Reading Sample

This sample presents an overview of the bank account management process in a company and discuss the typical complexities and challenges the Treasury Department faces regarding their bank relationship data. It also covers in detail how to maintain banks and house banks in Cash Management in SAP S/4HANA.

“Bank Account Management”

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Chapter 2

Bank Account Management

Online banking fraud is on the rise everywhere in the world. Companies with hundreds, sometimes thousands, of bank accounts across the world are especially exposed to this risk. Bank Account Management gives you the control over your accounts and helps you centrally manage account signatories for the whole group.

Managing large numbers of bank relations and signatory data is time-consuming and can be a real challenge for Treasury Departments of large organizations. Add the complexity of managing and maintaining bank relations, the inherent fraud and compliance risk, and you can understand the motivation behind SAP’s new development, Bank Account Management (BAM).

This chapter will first present an overview of the bank account management process in a company, discuss the typical complexities and challenges for the Treasury Department to get control over and to gain insights into their bank relationship data. We’ll then cover in detail the functionalities provided by the Bank Account Management module, which is part of SAP S/4HANA Finance for Cash Management. We’ll present various apps and their usage, as well as the business processes that you can implement using the new SAP solution for BAM.

We’ll conclude this chapter by showing you how to implement BAM, discussing configuration options and integration points with other modules.

2.1 Bank Account Management at a Glance

In this section, we’ll briefly discuss the common challenges faced by treasurers in managing bank accounts for the entire organization. Then, we’ll look at some of the benefits that SAP customers derive from deploying Bank Account Management and the different versions of Cash Management that are available to you (and how they affect Bank Account Management).
2.1.1 Common Challenges
Especially for multinational companies and those with decentralized treasuries, the management and control of bank accounts are real challenges. While an organization may span the entire globe, banking relations continue to be local interactions as well as global ones. As a result, tracing authorized signers, optimizing a bank structure, managing bank account inventory, and strategically managing bank relationships are complex tasks. The degree of automation in bank account management continues to be rather low, leaving many companies with disparate processes and controls, often forcing users to replicate data between bank account controls and SAP systems.

The inherent operational and compliance risk exposes your company to fraud and loss. Your organization must manage bank relations and signatories across diverse jurisdictions and cultures and sometimes even for only loosely integrated entities. This situation creates great risks for a global enterprise and requires tighter controls to minimize exposure.

You need reliable controls, both proactive and reactive, covering all your banks and account relationships to mitigate risk, increase productivity, and ensure compliance.

2.1.2 Business Benefits with SAP S/4HANA
With these needs in mind, SAP has provided the new Bank Account Management (BAM) solution as an integral part of the SAP S/4HANA platform. By transforming configuration data to master data, the workflow to create new bank accounts or make changes to bank accounts has been significantly improved and accelerated. The brand-new solution, Bank Account Management, allows you, as business end user, to manage bank accounts by yourself, instead of relying on your colleagues from IT, for example, to open a new bank account or to close a bank account. As a result, you’ll enjoy faster turnaround and better control over bank account master data.

With the ability to centrally manage all your bank accounts and to set up a single source of truth for all bank account-related information and data, BAM gives you a set of powerful tools to better analyze your bank account data across the entire group and across your entire system landscape. Bank Account Management provides more fields for you to maintain important information relevant to banks and bank accounts, for example, internal and external contact persons, payment signatories, and credit limits. If the provided fields are still not enough for you to control and manage your bank account data, you can add new fields and attributes to meet your own control and analytical requirements.

BAM provides you with end-to-end controls for the entire life cycle of a bank account and helps you manage the process of opening and closing bank accounts. BAM allows you to control your bank account inventory, enables you to track signatories on your accounts, and provides you with the tools to distribute bank account master data across all your SAP and non-SAP systems.

Bank Account Management also simplifies the way other applications are maintained or run. For example, the release strategy in Bank Communication Management (BCM) has been simplified by replacing parts of the configuration with master data elements. Also, the Bank Statement Monitor has gotten a facelift and additional analytical functionalities through an SAP Fiori app, the Bank Statement Monitor app.

