

# **Business Message Standard (BMS)**

**for**

**Pay/Settlement**

**BRG: Pay**

**BMS Release: 2.0.2**

**Document Version: 2.0.2**

**Release Date: 31.03.2005**

*(DD.MM.CCYY)*



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<b>Date of CR Submission to GSMP:</b>	N/A

### Business Requirements Document (BRAD) Reference

<b>BRAD Title:</b> Settlement – Business Requirement Document
<b>BRAD Date:</b> 27.08.2004
<b>BRAD Version:</b> 1.3

<b>BRAD Title:</b>
<b>BRAD Date:</b>
<b>BRAD Version:</b>

### Document Summary

<b>Document Title:</b>	BMS For Pay/Settlement
<b>Document Version</b>	2.0.2
<b>Owner:</b>	Pay BRG
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### Document Change History

Date of Change	Version	Changed By	Reason for Change	Summary of Change	Model Build #
31.12.2004	2.0.0	Eric Kauz	Initial Version in BMS/BSD template	Migration of BRD to standard BMS/BSD format	N/A
31.12.2004	2.0.0	John Ryu	Added updated class diagram and GDD information		
31.03.2005	2.0.2	Andrew Hearn	Context Update	Updated the context listed within the document	N/A

## Business Message Standard

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### Table of contents

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Chapter	Page
<b>1 Business Solution Design .....</b>	<b>4</b>
1.1 Business Domain View.....	4
1.1.1 Problem Statement / Business Need.....	4
1.1.2 Objective.....	4
1.1.3 Audience.....	4
1.1.4 Artefacts N/A .....	4
1.1.5 References .....	4
1.1.6 Acknowledgements .....	5
1.1.6.1 BRG Members .....	5
1.1.6.2 ITRG Members .....	6
1.1.6.3 Task/Project Group Participants ( <i>where applicable</i> ) .....	6
1.1.6.4 Design Team Members .....	6
1.2 Business Context .....	7
1.3 Additional Technical Requirements Analysis .....	7
1.3.1 Technical Requirements (optional).....	7
1.4 Business Transaction View .....	8
1.4.1 Business Transaction Use Case Diagram.....	8
1.4.1.1 Use Case Description.....	8
1.5 Information Model (including GDD Report) .....	11
1.5.1 Data Description .....	11
1.5.2 GDD Report : .....	14
1.5.3 Class Diagrams .....	21
1.5.4 Code Lists.....	21
1.6 Business Document Example .....	23
1.7 Implementation Considerations .....	23
1.8 Testing.....	23
1.8.1 Pass / Fail Criteria .....	23
1.8.2 Test Data .....	23
1.9 Appendices.....	23
1.10 Summary of Changes.....	23
<b>2 XML Technical Solution ITRG Packet.....</b>	<b>24</b>

### 1 Business Solution Design

#### 1.1 Business Domain View

##### 1.1.1 Problem Statement / Business Need

The goal of this Settlement use case is to send payment and remittance without adjustment, send remittance with adjustments and/or discounts, send payment and remittance with adjustment and/or discounts, send payment, send remittance without adjustments and/or discounts.

##### 1.1.2 Objective

To supply the detail design of a Settlement business transaction needed to meet the requirements of the referenced BRAD(s).

##### 1.1.3 Audience

The audience of the standards would be any participant in the global supply chain. This would include retailers, manufacturers, service providers and other third parties.

##### 1.1.4 Artefacts N/A

Artefact name	State	Artefact / State description

##### 1.1.5 References

Reference Name	Description
Change Request : °1-000001	
Five Scenario Worksheet	
Business Message Standards Simpl-eb, July 2001	

