# IFS

# International Financial System

# Operational Guide

## version 4.50 and later

Last updated: 09 August 2021

UNIVERSAL POSTAL UNION

# Table of contents

# Part 1 - Introduction

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# About this guide

## Intended audience

This guide is intended for users of IFS or IFS Mobile who perform operational processes such as creating, paying and cancelling money orders.

IFS functions covered in Part 2 of this guide are applicable to 4.50 and later while IFS functions described in Part 3 are applicable to IFS Mobile.

## What is included

This guide explains the basic operational functions of IFS and IFS Mobile, including:

- when you would perform a function

- step-by-step instructions for each function

- the transaction state flow for each function

Also included are some important concepts, such as:

- the bilateral agreements you set up with your business partners

- the life cycle of money orders

For further information on all IFS functionality, please use the online help (click the **Help** link at the top right of any IFS window). For queries or service requests, you can raise them at https://support.upu.int.

## What is not included

This guide does not cover the installation or configuration of IFSor IFS Mobile. It is assumed that IFS is installed, configured and in operation (or is at least in test pre-production) in your organization.

# Some important concepts

## Bilateral agreements

A bilateral agreement is a legal contract between two business partners that specifies exactly the characteristics of money orders that can be exchanged between those two partners.

Bilateral agreements are set up by your IFS administrator.

Your organization has a bilateral agreement with each business partner that you send money orders to, and that you receive money orders from. These agreements control such things as:

- money order flow - outgoing (issuing side) or incoming (paying side)

- validity date range for the agreement

- currencies used by your organization and the business partner for money order transactions

- the maximum and minimum amount of money that can be sent

- fees charged to the sender

- the maximum number of days money orders are valid and, therefore, payable

- the remuneration arrangement for the paying business partner; this is the organization that pays the money to the recipient - they are entitled to a share of the sender's fee

- which money order fields are included or excluded from your IFS operational windows and whether they are mandatory or optional

It is important to understand that money orders must comply with a specific bilateral agreement, otherwise they will be rejected by IFS.

## Money order life cycle and transaction states

Every money order that is issued has a life cycle, marked by the various transactions that happen to it. When working with IFS, it is important to understand the transactional flow and logic, and the significance of final states.

Every international money order in IFS is in a specific state at any time during its existence. The state is a two-letter code that indicates the transaction's current status. For example, when a money order is created it is in state CC (new order) and when it is paid it goes into state EP (order paid).

Money orders must finish their life cycle with a final transactional state, otherwise they will 'hang', meaning that business partners are unable to finalize accounts, pay reimbursements etc.

Transaction states for IFS operational processes are explained with the help of diagrams throughout this guide, for example:
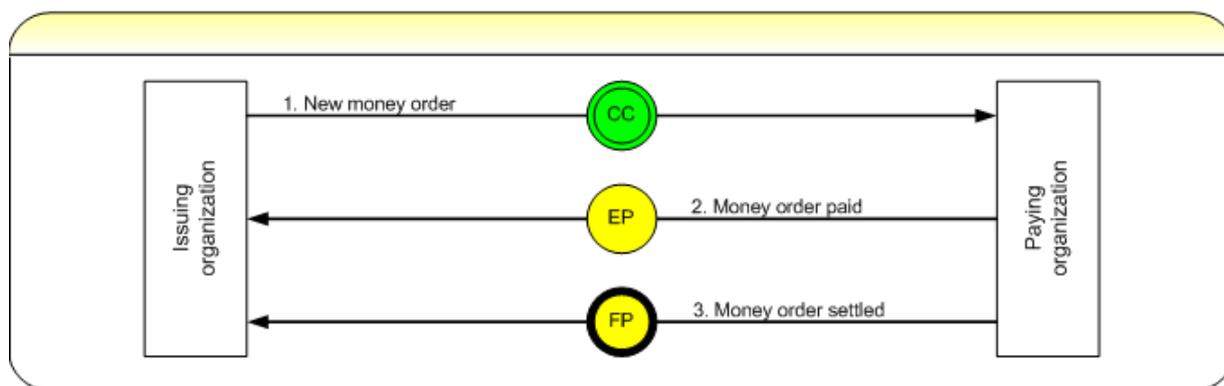


The thick black line around a transaction state indicates it is a final state, as shown with **FP** in the above diagram.

## The flow of data in the IFS network (Monord/Resord, IFSAck, IFSErr)

The exchange of information between applications (IFS/STEFI) and communication via the IFS network is based on file exchange and consists of a number of steps. These steps ensure that you can verify if the files you have transmitted have reached their destination. In the majority of cases the steps are transparent to the network users. However, knowledge of the process involved provides an advantage for monitoring the exchanges and in case troubleshooting is needed.

All data from an issuing partner is transmitted in Monord files, which are XML files formatted according to the UPU M38 Standard. A Monord file contains data to only one destination partner and of only one money order type. The files are created based on the information stored in the IFS database.

During the transmission procedure (which is executed automatically with a pre-defined frequency), a Monord file will be created and uploaded to the FTP server (hosted by UPU) to the directory of the paying business partner.

Once the application (IFS/STEFI) of the paying partner downloads the file, the file is checked against 3 criteria:

- Is the digital signature and decryption correct?
- Is the format correct?
- Does the file comply with the incoming bilateral agreement?

If all the checks are passed, the application will automatically create an IFSAck file and upload it to the FTP server to the folder of the issuing business partner. The IFSAck file is an acknowledgement that a Monord (Resord) file has been successfully processed and information stored in the database of the receiving application. If the check fails on the second or the third step an IFSErr file will be created and the entire Monord (Resord) is then rejected.

The issuing business partner, during the next transmission, will receive the IFSAck file, thus getting confirmation that the Monord file has been accepted by the paying side. Only after the paying party has sent the IFSAck are they responsible for paying out a money order.

Each new event of a money order goes through the following phases (called EDI status):

- created (stored in the database)

- sent (S code)

- acknowledged (A code)

You can use the IFS Track and trace function to view the EDI status of each event.

**Example scenario:** In this scenario, one new money order and one cancellation request have been created in Gabon using IFS and the paying partner is Burkina Faso, using IFS. The communication between Gabon and Burkina Faso involves the following steps:

| Step | Action | Transaction state | EDI status | Description |
|---|---|---|---|---|
| 1 | Creation of money order J20AGAABFA0120000000002 | CC | | Money order information is stored in Gabon's IFS database but is not yet transmitted |
| 2 | Automatic execution of sending procedure in Gabon | | | Money order info is transmitted to Burkina Faso |
| 3 | Cancellation request for money order J20AGAABFA0120000000001 | DS | S | |
| 4 | Monord files created containing J20AGAABFA0120000000001 and J20AGAABFA0120000000002 | CC  S  DS | | Monord files with CC event and DS event is uploaded to the FTP network |
| 5 | Automatic execution of receiving procedure in IFS Light:<br>- download Monord files<br>- verify file structure and content<br>- upload IFSAck to the FTP server | CC  DS | S  S | IFSAck file is uploaded to the FTP network, information about CC event and DC event are stored in the IFS Light database. |
| 6 | Automatic execution of receiving procedure in Gabon:<br>- downloading IFSAck file | CC  DS | A  A | The received IFSAck is stored in IFS database.<br><br>Issuing business partner is informed that the Monord file has been successfully |

| Step | Action | Transaction state | EDI status | Description |
|------|--------|-------------------|------------|-------------|
| | | | | received by the paying business partner. |

The same principle applies for the exchange of information from the paying business partner to the issuing business partner. If payment information has been registered by the paying business partner the following processes occur:

1. EP event is stored in the IFS database.

2. The Resord file containing the EP event (and potentially other Resord events for the same bilateral agreement) is uploaded to the IFS network, in the folder of the issuing business partner.

3. IFS/STEFI of the issuing business partner downloads the Resord file and verifies its structure and content. If the verification is positive, an IFSAck file is uploaded to the folder of the paying business partner.

4. The paying business partner downloads IFSAck and registers in the database the fact that the Resord file has been accepted by the issuing party.

The paying business partner can use the track and trace function to verify changes of the EDI status of the EP event.

Each money order's transaction state changes as an action occurs related to the money order.

| State code | Type of message | State description | Mandatory or optional | Generated automatically |
|------------|-----------------|------------------|----------------------|------------------------|
| States transmitted by the issuing business partner (sender side) | | | | |
| CC | Monord | New money order | Mandatory | No |
| DS | Monord | Cancellation request | Mandatory | No |
| States transmitted by the paying business partner (recipient side) - **not finalizing** a transaction | | | | |
| AC | Resord | Money order needs pre-processing | Optional | Yes |
| TD | Resord | Money order has been pre-processed | Optional | No |
| NP | Resord | Recipient notified for payment | Optional | No |
| EP | Resord | Money order paid | Mandatory | No |
| EC | Resord | Payment information cancelled (cancellation of EP state) | Mandatory | No |

| State code | Type of message | State description | Mandatory or optional | Generated automatically |
|---|---|---|---|---|
| DR | Resord | Cancellation request rejected (rejection of DS) | Mandatory | No |
| EW | Resord | Payment delayed | Optional | No |
| States transmitted by the paying business partner (recipient side) - **finalizing** a transaction | | | | |
| FP | Resord | Settlement of money order payment | Mandatory | Yes (when you generate accounting reports) |
| ED | Resord | Cancellation request accepted | Mandatory | No |
| EI | Resord | Payment impossible | Mandatory | No |
| EE | Resord | Order expired | Mandatory | Yes |

## Anti-Money Laundering (AML)

AML refers to a set of procedures, laws and regulations designed to prevent illegally obtained funds from being transformed into seemingly legitimate ones. When illegal funds are laundered, they can be moved freely without fear that they can be traced back to their unlawful origin.

If your organization complies with the requirements of AML regulatory bodies, you can activate the AML features in IFS by enabling the **AML fields and reports** option in the **Global system and user interface parameters** screen of the Management Console. This option, once enabled, allows you to capture more customer information. You must enter details of individual customers or companies first before you can use the information in money order transactions. Use the:

- **Manage customers** function to save details of individual customers

- **Manage companies** function to define information for companies. This function is not assigned automatically to the default user group. Your administrator must associate this function with the relevant user or user groups using the **Maintain user groups** function.

The captured customer information is saved in your organization's IFS database and is used to generate AML-required reports.

 If your organization has specific AML reporting needs, contact the PTC.

# Commonly used terms in IFS

| Term | Description |
| --- | --- |
| Accounting office | An office that handles accounting functions. |
| Administrator | IFS Administrators are responsible for setting up and configuring IFS in your organization. For example, they configure your offices, IFS users and bilateral agreements. |
| Base currency | Usually the official currency used in your country. |
| Business partner | The partner organizations in other countries with whom you exchange international money orders. |
| Cancellation | 'Cancellation' means stopping a money order. |
| Certificates | These are used to ensure that electronic data is transferred securely between business partners. There are two types: license certificate; signing and encryption certificate. |
| Child office | An office that is associated with another office ('parent') for reporting purposes. |
| Clearing | The processing of invoices and netting of amounts owed by partners to produce the net balance for each of them. |
| Deletion | 'Deletion' is used in v4.00 to mean stopping a money order. 'Cancellation' was used in v3.12 and earlier. |
| Encryption | Encryption ensures that electronic data is securely transmitted between business partners. Partners are then confident that messages have originated from the correct source. |
| Equipped office | An equipped office is an office that has IFS installed. |
| Fee | Your Administrator configures the fees that are charged for various activities. For example, the fee the sender pays when a money order is issued or cancelled. |
| Final state | When a money order moves into a final state, no more actions can be taken on it. Final states are: FA, FD, FE, FI, FK, FP, FR, FX. |
| Issuing business partner | The organization that issues the money order and transmits it to the paying business partner, who will pay it out. |

| Term | Description |
|---|---|
| Local organization | The term 'local organization' refers to your own organization. |
| Mirror reports | These reports are 'mirrors' of the MP 104 (cf. SFP2) and PP M (cf. SFP3) accounting reports that are transmitted by the paying business partner to the issuing business partner. Mirror reports are generated by the issuing partner to compare with the original report sent by the paying partner. Mirror reports help with reconciling international accounting. |
| Notification | Notification is when you contact a sender or recipient to inform them about a money order. For example, notifying a sender that a money order has been paid or notifying a recipient that there is a money for them to claim. |
| Parent office | A parent offices is an accounting or equipped office that has child offices associated with it. |
| Paying business partner | The paying business partner receives the money order from the issuing business partner and pays the money to the recipient. |
| Recipient | The person who receives the money! |
| Reimbursement | Reimbursement is when the sender of the money order is refunded either at their request, or because the money order could not be paid for any reason. |
| Remuneration | This is the handling fee paid to the business partner that pays out the money order. Remuneration is a share of the fees collected from the sender of the money order by the issuing business partner. |
| Sender | The person who purchases the money order. |
| Settlement | Settlement of money order transactions between business partners - all payments between partners have been made. |
| Transferred amount | This is the amount that is transmitted to the paying business partner; it is the amount that will be paid out to the recipient. Usually the transferred amount is shown in the paying country's currency and is mandatory. |

# Part 2 – IFS

# Part 2 – IFS

# Get started with IFS

## Log in to IFS

1. In the IFS log in window, enter your user name and password (they are given to you by your IFS Administrator).

2. Click the **Log in** button.



If you are logging in for the first time, or your password does not comply with the password settings maintained for your organization, IFS redirects you to the **Change Password** screen.

If you do not use IFS for more than 10 minutes, the application automatically logs you out and you have to log in again.

## Log out

To log out, click the **Log out** link in the top right of the window.



## Entering data in an IFS screen

Some important points to note when entering data in a screen:

- Fields that are highlighted in yellow and with an asterisk (*) are mandatory

- Most fields that you use to search for money orders have a wildcard facility; see Using wildcards to search in IFS for more information

- For more detailed information on any particular field, click the help button  from any screen

## Using wildcards to search in IFS

When you enter data into an IFS search field (e.g. Track and trace, identifier fields), you do not need to enter the full string in order to search for it; IFS provides a wildcard facility. You can enter:

- _ at the beginning or end of the search string to substitute for one character in the search

- **%** at the beginning or end of the search string to substitute for one or more characters in the search

IFS returns all matching strings if there are twenty or less of them.

### Examples

`%0002` returns any string ending in '0002', such as:

> J20AFRAINAORU2099000000002

> DJPAOR15010000000002

`J20AFRAINAORU%` returns any string beginning with `J20AFRAINAORU`, such as:

> J20AFRAINAORU2099000000002

> J20AFRAINAORU2099000000005

> J20AINAFRAORU2090000000001

If you are searching for the three strings above, you cannot specify %20FRA% or %20FRA. In the first case, using more than one wildcard is not allowed, in the second, the end of the string is incomplete. To search for the three strings above, you need to enter the string from the beginning and use a wildcard at the end, such as in the second example above, or in the following example:

> J20AFRAINAORU209900000000%

`J20AFRAU01ORU407000000000_` would find money orders:

> J20AFRAU01ORU4070000000001

> J20AFRAU01ORU4070000000002

> J20AFRAU01ORU4070000000003

How much of the string you include is up to you, but the results cannot include more than twenty matching strings.

# Issuing processes

## Creating new international money orders

When you use IFS to create a new money order, you record the value of the money order and other important information, such as the sender's details and the recipient's details.

Sender information is particularly important in case the money order cannot be paid for some reason. When this happens, your organization must be able to contact the sender to return their money.

Either the paying business partner can use the information you provide to contact the recipient and notify them that there is a money order for them to claim, or the sender can notify the recipient.

### What conditions need to be met before a money order can be paid?

You need to have valid bilateral agreements in place for all the paying countries where the money orders you create will be paid out.

### Process

A new money order is created in IFS as follows:

| Step | Action | State information |
|------|--------|-------------------|
| 1 | The issuing business partner creates the money order | Transmits **CC** state |

### Navigation

Open **Outgoing flow > Entry > Create new international money order**. The Create new international money order (IO102 - OR) window opens.

### Procedure

1. Select from the **Bilateral agreement** drop-down list the bilateral agreement for the business partner who will receive the money order and pay it out.



2. Click the **Select** button. IFS displays a new window. Fields that are highlighted in yellow and with an asterisk (*) are mandatory. The fields you see in your version of IFS will depend on how IFS has been configured at your site and on the terms of the bilateral agreement.

3. In the **Local identifier** field, type the identifier for the new money order. Your system may be configured to automatically calculate this number for you. If this is the case, you do not enter the identifier number.

4. In the **Office of purchase** field, type the code for your office. Office codes can be a maximum of 14 characters and can include numbers and alphabetic characters. The office must be defined as a purchase office. You can click the **Check Office** button to verify that the office code you typed is correct. Depending on how IFS is configured at your site, this field may not appear on your screen. This field appears only if there are child offices attached to the office associated with your user ID, or if you are a global administrator.

5. The **Date and time** fields automatically show the current date and time. It is only necessary to change them if you want to specify a different date and time on the money order. To change the date, click the icon to display the pop-up calendar. This value can be the current date and time or earlier. The amount of time earlier than today that you can specify depends on how IFS is configured at your site. TheIFS system administrator can use the Delay for back-office operations option on the Operational parameters window to control this parameter.

6. In the **Deposited amount** field, enter the amount that the customer paid for the money order. In most cases, this amount is shown in your organization's local currency and may be a required field, depending on how IFS is configured at your site. If the operational parameter **Conversion of amounts** is set to 'Calculation of amount: transferred from deposited or deposited from transferred', and a valid exchange rate has been configured, you can enter the other amount and simply click the corresponding button to perform the conversion. Also, if your organization is part of the central clearing agreement, and the current

bilateral agreement uses the central clearing option, the automatically downloaded exchange rate will be used.

7. In the **Transferred amount** field, enter the amount that will be transmitted to the partner organization. In most cases, this amount is shown in the partner country's local currency and is mandatory. If the operational parameter **Conversion of amounts** is set to 'Calculation of amount: transferred from deposited or deposited from transferred', and a valid exchange rate has been configured, you can enter the other amount and simply click the corresponding button to perform the conversion. Also, if your organization is part of the central clearing agreement, and the current bilateral agreement uses the central clearing option, the automatically downloaded exchange rate will be used.

8. If your organization has configured IFS to calculate fees based on the value of the money order, you will see the **Calculate fee** button. Click this button to see the IFS fee. This fee is automatically included in the cost that the customer pays.

9. If your organization uses a counter value currency, enter the transferred amount, expressed in the counter currency, in the **Counter value** field. (If your country does not use a counter value, this field does not appear on your screen.)

10. IFS displays added value services configured for your organization. You can view details of the five default services, plus any other customized services defined by your organization, along with associated fees, broken down into the collected fee and tax. You can enable and disable one or more of the services using the check box next to them, if this was specified in your organization's configuration.The five default services are:

| | |
|---|---|
| Free of charges | Check this check box only if this is a money order between postal organizations and which does not incur a charge. |
| Post restante | Check this check box if the money order will be received at the partner organization as general delivery. This service is used by customers who are in transit or who do not have a permanent address. |
| Payment to addressee only | Check this check box if payment can be made only to the person whose name is listed on the money order as the recipient. |
| Notify recipient | Check this check box if the receiving organization must notify the recipient upon receipt of the money order. If the postal organization does not send notifications, it is typically the sender who informs the recipient about the money order. |
| Transfer service | This service allows you to specify a fee for transferring a money order from one organization to another. |

11. In the **Received cash from customer** field, you can optionally enter the amount of cash the customer has given you, then click the **Calculate change** button to see how much change the customer requires.

12. Click the **Next** button. A new window appears. If you want to change any of the fields in the **Values** section, click the **Edit** icon ☑ .

13. In the **Valid for (days)** field, enter the number of days that the money order remains valid. After this time it expires.

14. In the **Sender's Instructions** field, you can enter an optional message to the recipient from the sender.

15. The **Recipient secret code** is a special optional code used in some countries that the sender must provide and enter twice as a kind of password to avoid errors on pay-out. The sender can enter up to 256 characters. The code is masked on the screen.

16. In the **Declaration** and **Other or S10 Mail item identifier** fields, you can state the reason for the money order, for example, it is a gift. If it is a Cash on Delivery (COD) order, select CD (Cash on Delivery) from the **Declaration** drop-down list then enter the S10 mail item identifier[1] for the COD order in the **Other or S10 Mail item identifier** field.

