

eFAWATEERcom Integration Interface Technical Detail

eFAWATEERcom solution has the ability to connect different banks and PSPs with different billers and/or financial houses or services providers, and at the same time, the solution integrates with the RTGS and the ACH for settlement.

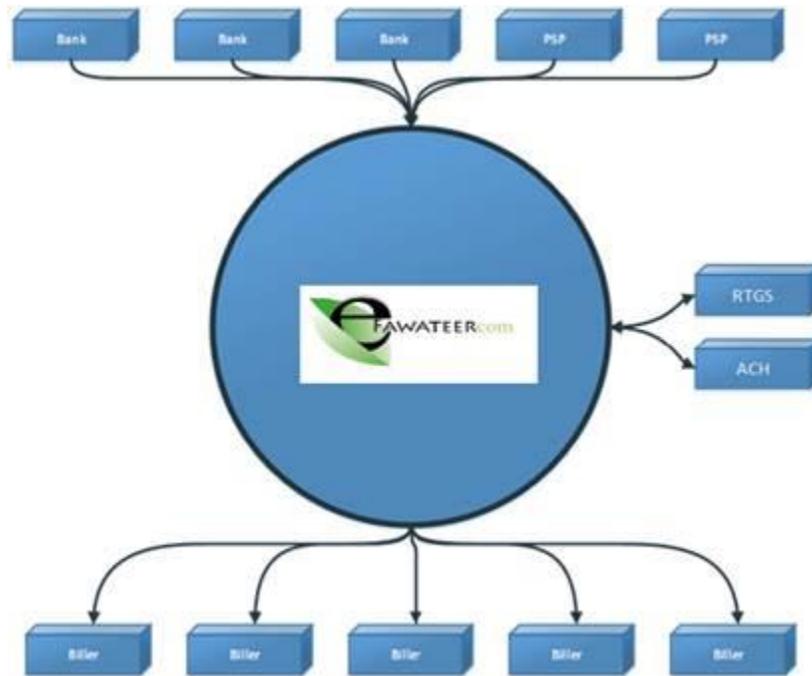


Figure 1 eFAWATEERcom Switch

Business Process Operations (BPOs) of eFAWATEERcom

The following workflow shows the main stages that eFAWATEERcom consists of:

- Bill Upload
- Bill Presentment
- Bill Payment
- Settlement and Reconciliation

Note:

The solution is capable of supporting different types of payments (periodic, one-off, non-existing bill, non-banked customer payments) in addition to handling all payment status cycle (New, Updated, Sent, Completed).