### 1.1.6 Acknowledgements

#### 1.1.6.1 BRG Members

Function	Name	Company
BRG Manager	Rosenberg, Steve	EAN.UCC
BRG Member	Atkins, Mickey	AHOLD Information Services
BRG Member	Bailey, Janet	VF Corporation
BRG Member	Barker, Brian	Wal-Mart Stores
BRG Member	Gerstman, Henry	Century Business Credit Corporation
BRG Member	Goldberg, Joel	Rosenthal & Rosenthal
BRG Member	Gorman, Mark	HSBC Business Credit (USA) Inc.
BRG Member	Laskero, Nancy	Sears, Roebuck & Company
BRG Member	Little, John	Hershey Foods
BRG Member	Perry, Marie	Coca Cola Enterprises Inc.
BRG Member	Pruitt, Diane	SunTrust Bank
BRG Member	Rogers, Ian	Cap Gemini Ernst & Young

### 1.1.6.2 ITRG Members

Function	Name	Company / organisation
ITRG Chair		
ITRG Member		
ITRG Member		
ITRG Member		
...		

### 1.1.6.3 Task/Project Group Participants (*where applicable*)

Function	Name	Company / organisation
Participant		
Participant		
Participant		
...		

### 1.1.6.4 Design Team Members

Function	Name	Organisation
Modeller	Ryu, John	EAN.UCC
XML Technical Designer		
EANCOM Technical Designer		
Peer Reviewer		

## Business Solution Design

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### 1.2 Business Context

Context Category	Value(s)
Industry	All
Geopolitical	All
Product	All
Process	Pay
System Capabilities	EAN.UCC
Official Constraints	None

### 1.3 Additional Technical Requirements Analysis

#### 1.3.1 Technical Requirements (optional)

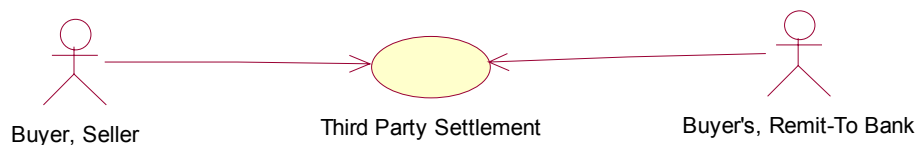
*(User Interface, Security, Performance, Quality, etc.)*

Number	Statement	Rationale

### 1.4 Business Transaction View

This section identifies business requirements and functions for Settlement. This section of the document will walk through the Settlement use case analysis.

#### 1.4.1 Business Transaction Use Case Diagram



##### 1.4.1.1 Use Case Description

<b>Use Case ID</b>	UC-1
<b>Use Case Name</b>	Add Settlement of request for payment
<b>Use Case Description</b>	The goal of this Settlement use case is to send payment and remittance without adjustment, send remittance with adjustments and/or discounts, send payment and remittance with adjustment and/or discounts, send payment, send remittance without adjustments and/or discounts.
<b>Actors (Goal)</b>	<ul style="list-style-type: none"><li>The primary actors in the 'Settlement' process are the trading partners, comprised of Buyer, Seller and Remit-To, along with the Buyer's Bank, Seller's Bank and Remit-To's Bank.</li></ul>
<b>Performance Goals</b>	<i>Goals related to technical requirements</i> <b>None</b>
<b>Preconditions</b>	The Settlement process begins when the buyer has received Request for Payment(s) from Seller or Remit-To party. The Seller has already advised the Buyer that the payment should be made to the Remit-To party.
<b>Post conditions</b>	Buyer sends to Seller or Remit-To party one of the five following scenarios. <ol style="list-style-type: none"><li>1. Payment and Remittance</li><li>2. Payment and Remittance with Adjustment</li><li>3. Remittance</li><li>4. Remittance with Adjustment</li><li>5. Payment</li></ol>



