

To (System) :

Element : Participant, Clearing Member
Type

Location : Islamabad, Karachi, Lahore

Status : Active, Suspended

To (Group) :

**To
(Element) :**

Subject : Facilitation for insertion of IBAN & Mobile Number/Email Address in
CDS Account Registration Details

Attachments : Account Upload - User Manual.pdf

Priority : Normal

Message : October 11, 2017

Dear CDS Element,

This is with reference to our earlier notification dated October 06, 2017 in relation to mandatory requirement for input of International Banking Account Number (IBAN) and mobile number/email address in the CDS account registration details. We are pleased to inform you that in line with our continuous resolve to facilitate customers, CDC has introduced an upload mechanism to help you insert and/or update your IBAN. This functionality will enable you to upload respective IBAN data through a text file. Please find attached the details of the format of file upload for your reference.

We believe that the above mentioned initiative by CDC will help you undertake the regularization activity successfully and will expedite the due compliance at your end.

Should you have any query or concern, please feel free to call our Customer Support Services at 0800-CDCPL (23275).

Regards,

Abdul Basit Kothari

Senior Manager - Operations & Customer Support Services



CENTRAL DEPOSITORY COMPANY OF PAKISTAN

USER MANUAL: **ACCOUNT UPLOAD**

Document Short Name:	UM_Account Upload
Version Number:	1.0
Prepared By:	Application Development

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1. INTRODUCTION

The recent incorporation of IBAN in Account Setup functionality requires participants to update the Dividend Mandate information on large number of accounts.

In order to minimize the tedious task involved with individually saving each account for the subject update, a new upload has been developed through which participants would be able to bulk upload relevant information on multiple accounts under their ambit. The upload would also allow bulk updation of SMS/eAlerts subscription. The SMS/eAlert Subscription updates shall work without any validation of 'Shareholder Category' and 'Resident Type'.

The successful uploading of the CSV parks the corresponding accounts on Save browser of the Account Setup functionality with "To be Updated" status, which then could be posted after due diligence.

1.1 CHANGE IN SAVE BROWSER OF ACCOUNT SETUP FUNCTIONALITY

1. The new upload allows bulk uploading of Account for:
 - a. Updating Dividend Mandate information, and/or
 - b. Subscribe SMS/e-Alert for existing accounts.
2. The upload shall be used for updating existing accounts only.
3. The "File" button is inducted on the 'Save' Browser of Account Setup functionality.

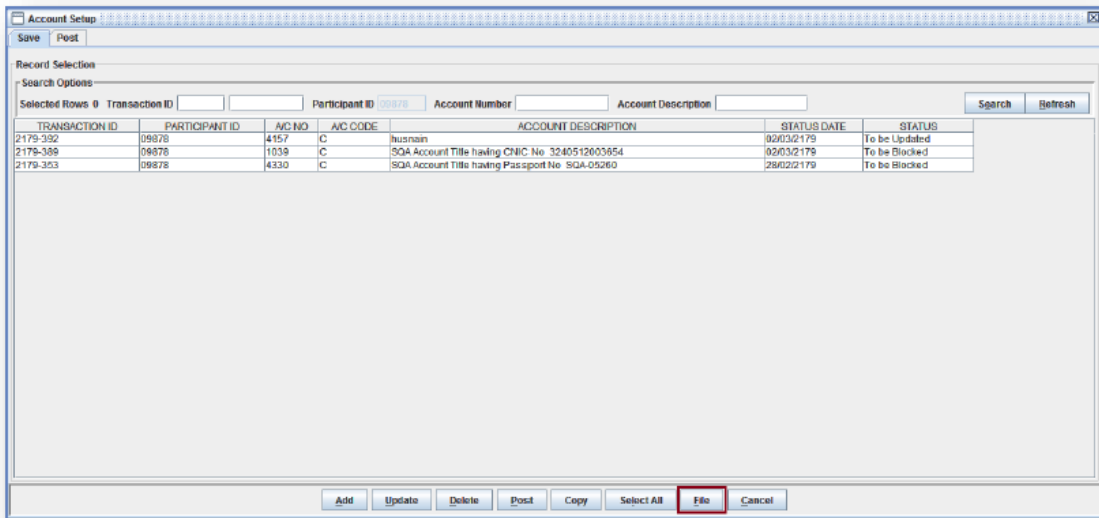


Figure 1: File Upload – 'Open'

4. Accounts that are successfully uploaded through 'Account Upload CSV' are shown in the 'Save' browser with 'To be Updated' status.
 - a. Post user will execute the post operation as per prevailing theme.