☑ If the AML features in IFS have not been enabled for your organization, skip steps 17 to 19.

17. In the **Customer type** field, specify whether the sender is a person or a company by clicking the relevant radio button.

18. Select the reason for purchasing the money order from the **Transaction reason** drop-down list.

19. In the **Sender** section, if you selected **Company** in step 17, do the following:

    - Enter the **Commercial name** of the company.

    - Click **Search** then select the company from the list. IFS displays the list of authorized customers for the company.

    - Select the **Customer Id** of the customer who is sending the money order on behalf of the company.

    - Proceed to step 21.

    If you selected **Person** in step 17, proceed to the next step.

20. In the **Sender** section, you can search for an existing customer or enter a new one. To:

    - search for an existing customer, enter one or more of the following criteria and then click the **Search** button:

        - Customer Id or Local customer Id

        - Any of the names or title

        - Address details, including city and post code

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[1]The 13-character postal item identifier consisting of 4 components referred to as A2-N9-A2 (2 alphabetic characters for the service indicator, 8 numeric characters for the serial number, 1 numeric character for the check digit and 2 alphabetic characters for the country code).

- Telephone numbers and email address

- Birth date or place

- Identification number

- enter a new customer, complete the information in the following sections. IFS creates a new record in the customer database automatically when you store the money order.

| | |
|---|---|
| General section | Enter the sender's name. In the **Title & Last name** field, select a title from the drop-down list and type the sender's family name in the field. If the sender is a business, rather than an individual, select **Ent**. for the title. |
| Address section | Enter the sender's address details. |
| Contact section | If you want to enter information about how to contact the sender, check the **Contact** check box. You can provide the sender's contact information, such as a phone or fax number. If you want to specify how the sender wants to be contacted, check the **Preferred notification method** check box and use the drop-down list to specify a contact method. Depending on the preferred method of notification that you checked, some of the fields in this section will be required. For example, if you selected email as the preferred notification method, you must fill in the **Email** field. |
| Bank account section | This section is displayed only if the money to be sent is to be debited from an account. Enter the bank account details in this section. |
| Security section | Specify some information to identify the sender. In the **Date of birth** field, you can use the pop-up calendar to enter the customer's birth date. If your organization also requires you to enter the customer's place of birth, type it in the **Birth place** field. |
| | Most organizations require the sender to show some identification. Use the **Identification** type drop-down list to specify the identification type and enter the number in the **Identification number** field. You may also be required to specify the |

issuing authority. Use the **Issuing Authority** drop-down list to specify the issuing organization. If the type of identification the customer used or issuing authority is not on the list, select **OT (Other)** and type the name in the **Other type** or **Other authority** field.

In some organizations, two forms of identification are required. To enter a second identification type, use the **Type of the second identification** drop-down list to specify the identification type and enter the associated information.

21. Click the **Next** button. If:

    - the money order amount exceeds the customer limit attached to the bilateral agreement, the system displays an error message, including the current balance and the new customer limit balance after the money order is issued. You can only proceed with the transaction if your system is configured to allow the customer limit to be overridden by an expert user. The expert user can log in and issue the money order.

    - you are entering a new COD money order and the S10 mail item identifier is invalid, an error message appears

    - all validations are successful, a new window appears where you can enter information about the recipient (see the previous step for more information on entering customers)

22. When the money order is complete, click the **Store** button. A new window appears to confirm that the money order was stored correctly. From this window you can produce a receipt, in PDF or HTML format, by selecting the required format from the drop-down menu and clicking **Generate document(s)**. The new money order's unique identifier and the customer IDs of the sender and recipient are displayed. You can use these identifiers to search for the money order in many IFS processes, for example, track and trace. If you entered a COD money order, the **Declaration** field is displayed with details of the COD identifier.

    If your administrator has configured IFS to send SMS messages, IFS sends an SMS notification to the sender to confirm the money order purchase. If sending the SMS message fails, IFS tries again until the maximum number of attempts has been reached.

23. To create another money order, click **Create next new money order**, or else click **Exit**.

## Transaction flow

When you create a new money order, it is in state **CC**.
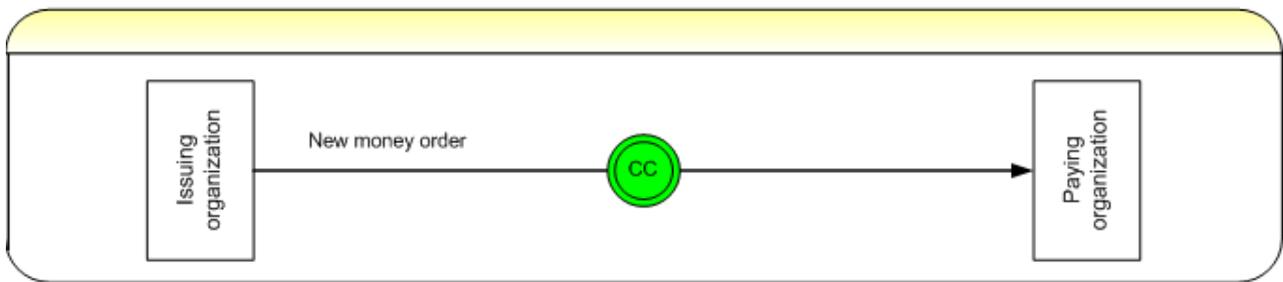
## What impact does this process have on paying and/or reimbursing money orders?

If the money order has been transmitted to the paying business partner, the money can be paid to the recipient. However, it can only be reimbursed if you send a deletion request to the paying business partner, they accept the request and the money order is stopped.

If the money order has not been transmitted, it cannot be paid because the paying business partner hasn't received it yet. However, the issuing business partner can repay the money to the sender (see the next section "Deleting money orders before they have been transmitted" on page 25).

## Reporting using Track and trace

You can use the Track and trace function in IFS to view sent money orders in state **CC** - new money order as follows:

1. Open **After sales > Track and trace > Track and trace**. The Track and trace (IT101) window opens.

2. Select the **Sent money orders** radio button.

3. Select **CC (New order)** from the **Transaction state** drop-down list.

4. Click **Search**.

The money orders that meet your search criteria are displayed in the **Search results** list. Select the money order you want to view from the list.

## Deleting money orders before they have been transmitted

Use this function when it is necessary to delete or change information in a money order that has not yet been transmitted to the paying business partner. You might need to delete a money order if the sender wants to cancel it, or if you made a mistake when entering the money order details.

This function relates only to money orders that have not been transmitted. After money orders are transmitted, you must send a deletion request to the paying business partner (see "Sending cancellation requests for transmitted money orders" on page 27).

### What conditions need to be met before a money order can be paid?

It is only possible to delete an untransmitted money order if the new order (CC) state has not yet been transmitted in an EDI message to the paying business partner.

### Process

A money order is deleted in IFS as follows:

| Step | Action | State information |
|---|---|---|
| 1 | The issuing business partner deletes the untransmitted money order | **CC** to **FK** state |

# Navigation

Open **Outgoing flow >** **Entry >** **Update, delete a money order**. The Update, delete a money order (IO103) window opens.

## Procedure

1. The **New money orders before transmission** list box shows the list of money orders that have recently been entered that have not yet been sent. The **New money orders returned because of transmission error** list box shows the money orders that were rejected by IFS in the destination country. This typically happens when a money order does not comply exactly with a bilateral agreement, but may also occur for other reasons.



2. Find the money order you want to delete or update. If a money order is not on this list, it means it has been sent and you can no longer change it.

   - If you want to update a money order, click the link on the money order identifier. A new window opens. Make the necessary changes to the money order and click the **Finish** button.

   - If you want to delete a money order, click the **Delete** link next to the money order you want to delete. A new screen opens, listing the money order details. If you are sure it is the correct money order, click the **Delete** button.

## Transaction flow

When you delete an untransmitted money order, it moves from transaction state **CC** to **FK** (order deleted before transmission). **FK** is a final state.

## What impact does this process have on paying and/or reimbursing money orders?

The money order cannot be paid out. Senders who were charged for the money order are given their money back. Note that no reimbursement fee is charged as this is not technically a reimbursement; the reimbursement process (and charge) can only be carried out on money orders that have already been transmitted to the paying business partner.

## Reporting using the IFS track and trace function

It is only possible to track money orders that have not been transmitted, or money orders in state **FK** by the issuing business partner only.

# Sending cancellation requests for transmitted money orders

When a money order needs to be canceled or deleted after information about the money order has been transmitted to the paying business partner, the issuing business partner must send a cancellation request to the paying business partner to stop them paying out the money to the recipient.

It is only possible to stop the payment of a money order if it has not yet been paid out!

A cancellation request is typically sent when:

- the sender requests to stop the transaction and have their money refunded (for any reason). In this case, after the request has been accepted by the destination partner, the issuing business partner can reimburse the sender.

- information transmitted to the destination is not correct and a new money order has to be created with the correct information. In this case, after the request has been accepted by the destination partner, the money order will be discarded, and a new one created and transmitted with corrected information.

Transmitting a deletion request will generate state **DS** – a request to *stop* a transaction.

## What conditions need to be met before a money order can be paid?

It is only possible to transmit the deletion request if the payment information (EP) state has not yet been received by the issuing business partner.

## Process

A money order is canceled in IFS as follows:

| Step | Action | State information |
|---|---|---|
| 1 | The issuing business partner requests the cancellation | Transmits **DS** state |
| 2 | The paying business partner | Responds with **ED** or **DR** state |

| Step | Action | State information |
|---|---|---|
| | either accepts or rejects the request | |

🔖 Navigation

Open 🗔 **After sales** > 🗔 **Cancellation requests** > 🔷 **Send a cancellation request**. The Send a cancellation request (IO109 - OR) window opens.

## Procedure

1. Specify some search criteria to locate the transaction or transactions for which you want to send a cancellation request. Note that it is not possible to cancel COD orders.



You can search for money orders by:

- **International identifier** - This is the unique, UPU-standard international money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Customer Transaction Number**: This is an identifier of up to 13 characters, from which the international money order can be constructed.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Characteristics** - Lets you search for money orders by common characteristics, such as sender name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by sender name, or for money orders for a particular bilateral agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| | |
|---|---|
| Sender information | Type information in the Sender last name, Sender middle names, or Sender first name fields to identify the sender. |
| Type of bilateral agreement | Use the drop-down list to select the type of bilateral agreement from the list. |
| Purchase date | Use the pop-up calendar next to the Purchased between fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. |

These characteristics will only be visible if **Search by money order characteristics** has been checked in the operational parameters.

The fastest way to find a money order is to search by the money order identifier.

2. Click the **Search** button. A new window opens, showing details about the money order and the recipient.

   - If only one money order matches your criteria, the **Money order details** box displays the detailed information about the money order, including such information as the transferred amount and whether information about this money order was received in the correct event sequence . The **Sender details** box displays details about the sender. The **Recipient details** box displays details about the recipient.

   - If there are no items that match your criteria, IFS displays the message There is no money order corresponding to the selection criteria. Try removing some search criteria or search using different criteria.

   - If there is more than one item that matches your criteria, the system displays a list of money orders. You can scroll through the list and click the money order you want to cancel.
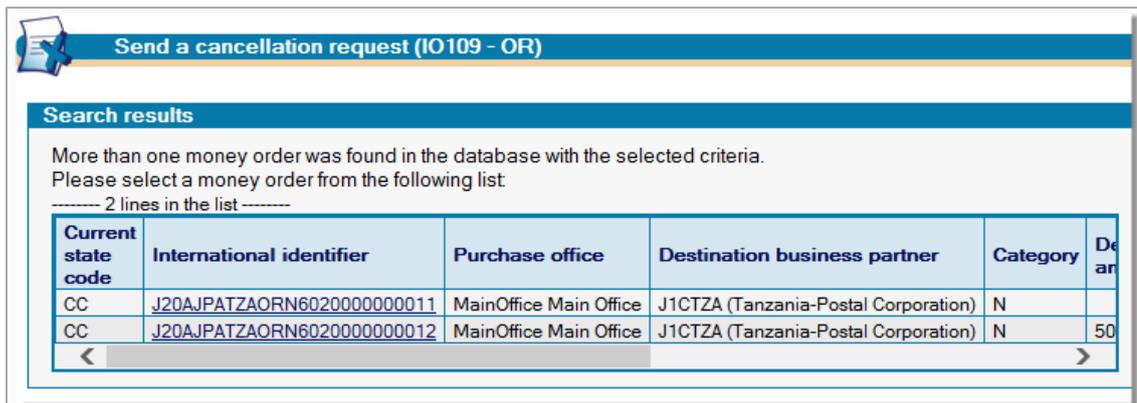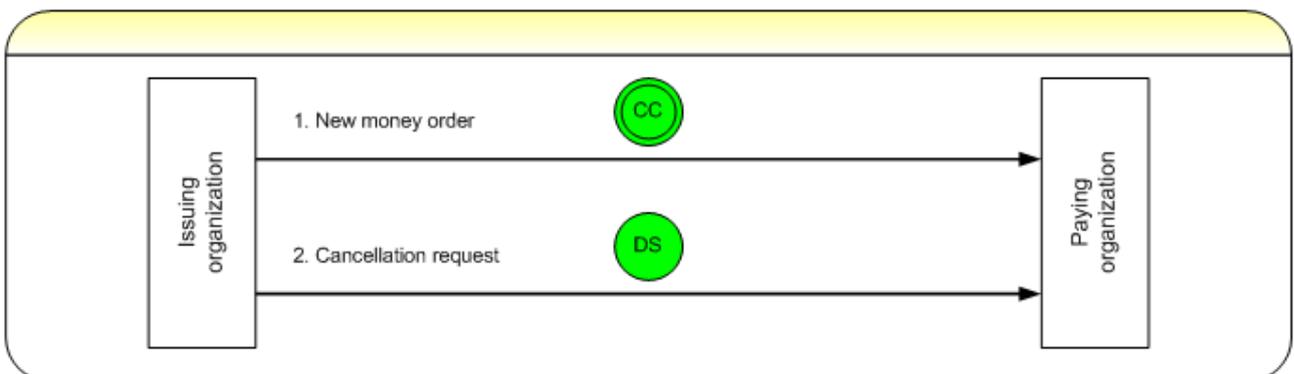
3.  Click the **Request cancellation** button.
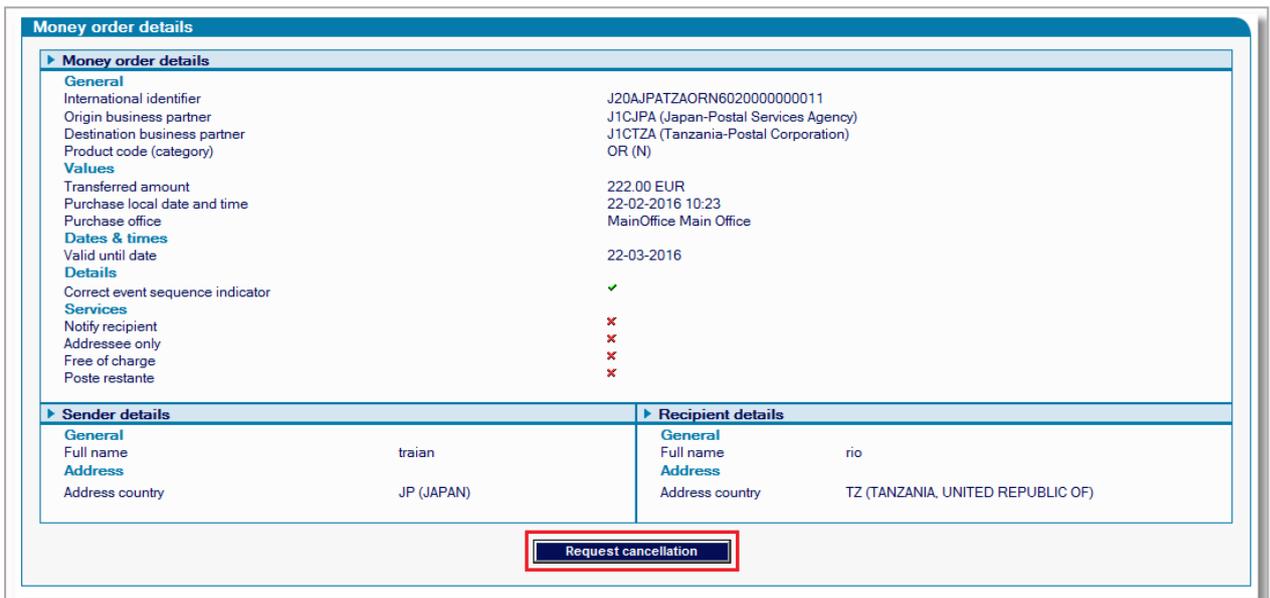


## Transaction flow

When you send a cancellation/deletion request, the money order moves from transaction state **CC** to **DS**. The diagram below shows the states which are transmitted between exchanging partners.



## What impact does this process have on paying and/or reimbursing money orders?

Even when a request to cancel a money order has been sent, the issuing business partner cannot immediately start the reimbursement process. This is only possible after the issuing business partner

receives an acceptance of the request from the paying business partner.

## Monitoring your sent cancellation requests

IFS provides a reporting function that lists all the cancellation requests you have sent to partners; this function is in the Manage sent cancellation requests window.

### Navigation

Open ⬛ **After sales** > ⬛ **Cancellation requests** > ◆**Manage sent cancellation requests**.

The Manage sent cancellation requests window is divided into three sections:

| | |
|---|---|
| Pending Cancellation Requests | This section shows the cancellation requests that you have sent but that have not yet been accepted or rejected electronically. To manually accept or reject a money order, select it from this list by clicking on the link in the money order identifier. A new window opens, displaying the detailed information about the money order. The **Money order details** box displays the detailed information about the money order, including such information as the transferred amount and whether information about this money order was received in the correct event sequence. The **Sender details** box displays details about the sender. The **Recipient details** box displays details about the recipient. Click the **Accept cancellation** button to accept the cancellation request or the **Reject cancellation** button to reject it. |
| Rejected cancellation requests | This section shows the money orders that you have sent that were rejected in the receiving country (DR event has been received). |
| Accepted cancellation requests | This section shows the money orders that you have sent that were accepted in the receiving country (ED has been received). |

## Reimbursing money orders

When a money order can't be paid, you must reimburse the sender, which simply means to return the sender's money.

Typically, you will reimburse when the sender wants to cancel a money order, or when the paying business partner is unable to locate the recipient, or when the validity date of the money order has expired.

When the sender purchased the money order, they provided their contact information, such as a phone number or email address; you use this information to contact them.

### What conditions need to be met before a money order can be paid?

A money order can only be reimbursed after it has been moved to state **ED**, **EI** or **EE** and it has not already been paid out (**EP**).

### Process

A money order is reimbursed in IFS as follows:

| Step | Action | State information |
|---|---|---|
| 1 | The paying business partner informs the issuing business partner of one of the following: | The three corresponding states are as follows: |

| Step | Action | State information |
|---|---|---|
| | a. A cancellation request is accepted<br><br>b. A money order is impossible to pay<br><br>c. A money order has expired | a. **ED**<br><br>b. **EI**<br><br>c. **EE** |
| 2 | The issuing business partner notifies the sender that they can be reimbursed. | **NR** |
| 3 | The sender is reimbursed. | **ER** |

## Navigation

Open **After sales > Reimbursement > Reimburse a money order**. The Reimburse a money order (IO115) window opens.