## Business Solution Design

Scenario	<b>Begins when</b> Buyer has received a Request for Payment from the Seller and processes it..
	<b>Continues with...</b>
	<b>Step #</b>
	<b>Actor</b>
	<b>Activity Step</b>
	1
	Buyer
	Receives a Request for Payment from the Seller.
	2
	Buyer
	receives request for payment.
	3
	Buyer
reconciles request for payment.	
4	
Buyer	
authorizes payment amount, including remittance detail if necessary.	
5	
Buyer	
instructs Buyer's Bank with payment amount and/or remittance detail and adjustment.	
5.1. If payment through a third party, the Buyer send a copy of Settlement document to the Seller.	
6	
Buyer's Bank	
receives instructions for payment amount and/or remittance detail.	
7	
Buyer's Bank	
sends payment (and remittance detail) to Seller's, Remit-To's Bank.	
8	
Seller's Bank	
receives payment and remittance detail from Buyer's Bank.	
9	
Seller's Bank or Remit-To's Bank	
advises Seller or Remit-To party of payment (and remittance detail) received from Buyer's Bank.	
10	
Seller	
receives notification of payment and remittance detail from Seller's Bank.	
<b>Ends when...</b> the buyer sends payment and remittance without adjustments or discounts, payment and remittance with adjustments or discounts, remittance only, remittance with adjustments or payment only to the Seller.	
Alternative Scenario	(any alternatives to the above scenario)
None	
	<b>Step #</b>
	<b>Actor</b>
	<b>Activity Step</b>

## Business Solution Design

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<b>Related Requirements</b>	<b>None</b>
<b>Related Rules</b>	<i>Business rules associated with use case.</i> <b>None</b>

## Business Solution Design

### 1.5 Information Model (including GDD Report)

#### 1.5.1 Data Description

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Related Requirements
AdjustmentAndDiscount				BRD for Settlement, V 1.3 27 August 2004
	amount			BRD for Settlement, V 1.3 27 August 2004
		debitCreditMessageAdviceReference	AdjustmentReason	
		none	AlternatePaymentReference	
		adjustmentIdentification	SettlementReference	
AdjustmentReason				BRD for Settlement, V 1.3 27 August 2004
	messageReason			BRD for Settlement, V 1.3 27 August 2004
	sourceCode			BRD for Settlement, V 1.3 27 August 2004
AlternatePaymentReference				BRD for Settlement, V 1.3 27 August 2004
	alternatePaymentReferenceType			
	value			
Document				BRD for Settlement, V 1.3 27 August 2004
	contentVersion			
	creationDateTime			
	documentStatus			
	documentStructureVersion			
	lastUpdateDate			
EntityIdentification				BRD for Settlement, V 1.3 27 August 2004

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Related Requirements
	uniqueCreatorIdentification			
		contentOwner	PartyIdentification	
FinancialInstitutionInformation				BRD for Settlement, V 1.3 27 August 2004
	accountName			
	branch			
		none	AccountNumber	
		financialInstitutionNameAndAddress	NameAndAddress	
		none	RoutingNumber	
		additionalFinancialInformation	MultiDescription	
PartyIdentification				BRD for Settlement, V 1.3 27 August 2004
	globalLocationNumber			
		none	AdditionalPartyIdentification	
PaymentInformation				BRD for Settlement, V 1.3 27 August 2004
	paymentEffectiveDate			
	settlementAmount			
	transactionHandlingType			
		none	PaymentMethod	
PaymentMethod				BRD for Settlement, V 1.3 27 August 2004
	paymentMethodType			
	AutomatedClearingHouse			
RequestForPaymentInformation				BRD for Settlement, V 1.3 27 August 2004
	originalAmount			
		requestForPaymentIdentification	SettlementReference	
Settlement				BRD for Settlement, V 1.3 27

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Related Requirements
				August 2004
	batchIdentification			
		none	Document	
		settlementIdentification	EntityIdentification	
		buyerFinancialInformation	FinancialInstitutionInformation	
		sellerFinancialInformation	FinancialInstitutionInformation	
		none	PaymentInformation	
		none	SettlementParty	
SettlementLineItem				BRD for Settlement, V 1.3 27 August 2004
	amountPaid			
		none	AdjustmentAndDiscount	
		none	LineItem	
		none	RequestForPaymentInformation	
SettlementParty				BRD for Settlement, V 1.3 27 August 2004
		buyer	PartyIdentification	
		buyersBank	PartyIdentification	
		remit-toBank	PartyIdentification	
		remitTo	PartyIdentification	
		seller	PartyIdentification	
		sellersBank	PartyIdentification	
SettlementReference				BRD for Settlement, V 1.3 27 August 2004
	creationDate			
		reference	EntityIdentification	

## Business Solution Design

### 1.5.2 GDD Report :

(Output from GDD should be pasted in this section.)