Ultimately, BAM will reduce your fraud and compliance risk and allow you to derive the best value from your strategic partnerships with your banks. To better reflect the purpose of this component, SAP has adjusted its name, from “Bank Account Management” to “Bank Relationship” in certain places. For example, the name of group in the SAP Fiori launchpad is Bank Relationship, indicating that the group not only contains tools for managing bank and bank account master data, but also allows you to manage general relationships with your most critical business partners, your banks. For the time being and in this book, we’ll still use name “Bank Account Management,” its current product name on the market.

2.1.3 BAM Lite and Cash Management Basic Features
Different versions of Cash Management in SAP S/4HANA are available. This book describes all functionalities regardless of version. However, you need to be aware that the different versions come with different functionalities and are licensed differently. The main reason for the different versions is that not all customers will implement the entire Cash Management in SAP S/4HANA suite of solutions. But, depending on your use of banks, house banks, and classic Cash Management in SAP ERP, SAP provides certain minimum functionalities that cover the functional scope in SAP ERP.

In this section, you’ll find a quick overview of the available versions and whether a specific version is right for you.
BAM Lite

Starting with SAP S/4HANA Finance 1503, Transaction FI12 has been disabled, and customers must use Bank Account Management (either BAM Lite or the standard BAM) to maintain house bank accounts.

BAM Lite is a simplified version of Bank Account Management, which is part of Cash Management in SAP S/4HANA. BAM Lite only provides basic house bank and house bank account maintenance functionality. With roughly the same functionality as available in SAP ERP, rather than using transaction codes such as Transaction FI01 or FI12 for maintaining bank and house bank data, in Cash Management in SAP S/4HANA, you’ll use two SAP Fiori apps—Manage Banks and Manage Bank Accounts—to maintain bank master data.

This list outlines the scope of BAM Lite in SAP S/4HANA 1610, or rather, the following functions and apps are not supported in BAM Lite:
- Displaying bank accounts in a bank hierarchy view
- Maintaining bank contact persons in master data
- Defining payment approval processes using signatories
- Managing overdraft limits for bank accounts
- Creating user-specific views using bank account groups
- Managing cash pools and performing cash concentration
- Using workflows in opening, modifying, closing, reopening, and reviewing bank accounts
- Integrating with bank accounts in remote systems
- Uploading file or hyperlink attachments

This version is right for you only if your company does not want to use any advanced BAM features. BAM Lite is only available to you if you don’t plant to use apps other than Manage Banks and Manage Bank Accounts in Cash Management in SAP S/4HANA, such as the Cash Position or Liquidity Forecast apps.

SAP provides BAM Lite for customers that don’t plan to migrate to the complete Cash Management in SAP S/4HANA. However, even though you may not require the cash and liquidity apps, you’ll still need to migrate your bank data.

All customers need to maintain bank and house bank data in their SAP systems. But the SAP transaction codes for maintaining house bank and house bank account data have been replaced by the SAP Fiori apps provided with BAM. BAM Lite allows you to continue to maintain your house bank data in your SAP system, without any functional enhancements.

Therefore, BAM Lite is offered free without any additional license, together with your SAP S/4HANA licenses.

Cash Management Basic Features

The basic features of Cash Management in SAP S/4HANA are for those customers that have been using the classic SAP Cash and Liquidity Management in SAP ERP already but who do not want to adopt the complete Cash Management in SAP S/4HANA solution. In addition to BAM Lite, the basic features of Cash Management include the functionalities of Transactions FF63 and FF65 for creating and maintaining memo records, as well as the functionalities of the FF7AN and FF7BN apps, which are the new versions of the classic Transactions FF7A and FF7B for cash position and liquidity forecast analysis, respectively. Note, however, that you’ll still need to migrate your cash management data to One Exposure from Operations (see Chapter 7, Section 7.3).