## Procedure

1. Specify some search criteria to locate the transaction or transactions you want to reimburse, then click the **Search** button.
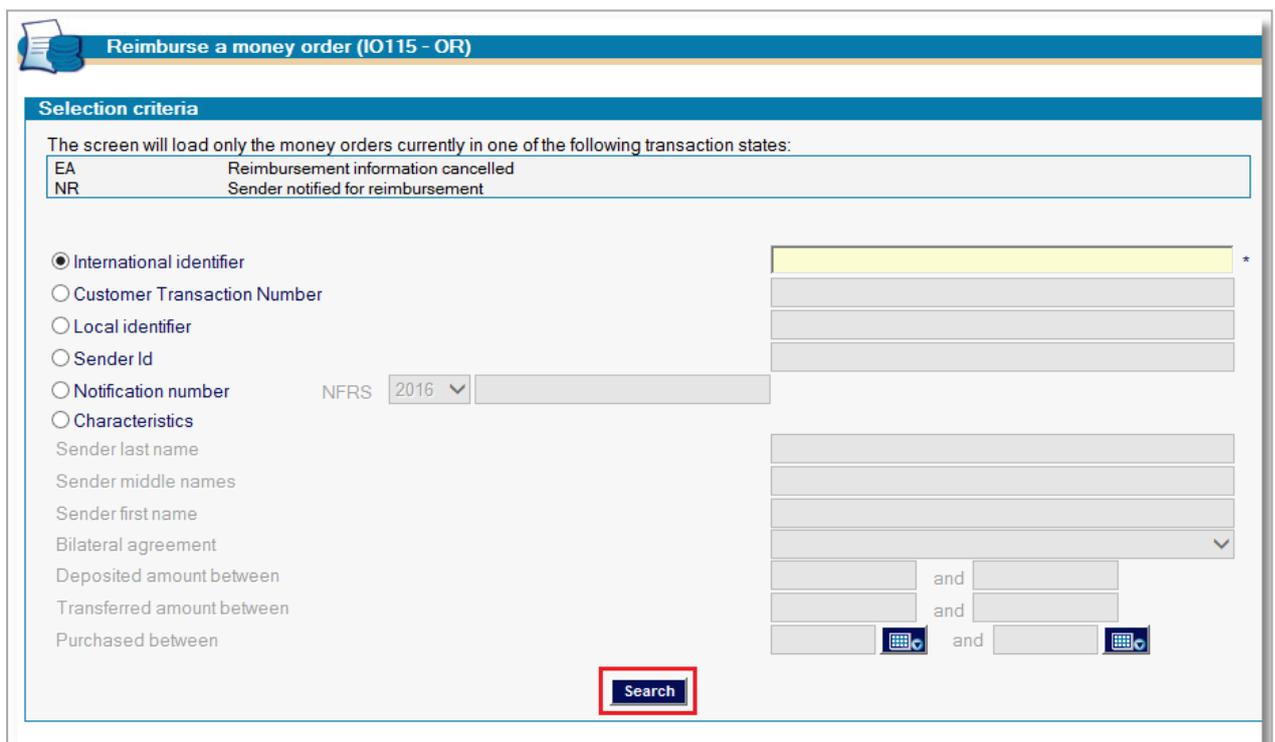


By default, the check box **Limit the search to return money orders which have the current office as assigned payment office** is checked. Money orders with a different assigned payment office will not be included in the search results.

You can search for money orders by:

- **International identifier** - This is the unique, UPU-standard international money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Customer Transaction Number**: This is an identifier of up to 13 characters, from which the international money order can be constructed. See International money order identifiers for more information.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Sender Id**: This is the unique identifier of the customer who purchased the money order.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

- **Characteristics** - Lets you search for money orders by common characteristics, such as sender or recipient name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by sender or recipient name, or for money orders for a particular bilateral agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
| --- | --- |
| Sender information | Type information in the **Sender last name**, **Sender middle names**, or **Sender first name** fields to identify the sender. |
| Type of bilateral agreement | Use the drop-down list to select the type of bilateral agreement. |
| Amount deposited | To search for money orders where the amount deposited falls within a specific range, enter a high and low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a bilateral agreement.) |
| Amount transferred | To search for money orders where the amount transferred falls within a specific range, enter a high and low amount in the **Transferred amount between** ... **and** fields. (This option is enabled only if you selected a bilateral agreement.) |

| Purchase date | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. IFS will search for money orders purchased between the dates you specify. |
|---|---|

**(!)** These characteristics will only be visible if **Search by money order characteristics** has been checked in the operational parameters.

IFS does not currently support reimbursement of COD orders.

2. Click the **Search** button. If:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed in the **Search results** section. It is important that you carefully select the correct money order from the list. To make your selection, click the money order identifier in the list.



3. In the **Date and time** fields, use the pop-up calendar to specify the date and time of reimbursement. You can also type the dates in the fields. The current date and time are displayed by default.

4. In the **Office** field, type the code for the reimbursing office. Office codes can be a maximum of 14 characters and can include numbers and alphabetic characters.

5. In the **Amount Paid** field, enter the amount that was reimbursed.

If the AML features in IFS have not been enabled for your organization, skip steps 6 to 8.

6. In the **Customer type** field, the type of recipient (person or company) is automatically selected from the money order originally created. You can keep or change this.

7. Select the **Transaction reason** from the drop-down list.

8. In the **Beneficiary** section, if you selected **Company** in step 6, do the following:

   - Enter the **Commercial name** of the company.

   - Click **Search** then select the company from the list. IFS displays the list of authorized customers for the company.

   - Select the **Customer Id** of the customer who is receiving the reimbursement on behalf of the company.

   - Proceed to step 13.

   If you selected **Person** in step 6, proceed to the next step.

9. Enter the information to identify the beneficiary. If the customer already exists in your customer database, specify some search criteria and click **Search**. Otherwise, enter the new customer in the **Title & last name**, **Middle names**, and **First name** fields (IFS requires you to specify at least the last name); IFS adds the new customer to the customer database and the customer is now available for use in future transactions.

10. Enter the information about the identification the beneficiary used. You can record two types of identification and the ID number. IFS requires you to enter at least one form of identification. Use the **Identification type** drop-down list and select the identification type. If the form of identification the beneficiary used is not on the list, type a description of the identification in the **Other type** field.

11. In the **Identification number** field, type the number of the beneficiary's identification.

12. If you want to record a second form of identification, enter the information in the **Second identification type** or **Second other type** and **Second identification number** fields.

13. If you have a recipient secret code configured (for money orders requiring a cash reimbursement), you must enter it into the **Recipient Secret Code** field. If you do not enter the code, or enter it incorrectly, you will not be able to store the payment for the money order You can set the secret code function in the operational parameters.

14. Click the **Next** button to complete the reimbursement process.

15. A new window opens from which you can produce a payment receipt, in PDF or HTML format, by selecting the required format from the drop-down menu and clicking **Generate document(s)**. To return to the previous screen, click **Return to search screen**.

## Transaction flow

The diagram below illustrates the states which are transmitted between exchanging partners when a reimbursement is necessary because a money order is being *cancelled*.
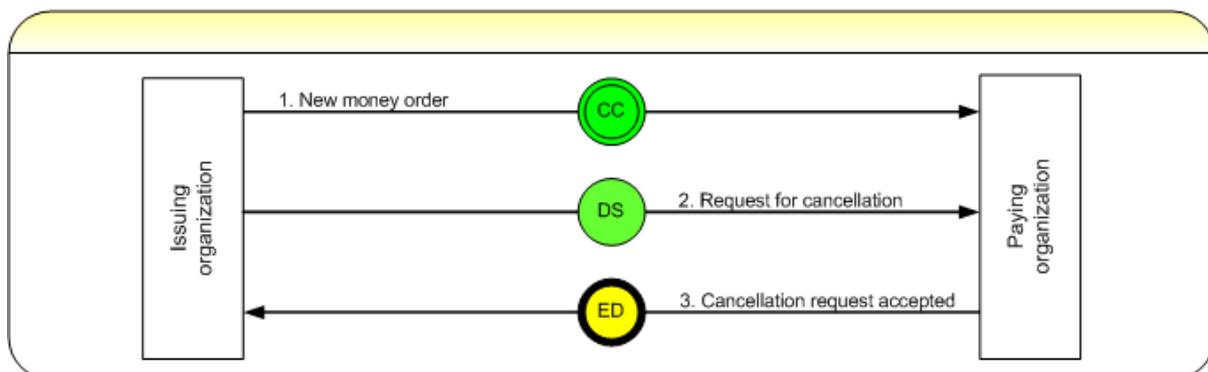


The diagram below illustrates the states which are transmitted between exchanging partners when a reimbursement is necessary because a money order is *impossible to pay*.
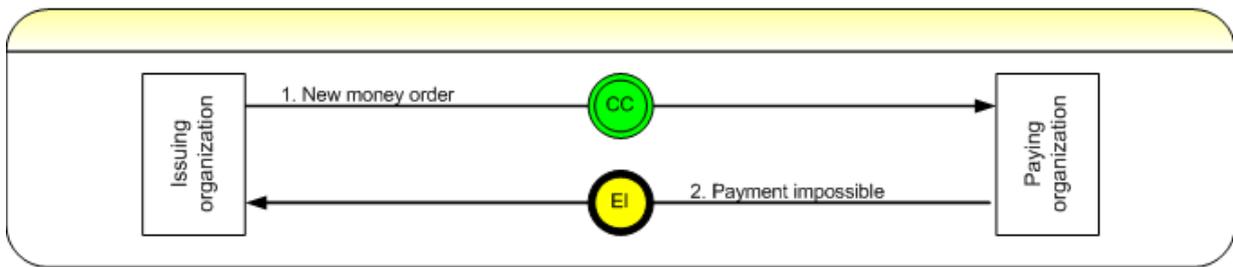
The diagram below illustrates the states which are transmitted between exchanging partners when a reimbursement is necessary because a money order validity date has *expired*.
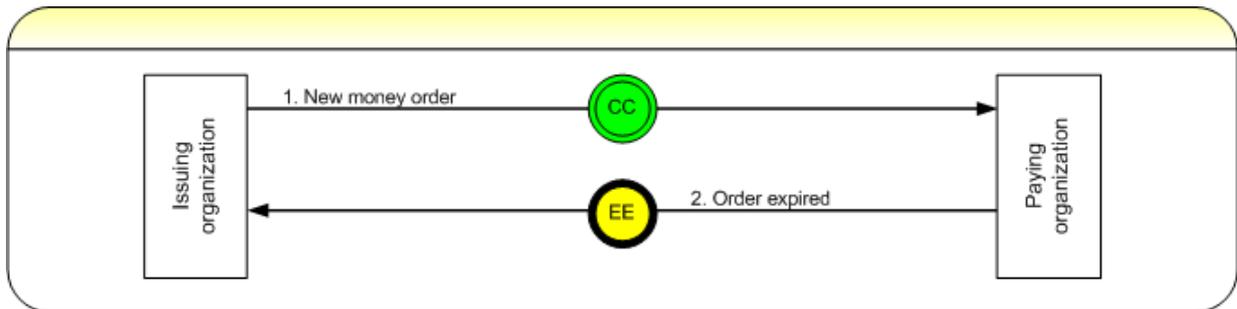


## What impact does this process have on paying and/or reimbursing money orders?

Once a money has been reimbursed, it cannot be paid out.

## Reporting

You can either use the Manage sent cancellation requests function or Track and trace to check the current status of money orders you want to reimburse.

Use the Manage sent cancellation requests function for reimbursements that are necessary because the sender of a money order has asked you to cancel it. In this window you can view cancellation requests that are pending, accepted and refused. You can only reimburse money orders when the paying business partner has accepted your cancellation request (see "Monitoring your sent cancellation requests" on page 31).

Use the Track and trace function to view money orders that can be reimbursed in state **EI** - payment impossible, **EE** - money order expired or **NR** - sender notified for reimbursement.

1. Open **After sales > Track and trace > Track and trace**. In the Track and trace (IT101) window, select the **Sent money orders** radio button.

2. Select the transaction state from the **Transaction state** drop-down list.

3. Click the **Search** button.

# Paying processes

## Paying a money order

After a money order is issued by the issuing business partner, the recipient is notified that there is a money order for them to claim, either by the sending customer or the paying business partner.

When the recipient comes to collect their money, you record information about the recipient according to your organization's guidelines. At a minimum, you must record the recipient's name and an identification number.

Your organization may have specific rules as to who is allowed to collect the money. For example, your organization might only allow the named recipient to collect the money, or it might prohibit collection to anyone under the age of 16. In these cases, you must record that the person collecting the money is the person explicitly named on the money order and that she/he is over 16 years of age.

### What conditions need to be met before a money order can be paid?

The money order is within its validity date range and the recipient provides adequate identification.

### Process

A money order is paid in IFS as follows:

| Step | Action | State information |
|------|--------|-------------------|
| 1 | The paying business partner records that the money order has been paid out | Transmits state **EP** - order paid |

The issuing business partner receives electronic notification of the payment.

### Navigation

Open **Incoming flow > Payment > Pay a money order**. The Pay a money order (II109) window opens.

## Procedure

1. Specify some search criteria to locate the transaction or transactions you want to pay.



To limit your search to display only COD orders, check the **Limit search to COD orders** check box. You can use the percent sign (%, in place of one or more characters) or underscore (_, in place of a single character in the same position) character as a wild card. To further limit your search to a specific COD order, enter the S10 mail item identifier in the text field after checking the check box.

You can search for money orders by:

- **International identifier** - This is the unique, UPU-standard international money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Customer Transaction Number** - This is an identifier of up to 13 characters, from which the international money order can be constructed.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

- **Characteristics** - Lets you search for money orders by common characteristics, such as recipient name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by recipient name, or for money orders for a particular bilateral agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
| --- | --- |
| Recipient information | Type information in the **Recipient last name**, **Recipient middle names**, or **Recipient first name** fields to identify the recipient. |
| Type of bilateral agreement | Use the drop-down list to select the type of bilateral agreement. |
| Amount deposited | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a bilateral agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Amount trans- | To search for money orders where the amount trans- |

| ferred | ferred falls within a specific range, enter a high and low amount in the **Transferred amount between** … **and** fields. (This option is enabled only if you selected a bilateral agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
|---|---|
| Purchase date | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were purchased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date. |

These characteristics will only be visible if **Search by money order characteristics** has been checked in the operational parameters.

The fastest way to find a money order is to search by the notification number that appears on the customer's notification form or the money order identifier.

2. Click the **Search** button. If:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed in the **Money orders to pay** section. It is important that you carefully select the correct money order from the list. To make your selection, click the money order identifier in the list.

3. In the **Office** field, type the code for the office of payment. This code can be a maximum of 14 characters and can include numbers and alphabetic characters. The office must be defined as a payment office. Depending on how IFS is configured at your site, this field may not appear on your screen. This field appears only if there are child offices attached to the office associated with your user ID, or if you are a global administrator.

4. In the **Date and time** fields, use the pop-up calendar to specify the date and time of payment. You can also type the dates in the fields. The current date and time are displayed by default. This value can be the current date and time or earlier. The amount of time earlier than today that you can specify depends on how IFS is configured at your site. The IFS system administrator can use the Delay for back-office operations option on the Operational parameters window to control this parameter.

5. In the **Amount paid** field, enter the amount that was paid to the recipient.

6. If the money order is paid by check, enter the check number in the **Check number** field.

7. If your organization uses a counter value currency, the amount as calculated in the counter currency appears in the **Counter value** field. The exchange rate that was used to calculate this amount is also shown. Because IFS calculates the counter value automatically, it is normally not necessary to change the data in this field. However, you can type a new amount in this field if necessary. (If your country does not use a counter value, this field does not appear on your screen.)

If the AML features in IFS have not been enabled for your organization, skip steps 8 to 10.

8. In the **Customer type** field, the type of recipient (person or company) is automatically selected from the money order created. You can keep or change this.

9. Select the **Transaction reason** from the drop-down list.

10. In the **Beneficiary** section, if you selected **Company** in step 8, do the following:

    • Enter the **Commercial name** of the company.

- Click **Search** then select the company from the list. IFS displays the list of authorized customers for the company.

- Select the **Customer Id** of the customer who is receiving the money order on behalf of the company.

- Proceed to step 13.

  If you selected **Person** in step 8, proceed to the next step.

11. Search for the beneficiary. Enter the beneficiary's **Title & last name** and **First name** then click **Search.** IFS requires you to specify at least the last name. If there are matching customer records in the database, IFS displays a list of customers from which you can select. Otherwise, continue to enter the details of the beneficiary. IFS updates the customer database with the new beneficiary details. The customer is now available for use in future transactions.

12. Enter information about the identification that the beneficiary used. You can record two types of identification and the ID number. IFS requires you to enter at least one form of identification. In some organizations a second form of identification is required. Enter the information about the identification the customer used in the **Identification type** and **Identification number** fields. You may also be required to specify the issuing authority. If the type of identification the customer used or issuing authority is not on the list, select **OT (Other)** and type the name in the **Other type** field.

13. If you have a recipient secret code configured (for money orders requiring a cash payment), you must enter it into the **Recipient secret code** field. If you do not enter the code, or enter it inaccurately, you will not be able to store the payment for the money order. You can set the secret code function in the operation parameters.

14. Click the **Store** button. If the money order to be paid exceeds the customer limit defined for the bilateral agreement in force, IFS indicates that the value exceeds the customer limit, plus the amount already transacted within the customer limit period and the available balance. If:

    - your system is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and perform the payment transaction.

    - your system is configured to trigger an EI event (payment impossibility) when the customer limit has been reached, IFS displays the payment impossibility message.

15. If the money order to be paid is within the customer limit, a new window opens from which you can produce a payment receipt, in PDF or HTML format, by selecting the required format from the drop-down menu and clicking **Generate document(s)**. To return to the pre-

vious screen, click **Return to search screen**.



## Transaction flow

When you pay out a money order, it moves to transaction state **EP** and finally to **FP**, the final state. The EP state is not final and can still be modified until the MP 104 (cf. SFP2) form is generated, or until the Finalize payments schedule service is run. The diagram below shows the states which are transmitted between exchanging partner organizations.

## How does this process impact paying and/or reimbursing money orders?

After a money order has been paid out, it cannot be reimbursed.

## Reporting using the IFS track and trace function

The Track and trace function allows you to view transmitted money orders in state **EP** - money order paid.

1. Open **After sales > Track and trace > Track and trace**.

2. In the Track and trace (IT101) window, select the **Received money orders** radio button.

3. Select **EP (Order paid)** from the **Transaction state** drop-down list.

4. Click the **Search** button.

## Responding to a cancellation/deletion request

When you receive a cancellation request from a business partner, you must respond by either accepting or refusing the request.

You accept a request when the money order has not yet been paid. If the money has already been paid, you have no choice but to refuse the request.

A cancellation request is typically sent when:

- the sender requests to stop the transaction and have their money refunded (for any reason). In this case, after the request has been accepted by the destination partner, the issuing business partner can reimburse the sender.

- information transmitted to the destination is not correct and a new money order has to be created with the corrected information. In this case, after the request has been accepted by the destination partner, the money order will be discarded, a new one created and transmitted with corrected information.

Transmitting a deletion request will generate state **DS** – a request to *stop* a transaction. Responding to a cancellation request generates either state **ED** - cancellation request accepted, or state **DR** - cancellation request rejected.

## What conditions need to be met before you can respond to a cancellation request?

If you accept the request, the money order must not have been paid out. If the money order has already been paid, you have no choice but to reject the request. The rejection is done automatically if the payment is already registered in IFS.

## Process

A cancellation request is responded to in IFS as follows:

| Step | Action | State information |
|---|---|---|
| 1 | The paying business partner either accepts or rejects the cancellation request sent by the issuing business partner. | Accept: **DS** to **ED** state<br><br>Reject: **DS** to **DR** state |

## Navigation

Open **After sales** > **Cancellation requests** > **Manage received cancellation requests**. The Manage received cancellation requests (II104) window opens.

## Procedure

1. In the **Pending Cancellation Requests** list box, select the money order you want to cancel.

2. Click the **Accept cancellation** button to accept the cancellation request, or the **Reject cancellation** button to reject it.