1.2 PRE & POST CONDITIONS

1. On successful Uploading of CSV, the existing Dividend Mandate details, Mobile No. and/or Email Address will be replaced by values provided in the CSV and the same shall be reflected on corresponding saved record.
 - a. No checks will be incorporated w.r.t. Shareholder Category and Resident Type of accounts.
2. Data will not be uploaded for block accounts except of those which are blocked pursuant to CDC Regulation 6.7.4 with blocking code (E015).
 - a. (E015) blocking code is used for blocking of those accounts in which both SMS alert and eAlert are not subscribed. Further, participants shall procedurally ensure while updating the blocked account that mobile number is entered for all Resident Pakistani Individuals and Email Address for Foreigner/Non-Resident Individuals and Corporate entities.
3. Data will not be uploaded for closed accounts.
4. Upload process will not check whether an account is subscribed for Online Transactions or not.

DIVIDEND MANDATE INFORMATION; CASES

1. Dividend Mandate details will be updated only if valid IBAN is provided.
2. For validation of IBAN, same checks will be implemented that currently exists in Account Setup functionality.
3. If IBAN is not provided while Branch and/or City are provided then:
 - a. Dividend Mandate details will not be updated.
4. If Dividend Mandate is 'No' and valid IBAN is provided along with Branch and City then:
 - a. Dividend Mandate will be set to 'Yes'.
 - b. Account Title will be copied to Bank Account Title.
 - c. Bank Name will be filled from back-end using four-character bank code that is part of IBAN.
 - d. Branch and City will be copied to the respective fields.
5. If Dividend Mandate is 'No' and valid IBAN is provided but Branch or City are not provided then:
 - a. Dividend Mandate details will not be updated.
6. If Dividend Mandate is 'Yes' and valid IBAN is provided but Branch or City are not provided then:
 - a. Dividend Mandate details will be updated with provided data.

SMS/eALERT SUBSCRIPTION; CASES

1. If valid Local Mobile Number is provided then Local Mobile Number will be updated.
 - a. SMS will not be subscribed for any type and status of accounts except for those which are blocked with blocking code E015.
 - b. Same validation for mobile number will be incorporated that exists in Account Setup functionality.
2. If valid Email Address is provided then Email Address will be updated and:
 - a. eAlert will be subscribed for that account.

1.3 UPLOAD FILE

1. The upload file comprise of following columns:
 - a. Participant ID
 - b. Account No.
 - c. IBAN
 - d. Branch Name
 - e. City
 - f. Local Mobile No.
 - g. Email Address
2. Participant ID and Account No. fields are mandatory.
3. Data must be present in atleast one of the column, IBAN, Local Mobile No., Email Address.

1.4 UPLOAD FILE FORMAT

"Participant Id";Account Number;"IBAN";"Branch Name";"City";"Local Mobile No."; "Email Address"

Example

"03277";1065;"PK36SCBL1234567890123456";"Gulshan";"Karachi";"03013360000";
"test@domain.com"

Notes:

1. Semi colon will be used as separator in upload file. Therefore, semi colon should not exist in any of the fields e.g. Bank Branch, Bank City.
2. Double Quotes is optional for all fields except 'Account Number'. Double quote is not allowed for 'Account Number'.
3. Any option field in which value is not present (blank) should be presented with double quotes.
 - a. Example:
"03277";1065;"PK36SCBL1234567890123456";"Gulshan";"Karachi";"";test@domain.com
4. Maximum of 1,000 entries could exist in an upload file.
 - a. In case of more than 1,000 entries in file, system displays error message.