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multi- plicity
AdjustmentAndDiscount				Payment Adjustment. Details	Monetary amount of adjustment and discount including currency.	
	amount			Payment Adjustment. Amount. Amount	Monetary amount of adjustment including currency.	1..1
		debitCreditMessageAdviceReference	AdjustmentReason	Payment Adjustment. Choice_ Association. Adjustment Reason	!! Adjustment Reason may be used to qualify the Adjustment.	1..1
		None	AlternatePaymentReference	Payment Adjustment. Choice_ Association. Alternate Payment_ Entity Reference	None	1..1
		adjustmentIdentification	SettlementReference	Payment Adjustment. Association. Settlement_ Entity Reference	Unique identifier issued used for identifying the payment transaction (Settlement of Request for Payment). A trace or control number.	0..1
AdjustmentReason				Adjustment Reason. Details	!! Adjustment Reason may be used to qualify the Adjustment.	
	messageReason			Adjustment Reason. Choice_ Message Reason. Message Reason_ Code	!! Message reasons extracted from ASC X12 EDI, representing message reasons used in the	1..1

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multiplicity
					Uniform Code Council's Uniform Communications Standard (UCS) and Voluntary Interindustry Communication Standard (VICS) implementation guidelines.	
	sourceCode			Adjustment Reason. Choice_ Source Code. Source_ Code		1..1
AlternatePaymentReference				Alternate Payment_ Entity Reference. Details	n.a.	
	alternatePaymentReferenceType			Alternate Payment_ Entity Reference. Type. Payment Reference_ Code		1..1
	value			Alternate Payment_ Entity Reference. Identification. Identifier		1..1
Document				Electronic_ Document. Details	Used to specify basic information about the content of the message including version number, creation date and time.	
	contentVersion			Electronic_ Document. Content_ Version. Identifier	Not defined in BRD	0..1
	creationDateTime			Electronic_ Document. Creation_ Date. Date Time	Not defined in BRD	1..1

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multi- plicity
	documentStatus			Electronic_ Document. Status. Identifier	Indicates if the document is a copy or an original.	1..1
	documentStructureVersion			Electronic_ Document. Document Structure_ Version. Identifier	Not defined in BRD	0..1
	lastUpdateDate			Electronic_ Document. Last Update_ Date. Date Time	Not defined in BRD	0..1
EntityIdentification				Entity Identification. Details	The unique identification of a document.	
	uniqueCreatorIdentification			Entity Identification. Identification. Identifier	N/A	1..1
		contentOwner	PartyIdentification	Entity Identification. Content Owner. Party Identification	None	1..1
FinancialInstitutionInformation				Financial Institution. Details	Information that is used for identifying the FI(s) that will process the information	
	accountName			Financial Institution. Account_ Name. Text	Name of account owner of originating transaction.	1..1
	branch			Financial Institution. Branch_ Name. Text	Branch identification for account holder's financial institution.	0..1
		None	AccountNumber	Financial Institution. Association. Financial_ Account	None	0..1
		financialInstitutionName- AndAddress	NameAndAddress	Financial Institution. Association. Party Ad-	None	0..1



## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multi- plicity
				dress Group		
		None	RoutingNumber	Financial Institution. Association. Financial_Routing	None	0..1
		additionalFinancialInformation	MultiDescription	Financial Institution. Description. Multi-language Description	na	0..1
PartyIdentification				Party Identification. Details	Unique location number identifying the Party for which the rest of the message defines.	
	globalLocationNumber			Party Identification. Primary_ Identification. GLN_ Identifier		1..1
		None	AdditionalPartyIdentification	Party Identification. Additional. Non GLN_ Party Identification	None	0..*
PaymentInformation				Settlement Summary. Details	n.a.	
	paymentEffectiveDate			Settlement Summary. Effective_ Payment Date. Date Time	N/A	0..1
	settlementAmount			Settlement Summary. Amount. Amount	N/A	1..1
	transactionHandlingType			Settlement Summary. Transaction_ Handling Instruction. Transaction Handling_ Code	!! Code that refers to the senders action.	1..1
		None	PaymentMethod	Settlement Summary. Association. Payment Method	Identifying a means of payment.	1..1