## Transaction flow for accepted cancellation request

When you *accept* a cancellation/deletion request, the money order moves from transaction state **DS** to **ED**. No further action is possible for the paying business partner (the money order is in state **FD**). The diagram below shows the states which are transmitted between exchanging partners.
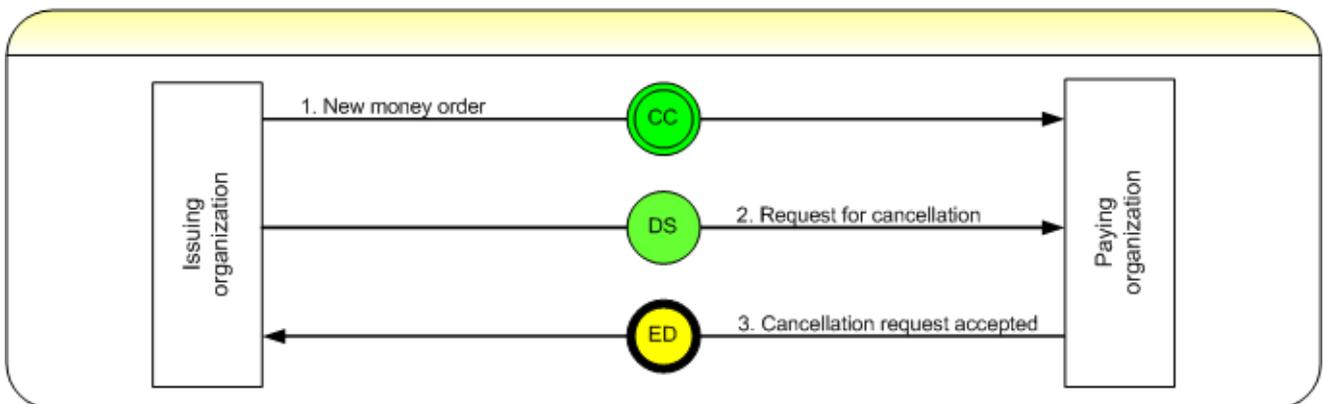


## Transaction flow for rejected cancellation request

When you *reject* a cancellation/deletion request, the money order moves from transaction state **DS** to **DR**. The diagram below shows the states which are transmitted between exchanging partners.
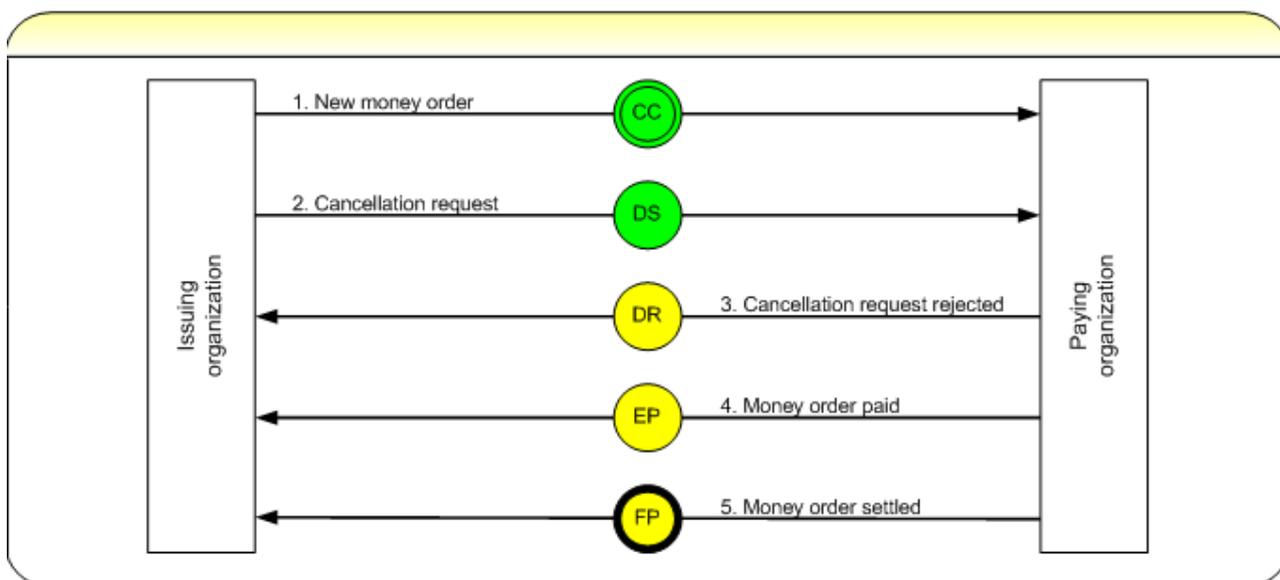
## What impact does this process have on paying and/or reimbursing money orders?

If you (the paying business partner) *accept* a cancellation request, the money order cannot be paid, it can only be reimbursed. If you (the paying business partner) *reject* a cancellation request, it is probably because the money order has already been paid and is in state **EP**, which means that it cannot be reimbursed.

## Reporting using the track and trace function

The Track and trace function in IFS allows you to view money orders in states **ED** - cancellation request accepted, and **DR** - cancellation request rejected.

1. Open **After sales > Track and trace > Track and trace**.

2. In the Track and trace (IT101) window, select the **Received money orders** radio button.

3. Select either **FD (Cancellation request accepted)** or **DR (Cancellation request rejected)** from the **Transaction state** drop-down list.

4. Click the **Search** button.

## Recording impossibility to pay a money order

The option of recording that it is impossible to pay money order is used when, despite making reasonable efforts, the paying business partner cannot locate the recipient.

A money order is typically recorded as impossible to pay when:

- the recipient has moved or their address is incorrect
- the recipient's identification documents are unsatisfactory

Recording an impossibility to pay a money order transmits state **EI** – payment impossible (which is stored in the IFS database as **FI**, indicating that no further action can be taken on the incoming side).

## Process

| Step | Action | State information |
|------|--------|-------------------|
| 1 | The paying business partner records that the money order is impossible to pay and the reason why | Transmits state **EI** - payment impossible (stored in the database as **FI**) |

 The consequence for the issuing business partner is that they receive electronic notification of the impossibility to pay and they begin the reimbursement process

## What conditions need to be met before a money order can be recorded as impossible to pay?

It is only possible to record impossibility to pay if the money order has not yet been paid out (not yet in **EP** state).

## Navigation

Open **Incoming flow** > **Payment** > **Delay or impossibility of payment**. The Delay or impossibility of payment (II111) window opens.

## Procedure

1. Specify some search criteria to locate the transaction or transactions you want to flag as delayed or impossible to pay.

You can search for money orders by:

- **International identifier** - This is the unique, UPU-standard international money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Customer Transaction Number**: This is an identifier of up to 13 characters, from which the international money order can be constructed.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the noti-

fication. To search by notification number, check this option and enter the notification number in the field.

- **Characteristics** - Lets you search for money orders by common characteristics, such as recipient name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by recipient name, or for money orders for a particular bilateral agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
| --- | --- |
| Recipient information | Type information in the **Recipient last name**, **Recipient middle names**, or **Recipient first name** fields to identify the recipient. |
| Type of bilateral agreement | Use the drop-down list to select the type of bilateral agreement. |
| Amount deposited | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a bilateral agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Amount transferred | To search for money orders where the amount transferred falls within a specific range, enter a high and low amount in the **Transferred amount between** ... **and** fields. (This option is enabled only if you selected a bilateral agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Purchase date | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money |

> orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were purchased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date.

These characteristics will only be visible if **Search by money order characteristics** has been checked in the operational parameters.

The fastest way to find a money order is to search by the notification number that appears on the customer's notification form or the money order identifier.

2. Click the **Search** button. Once the search completes, if:

   - only one money order matches your search criteria, go to the next step.

   - there is no match for your search criteria (maybe the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'.

   - more than one money order matches your search criteria, a list of matching money orders is displayed. It is important that you carefully select the correct money order from the list.

3. To make your selection, click the money order identifier in the list.

**Delay or impossibility of payment (II111 - OR)**

**Money orders to pay**

More than one money order was found in the database with the selected criteria.
Please select a money order from the following list:
-------- 9 lines in the list --------

| Current state code | International identifier | Origin business partner | Category | Deposited amount |
|---|---|---|---|---|
| CC | J20ALKAJPAORN6020000000005 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000007 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000008 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000009 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000010 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000011 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | |
| CC | J20ALKAJPAORN6020000000012 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | 7.00 EUR |
| CC | J20ALKAJPAORN6020000000013 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | 9.00 EUR |
| CC | J20ALKAJPAORN6020000000014 | J1CLKA (Sri Lanka-Office of the Postmaster General) | N | 8.00 EUR |

4. In the Details of delay or impossibility of payment window, use the pop-up calendar to specify the date and time of payment. You can also type the dates in the fields. The current date and time are displayed by default. This value can be the current date and time or

earlier. [icon] The amount of time earlier than today that you can specify depends on how IFS is configured.



5. In the **Office** field, type the code for the office of payment. This code can be a maximum of 14 characters and can include numbers and alphabetic characters. The office must be defined as a payment office. [icon] Depending on how IFS is configured at your site, this field may not appear on your screen. This field appears only if there are child offices attached to the office associated with your user ID, or if you are a global administrator.

6. If the payment is impossible, select the **Payment impossible (measure A: cancelled)** radio button. Use the drop-down menu to select the non-payment reason.

| Non-payment reason | |
|---|---|
| 10 | Wrong or missing address |
| 11 | Beneficiary not known at stated address |
| 12 | Returned by beneficiary |
| 13 | Beneficiary deceased |
| 16 | Validity period exceeded / payment not collected |
| 18 | Returned at request of sender |
| 22 | Insufficient information to complete transaction |
| 24 | Wrong or missing address zip code |
| 25 | Amount less than agreed min- |

| | |
|---|---|
| | imum |
| 26 | Amount above agreed max-imum |
| 99 | Other reason |

If the reason for non payment is not listed among the menu options, click **99 (Other reason)** and enter your reason in the **Other reason** box, which is now colored yellow.

7. If the payment is delayed, select the **Payment pending (measure B: additional information requested)** radio button. Select the non-payment reason.

| Non-payment reason | |
|---|---|
| 10 | Wrong or missing address |
| 22 | Insufficient information to complete transaction |
| 24 | Wrong or missing address zip code |
| 99 | Other reason |

from the menu options. If the reason for non payment is not listed among the menu options, click **99 (Other reason)** and enter your reason in the **Other reason** box, which is now colored yellow.

8. Click the **Finish** button.

## Transaction flow

Recording a payment impossible generates state **EI**. This is a final state for the paying country, but not for the issuing country, who must return the money to the sender. The diagram below shows the states that are transmitted between exchanging business partners.

## How does this process impact paying and/or reimbursing money orders?

Once a money has been recorded as impossible to pay, the money cannot be paid out to the recipient, even if she/he suddenly presents themselves at the office of payment. The issuing business partner can immediately start the reimbursement process.

## Reporting using Track and trace

The **Track and trace** function in IFS allows you to view all the money orders in state **FI** - money orders that have been sent back to the issuing business partner recorded as impossible to pay.

The difference between **EI** and **FI**: EI occurs on the issuing/sending side and requires further action, usually reimbursement. FI occurs on the paying/receiving side and indicates that no further action can be taken on the paying side.

1. Open **After sales > Track and trace > Track and trace**.

2. Select the **Received money orders** radio button.

3. Select **FI (payment impossible)** from the **Transaction state** drop-down list.

4. Click the **Search** button.

# Domestic processes

This section gives an overview of processes a domestic operator can perform in IFS. The fields that you see in your version of IFS will depend on how IFS has been configured at your site and on the terms of the domestic service agreement.

## Entering data in an IFS screen

Some important points to note when entering data in a screen:

- Fields that are highlighted in yellow and with an asterisk (*) are mandatory

- Most fields that you use to search for money orders have a wildcard facility; see Using wild-cards to search in IFS for more information

- For more detailed information on any particular field, click the help button ⑦ from any screen

## Using wildcards to search in IFS

When you enter data into an IFS search field (e.g. Track and trace, identifier fields), you do not need to enter the full string in order to search for it; IFS provides a wildcard facility. You can enter:

- _ at the beginning or end of the search string to substitute for one character in the search

- % at the beginning or end of the search string to substitute for one or more characters in the search

IFS returns all matching strings if there are twenty or less of them.

### Examples

`%0002` returns any string ending in '0002', such as:

> J20AFRAINAORU2099000000002

> DJPAOR15010000000002

`J20AFRAINAORU%` returns any string beginning with `J20AFRAINAORU`, such as:

> J20AFRAINAORU2099000000002

> J20AFRAINAORU2099000000005

> J20AINAFRAORU2090000000001

If you are searching for the three strings above, you cannot specify %20FRA% or %20FRA. In the first case, using more than one wildcard is not allowed, in the second, the end of the string is incomplete. To search for the three strings above, you need to enter the string from the beginning and use a wild-card at the end, such as in the second example above, or in the following example:

> J20AFRAINAORU209900000000%

`J20AFRAU01ORU407000000000_` would find money orders:

```
J20AFRAU01ORU4070000000001

J20AFRAU01ORU4070000000002

J20AFRAU01ORU4070000000003
```

How much of the string you include is up to you, but the results cannot include more than twenty matching strings.
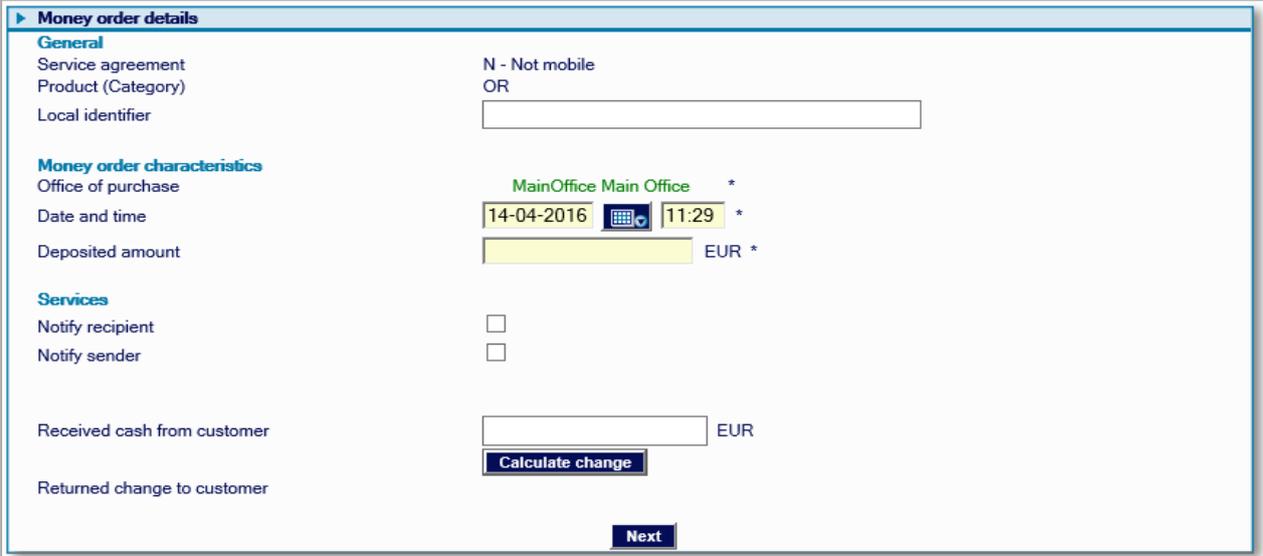
## Creating a new domestic money order

### Navigation

Open **Operational functions > Issuing > Create new domestic money order**. The Create new domestic money order (DO802) window opens.

### Procedure

1. In the **Service agreement selection** field, use the drop-down list to select the service agreement for this money order.

2. Click the **Select** button. IFS displays a new window.



3. In the **Money order identifier** field, enter the identifier of the new money order. Your system may be configured to generate the identifier automatically. If so, you do not need to enter it.

4. If your organization uses a local identifier, enter a local identifier in the **Local identifier** field. Your system may be configured to generate the identifier automatically. If so, you do not need to enter it.

You might need to enter this data twice, depending on how the service agreement was set up. Also, if the **Use authorized identifier only** option is enabled in the service agreement, the local identifier will be checked against the list of authorized identifiers, when the

money order details are stored. If the identifier is not in the authorized list, an error is generated and an entry will be written to the log.

5. Depending on how IFS is configured at your site, the **Office of purchase** field may appear on your screen. You can type the code for your office if your office is configured as "equipped" and is defined as a purchase office. Office codes can be a maximum of 14 characters and can include numbers and alphabetic characters. You can click the **Check Office** button to verify that the office code you typed is correct.

6. Depending on how IFS is configured at your site, the **Office of payment** field may appear on your screen. Select the office where the money order will be paid from the drop-down list.

7. The **Date and time** fields automatically show the current date and time. It is only necessary to change them if you want to specify a different date and time on the money order. To change the date, click the icon  to display the pop-up calendar. This value can be the current date and time or earlier.

8. Depending on how IFS is configured at your site, a free text field may appear on your screen, with a name defined by your system administrator. Select the text entry type from the drop-down list.

9. In the **Deposited amount** field, enter the amount that the customer paid for the money order. In most cases, this amount is shown in your organization's local currency and may be a required field, depending on how IFS is configured at your site.

10. If your organization has configured IFS to calculate fees based on the value of the money order, you will see the **Notify recipient** and **Notify sender** check boxes and the **Calculate fee** button. Check the **Notify recipient** check box if you want to include a fee for notifying the recipient there is a money for them to claim. Check the **Notify sender** check box if you want to include a fee for notifying the sender that the money order has been paid out. Click the **Calculate fee** button to see the total IFS fee. This fee is automatically included in the cost that the customer pays.

11. In the **Received cash from customer** field, you can optionally enter the amount of cash the customer has given you, then click the **Calculate change** button to see how much change the customer requires.

12. Click the **Next** button. A new window appears. If you want to change any of the fields in the **Domestic money order details** section, click the **Edit** button.

13. In the **Valid for (days)** field, enter the number of days that the money order remains valid. After this time it expires.

14. In the **Sender's Instructions** field, you can enter an optional message to the recipient from the sender.

15. The **Recipient secret code** is a special code that the sender must provide and enter twice as a kind of password to avoid errors on pay-out. The sender can enter up to 256 characters. The code is masked on the screen.

16. In the **Declaration** and **Other or S10 Mail item identifier** fields, you can state the reason for the money order, for example, it is a gift.

If the AML features in IFS have not been enabled for your organization, skip steps 17 to 18.

17. In the **Customer type** field, specify whether the sender is a person or a company by clicking the relevant radio button.

18. In the **Sender** section, if you selected **Company** in step 17, do the following:

    - Enter the **Commercial name** of the company.

    - Click **Search**, then select the company from the list. IFS displays the list of authorized customers for the company.

    - Select the **Customer Id** of the customer who is sending the money order on behalf of the company.

    - Proceed to step 20.

    If you selected **Person** in step 17, proceed to the next step.

19. In the **Sender** section, you can search for an existing customer or enter a new one. To:

    - search for an existing customer, enter one or more of the following criteria and then click the **Search** button:

        - Customer Id or Local customer Id

        - Any of the names or title

        - Address details, including city and post code

        - Telephone numbers and email address

        - Birth date or place

        - Identification number

    - enter a new customer, complete the information in the following sections. IFS creates a new record in the customer database automatically when you store the money order.

| | |
|---|---|
| General section | Enter the sender's name. In the **Title & Last name** field, select a title from the drop-down list and type the sender's family name in the field. If the sender is a business, rather than an individual, select **Ent**. for the title. |
| Address section | Enter the sender's address details. |
| Contact section | If you want to enter information about how to contact the sender, check the **Contact** check box. You can provide the sender's contact information, such as a phone or fax number. If you want to specify how the sender wants to be contacted, check the **Preferred notification method** check box and use the drop-down list to specify a contact method. Depending on the preferred method of noti- |

| | |
|---|---|
| | fication that you checked, some of the fields in this section will be required. For example, if you selected email as the preferred notification method, you must fill in the **Email** field. |
| Bank account section | This section is displayed only if the money to be sent is to be debited from an account. Enter the bank account details in this section. |
| Security section | Specify some information to identify the sender. In the **Date of birth** field, you can use the pop-up calendar to enter the customer's birth date. If your organization also requires you to enter the customer's place of birth, type it in the **Birth place** field. |
| | Most organizations require the sender to show some identification. Use the **Identification** type drop-down list to specify the identification type and enter the number in the **Identification number** field. You may also be required to specify the issuing authority. Use the **Issuing Authority** drop-down list to specify the issuing organization. If the type of identification the customer used or issuing authority is not on the list, select **OT (Other)** and type the name in the **Other type** or **Other authority** field. |
| | In some organizations, two forms of identification are required. To enter a second identification type, use the **Type of the second identification** drop-down list to specify the identification type and enter the associated information. |

20. Click the **Next** button and enter the recipient details (see the previous step for more information on entering customers).  If the money order to be issued exceeds the customer limit attached to the bilateral agreement, the system displays an error message, including the current balance and the new customer limit balance after the money order is issued. You can now only proceed with the transaction if your system is configured to allow the customer limit to be overridden by an expert user. The expert user can log in and issue the money order.