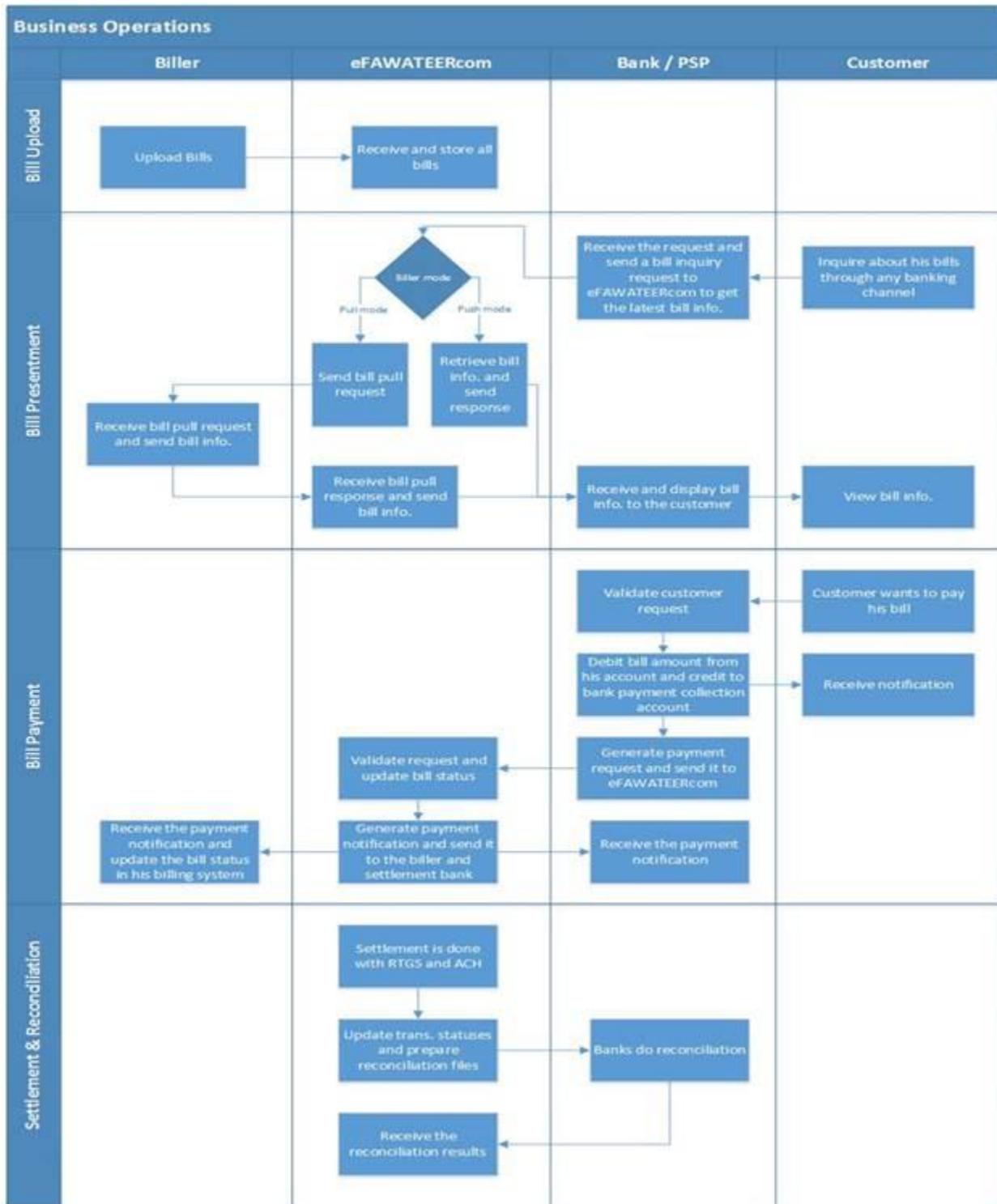


Figure 2 Business Process Operation

Bill Upload

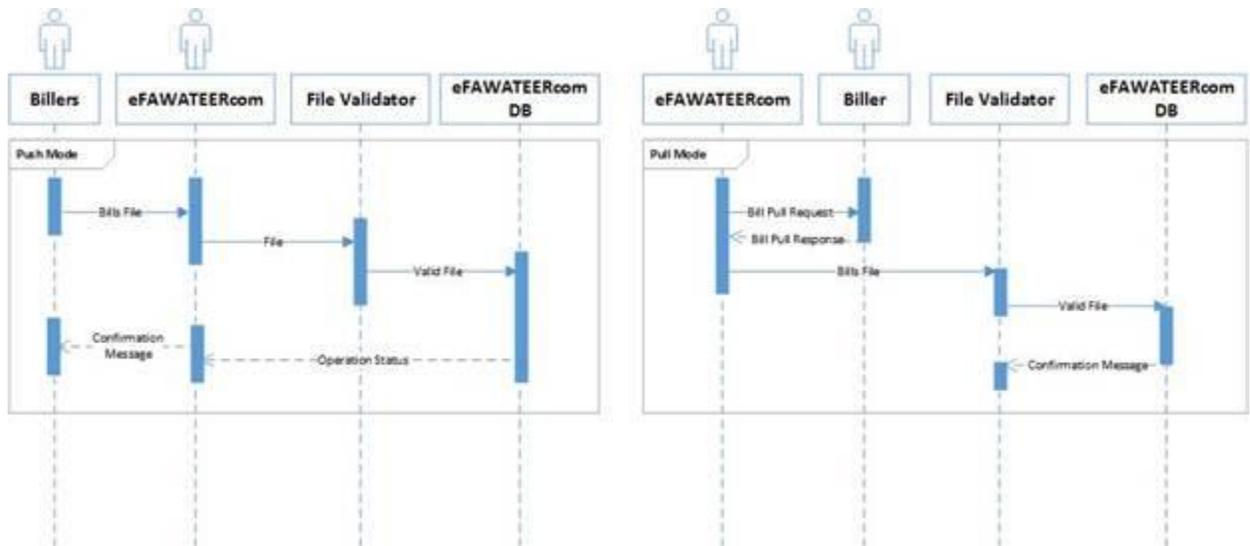


Figure 3 Bill Upload Process

The previous workflow describes in general the bill upload process:

- Billers are required to upload bill summary data to eFAWATEERcom on a regular basis using the Bill Upload Process; this process can be:
 - Biller initiated (Push) via web service using XML file structure or file transfer using different formats such as XML, CSV, or any other flat file structure that can be defined as part of the gap analysis.
 - eFAWATEERcom initiated (Pull) via web service using XML file structure, and can be performed through eFAWATEERcom.
 - On receiving the uploaded bills, eFAWATEERcom performs certain validations on the bills to maintain bills data accuracy. These are:
 - Data Validations.
 - Business Validations.
 - If the file/batch has errors/inconsistencies, the systems reject the entire file/batch of records and return it to the biller for reprocessing, and it will mention the rejection reason.
 - Each bill on eFAWATEERcom database carries a code that shows the status of the bill such as BillNew, BillUpdated, or BillExpired.
 - The solution will response to billers after a successful bill upload operation is performed successfully.

Bill Presentment (Bill Inquiry)

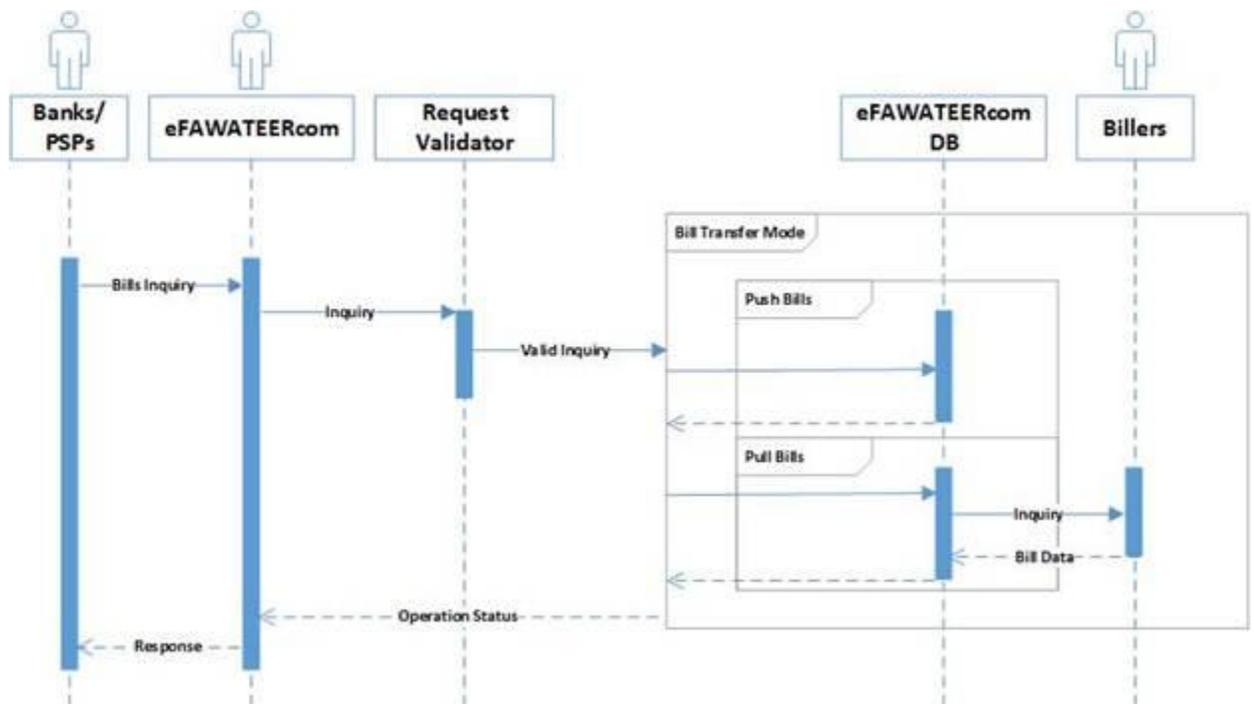


Figure 4 Bill Presentment

The previous workflow describes in general the bill presentment process:

- Bank applications may query eFAWATEERcom for bill and associated payment data using a bill inquiry message. The query can take the form of a Bill-Specific (single) Query in which the Bank wishes to view bill data for a specific account or bill number. Conversely, a Customer Profile query permits the Bank to query on any Customer associated bills (multiple) within the eFAWATEERcom system using a variety of parameters.
- The bill inquiry request contains a set of information that entered by the customer such as 'Bill No.' plus a set of information that are provided from the bank application such as [Biller Code, Billing No.].
- eFAWATEERcom verifies all the business rules (active, inactive, etc...) to be validated for each request, and based on the verification result, it either accepts or rejects the request.
- The response of bill inquiry may contain one or more records based on the criteria used in the query and might return zero results as well.
- All transactions occur across a wide range of channels such as Bank ATM, Internet Banking, Bank Teller, Call Center and Point of Sale.