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multi- plicity
PaymentMethod				Payment Method. Details	n.a.	
	PaymentMethodType			Payment Method. Choice_. Transaction_ Payment Method	None	1..1
	AutomatedClearing- House			Payment Method. Choice_. ACH_ Payment Method	None	1..1
RequestForPaymentIn- formation				Referred_ Invoice Line. Details	n.a.	
	originalAmount			Referred_ Invoice Line. Original_ Amount. Amount	original Request for Payment amount cur- rency	0..1
		requestForPaymentIden- tification	SettlementReference	Referred_ Invoice Line. Invoice. Settlement_ Entity Reference	None	1..1
Settlement				Settlement. Details	Identifies business re- quirements and func- tions for Settlement.	
	batchIdentification			Settlement. Batch Identi- fication. Identifier	N/A	0..1
		None	Document	Settlement. Inheritance_ Association. Electronic_ Document	None	1..1
		settlementIdentification	EntityIdentification	Settlement. Association. Entity Identification	The unique identification of a document.	1..1
		buyerFinancialInforma- tion	FinancialInstitutionInfor- mation	Settlement. Buyer. Fi- nancial Institution	Information that is used for identifying the FI(s) that will process the information.	0..1
		sellerFinancialInformation	FinancialInstitutionInfor- mation	Settlement. Seller. Finan- cial Institution	Information that is used for identifying the FI(s)	0..1

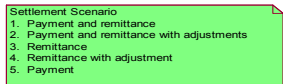
## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multi- plicity
					that will process the information	
		None	PaymentInformation	Settlement. Association. Settlement Summary	None	1..1
		None	SettlementParty	Settlement. Association. Settlement_ Party Group	None	1..*
SettlementLineItem				Settlement Line. Details	!! Unique identifier for this line's information detail	
	amountPaid			Settlement Line. Paid_ Amount. Amount	N/A	0..1
		None	AdjustmentAndDiscount	Settlement Line. Association. Payment Adjustment	Monetary amount of adjustment and discount including currency.	0..*
		None	LineItem	Settlement Line. Inheritance_ Association. Line Item	None	1..1
		None	RequestForPaymentInformation	Settlement Line. Association. Referred_ Invoice Line	None	1..1
SettlementParty				Settlement_ Party Group. Details	n.a.	
		buyer	PartyIdentification	Settlement_ Party Group. Choice_ Buyer. Party Identification	None	1..1
		buyersBank	PartyIdentification	Settlement_ Party Group. Choice_ Buyers Bank. Party Identification	None	1..1
		remit-toBank	PartyIdentification	Settlement_ Party Group. Choice_ Remit To Bank. Party Identification	None	1..1

## Business Solution Design

Class (ABIE)	Attribute (BBIE)	Association (ASBIE)	Secondary Class	Official Dictionary Entry Name	Definition	Multiplicity
		remitTo	PartyIdentification	Settlement_ Party Group. Choice_ Remit To. Party Identification	None	1..1
		seller	PartyIdentification	Settlement_ Party Group. Choice_ Seller. Party Identification	None	1..1
		sellersBank	PartyIdentification	Settlement_ Party Group. Choice_ Sellers Bank. Party Identification	None	1..1
SettlementReference				Settlement_ Entity Reference. Details	n.a.	
	creationDate			Settlement_ Entity Reference. Date. Date Time		0..1
		reference	EntityIdentification	Settlement_ Entity Reference. Association. Entity Identification	None	1..1

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Code List Name	Code List Description
TransactionHandlingIdentifier	Code that refers to the senders action.
Code Name	Code Description
C_PAYMENT_ACCOMPANIES_REMITTANCE_ADVICE	N/A
D_MAKE_PAYMENT_ONLY	N/A
I_REMITTANCE_INFORMATION_ONLY	N/A