21. When the money order is complete, click the **Store** button. A new window appears to confirm that the money order was stored correctly. From this window you can produce a receipt, in PDF or HTML format, by selecting the required format from the drop-down menu and clicking **Generate document(s)**. This window also displays some important information about the money order, such as the money order identifier, and the sender and recipient identifiers. You can use these identifiers as search criteria when searching for the money order in other IFS screens, such as track and trace, creating, paying and reimbursing money orders.

   If your administrator has configured IFS to send SMS messages, IFS sends an SMS notification to the sender to confirm the money order purchase and to the beneficiary to confirm availability of payment. If sending the SMS message fails, IFS tries again until the maximum number of attempts has been reached.



22. To create another money order, click **Create next new money order**, or else click **Exit**.

## Changing or deleting a money order

You can update a money order as long as it is not payable. The time after which a money order becomes payable is configured by your administrator.

 Navigation

Open **Operational functions > Issuing > Update, delete a money order**. The Update, delete a money order (DO803) window opens.

### Procedure

1. The **Editable money orders** list box shows the list of money orders that have recently been created that have not yet been paid out. Select the money order you want to update.

2. To:

- delete a money order:

    a. Click the **Delete** link next to the money order you want to delete. The money order details are displayed.

    b. Click the **Delete** button.



- update a money order:

    a. Click the **Domestic identifier** link of the money order you want to update.

    b. Update the money order according to the steps in Creating a new domestic money order.

If you update the local identifier, you might need to enter this data twice, depending on how the service agreement was set up. Also, if the "Use authorized identifier only" option is enabled in the service agreement, the local identifier will be checked against the list of authorized identifiers, when the money order details are saved. If the identifier is not in the authorized list, an error is generated and an entry will be written to the log.

# Canceling a money order

Navigation

Open **After sales > Cancel and claim > Cancel a money order**. The Cancel a money order (DT802) window opens.

## Procedure

1. Search for the money order you wish to cancel using the criteria listed below. If your user id is configured as an expert user, you can also:

    - check the **Limit the search to money orders which have not been notified for payment to office** check box. Check it if you want to only search for money orders where notification of the money order details has not been sent to the office that will pay out the money order.

    - check the **Limit the search to return a maximum of money orders of:** check box. Your IFS system administrator can configure the maximum number of money orders that display when you make a search. The default is 20. If there are more than the maximum number of records that match the search criteria you specify, IFS displays a message. You can try entering more specific search criteria, or simply uncheck the check box to allow IFS to display more records. Be aware, however, that if there are many records that match your criteria, the search will take longer.

    These options appear only if you are defined as an expert user. The IFS system administrator configures this parameter with your user login.



3. If you already know one of the following identification numbers, click the corresponding radio button and type the number in the field:

    - **Domestic identifier**: This is the unique, UPU-standard money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild

card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Local identifier**: Some organizations use their own numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Sender Id**: This is the unique identifier assigned to the sender.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

Otherwise, the **Characteristics** section lets you search for money orders by common characteristics, such as sender name, amount deposited, or for money orders created between specific dates. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
| --- | --- |
| Sender information | Type information in the **Sender last name**, **Sender middle names**, or **Sender first name** fields to identify the sender. |
| Service agreement | Use the drop-down list to select the service agreement. |
| Deposited amount between | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Transferred amount between | To search for money orders where the amount transferred falls within a specific range, enter a high and low amount in the **Transferred amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the |

| | |
|---|---|
| | low amount, IFS searches for everything over that amount. |
| Purchased between | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were purchased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date. |

These characteristics will only be visible if the global parameter **Search by money order characteristics** has been checked.

3. Click the **Search** button. Once the search completes, if:

- only one money order matches your search criteria, go directly to the next step.

- there is no match for your search criteria (for example, if the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed in the **Search results** section. It is important that you carefully select the correct money order from the list. To make your selection, click the money order identifier in the list.

**Paid money orders**

More than one domestic money order was found in the database with the selected criteria.
Please select a money order from the following list:
-------- 2 lines in the list --------

| Current state name | Domestic identifier | Local identifier | Purchase local date and time | Deposited amount | Sender | Recipient |
|---|---|---|---|---|---|---|
| CC (New order) | 1JPAOR15010000000001 | | 14-01-2015 16:00 | 15.00 EUR | Mr. Smith | Ms Smith |
| CC (New order) | 1JPAOR15010000000002 | | 14-01-2015 16:13 | 11.00 EUR | Mr. Jones | Mrs. Jones |

4. After you have selected your money order, its details are displayed in the **Money order**

**details** section. Click the **Cancel money order** button to cancel it.



# Reimbursing a money order

## Navigation

Open ◖ **After sales** > ◖ **Reimbursement** > ◈ **Reimburse a money order**. The Reimburse a money order (DO815) window opens.

## Procedure

1. Search for the money order you wish to reimburse using the criteria listed below. If your user id is configured as an expert user, you can see the **Limit the search to return a maximum of money orders of:** check box. Your IFS system administrator can configure the maximum number of money orders that display when you make a search. The default is 20. If there are more than the maximum number of records that match the search criteria you specify, IFS displays a message. You can try entering more specific search criteria, or simply uncheck the check box to allow IFS to display more records. Be aware, however, that if

   there are many records that match your criteria, the search will take longer. ⓘ This option appears only if you are defined as an expert user. The IFS system administrator configures this parameter with your user login.

2. If you already know one of the following identification numbers, click the corresponding radio button and type the number in the field:

- **Domestic identifier**: This is the unique, UPU-standard money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Local identifier**: Some organizations use their own numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Sender Id**: This is the unique identifier of the customer who purchased the money order.

- **Notification number**: This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

Otherwise, the **Characteristics** section lets you search for money orders by common characteristics, such as sender name, amount deposited, or for money orders created between specific dates. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
|---|---|
| Sender inform- | Type information in the **Sender last name**, **Sender** |

| ation | **middle names**, or **Sender first name** fields to identify the sender. |
|---|---|
| Service agreement | Use the drop-down to select the service agreement |
| Deposited amount between | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** … **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Purchased between | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were purchased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date. |

These characteristics will only be visible if the global parameter **Search by money order characteristics** has been checked.

3. Click the **Search** button. Once the search completes, if:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed in the **Search results** section. It is important that you carefully

select the correct money order from the list. To make your selection, click the money order identifier in the list.



| Current state name | Domestic identifier | Local identifier | Purchase local date and time | Deposited amount | Sender | Rec |
|---|---|---|---|---|---|---|
| ED (Cancellation request accepted) | NJPAOR15090000000002 | | 18-09-2015 14:44 | 23.11 EUR | test test | 1 |
| EI (Payment impossible) | NJPAOR16030000000002 | | 02-03-2016 13:46 | 10.00 EUR | test | test |

If the money orders were created using a service agreement that specified a fixed sender, you can reimburse all of the orders at the same time if you want, with a batch process, by clicking the **Mark all as reimbursed** button. Alternatively, you can reimburse them one by one, using the following steps.

The fields you see in the Reimbursement screen depend on how the service agreement has been configured for your office. For example, your version of IFS may be configured so that you can only reimburse the original sender of the money order.

4. In the **Domestic money order details** section you can see a summary of the transactions for the money order.

5. In the **Money order recipient details** section you can see the name of the customer who was meant to receive the money order.

6. In the **Reimbursement** section, use the pop-up calendar in the **Date and time** fields to specify the date and time of reimbursement. You can also type the dates in the fields. The current date and time are displayed by default.

7. In the **Amount paid** field, enter the amount that was reimbursed.

If the AML features in IFS have not been enabled for your organization, skip steps 8 to 9.

8. In the **Customer type** field, the type of recipient (person or company) is automatically selected from the money order originally created. You can keep or change this.

9. In the **Beneficiary** section, if you selected **Company** in step 8, do the following:

   - Enter the **Commercial name** of the company.

   - Click **Search**, then select the company from the list. IFS displays the list of authorized customers for the company.

   - Select the **Customer Id** of the customer who is receiving the reimbursement on behalf of the company.

   - Proceed to step 11.

   If you selected **Person** in step 8, proceed to the next step.

10. In the **Beneficiary** you can search for an existing customer or create a new one. To:

   - search for a customer in your customer database, enter one or more of the following criteria and then click the **Search** button:

     - Customer Id or Local customer Id

     - Any of the names or title

     - Address details, including city and post code

     - Telephone numbers and email address

     - Birth date or place

     - Identification number

   - enter a new customer, complete the information in the following sections. IFS creates a new record in the customer database automatically when you store the money order.

| General section | Enter the beneficiary's name. In the **Title & Last name** field, select a title from the drop-down list and type the beneficiary's family name in the field. If the beneficiary is a business, rather than an individual, select **Ent**. for the title. |
|---|---|
| Address section | Enter the beneficiary's address details. |
| Contact section | If you want to enter information about how to contact the beneficiary, check the **Contact** check box. You can provide the beneficiary's contact information, such as a phone or fax number. If you want to specify how the beneficiary wants to be contacted, check the **Preferred notification method** check box and use the drop-down list to specify a contact method. Depending on the preferred method of notification that you checked, some of the fields in this section will be required. For example, if you selected email as the preferred notification method, you must fill in the **Email** field. |

| Bank account section | This section is displayed only if the money to be sent is to be debited from an account. Enter the bank account details in this section. |
|---|---|
| Security section | Specify some information to identify the beneficiary. In the **Date of birth** field, you can use the pop-up calendar to enter the customer's birth date. If your organization also requires you to enter the customer's place of birth, type it in the **Birth place** field. |
| | Most organizations require the beneficiary to show some identification. Use the **Identification** type drop-down list to specify the identification type and enter the number in the **Identification number** field. You may also be required to specify the issuing authority. Use the **Issuing Authority** drop-down list to specify the issuing organization. If the type of identification the customer used or issuing authority is not on the list, select **OT (Other)** and type the name in the **Other type** or **Other authority** field. |
| | In some organizations, two forms of identification are required. To enter a second identification type, use the **Type of the second identification** drop-down list to specify the identification type and enter the associated information. |

11. If you have a recipient secret code configured, you must enter it into the **Recipient secret code** field. If you do not enter the code, or enter it inaccurately, you will not be able to store the payment for the money order. You can set the secret code function in the operational parameters.

12. Click the **Store** button.

## Paying a money order

⌖ Navigation

Open 🗋 **Operational functions** > 🗋 **Paying** > 🌐 **Pay a money order**. The Pay a money order (DI809) window opens.

### Procedure

1. Search for the money order you wish to pay using the criteria listed below.

2. If you already know one of the following identification numbers, click the corresponding radio button and type the number in the field:

- **Domestic identifier** - This is the unique, UPU-standard money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Recipient Id** - This is the customer identifier of the money order recipient.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

Otherwise, **Characteristics** lets you search for money orders by common characteristics, such as recipient name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by recipient name, or for money orders for a particular service agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
|---|---|
| Recipient inform-ation | Type information in the **Recipient last name**, **Recipient middle names**, or **Recipient first name** fields to identify the recipient. |
| Service agreement | Use the drop-down list to select the service agreement. |
| Deposited amount between | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Transferred amount between | To search for money orders where the amount transferred falls within a specific range, enter a high and low amount in the **Transferred amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Purchased between | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were pur-chased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date. |

These characteristics will only be visible if **Search by money order characteristics** has been checked in the global parameters.

🔅 The fastest way to find a money order is to search by the notification number that

appears on the customer's notification form or the money order identifier.

3. Click the **Search** button. Once the search completes, if:

   - only one money order matches your search criteria, go to the next step.

   - there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'. Check you entered your search criteria correctly.

   - more than one money order matches your search criteria, a list of matching money orders is displayed in the **Money orders to pay** section. It is important that you carefully select the correct money order from the list. To make your selection, click the money order identifier in the list.



**Money orders to pay**

More than one domestic money order was found in the database with the selected criteria.
Please select a money order from the following list:
-------- 2 lines in the list --------

| Current state name | Domestic identifier | Local identifier | Purchase local date and time | Deposited amount | Sender | Recipient |
|---|---|---|---|---|---|---|
| CC (New order) | 1JPAOR15010000000003 | | 14-01-2015 16:41 | 20.00 EUR | Miss Jackson | Mr. Jackson |
| CC (New order) | 1JPAOR15010000000004 | | 14-01-2015 17:00 | 22.00 EUR | Mrs. Jones | Ms Jones |

📝 If the money orders were created using a service agreement that specified a fixed recipient, you can pay all of the orders at the same time if you want, with a batch process, by clicking the **Mark all as paid** button. The amount paid for the batch, equal to the sum of all

the transactions minus the fees, is displayed in a non-editable field. Alternatively, you can pay the money orders one by one, using the following steps.



4. In the **Office** field, type the code for the office of payment. This code can be a maximum of 14 characters and can include numbers and alphabetic characters. The office must be defined as a payment office. Depending on how IFS is configured at your site, this field may not appear on your screen. This field appears only if there are child offices attached to the office associated with your user ID, or if you are a global administrator.

5. If your organization uses a counter value currency, the amount as calculated in the counter currency appears in the **Counter value** field. The exchange rate that was used to calculate this amount is also shown. Because IFS calculates the counter value automatically, it is normally not necessary to change the data in this field. However, you can type a new amount in this field if necessary. (If your country does not use a counter value, this field does not appear on your screen.)

6. In the **Date and time** fields, use the pop-up calendar to specify the date and time of payment. You can also type the dates in the fields. The current date and time are displayed by default. This value can be the current date and time or earlier. The amount of time earlier than today that you can specify depends on how IFS is configured at your site. The IFS system administrator can use the Delay for back-office operations option on the Operational parameters window to control this parameter.

7. In the **Amount paid** field, you may be able to enter the amount that was paid to the recipient, depending on how IFS is configured at your site. If the amount exceeds the customer limit defined for the service agreement in force, the system displays an error message and you will not be able to proceed with the transaction. If your system is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and perform the pay-out. The system also generates an EI event (payment impossibility) if the customer limit has been reached if your system is configured to do so.

8. If the money order is paid by check, enter the check number in the **Check number** field.

If the AML features in IFS have not been enabled for your organization, skip steps 9 to 10.

9. In the **Customer type** field, the type of recipient (person or company) is automatically selected from the money order originally created. You can keep or change this.

10. In the **Beneficiary** section, if you selected **Company** in step 9, do the following:

    - Enter the **Commercial name** of the company.

    - Click **Search**, then select the company from the list. IFS displays the list of authorized customers for the company.

    - Select the **Customer Id** of the customer who is receiving the money order on behalf of the company.

    - Proceed to step 12.

    If you selected **Person** in step 9, proceed to the next step.

11. In the **Beneficiary** section, you can search for an existing customer or enter a new one. To:

    - search for an existing customer, enter one or more of the following criteria and then click the **Search** button:

        - Customer Id or Local customer Id

        - Any of the names or title

        - Address details, including city and post code

        - Telephone numbers and email address

- Birth date or place

- Identification number

- enter a new customer, complete the information in the following sections. IFS creates a new record in the customer database automatically when you store the money order.

| | |
|---|---|
| General section | Enter the recipient's name. In the **Title & Last name** field, select a title from the drop-down list and type the recipient's family name in the field. If the recipient is a business, rather than an individual, select **Ent**. for the title. |
| Address section | Enter the recipient's address details. |
| Contact section | If you want to enter information about how to contact the recipient, check the **Contact** check box. You can provide the recipient's contact information, such as a phone or fax number. If you want to specify how the recipient wants to be contacted, check the **Preferred notification method** check box and use the drop-down list to specify a contact method. Depending on the preferred method of notification that you checked, some of the fields in this section will be required. For example, if you selected email as the preferred notification method, you must fill in the **Email** field. |
| Bank account section | This section is displayed only if the money to be sent is to be debited from an account. Enter the bank account details in this section. |
| Security section | Specify some information to identify the recipient. In the **Date of birth** field, you can use the pop-up calendar to enter the customer's birth date. If your organization also requires you to enter the customer's place of birth, type it in the **Birth place** field. |
| | Most organizations require the recipient to show some identification. Use the **Identification** type drop-down list to specify the identification type and enter the number in the **Identification number** field. You may also be required to specify the |

issuing authority. Use the **Issuing Authority** drop-down list to specify the issuing organization. If the type of identification the customer used or issuing authority is not on the list, select **OT (Other)** and type the name in the **Other type** or **Other authority** field.

In some organizations, two forms of identification are required. To enter a second identification type, use the **Type of the second identification** drop-down list to specify the identification type and enter the associated information.

12. If you have a recipient secret code configured, you must enter it into the **Recipient secret code** field. If you do not enter the code, or enter it inaccurately, you will not be able to store the payment for the money order.

13. Click the **Store** button to complete the payment process. If your administrator has configured IFS to send SMS messages, IFS sends an SMS notification to the sender that the money order has been paid out.

## Declaring impossibility to pay a money order

**Navigation**

Open 📄 **Operational functions >** 📄 **Paying >** 🌐 **Declare an impossibility to pay**. The Declare an impossibility to pay (DI811) window opens.

**Procedure**

1. Search for the money order you wish to declare impossible to pay using the criteria listed below.

2. If you already know one of the following identification numbers, click the corresponding radio button and type the number in the field :

- **Domestic identifier** - This is the unique, UPU-standard money order identifier. It is not necessary to know the entire number. You can use the percent sign (%) as a wild card in place of one or more characters, as long as you enter at least one alphanumeric character in front of it.

- **Local identifier** - Some organizations use their own separate numbering system. If the money order has a local identifier, you can type the number in this field to find the money order.

- **Recipient Id** - The unique identifier assigned to the recipient by IFS.

- **Notification number** - This is the notification number that IFS created when the recipient was notified. If the notification was printed, this number appears on the notification. To search by notification number, check this option and enter the notification number in the field.

The **Characteristics** section lets you search for money orders by common characteristics, such as recipient name, amount deposited, or for money orders created between specific dates. For example, check this option if you want to search by

recipient name, or for money orders for a particular service agreement. To use this option, you must specify some information to identify the money order in one or more fields.

| To search by... | |
| --- | --- |
| Recipient inform-ation | Type information in the **Recipient last name**, **Recipient middle names**, or **Recipient first name** fields to identify the recipient. |
| Service agreement | Use the drop-down list to select the service agreement. |
| Deposited amount between | To search for money orders where the amount deposited falls within a specific range, enter a high or low amount in the **Deposited amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Transferred amount between | To search for money orders where the amount transferred falls within a specific range, enter a high and low amount in the **Transferred amount between** ... **and** fields. (This option is enabled only if you selected a service agreement.) If you specify only the high amount, IFS searches for everything up to that amount. If you specify only the low amount, IFS searches for everything over that amount. |
| Purchased between | Use the pop-up calendar next to the **Purchased between** fields to specify a beginning and ending date. You can also type the dates in the fields. IFS will search for money orders purchased between the dates you specify. If you specify only the end date, IFS searches for money orders that were pur-chased up to that date. If you specify only the beginning date, IFS searches for all money orders that were purchased after that date. |

> These characteristics will only be visible if **Search by money order characteristics** has been checked in the global parameters.

> The fastest way to find a money order is to search by the notification number that appears on the customer's notification form or the money order identifier.

3. Click the **Search** button. Once the search completes, if:
   - only one money order matches your search criteria, go to the next step.
   - there is no match for your search criteria (maybe the money order has already been paid), the following text is displayed: 'There is no money order corresponding to the selection criteria'.
   - more than one money order matches your search criteria, a list of matching money orders is displayed. It is important that you carefully select the correct money order from the list.



4. In the new window that opens, select the non payment reason from the drop-down list in the **Non payment reason** field. If the non payment reason is something other than those in the drop-down list, select **99 (Other reason)** and type the reason in the **Other reason** field.



5. Click the **Finish** button.

# Reporting using Track and trace

You can use the Track and trace function in IFS to view money orders using different criteria such as identifiers, notification numbers, names, dates, etc. You can also search on the transaction state, as follows:

- you can search on the *current* transaction state of the money order, using the **Current transaction state for money orders** search option

- you can search on *historical* transaction states of the money order, using the **Domestic money order characteristics** option

## Procedure

To use the Track and trace function in IFS to view money orders:

1. Open **After sales > Track and trace > Track and trace**. The Track and trace (DT801) window opens.

2. Enter the criteria for the search.

3. Click **Search**.

The money orders that meet your search criteria are displayed in the **Search results** list. Select the money order you want to view from the list.