2.2 Maintaining Banks and House Banks

In this section, we’ll describe the functionalities of the Manage Banks SAP Fiori app, the central place for creating and maintaining bank master records and house banks based on the bank master.

You can open the Manage Banks app simply by clicking on the tile on the SAP Fiori launchpad. Throughout other apps in BAM, you’ll have multiple navigation options to open the Manage Banks app as well. We’ll point those options out when we discuss the individual apps.

The Manage Banks app is an SAP Fiori app that allows you to perform all activities related to creating, maintaining, and managing bank master data, including the house bank master data.

BAM is the central repository for all your bank data. In BAM, you’ll record the bank data for those banks in which your company holds accounts as well as the banks your suppliers, customers, or employees use to transact with your company, that is, the banks that hold their accounts.

The Manage Banks app is your central maintenance tool for address, risk, and rating data as well as other general data you may want to store for banks. In this app, you’ll
also define the relationship your organization has with a bank, e.g., define a bank as your house bank by assigning a company code and providing some additional bank relationship information.

Note
House banks are master data. We’ll discuss in Section 2.2.4 how house bank data has changed from configuration data to master data.

On opening the Manage Banks app, you’ll be presented with a list of all banks that have been created in your BAM system. You can access any of these banks to view their setups and to verify key parameters about the bank. You can also edit bank information or create new banks. In the following sections, we’ll guide you through the available functionalities of the Manage Banks app. Figure 2.1 shows the app’s entry screen. At the top of the screen, you’ll always find the SAP Fiori header toolbar. The toolbar never scrolls away and shows the name of the app as well as all available actions relevant for the entire page. When available, the filter bar is part of the header toolbar. The footer toolbar and the actual report or list are also present.

Figure 2.1 Manage Banks App: Bank List View

In the following sections, we’ll dive into the details of the different views and explain their fields and functions as well as the navigation options available to access the

2.2 Maintaining Banks and House Banks

Manage Banks app. Then, we’ll introduce two versions of BAM and Cash Management, presenting the apps included in both versions and highlighting their differences. Finally, you’ll get to know the simplified Manage Banks app and its usage.

2.2.1 Create Bank: General Data

Now that you know your way around the Overview page of the Manage Banks SAP Fiori app, and now that we’ve discussed general SAP Fiori design elements as well as app-specific functionalities, we’ll introduce you to the actual management of bank master data.

First, we’ll show you how to create and maintain bank data, explaining the different sections of data all the way down to field level and the context of the field in the bank master data process. We’ll also go through the options to create, edit, and display bank data.

Then, we’ll go through processes and workflow options available to you and discuss the approval process and draft concept.

To create a new bank, you’ll need to perform two steps from within the Manage Banks app. First, you’ll create the General Data where you’ll define the Bank Key, Bank Name, and other data that identifies and describes the bank as an external entity.

Once you have saved the general bank master data, you can continue, if needed, to maintain company code-specific bank information as house bank data and additional bank data.

In the following section, we’ll describe how you use the fields available for maintenance in the General Data section of the bank maintenance. In the General Data section, you’ll find information on how to use the fields available or how the field is used in the SAP system. Figure 2.2 shows the Create Bank entry screen.

The following list provides detailed explanations of key information in the bank master data:

- **Bank Country (required field)**
  You’ll need to define the country in which the bank is based. The value in the Bank Country field becomes part of the bank’s key and determines some validation rules for the bank number. This field is available as a report characteristic in cash position and liquidity reporting.
Bank Key (required field)

A bank key is the unique identifier of a bank in BAM. As such, the bank key is a technical key, and theoretically, you could use any number to identify a new bank, provided it is unique. The bank key is part of the key of the database table. Together with the client and country, the bank makes the entry in table BNKA unique. Table T005 has a rule that requires the bank key be equal to the bank number. The main reason for this feature is to enable users to easily identify a bank. However, in BAM, a best practice to use unique national identification numbers as the bank key in BAM. Doing so brings distinct advantages if you maintain thousands of bank master records in your system from hundreds of different countries around the world. At the same time, using unique national identification numbers also makes banks recognizable by any user who knows the external ID of the bank. National unique identification numbers have different names and formats for each county. These numbers are usually issued and controlled by a national bank registry or the central bank of a country. Even though for international payments SWIFT or BIC codes are more widely used, for local payments, often the national bank ID is required. Some examples of bank identifiers are as follows:

- Germany: Bankleitzahl (usually translated as “bank code”, the literal translation would probably be “bank routing number”)
- Austria: Bankleitzahl
- France: (Combination of) Code Banque and Code Guichet
- Switzerland: Bank Clearing Number or BC Number
- USA: Routing Number or ABA
- Canada: Transit Number
- Great Britain: Sort Code
- Australia: Bank State Branch or BSB

Bank Name (required field)

For the Bank Name field, we recommend defining a naming convention to be used throughout the entire bank master data repository. For example, including the actual name of the bank, its location information, and a few digits of the bank ID in the bank name is useful. No single way is best, but certainly, you’ll need to make sure the naming convention is defined and applied consistently by everyone maintaining bank data. Following a naming convention will help your users find banks, make them more recognizable, and simply make BAM a more user-friendly application.

Bank Group

The bank group is a 2-digit code to identify the bank group in SAP and is the same bank group code that you know from classic Cash Management. The bank group is used by the payment program’s bank chain optimization functions to group payments and process payments more efficiently.

Bank Number

A bank number is closely related to the definition of the bank key. In this case, a bank key is defined as a purely technical key, so the bank number should be used for the unique national bank ID. As a result, the bank number becomes an alternative bank ID. In most cases, the bank number should be the same as the bank key. In the standard functionality delivered by SAP, the Bank Number field is set automatically to the bank key when a new bank is saved, regardless of your entries in the Bank Number field.

BP Grouping (business partner grouping)

You’ll need to define the business partner grouping in line with the business partner to be associated to the bank. Technically, you do not need to assign a business partner to the bank, but in terms of overall BAM functionality, a business partner
is used in various BAM functionalities. The business partner grouping determines the number range of the business partners to create.

- **BP Number (business partner number)**
  Assigning business partner is optional. You can create a bank without assigning a business partner and later assign one to the bank. If you want to assign the bank to the bank hierarchy (Section 2.3.2), you must assign a business partner to the bank. If you do want to create a bank linked with a business partner, you can choose to create the bank with an existing business partner, or you can have the program create a business partner when you save the bank.

  If you assign an existing business partner to a bank, you can leave the BP Grouping field blank, and the system will use the BP Grouping of the assigned business partner to fill the field. You can only assign business partners that have been created in the business partner role TR0703 (Bank).

  If you create a new business partner, the BP Grouping determines the number range that will be used for the new business partner. If you choose a BP Grouping with an internal number assignment, you can leave the BP Number field blank, as the program will assign the new business partner a number according to the number range of the BP Grouping. If you want to create new business partner and you assigned a BP Grouping with external number assignment, you’ll need to enter a valid and unique BP Number that falls within the number range assigned to the BP Grouping.

  If you want to assign a bank to a bank hierarchy (Section 2.3.2), you must assign a business partner to the bank. When entering a BP Number, the bank will automatically be assigned to the bank hierarchy at the root level.

  You’ll also need a business partner assignment to be able to assign related branches (Section 2.2.4) to a bank. Both the bank and its related branches need to be defined as separate banks.

  To assign contact info to a bank, the bank must be assigned to a business partner. If you have not yet assigned a business partner to the bank, when assigning contact info, a business partner will be created and assigned automatically.

  Similarly, removing the business partner number from a bank, will also remove the Contact Info and Related Branch data.

- **Number of Units Used**
  The number units used tells you how many units of a specific bank is being used. When a bank is created, this number is zero. But once this bank is used in house banks or in business partners, you’ll see number assignments in this field (Section 2.2.4). Click on the active link of the number of units to navigate to the Manage Banks app’s Units of Bank Used page (Figure 2.3).

