sends to FLEXCUBE system.

The payment is processed with payment value date for each payment in file. All the payments failed when CNAB400 is processed should be sent to the system which will manage these payments using the Boleto screen or webservice. It can be on a future date and hence it will be a back dated payment.

If Boleto due date is more than payment value date (credit date field), then the payment will not be processed.

If a Boleto payment is received before due date of the Boleto only in case of Boleto in carne (Boleto due date greater than credit date), the system will pay the amount as per net present value towards the instalment, and remaining will be offset to the last instalment to ensure customer receives the delta money. For ad-hoc boletos this option will not be allowed. For any case where in the boleto due date is in future date, payment will not be allowed.

Based on Error code in the Incoming file, error code and error description of payment status will be updated in the system for Nosso Numero Boleto Details.

The payments which has been rejected will be sent in a new output file

2.1 Interface Definition

You can define the format details and properties associated with interface file in the 'Interface Definition' screen. You can invoke this screen by typing 'GIDIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details in this screen:

Table 1:

Field	Description
Interface Code	Incoming: IFFLXCNB Outgoing: OFFLXPRS
Source code	COBR
Date Format	YYYYMMDD
Interface type	Incoming or Outgoing
File name	Incoming: CNAB400IN_<yyyyM-Mdd>.FC Outgoing: CNAB400LOG_<yyyyM-Mdd>_<NN>
File Format	.FC format

Note the following:

- Alphanumeric fields will be appended with spaces to the right to meet the length.
- Integer fields will be appended to zeroes to the left to meet the length of the field.
- Number fields with decimal point will be appended with zeroes to the left for the number part and will be appended with zeroes to the right for decimal part, with decimal part as the maximum of length 3 (to meet the length of the field).
- If any of the fields mentioned in this file format has more length in FEXCUBE and in case if it's maintained above the field length mentioned in the file, the data for such field will be displayed from the beginning to the maximum length mentioned in the file.

2.2 Incoming Interface File Processing

You need to maintain Incoming Generic Interface for processing the CNAB400 RETORNO file which will contain details of boletos registration status and payment details of Boletos.

File can also be processed online manually from 'Interface Trigger' screen.

This incoming interface will contain payment details of Nosso Numero Boletos.

If the Occurrence Code value is 6, full payment of boleto will be processed in Flexcube. If value is 7, discount payment of boleto will be processed in Flexcube. Any other value other than 6 and 7 will not be considered for payment processing.

2.2.1 Incoming Interface File Format

Under Components details, you need to maintain the file structure as follows:

Table 2:

Column Name	Data Type	Mapping	Remarks
Header			
Record Identifier	Integer	0	Fixed value 0
Type of file	Integer	1	Fixed value 1
Type of file Description	String	RETORNO	Fixed value RETORNO
Type of service	Integer	01	Fixed value 01
Type of Service - Description	String	COBRANCA	Fixed value COBRANCA
Agency Bank Code	Integer	Agency Bank Code	Need to be parametrized Agency Code Maintenance
Beneficiary Account Maintained at Agency	Integer	Beneficiary Account	Need to be parametrized in Agency Code Maintenance
Company Name	String	Company Name	BV Financeira S.A. - C. F. I.
Bank Code	Integer	655	655
Name of the Bank	String	BANCO VOTO-RANTIM S/A	BANCO VOTO-RANTIM S/A

Table 2:

Column Name	Data Type	Mapping	Remarks
Date of generation of file	Date	DDMMAA	File generation Date
Complete length of file	String		Complete length of file
File Layout Identifier	Integer	CL002	Fixed Value - CL002
Sequence Number of the record	Integer	000001	Fixed Value - 000001
Body 1: Format Details-1			
Identifier of Detailed Record	Integer	1	Fixed Value-1
Company Enrollment Type Identifier	Integer	N/A	Not Applicable
Company Registration Number	Integer	N/A	Not Applicable
Convenio Code	Integer	Agency Bank Code	New field at screen Agency Code Maintenance – For Phase1 the agency bank is Banco Votorantim
Spaces	String	Spaces to be filled till the length of this field	Not Applicable
External Contract Number	String	N/A	Not Applicable
Nosso Numero	String	N/A	Nosso Numero CNAB400 varies for different banks for banco Votorantim the format of NOSSO NUMERO is NNNNNNNNN+D V
Nosso Numero	String	N/A	Not Applicable
Carteira field parametrized in flex-cube new screen	Integer	N/A	Not Applicable

Table 2:

Column Name	Data Type	Mapping	Remarks
Occurrence Identification	Integer	48	Explains whether the record is related to registration or payment based on code explained in the convenio code table.
Zeros	Integer	N/A	Not Applicable
Date of Occurrence DDMMAA	Date	DDMMAA	DDMMAA - Payment process date or registration date
Number	String	N/A	Not Applicable
Spaces	String	N/A	Not Applicable
Due Date of instalment	Date	DDMMAA	DDMMAA - Due date of instalment
Boleto Value	Number(13,2)	N/A	Not Applicable
COMP number of Banco Colectivo	Integer	N/A	Not Applicable
Collection Agency, Settlement or Settlement	String	N/A	Collection Agency, Settlement or Settlement
Identification of Boleto	Integer	N/A	Not Applicable
Charge Fee	Number(13,2)	N/A	Not Applicable
Other Expenses	Number(13,2)	N/A	Not Applicable
Zeros	Number(13,2)	N/A	Not Applicable
IOF value	Number(13,2)	N/A	Not Applicable
Waive value	Number(13,2)	N/A	Not Applicable