## Example - Track a new money order

To track a new money order, enter the search criteria as follows:

# Generating accounting reports

## Generating MP 104 (SFP2) accounting reports

In IFS v3.12, these reports were called SFP2. In IFS v4.00, the name changed to MP 104 (the name was changed in the 'Postal Payment Services Agreement', so IFS had to reflect the change).

MP 104 (cf. SFP2) reports list all incoming money orders from a particular bilateral agreement that your organization paid during a selected month. The reports are used for accounting purposes. Each month you print the MP 104 report for each incoming bilateral agreement. You print separate reports for each type of agreement. For example, for a partner, you would print separate reports for the various bilateral agreements you have with that partner, which could be: normal Giro transfers, urgent Giro transfers, ordinary money orders, and urgent money orders.

Only money orders in state **EP** (order paid) can be viewed in MP 104 reports. After an MP 104 report has been generated, any outstanding unfinalized money orders move to state **FP** (settlement of order payment).

### What information is included in an MP 104 report?

An MP 104 report contains the following:

- the name of the business partner that generated the report
- the money order product and category, for example, cash-to-cash urgent (OR (U))
- year and month of the report
- the report generation date
- money order ID numbers
- the month and year the money orders were issued
- the transferred value of each money order

### Navigation

Open **Administrative functions** > **International accounting** > **MP 104 (cf. SFP2)**. The MP 104 (cf. SFP2) (IA101) window opens.

### Procedure

1. In the **Bilateral Agreement** field, use the drop-down list to select the bilateral agreement for which you want to create the report.

2. Click the **View SFP2 documents list** button.

3. Select an output format from the drop-down menu beneath the document list.

4. Select a radio button to specify whether the report is an original or a copy.

In the window that opens you can see:

- a list of pending documents that have not yet been generated

- a list of documents that have already been generated

### Previewing a pending document

1. Click the **Preview** button next to the year and month.

2. Click the file name link at the top of the window to view the report.

Nothing is stored in the database.

### Generating a pending document

1. Click the **Generate** button next to the year and month.

2. Click the file name link at the top of the window to view the report.

The report for the month you generated now appears in the list of generated documents.

### Regenerating a document that has already been generated

1. Select the **an original** radio button if you want to regenerate the original report.

2. Select the **a copy** radio button if you want to regenerate the original report with the word 'copy' in the background.

3. Click the **Regenerate** button next to the year and month.

4. Click the file name link at the top of the window to view the report.

## Transaction flow

When a report is generated, all transactions for the selected month are stored with the final state **FP**

## Generating PP M (SFP3) accounting reports

In IFS v3.12, these reports were called SFP3. In IFS v4.00, the name changed to PP M (the name was changed in the 'Postal Payment Services Agreement', so IFS had to reflect the change).

This form is normally generated each month by the incoming partner paying the money orders.

The PP M (cf. SFP3) Monthly Account report is the official monthly accounting summary which shows totals for money orders, amounts transferred, and remunerations for a selected bilateral agreement. This report also shows the grand total of money due to the paying partner.

Before you generate the PP M report, you can preview it. Previewing the report does not update any information in your database. You can preview a specific report as often as necessary before you generate the final report. You can also regenerate an existing report if necessary, for example, if a report is lost.

## What conditions need to be met before you can generate a PP M report?

The MP 104 report for the corresponding month must have already been generated.

## What information is included in a PP M report?

A PP M report contains the following information:

- the name of the business partner that generated the report

- the name of the business partner that issued the money orders

- the money order product and category, for example, cash-to-cash urgent (OR (U))

- year and month of the report

- the report generation date

- the number of transactions and their total value, taken from the corresponding MP 104 report

- the total amount transferred

- the total amount of remuneration received for each transaction paid

- the sum of the above three amounts, which is the final amount of the summary

## ⌖ Navigation

Open 📁 **Administrative functions >** 📁 **International accounting** > 🔷**PP M (cf. SFP3)**.. The PP M (cf. SFP3) (IA103) window opens.

## Procedure

1. In the **Bilateral Agreement** field, use the drop-down list to select the bilateral agreement for which you want to create the report.

2. Click the **View SFP3 documents list** button.

3. Select an output format from the drop-down list beneath the document list.

4. In the **List of PP M (cf. SFP3) Report documents which can be generated since the last archiving** list, find the month for which you want to generate the report. The **ID of MP 104 (cf. SFP2) linked to PP M (cf. SFP3) report** column shows the number of the associated MP 104 (cf. SFP2) report.

5. Select a radio button to specify whether the report is an original or a copy.

6.  Click the **Generate** button. It can take a few minutes for IFS to create the report. The report is saved to the default reports directory in the folder that corresponds to the IFS function and the money order category.

# Part 3 – IFS Mobile

# Getting started with IFS Mobile

## Overview of the IFS Mobile App

The IFS Mobile App allows IFS Operations staff to perform key financial operations from a mobile device. You can use IFS Mobile to perform both domestic and international operations.

The IFS Mobile App has two user types, configured by the IFS Administrator:

- Operator user

- Administrator user

After you log in, you will see a menu containing all of the functions your user type needs to use IFS Mobile.

## Operator Menu

From the Operator Menu, Operators can access all the functions they need for international and domestic money order transactions.
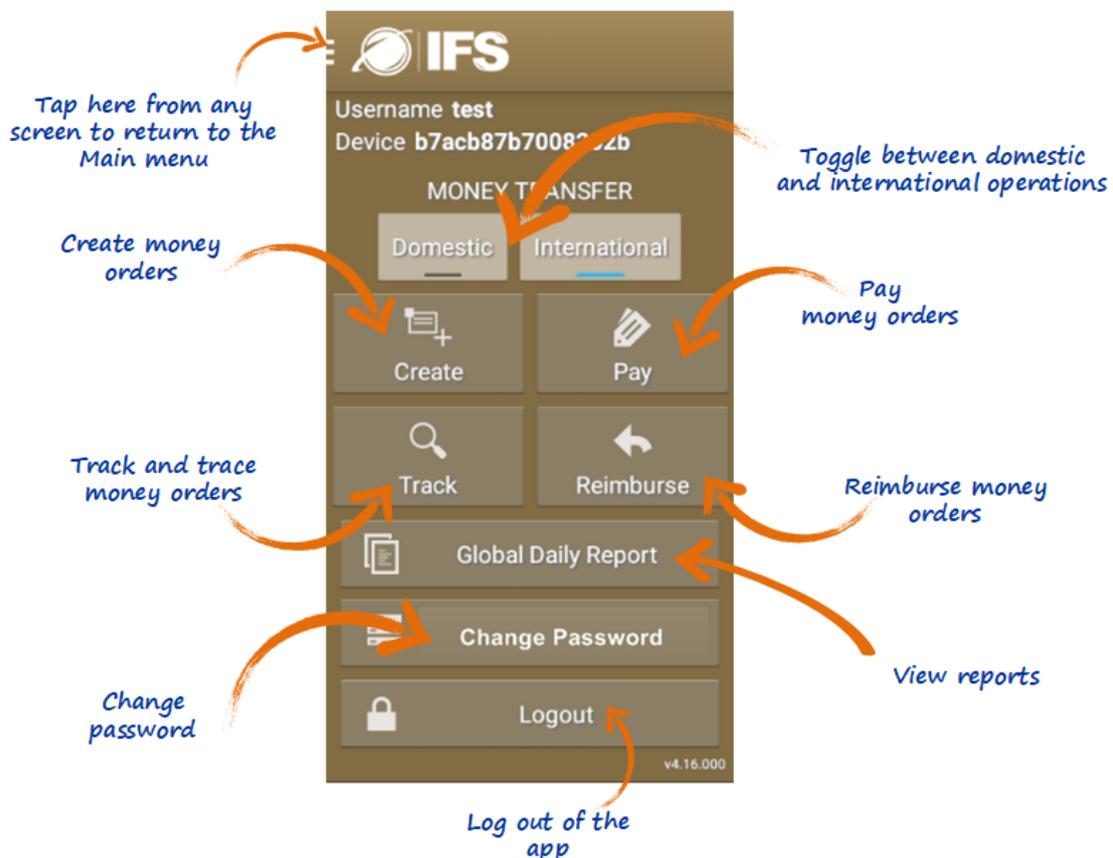
## Administrator Menu

From the Administrator Menu, Administrators can change SOAP settings.
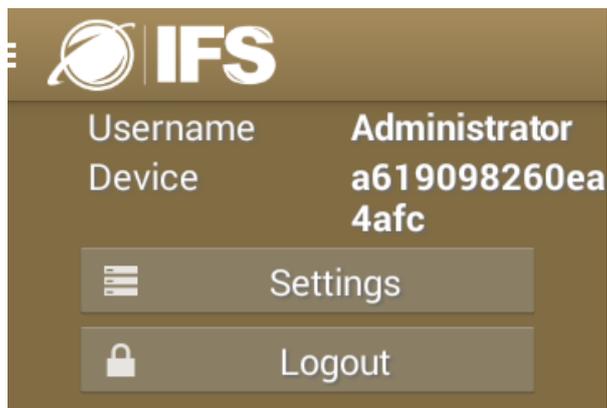


Using the **Settings** function, an Administrator can update the URL of the SOAP settings file and the enrollment password.

## Mobile device terminology

Before you use IFS Mobile, you should familiarize yourself with the terminology needed to navigate a mobile device, if it is not familiar to you already. The mobile-specific terminology used in this guide is as follows:

- Tap: Briefly touch the screen with your fingertip.

- Swipe: Place your finger firmly on the screen and drag it to the left, right, up or down. To advance through the screens in an IFS Mobile function, swipe left.

## User interface conventions

The IFS Mobile user interface uses the following conventions:

- Mandatory fields are indicated with an asterisk (*)

- Your progress through an operational process involving multiple screens is indicated using small circles at the bottom of the screen; the number of circles indicates the total number of screens, and the circle that is currently filled indicates which screen you are on; for example, the following example indicates that this operational process includes five screens in total, of which you are currently on the second:

## Logging in to IFS Mobile

### Procedure

1. To log in to IFS Mobile, open the app on your mobile device and enter your credentials in the login window.
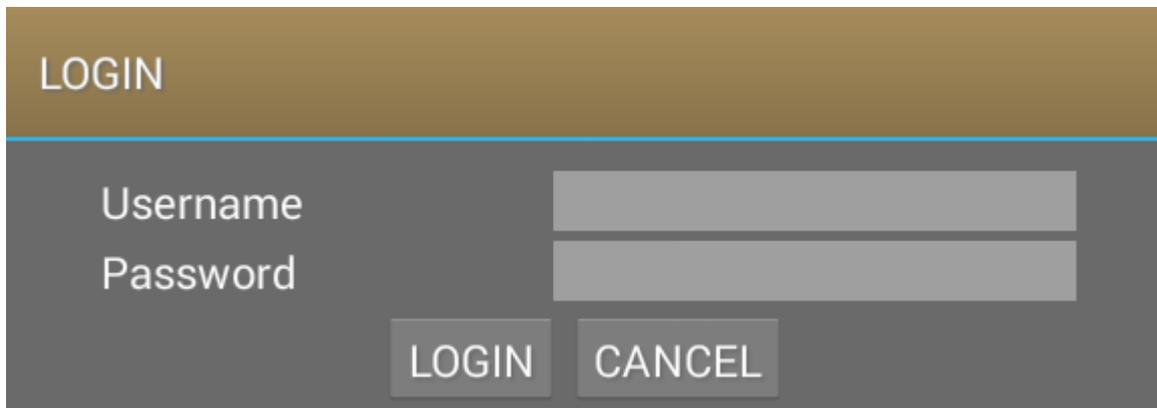


2. Tap **LOGIN**. IFS displays a warning message indicating the number of failed login attempts you have made since your last successful login, if any.

   If you:

   - are logging in for the first time, IFS displays the **CHANGE PASSWORD** window where you can change your password.

   - are are an existing user but your password is not compliant with the password settings defined for your organization, IFS displays an error message. Click the error message to open the **CHANGE PASSWORD** window.

   Change your password using the procedure described in the next section; otherwise, click **CANCEL** to cancel and close the application.

## Changing your password

You can change your password in IFS anytime. To open the **CHANGE PASSWORD** window, click **Change Password** from the Operator/Administrator menu.

### Procedure

1. Type your **Current password**.

2. Type your **New password** and re-type it in the **Confirm new password** field.

3. Click **STORE**.

## Changing the location of the SOAP settings file

If the IFS Web Server changes location, the IFS Mobile Administrator can update the location of the soap_settings.xml file as follows.

### Procedure

To change the SOAP settings URL:

1. Log on to IFS Mobile as Administrator.

2. Tap **Settings**.
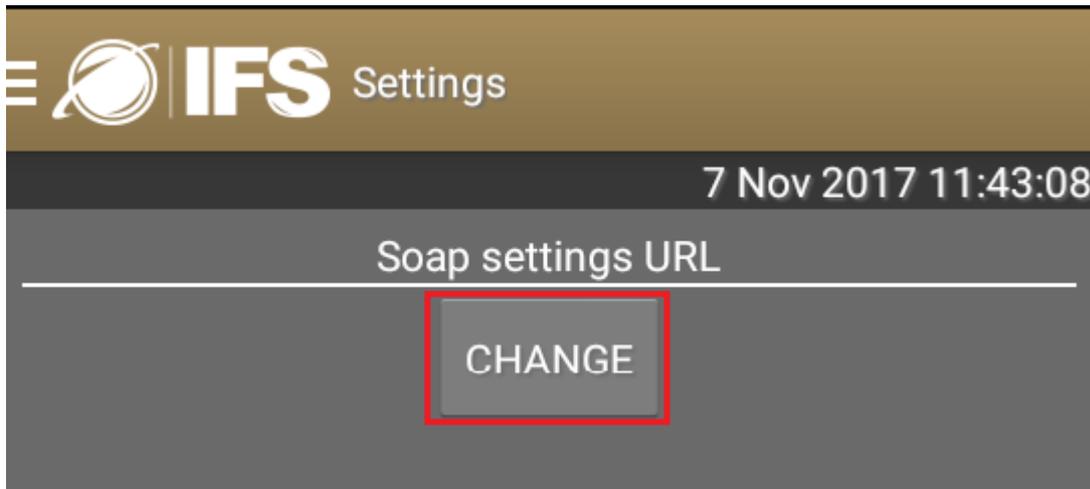


3. Tap **CHANGE**. The **Soap settings URL** window appears.
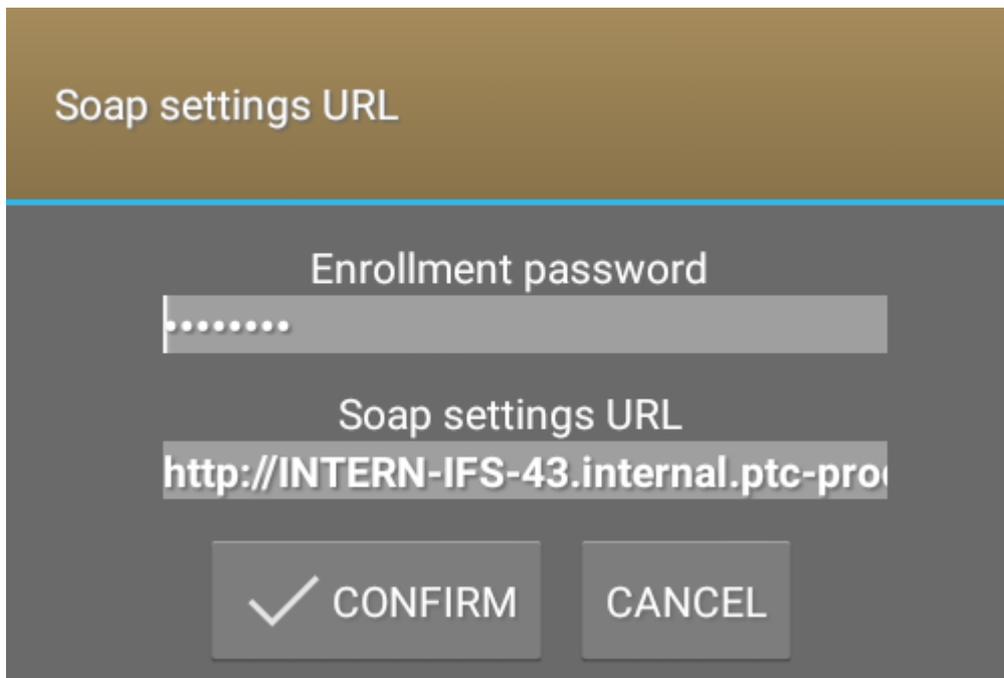


4. Enter the new URL (in format `http://<web_server_url>/<application_name>/soap_settings.xml`) in the **Soap settings URL** field and tap **CONFIRM**. Leave the **Enrollment password** field as is.

## SMS receipts

When users create, pay or reimburse money orders, IFS creates an SMS receipt in XML format and stores it on the IFS Web Server. The receipt can be retrieved and sent by the SMS gateway configured for the local office.

# Operational processes in IFS Mobile (International)

## Introduction

The following sections explain how to perform operational tasks relating to international money orders in IFS Mobile. They do not give detailed explanations of the accompanying processes in IFS. Each section indicates the place in this document where you can find more detailed information on the effects of each task in IFS.

## Accessing international operations from the Operator Menu

To access international operations, tap the **International** button on the Operator Menu. Once **International** is selected, IFS Mobile automatically defaults to the international version of each of the operations when you tap it.
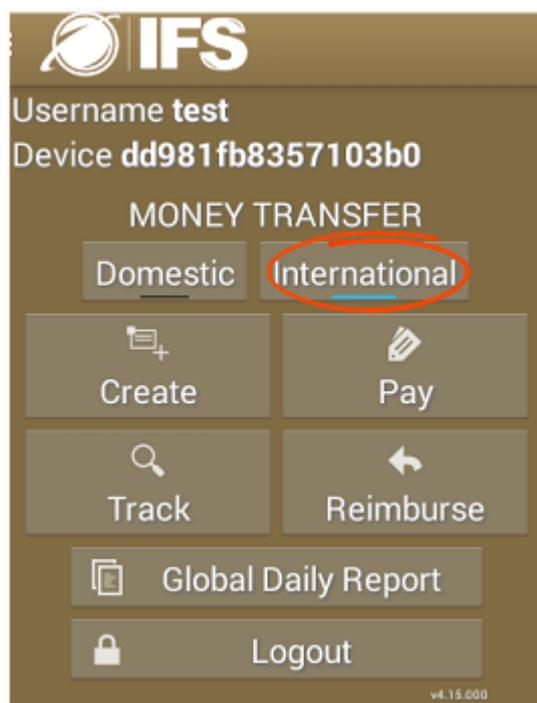


## Creating a new international money order

For more details of the process behind creating international money orders, see the section on creating new international money orders in IFS Web: "Creating new international money orders" on page 17.
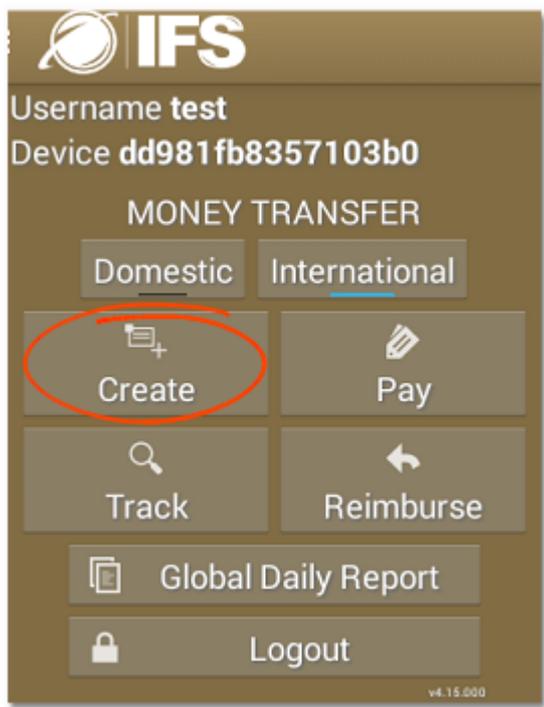
## Procedure

To create an international money order:

1.  In the IFS Mobile Main Menu, tap **Create**.

2.  Select the bilateral agreement from the list of **Agreements** for the business partner who will receive the money order and pay it out. Swipe to the next screen.