Bill Payment

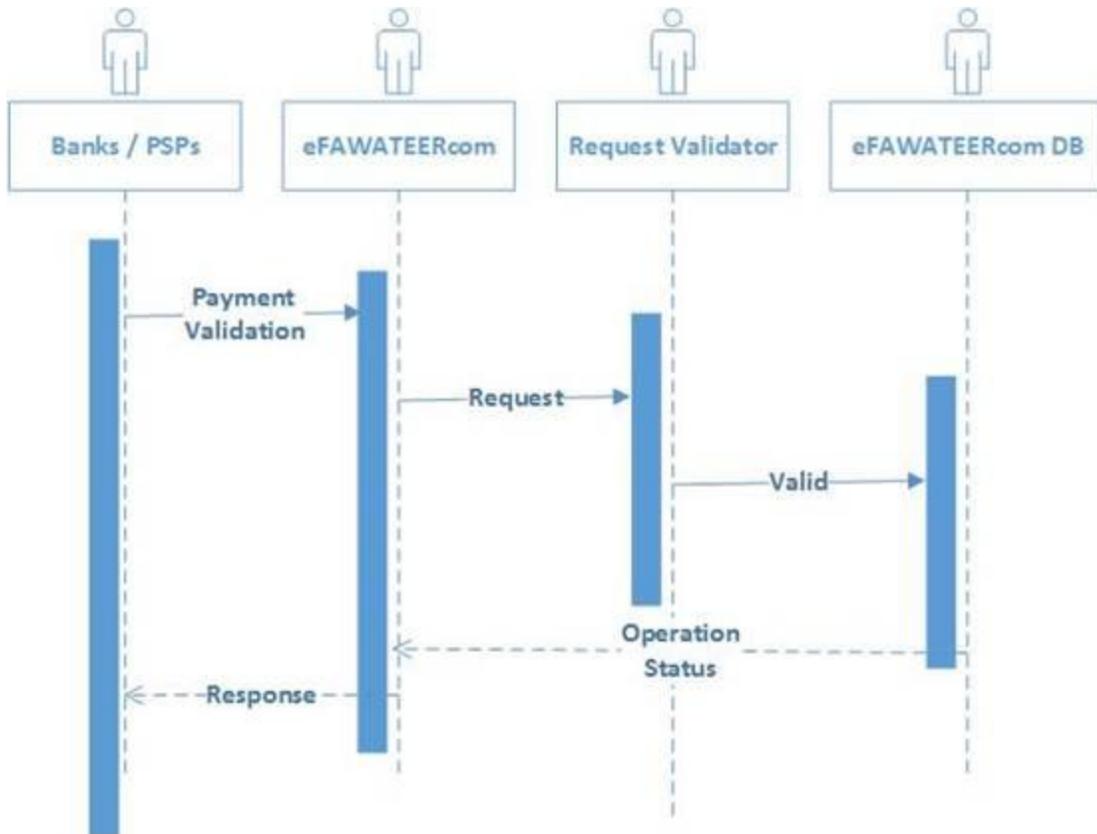


Figure 5 Bill Payment Sequence

The previous workflow describes in general the bill payment process:

- The Payment process permits Banks to create new payment records in eFAWATEERcom. The process is intended to ensure the customer pays according to Biller's payment rules.
- If the funds are not sufficient, the bank shouldn't send a bill payment request for eFAWATEERcom.
- A payment collection account will be set-up in each Settlement Bank.
- Banks must record data about all payments in storage termed as eFAWATEERcom Payment Log.
- All transactions occurs across a wide range of channels such as Bank ATM, Internet Banking, Bank Teller, Call Center, and Point of Sale.