- **Link to Business Partner**
  Click on this link to navigate to the Maintain Business Partner app where you can display and maintain the master data of the business partner assigned to the bank.

- **Address**
  In this field, you can maintain the bank’s address data. The region you enter in this field is checked against the available regions for the bank country (table T005S). Enter the branch name into the Bank Branch field, a text field. The branch name is simply the name of the branch at the given bank address, which is used as part of the address (like a second street line for example). The bank branch is also displayed in the bank list.

  For more detailed address information, you can navigate to the Create Advanced Address page (Figure 2.4), where you can maintain additional address data.

  Click Save to create the bank master record with the general bank data. The Display Bank view opens automatically for the bank just created. You can now maintain the remaining information of the bank master, namely, the house bank information and other additional bank data.
2.2 Maintaining Banks and House Banks

2.2.2 List View/Report

The initial view you see when you open the Manage Banks app is the default view defined for your user or for all users. Views are called display variants in SAP Fiori. You can change display variants, create additional variants, and assign other default variants to your user.

Most of the fields on the bank master data are available for reporting and can be assigned to display variants. You can choose from a total of 27 fields/columns and assign them to your display variant. The default, SAP-delivered display variant contains the following columns:

- **Bank Name**
  The Bank Name column displays the name of the bank together with the bank key in brackets. The bank name is displayed as an active link. By clicking on the bank name, you can navigate to the Display Bank view.

- **Bank Country**
  The Bank Country column identifies the country in which the bank is located.

- **Bank Number**
  The Bank Number column is the official, unique code of bank.

- **Bank Hierarchy Group**
  The Bank Hierarchy Group column displays the business partner name which is assigned at the root of the bank hierarchy. You can read more about bank hierarchies in Section 2.3.2.

- **BP Number**
  The business partner number is the ID of the business partner associated with the bank when the bank master data was set up in BAM.

- **Number of Bank Accounts**
  This column shows the number of bank accounts that have been created using the specific bank. By clicking on the number, you can navigate to Overview and Maintenance page of the Manage Bank Accounts app. The app displays the accounts set up for the specific bank. Read more about the Manage Bank Accounts app in Section 2.3.1.

- **Number of House Banks**
  This column displays the number of house banks that have been created based on the bank master data of each of the banks displayed. If you would like to review these house banks, you can navigate to the Display Bank view by clicking on the Bank Name in a specific line.

2.2.3 Display Bank

You get to the Display Bank view through various navigation options, such as when saving data on the Create Bank page. Alternatively, you can click on the bank name to navigate to the Display Bank view. The Display Bank page allows you to display all tabs of the bank master data, which we discussed in Section 2.2.1.

From this page, you can navigate to the maintenance pages for banks by clicking on the Edit button at the bottom of the page. You can also go to the Manage Bank Accounts Overview page by clicking on the Display Bank Accounts button. The view will open and display the bank accounts related to the bank. In this way, you have effectively navigated to the Manage Bank Accounts app.

If you are creating a new bank, click on the Edit button to continue the setup and add additional fields for maintaining the house bank and other additional data. We’ll not discuss the Display Bank view in further detail, as all details will be covered in the next section.
2.2.4 Edit Bank
You can navigate to the Edit Bank view from the Display Bank view by simply clicking on the Edit button. In this view, you can edit all the tabs of the bank master data. The exact fields available for editing and visible on the page depend on the field status definition you set up.

In this section, we'll discuss the various tabs available for editing the bank master data. The General Data tab was described in Section 2.2.1. Next, we'll look at the five tabs that become available once you are in edit mode or when you display the bank master data: House Bank, Contact Info, Related Branches, Attachments, and Change History.

In addition, two navigation options appear at the bottom of the screen: Display Bank Accounts and Mark As Deleted. While we describe the latter briefly in a box later in this section, we'll show you in detail how to navigate to Display Bank Accounts at the end of this section.