3.  Enter the money order amount. IFS calculates the fee, based on how IFS has been configured at your site and on the terms of the bilateral agreement. Swipe to the next screen.

4.  Search for the sender's record. If more than one record matches your search criteria, tap the correct record from the list that appears. If the sender is a new customer, enter the sender's details in the fields provided. Swipe to the next screen.



5.  Search for the recipient's record. If more than one record matches your search criteria, tap the correct record from the list that appears. You can also enter the recipient's details in the fields provided. Swipe to the next screen.

6. Enter the secret code and secret code confirmation. You can also tap **GENERATE** to auto-matically generate a new secret code. ☀ If for any reason you prefer a different secret code from the one proposed, tap **GENERATE** as many times as required to obtain a suitable secret code. Tap **CONFIRM** when you have finished. Swipe to the next screen.





7. Tap **CONFIRM**. If the money order amount exceeds the customer limit defined for the bilateral agreement, IFS Mobile displays an error message and you will not be able to proceed with the transaction. However, if your system is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and issue the money order.



If the money order amount is within the limits imposed, IFS Mobile displays the money order receipt and creates an SMS receipt on the IFS Web Server.

You can use the CTN of the new money order to search for it using the Track function, or for other processes such as payment or reimbursement.
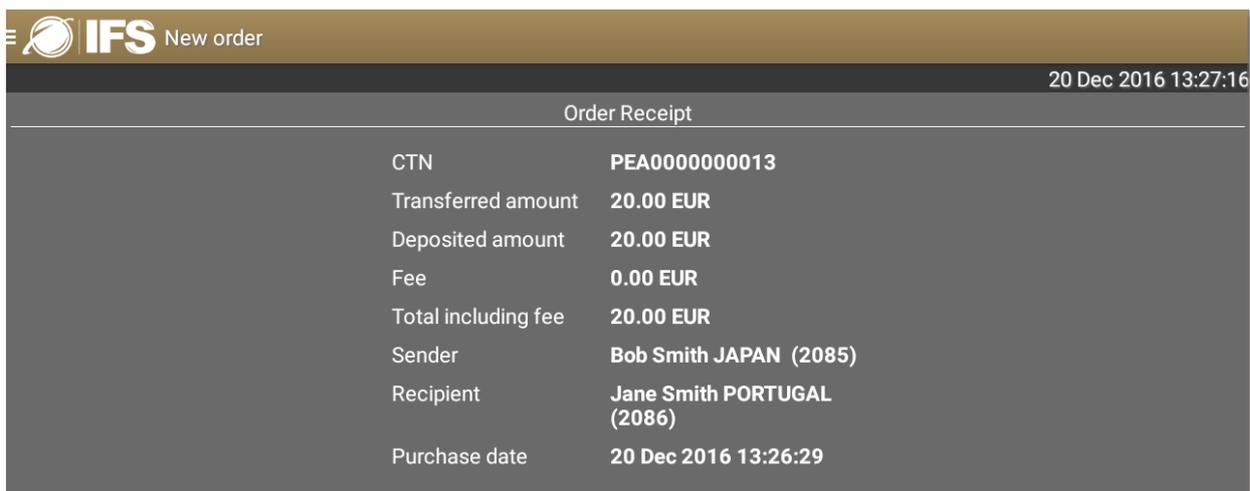
## Paying an international money order

For more details of the process behind paying money orders, see the section on paying money orders in IFS Web: "Paying a money order" on page 39.
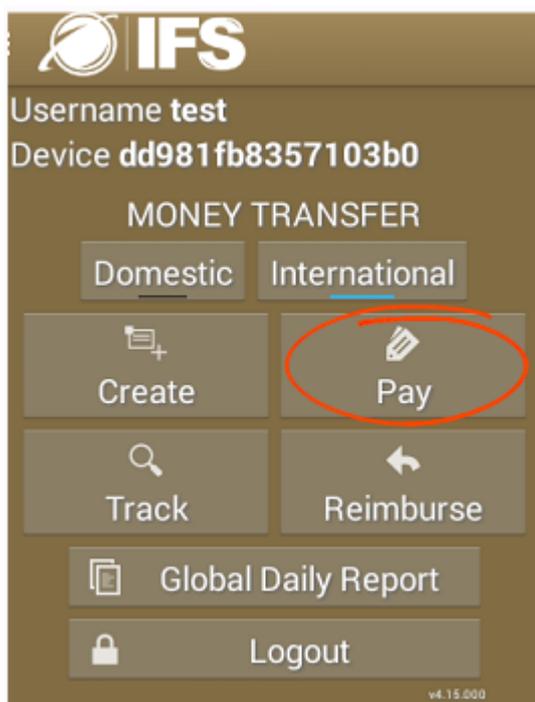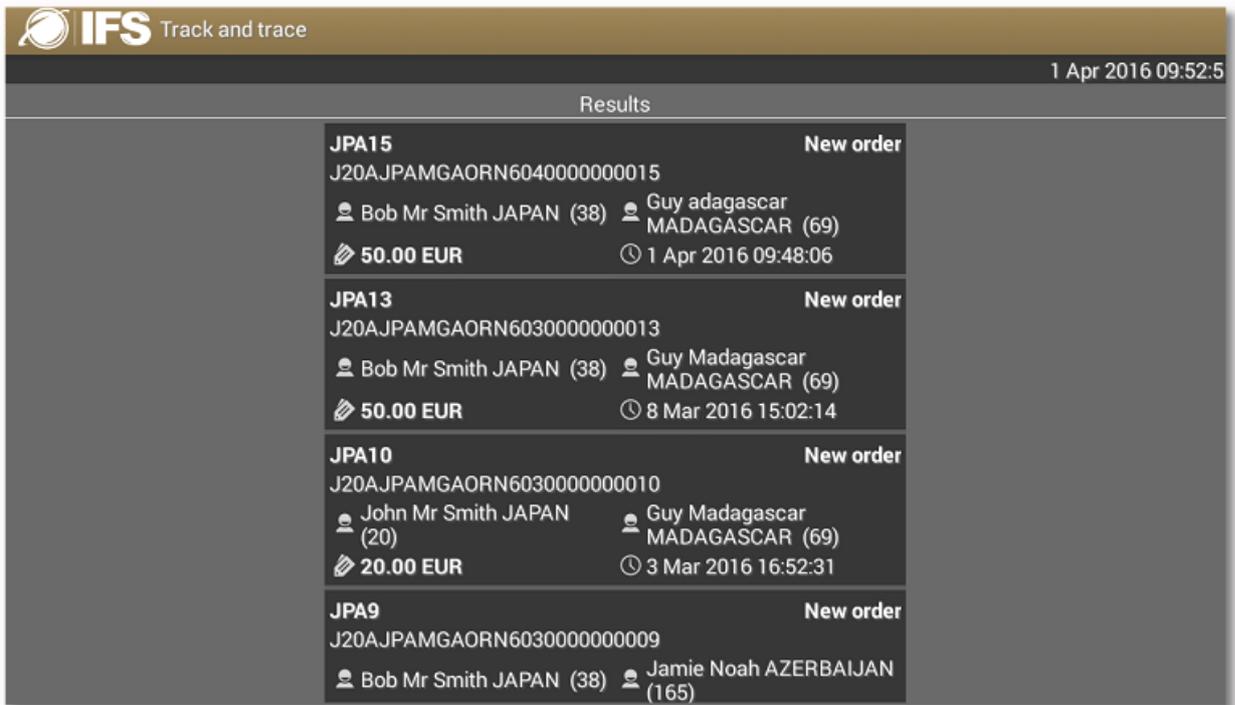


### Procedure

To pay a money order:

1. In the IFS Mobile Main Menu, tap **Pay**.

2. Enter the criteria you want to use to search for the money order you want to pay out and tap **SEARCH**.

3. Once the search completes, if:

   - only one money order matches your search criteria, go to the next step.

   - there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

   - more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order you wish to pay.
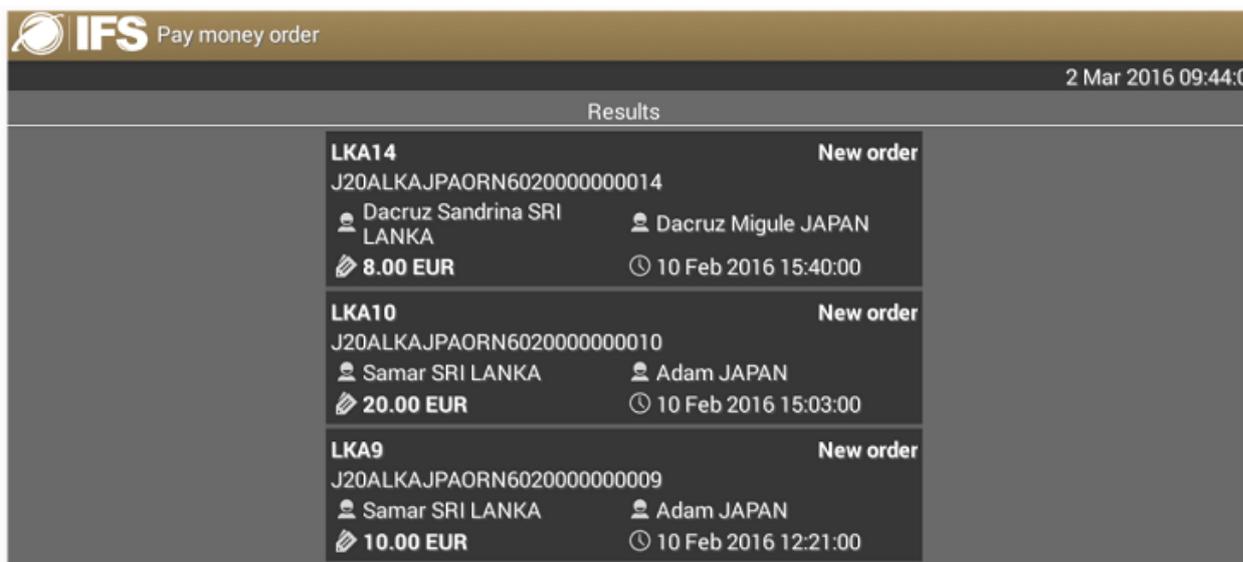


5. If you want to:

   - add a beneficiary from the customers existing in your local customer database, tap **Associate Recipient** and choose from the list of customers, then tap **Pay**. The money order is stored with the existing customer ID associated.

   - continue with the beneficiary already associated with the money order, just tap **Pay**. The beneficiary associated with the money order at creation time is added to your local customer database with a new customer ID. The money order is stored with the new customer ID associated.
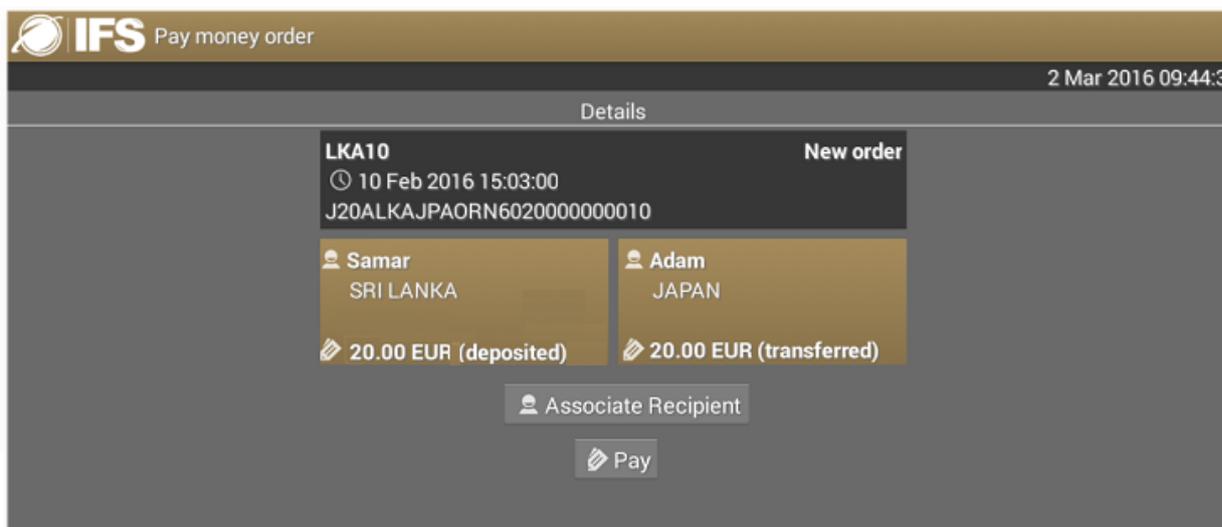
6. Complete the secret code (if applicable) and identification details. Tap **CONFIRM** to complete the paying process. If the money order amount exceeds the customer limit defined for the bilateral agreement, IFS Mobile displays an error message and you will not be able to proceed with the transaction. If:

- IFS Mobile is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and pay the money order.

- IFS Mobile is configured to trigger payment impossibility when the limit has been reached, IFS Mobile generates an EI event (impossibility to pay).



If the money order amount is within the limits imposed, IFS Mobile displays an **Order paid**

confirmation and creates an SMS receipt on the IFS Web Server.



## Reimbursing an international money order

For more details of the process behind reimbursing money orders, see the section on reimbursing money orders in IFS Web: "Reimbursing money orders" on page 32.



### Procedure

To reimburse a money order:

1. In the IFS Mobile Main Menu, tap **Reimburse**.

2. Enter the criteria you want to use to search for the money order you want to reimburse and tap **SEARCH**.

3. Once the search completes, if:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order you wish to reimburse.



5. Tap **Reimburse**.

6. Enter the identification details and tap **CONFIRM** to complete the reimbursement process.



IFS Mobile displays an **Order reimbursed** confirmation and creates an SMS receipt on the IFS Web Server.



The system saves the customer details to the database.

## Tracking a money order

You can use the **Track** function to view, pay or reimburse a money order.

## Procedure

To track a money order:

1. In the IFS Mobile Main Menu, tap **Track**.

2. In the **Search** section, enter the criteria you want to use to search for the money order you want to track and tap **SEARCH**.



3. Once the search completes, if:

   - only one money order matches your search criteria, go to the next step.

   - there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order in the list.



5. You can now view money order details, or pay or reimburse the money order (depending on the money order's current status). To pay or reimburse the money order, tap **Pay** or **Reimburse**.

# Operational processes in IFS Mobile (Domestic)

## Accessing domestic operations from the Operator Menu

To access domestic operations, tap the **Domestic** button on the Operator Menu. Once **Domestic** is selected, IFS Mobile automatically defaults to the domestic version of each of the operations when you tap it.

📝 You can only select **Domestic** if you have valid mobile domestic service agreements defined.
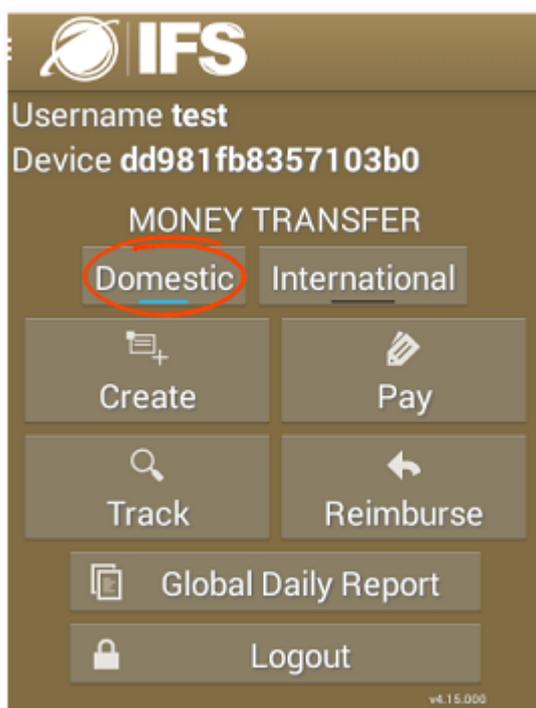
## Creating a new domestic money order
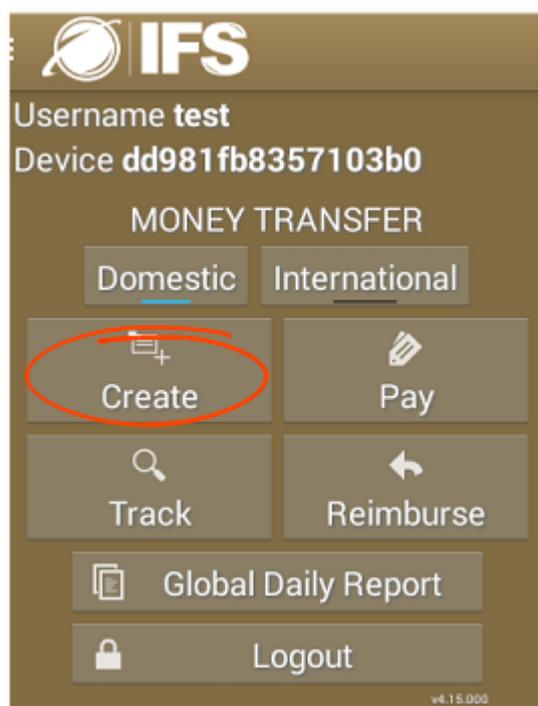


### Procedure

To create a domestic money order:

1.  In the IFS Mobile Main Menu, tap **Create**.

2.  Select the required mobile domestic service agreement from the list of **Agreements**. Swipe to the next screen.
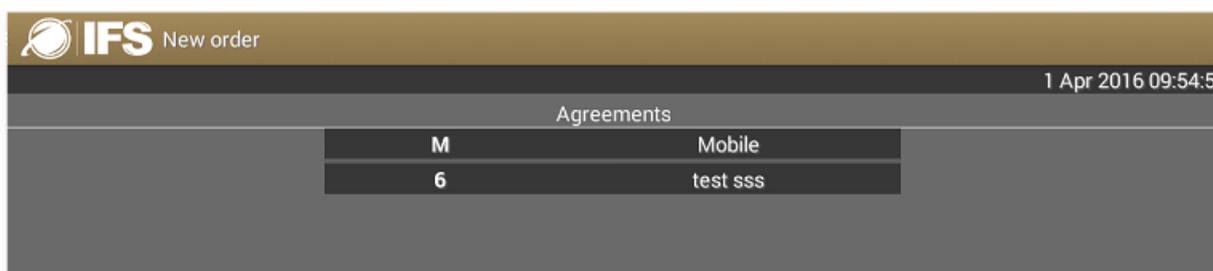


3.  Enter the money order amount. IFS calculates the fee, based on the terms of the mobile domestic service agreement. Swipe to the next screen.

4. Search for the sender's record. If more than one record matches your search criteria, tap the correct record from the list that appears. If the sender is a new customer, enter the sender's details in the fields provided. Swipe to the next screen.



5. Search for the recipient's record. If more than one record matches your search criteria, tap the correct record from the list that appears. You can also enter the recipient's details in the fields provided. Swipe to the next screen.



6. Enter the secret code and secret code confirmation. You can also tap **GENERATE** to automatically generate a new secret code.

💡 If for any reason you prefer a different secret code from the one proposed, tap **GENERATE** as many times as required to obtain a suitable secret code. Tap **CONFIRM** when you have finished. Swipe to the next screen.





7. Tap **CONFIRM**. If the money order amount exceeds the customer limit defined for the service agreement, IFS Mobile displays an error message and you will not be able to proceed with the transaction. However, if your system is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and issue the money order.



If the money order amount is within the limits imposed, IFS Mobile displays the money order receipt and creates an SMS receipt on the IFS Web Server.

You can use the Domestic ID of the new money order to search for it using the Track function, or when creating, paying or reimbursing money orders.

You can use the customer IDs, displayed in the money order receipt in brackets after the sender and recipient names, to search for the money order using the Track function, or when paying or reimbursing money orders. You can also use it to search for an existing customer to reuse when creating new money orders. For example, the next time you want to create a money order to be sent by Jane Smith, you can enter **17**, Jane Smith's Customer Id, in the **Customer Id** field of the Sender screen:

and tap **SEARCH**. IFS Mobile retrieves Jane Smith's customer record. The **Customer Id** field is now displayed with a padlock to show it cannot be modified.