Table 2:

Column Name	Data Type	Mapping	Remarks
Discount Value	Number(13,2)	N/A	Not Applicable
Principal Value	Number(13,2)	Amount Paid	Used for Payment File processing - Amount paid
Mora and Multa Value	Number(13,2)	N/A	Not Applicable
Value of other Credits	Number(13,2)	N/A	Not Applicable
Spaces	String	N/A	Not Applicable
Credit Date	Date	DDMMAA	DDMMAA - Date of Payment
Canceled Instruction Code	Integer	N/A	Not Applicable
Zeros	Integer	N/A	Not Applicable
Customer Name	Integer	N/A	Not Applicable
Zeros	String	N/A	Not Applicable
Errors	Integer	Error Code, Error Description,	Used for registration process- only 8 digit error code based on the error code error description and error field should be updated during process of registration in Flexcube
Zeros	Integer	N/A	Not Applicable
Settlement Code	Integer	Liquidation Code, Liquidation Description	Payment Process - information field - How boletos was paid
Zeros	Integer	N/A	Not Applicable

Table 2:

Column Name	Data Type	Mapping	Remarks
Sequential Log File Number	Integer	N/A	Not Applicable
Trailer			
Record identifier	Integer	9	Fixed Value -9
Spaces	Integer		Fixed Value -2
Spaces	Integer	Zeros	Zeros depending on body length
	Integer	Nosso Numero	CNAB400 varies for different banks for banco votoran-tim the format of NOSSO NUMERO is NNNNNNNNN+D V
Spaces	String	Spaces	Spaces
	Integer	Total number of payment slips	Total number of payment slips in file - Its incoming file so nothing to be mapped no validation required on trailer and no processing
	Number(13,2)	Total value of all payments slips	Total value of all payments slips- Its incoming file so nothing to be mapped no validation required on trailer and no processing
Sequence of the record in a file	String	Spaces	Spaces
	Integer	Sequential Log File Number	Sequential Log File Number

2.3 Outgoing Interface File Processing

You need to maintain the outgoing Generic Interface for generating the outgoing file as required. The file will contain all rejected and success details of payment which has been processed by CNAB400 input payment file.

This interface will return only boleto details of rejected payments.

Interface triggering of Output file happens through the 'Interface Trigger' screen.

Table 3:

Column Name	Description	Data Type	Mapping	Remarks
Log File ID	Identifier of Detailed Record	Integer	1	Fixed Value-1
Log File Name	Name of the file which is processed	String	CNAB400 file name	CNAB400I N.FC will be the file name format.
Log File Date	Date on which the file is processed	Date	File Processing Date	This date will be the application date.
Processing Date	Payment Processing Date	Date	DDMMAA	DDMMAA – Payment Processing Date
Agente Recebedor	Agency Settlement	String	Agency Settlement Code	Settlement GL
Agente Recebedor Name/ Description	Agency Settlement Description	String	Agency Settlement Description	Settlement Description
Account Number	Account Number	String	Account number of the customer	Loan Account number of customer to be taken from boleto details

Table 3:

Column Name	Description	Data Type	Mapping	Remarks
Installment Number	Schedule Number	Integer	Schedule number for which payment is processed.	Schedule number will come only for Normal boleto whereas for Adhoc boleto schedule number will not be generated (As in case of Adhoc mora than one instalment can be paid, so instalment number cannot be sent)

Table 3:

Column Name	Description	Data Type	Mapping	Remarks
Installment Amount	Boleto Amount	Number(13,2)	Boleto Amount	Boleto Amount to be taken from boleto details. (In case of Normal – it will have boleto amount as its single instalment. In case of Adhoc – it will have consolidated amount of all instalment which is paid)
Amount Paid	Amount paid	Number(13,2)	Amount Paid	Payment amount
Nosso Número	Nosso Number	String	Nosso Number	Nosso Number which is stored in boleto details for a particular installment.
Nosso Número Agency	Agency code	String	Agency code	Agency code to be taken from agency bank details

Table 3:

Column Name	Description	Data Type	Mapping	Remarks
Nosso Número Bank	Agency Bank Name	String	Agency Bank Name	Agency Bank name to be taken from agency bank details
Processed with Success or not	Whether the payment is processed or not	String	Payment process status to be checked.	If payment is Processed successfully then status will be Y, else it will be N.
Rejection reason	Reject reason description	String	Reject reason description	Reject reason description for the payment failure
Product Name	Loan Product used for account creation	String	Loan Product used for account creation	Loan Product used for account creation to be taken from agency bank details.
User	User doing the payment	String	User doing the payment	User doing the payment

3. Function ID Glossary

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