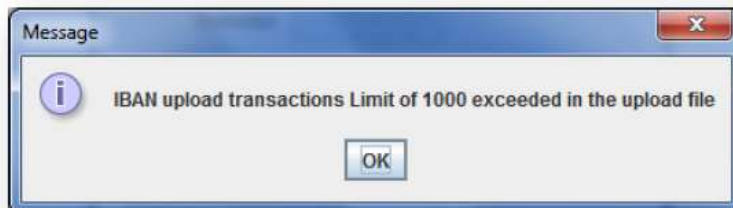


Figure 2: File Upload – 'Error Message'

1.5 UPLOADING MECHANISM

1. Click the “File” button on the Save browser of Account Setup functionality.
 - a. System redirects the user to file selection window.

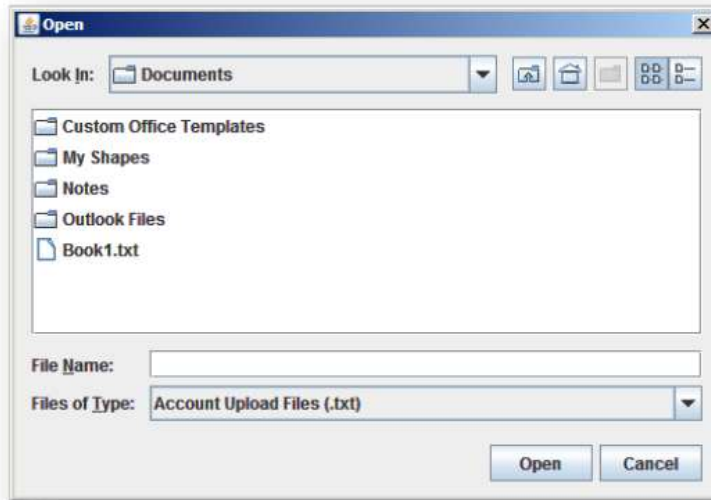


Figure 3: File Upload – ‘Open’

2. Select the file and click the “Open” button.
 - a. If the selected file is not valid error message is displayed “Not a valid file”.
 - b. If the selected file is valid then user is redirected to ‘Verify’ window.
3. Delimiter combo box will remain disabled with ‘Semi Colon’ as the selected value.



Figure 4: File Upload – ‘Verify’

4. User clicks the verify button.
 - a. System shows the Total number of records in the file and count of valid and rejected records.
 - b. As per prevailing CDS theme, the Upload button shall be activated if “Rejected = 0”.
 - c. If “Rejected Accounts > 0, then system will generate error file as per prevailing theme and the Upload button shall be inactive/disabled.

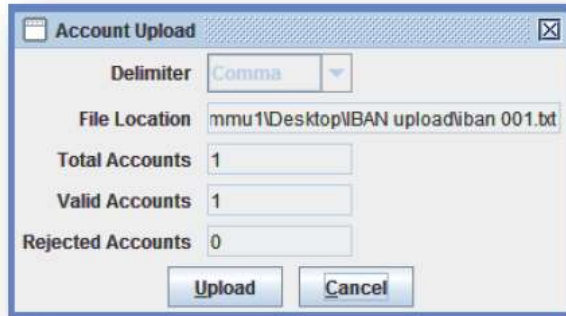


Figure 5: File Upload – ‘Verify’ (Rejected Accounts = 0)

5. If number of Rejected Account = 0 then, click the “Upload” button.
 - a. System displays the confirmation message as per prevailing theme with “Yes” and “No” options.

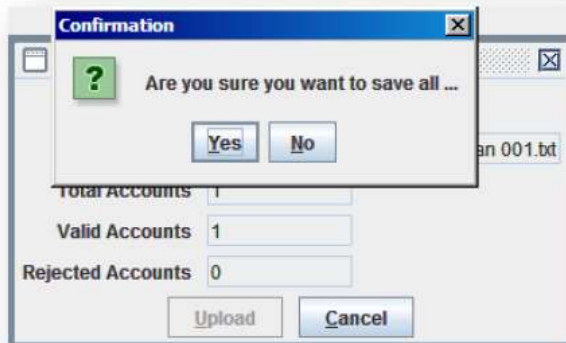


Figure 6: File Upload – ‘Confirmation Message’

- b. On clicking “No”, user remains on the screen.
- c. On clicking “Yes”:
 - i. System checks for transactional error. If error exist system displays them in “Transaction Not Saved” window, else it saves the account and display prevailing Information message.