## Paying a domestic money order



### Procedure
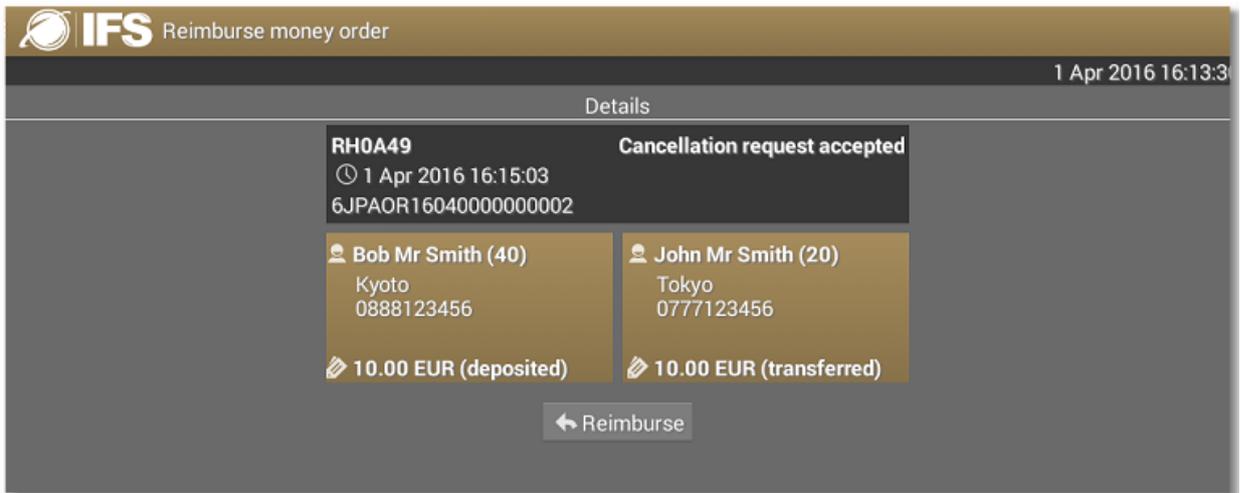
To pay a money order:

1. In the IFS Mobile Main Memu, tap **Pay**.

2. Enter the criteria to search for the money order you want to pay out and tap **SEARCH**.
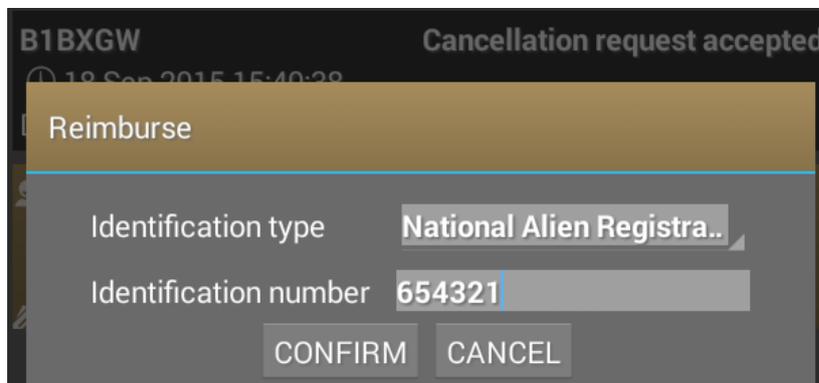
3. Once the search completes, if:

   - only one money order matches your search criteria, go to the next step.

   - there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

   - more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order you wish to pay.



5. Tap **Pay** to store the payment with the recipient specified. Otherwise, tap **Associate Recipient** to select a new recipient from the list of matching customers displayed.
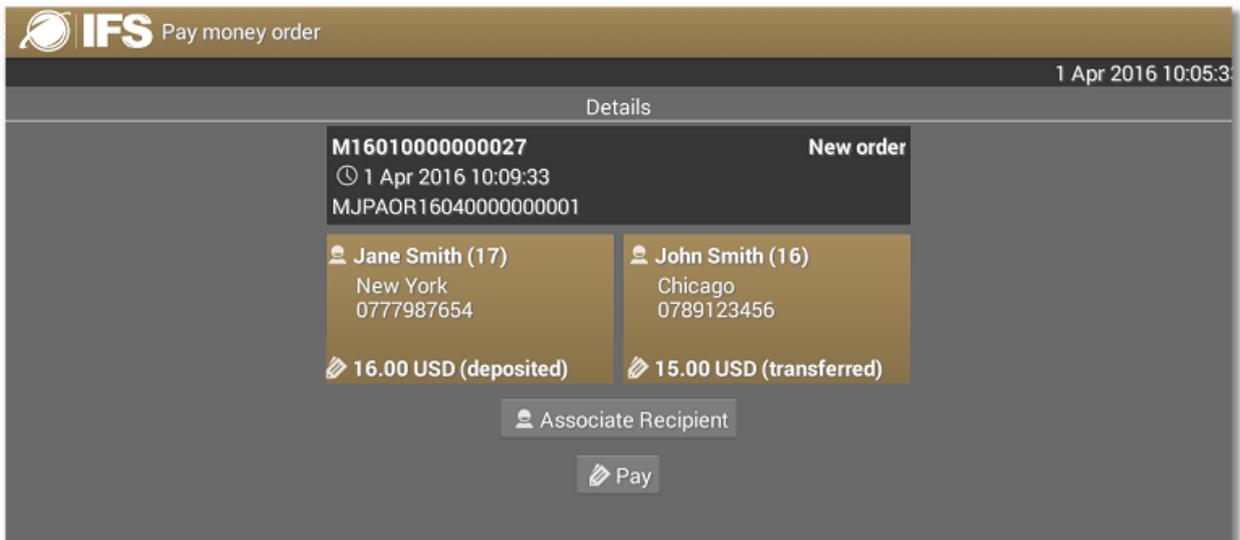
6. Complete the secret code and identification details. Tap **CONFIRM** to complete the paying process.
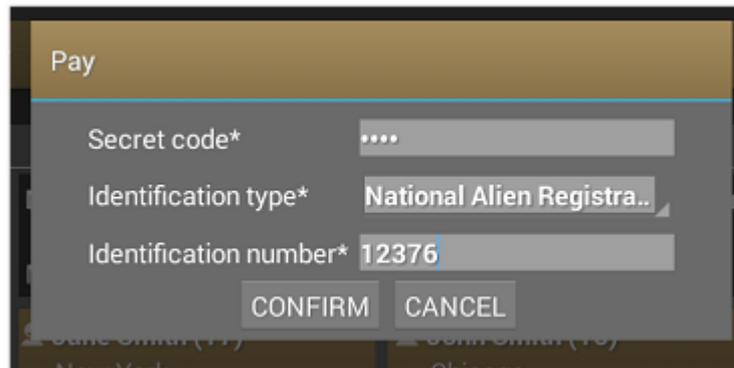


If the money order amount exceeds the customer limit defined for the service agreement in force, IFS Mobile displays an error message and you will not be able to proceed with the transaction. If:

- IFS Mobile is configured to allow the customer limit to be overridden by an expert user, the expert user can log in and pay the money order.

- IFS Mobile is configured to trigger payment impossibility when the limit has been reached, IFS Mobile generates an EI event (impossibility to pay) and the money order needs to be re-issued.

If the money order amount is within the limits imposed, IFS Mobile displays an **Order paid** confirmation and creates an SMS receipt on the IFS Web Server.
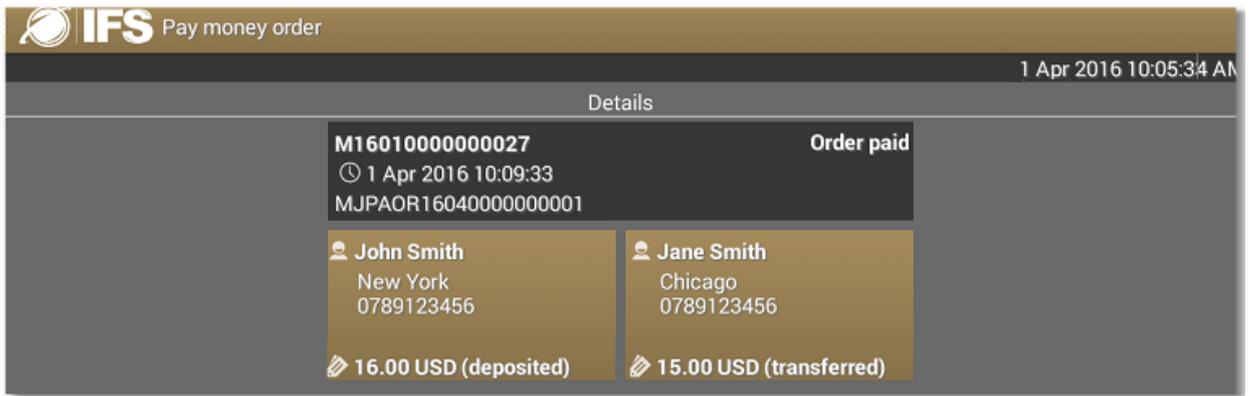
# Reimbursing a domestic money order



## Procedure

To reimburse a money order:

1. In the IFS Mobile Main Menu, tap **Reimburse**.

2. Enter the criteria to search for the money order you want to reimburse and tap **SEARCH**.

3. Once the search completes, if:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order you wish to reimburse.



5. Tap **Reimburse**.

6.  Enter the identification details and tap **CONFIRM** to complete the reimbursement process.



IFS Mobile displays an **Order reimbursed** confirmation and creates an SMS receipt on the IFS Web Server.

# Tracking a money order

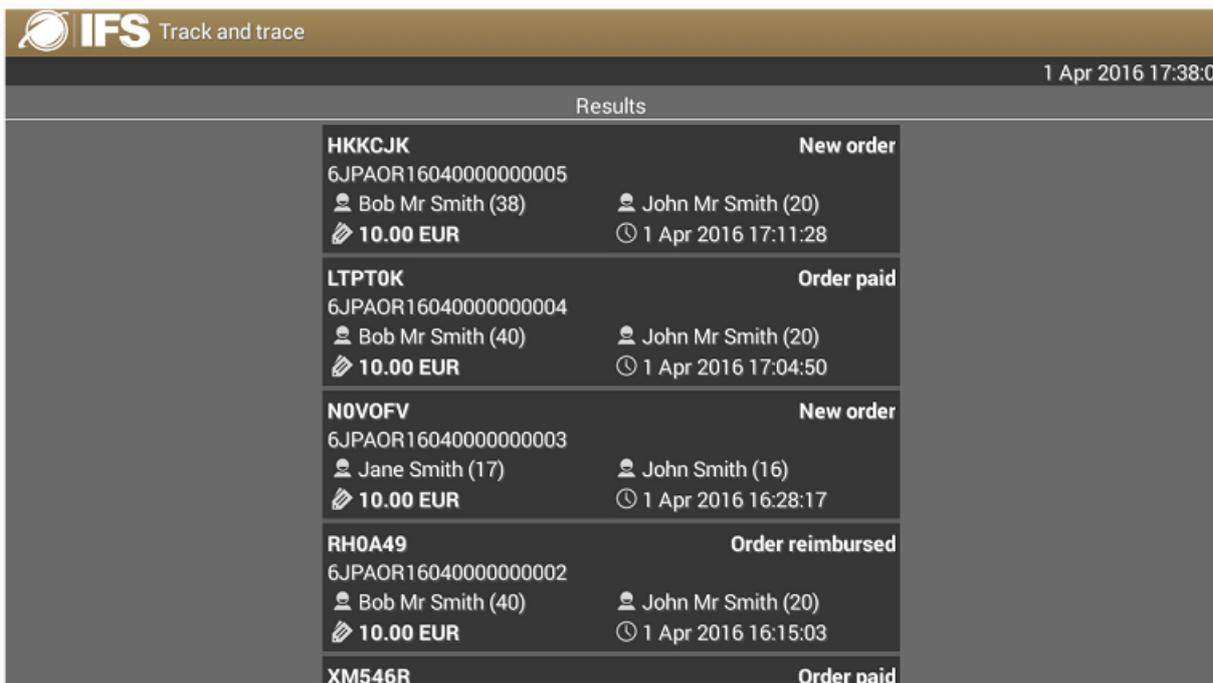You can use the **Track** function to view, pay or reimburse a money order.



## Procedure

To track a money order:

1. In the IFS Mobile Main Menu, tap **Track**.

2. In the **Search** section, enter the criteria you want to use to search for the money order you want to track and tap **SEARCH**.

3. Once the search completes, if:

- only one money order matches your search criteria, go to the next step.

- there is no match for your search criteria (for example in the case that the money order has already been paid), the following text is displayed: 'No results found'. Check you entered your search criteria correctly.

- more than one money order matches your search criteria, a list of matching money orders is displayed; go to the next step.

4. Tap the money order in the list.



5. You can now view money order details, or pay or reimburse the money order (depending on the money order's current status). To pay or reimburse the money order, tap **Pay** or **Reimburse**.

In the example below, you can pay the order. After you tap **Pay**, the receipt is displayed and the SMS receipt created as in "Paying a domestic money order" on page 113.

# Viewing reports in IFS Mobile

## Introduction

You can view domestic and international money orders in a single report from the Operator Main Menu, regardless of whether you select the **Domestic** or **International** toggle.

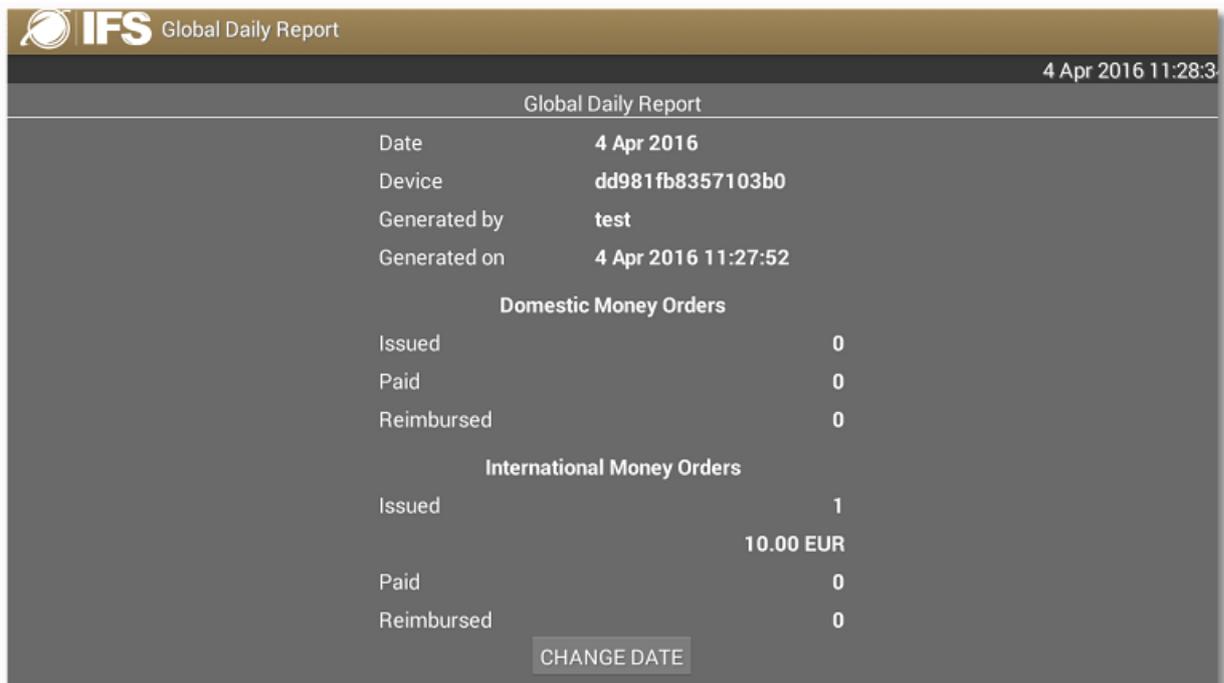## Viewing the Global Daily Report

The Global Daily Report displays a summary of all operations performed on the current mobile device for a given day (international and domestic money orders issued, paid and reimbursed).
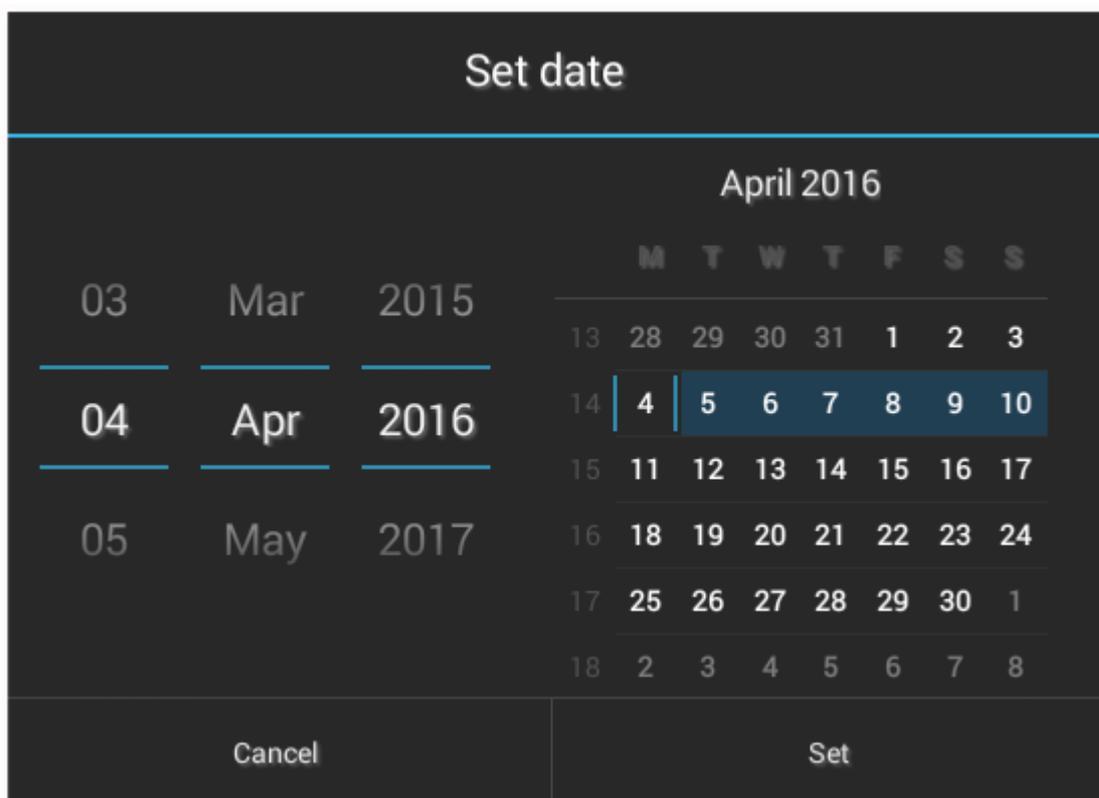
## Procedure
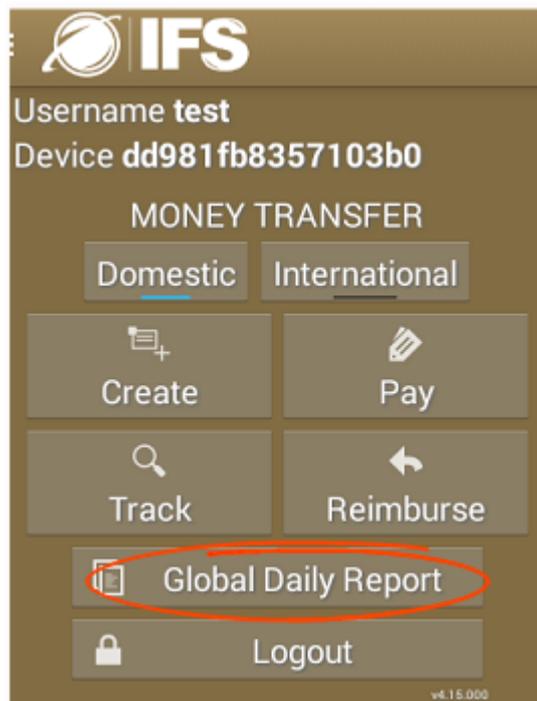
To view a global daily report:

1.  In the IFS Mobile Operator Menu, tap **Global Daily Report**.



2.  If you want to see a report for a different day, tap **Change date**, then choose the date and tap **Set**. If the **Change date** button is not visible, you may need to swipe down to the end of the report to see it.



IFS Mobile loads the report for the date selected.