Settlement & Reconciliation

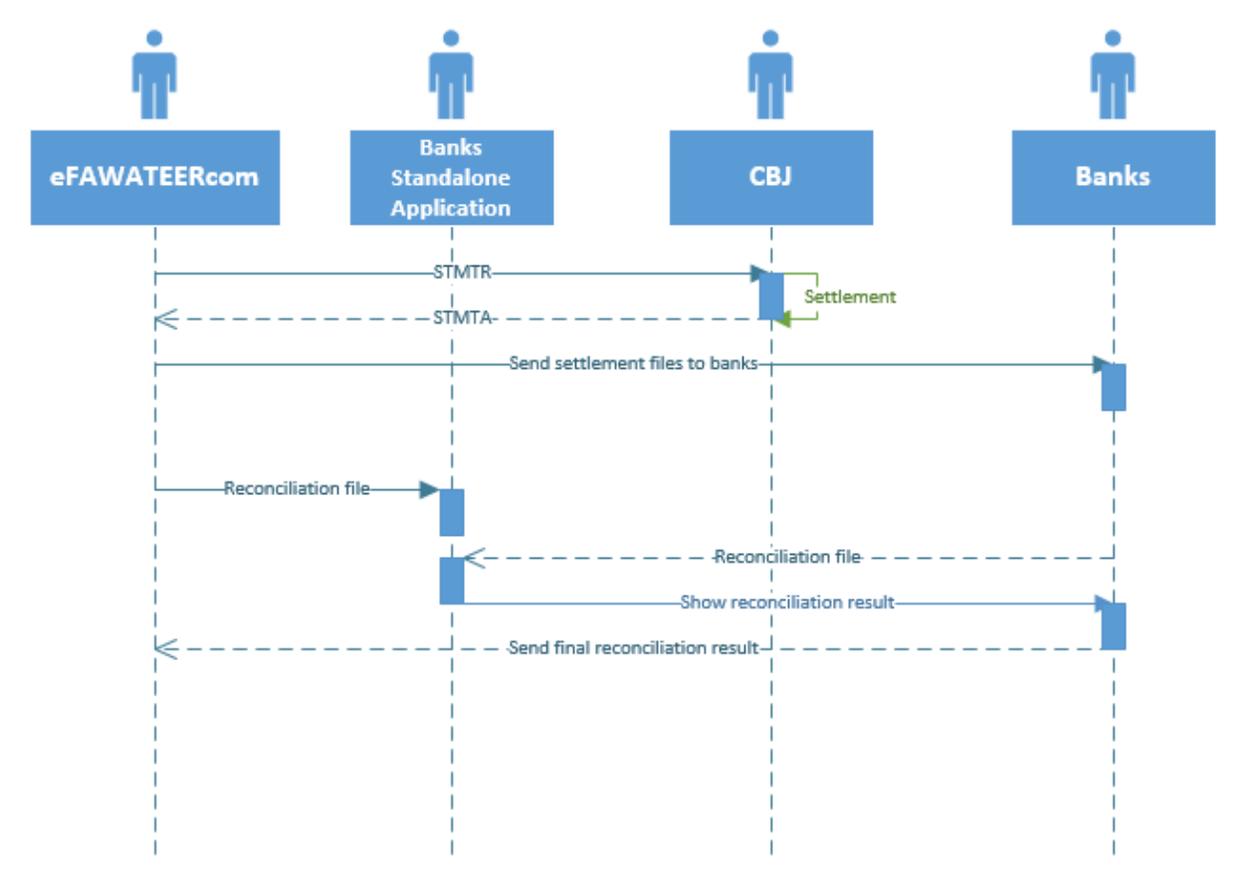


Figure 6 Settlement & Reconciliation Process

The previous workflow describes in general the settlement and reconciliation process:

- eFAWATEERcom sends a settlement file to RTGS (STMTR) that includes all payments details in totals.
- CBJ “RTGS” will process the STMTR file and sends the response (STMTA) to eFAWATEERcom system.
- Same operation is repeated for the purpose of the fees totals, meaning that settlement with RTGS will happen for the payments and the fees separately.
- eFAWATEERcom sends two settlement files to the Banks/PSPs including the net total payments and total fees in CSV format, where each file will contain one row for the total payments and in the other file one row for the total fees.
- eFAWATEERcom will allow paying banks to reconcile their payment transactions using the standalone application (Which is a website that is used for reconciliation purposes) where each bank is supposed to upload its data and match with eFAWATEERcom data.
- As for settlement banks, and for any unmatched payment transaction (After receiving settlement payment and fees notifications from RTGS end of that particular day), they can use the standalone application for investigating their transactions statuses.
- Paying banks can send their reconciliation results to eFAWATEERcom, where the result file will be placed automatically on the bank inward FTP directory where eFAWATEERcom support team will investigate unmatched payments.

More details will be given upon award