Code List Name	Code List Description
PaymentMethod	Method of funds transfer between parties for this message.
Code Name	Code Description
BANK_CHEQUE	N/A
BANK_GIRO	N/A
BANKERS_DRAFT	N/A
BOOKENTRY_CREDIT	N/A
BOOKENTRY_DEBIT	N/A
BOP	N/A
CASH	N/A
CERTIFIED_CHEQUE	N/A

## Business Solution Design

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CHEQUE	N/A
CREDIT_CARD	N/A
DEBIT_CARD	N/A
ELECTRONIC_CREDIT_ACH	N/A
ELECTRONIC_DEBIT_ACH	N/A
FED_WIRE_NON_REPETITIVE	N/A
FED_WIRE_REPETITIVE	N/A
INTERNATIONAL_WIRE	N/A
LETTER_OF_CREDIT	N/A
POSTGIRO	N/A
WIRE_TRANSFER_CREDIT	N/A

Code List Name	Code List Description
PaymentFormat	N/A
Code Name	Code Description
CCD	N/A
CCP	N/A
CTX	N/A
PPD	N/A
PPP	N/A

Code List Name	Code List Description
AlternatePaymentReference-List	Mandatory if alternate payment reference class is used to qualify the adjustment.
Code Name	Code Description
DEPARTMENT_NUMBER	N/A
LOCATION_NUMBER	N/A
OTHER_REQUEST_FOR_PAYMENT_IDENTIFICATION	N/A
PRO_NUMBER	N/A
RETURN_GOODS_AUTHORIZATION_NUMBER	N/A
SELLER_AUTHORIZATION_ALLOWANCE_NUMBER	N/A
STORE_NUMBER	N/A

## Business Solution Design

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### 1.6 Business Document Example

N/A

### 1.7 Implementation Considerations

N/A

### 1.8 Testing

#### 1.8.1 Pass / Fail Criteria

*Unit testing criteria for business solution.*

Number	Test Criteria	Related Requirement	Design Element	Pass Criteria	Fail Criteria
1					
2					
3					

#### 1.8.2 Test Data

### 1.9 Appendices

#### 1.10 Summary of Changes

*(Details changes to BMS for each version by BMS Section)*

Change	BMS Version	Associated CR Number

### 2 XML Technical Solution ITRG Packet

The Technical Representation of the Business process is documented in a Technical Solution ITRG Packet containing all supplemental XML artefacts and is used by the Information Requirements Group (ITRG) to evaluate the solution. Upon approval from the Information Technical Requirements Group (ITRG), the Technical Solution ITRG Packet is updated to the Technical Solution Implementers Packet and published with the Business

Message Standard at:

[http://www.ean-ucc.org/global\\_smp/ean.ucc\\_standards.htm](http://www.ean-ucc.org/global_smp/ean.ucc_standards.htm).

Technical Solution ITRG Packet Content:

- Business Message Standard (BMS)
- ITRG Review Packet
  - Style Sheet: This HTML has been created using a Style Sheet that is a visual representation of the data. It is not an actual Style Sheet, but an ex-ample of what a Style Sheet may look like.
  - Instance File: The Instance File is an example of what the schema may look like when it includes live data. This can be used as comparison to a completed schema and can serve as a point of reference for development.
  - Technical Level GDD Report

Technical Solution Implementers Packet Content:

Contains all the message specific.XSD files required to implement

Example:

- AS2Envelope
- Command.xsd
- DocumentCommand.xsd
- Proxy.xsd
- ComponentLibrary.xsd

Both the Business Message Standard and the Implementers Packet are available during the ITRG Review Period in the working documents section of the ITRG eRoom:

[http://eroom.uncouncil.org/eRoom/facility/InformationTechnicalAssessmentGroupITAG/0\\_14f7](http://eroom.uncouncil.org/eRoom/facility/InformationTechnicalAssessmentGroupITAG/0_14f7)

All documents for review will be in this folder listed by name of the Change Request and Change Request Number. The Business Message Standard is not open for review, but offered as the basis for determining the suitability of the technical solutions.

This eRoom may be accessed by using the following User Name and Password:

User Name: guest

Password: guest