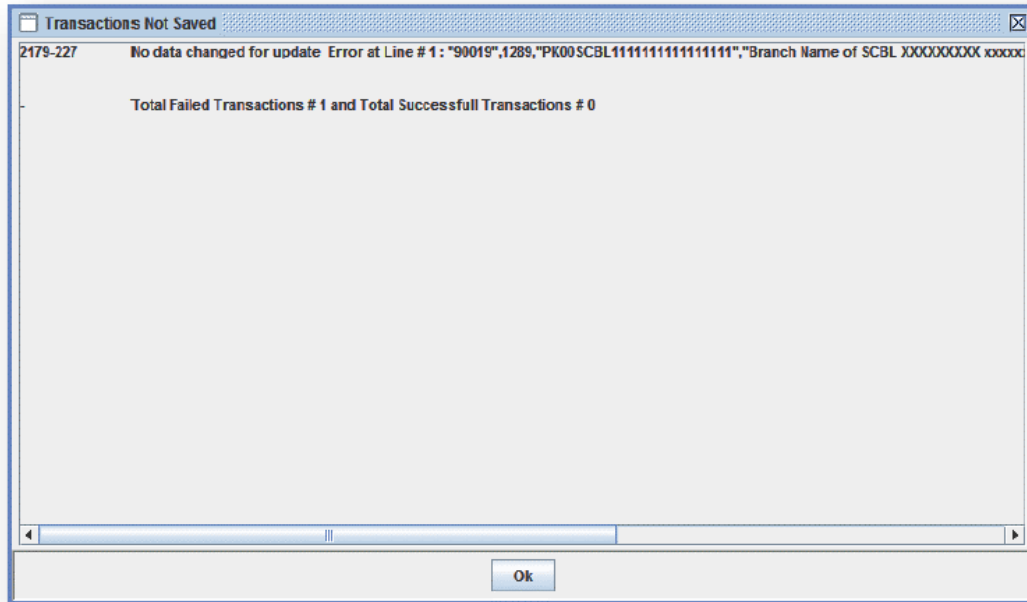


Figure 7: File Upload – ‘Transactions Not Saved’

- 6. Each successfully uploaded entry is saved and appears in the Save browser of the functionality with “To be Updated” status.
- 7. As per prevailing theme, Upload will be successful only if all records in the file clears the client side validations successful.
 - a. In case of errors in uploaded file, an error file will be created on ‘C’ drive of user’s PC.
- 8. Server side validations e.g. Account is already in Save mode (to be updated status), etc. shall appear in ‘Transactions Not Saved’ window as per existing theme.
 - a. If more than one record with same account number exist in upload file then the last record that contains the same account number will be saved e.g. if entry # 1, 3 and 10 belongs to same Account Number then record number 10 shall be saved. All other corresponding

entries (for same account number) i.e. 1 and 3 will be shown on “Transactions Not Saved” screen with “Saved Transaction Already exists error line # <Number>:.....” error message.

1.6 VALIDATION ERRORS

1. Following is the list of client side error messages that shall appear in error file on encountering relevant errors in upload file.

No.	Validation Failure
i.	"Cannot read the File"
ii.	Invalid Participant Id."
iii.	Cannot validate Participant Id."
iv.	"Invalid Account Number."
v.	"Cannot validate Account Number."
vi.	"Account is Blocked."
vii.	"Invalid IBAN format."
viii.	"Bank Name is not validated in entered IBAN."
ix.	"Bank Branch cannot be more than 40 characters."
x.	"Bank Branch is required for Dividend Mandate."
xi.	"IBAN is required for Bank Branch to update."
xii.	"Bank Branch City cannot be more than 40 characters."
xiii.	"Bank Branch City is required for Dividend Mandate."
xiv.	"IBAN is required for Bank Branch City to update."
xv.	"Invalid local Mobile Number."
xvi.	"Enter a Mobile Number with eleven digits."
xvii.	"This mobile code is not supported by the system."

xviii.	"Email Address cannot be more than 40 characters."
xix.	"Email Address is invalid. Please enter a correct email address."
xx.	"No data is provided for updation."