House Banks
A house bank in SAP is a bank where one of your corporate entities (company codes) holds a bank account. The term and its use have the same meaning in BAM and Cash Management in SAP S/4HANA as in classic Cash Management. The main difference is that, in BAM, the house bank becomes master data. In classic Cash Management, house banks were configuration objects, that is, they were created in the development environment by IT and then transported along the usual transport routes through quality assurance into production.

When you click on the House Banks tab in Edit Bank view of the Manage Banks app, you’ll see the list of house banks currently assigned to the bank you are editing (Figure 2.5).

You can check out the general SAP Fiori features of the report in Chapter 1, Section 1.3.1, or go to the SAP Fiori guidelines webpage, which explains the use and layout of report pages (https://experience.sap.com/fiori-design-web/list-report).

In the Edit Bank view, you can create, delete, and display house banks. You can also edit the house bank list display. You can also download the house bank list into Excel.

To delete a house bank, select the house bank by checking the selection box for one or more house banks and then click on the delete button (trash can).

Marked/Unmarked as Deleted
Use the Mark as Deleted button to set a deleted flag in the bank master data record. Using this button marks the bank immediately as deleted, without opening a new view/screen. Alternatively, you can set the flag directly from the edit view of the bank and save the bank.

You can mark a bank as deleted, any time, if no house bank is assigned to it. Once you have marked a bank as deleted, the button in the footer toolbar changes to Unmark as Deleted.

Once a bank has been marked as deleted, the bank will be excluded from all reporting, unless you include explicitly deleted banks. You can no longer open accounts for a bank that is marked as deleted.

The house bank information defines your company relationship with the bank and helps to manage the data exchange with the bank. House bank data depends on the company code.

When you click on the Add (+) button in the Edit Bank view, the Create House Bank view opens (Figure 2.6). The only required information is the Company Code and the House Bank (ID).

You must define a house bank ID up to 5 characters in length, just like in classic Cash Management. In fact, you’ll see, when we discuss migrating to BAM in Chapter 7, Section 7.2.2, that house bank data will not change. Except for the changes required for data cleanup and general housekeeping, you’ll be working with the same bank IDs and names as in classic Cash Management. If you are starting with a new implementation or want to use the implementation of BAM as an opportunity to completely restructure your bank master data, we highly recommend you introduce a clear and consistent naming convention for the bank ID and bank names. You’ll read more about this topic in Section 2.3.
To enforce a naming convention and to ensure its consistent application across all companies and by all users, you have two options. You will not get any features delivered out-of-the-box by SAP to control and enforce your naming convention, except the consistency check on the bank number, which is the same as in classic Cash Management. Your only standard delivery option is manual or process-based. The alternative to the manual or process-based control is to activate the BAdIs available for BAM, which we’ll discuss in more detail in Section 2.7.6.

All other fields are optional in the default field status definition. Following is a summary of their usage and meaning:

**Address and Control Data**

These sections only display the address data, the bank key and bank country for the underlying bank.

**Communication Data**

In this section, you can define the contact information for the bank, such as phone number, fax number, and contact person name, if you have a specific contact that manages the relationship for this company code at the bank.

**General Data for Medium Exchange**

- **Alternative Bank ID**
  Also known as the “DME Bank Identification.” If an identification is used for the house bank in the data medium exchange (DME) other than the bank number or the SWIFT code, this identification number should be entered here. The identification numbers used in the DME vary by country. We transcribed some information from the SAP documentation on the topic in the following list. For more details, please refer to SAP Help.
  - Australia: The alternative bank ID is transferred into the Name of User Financial Institution field of the descriptive record for data medium exchange in the BECS format.
  - Luxembourg: This field is used for specifying the 4-digit ABBL bank code for data medium exchange in the Luxembourg format.
  - Canada: For data medium exchange using Canadian standard format 005, this field is used to transfer the unique number of the data center to which the data medium is sent.

- **Bank Number Receiver**
  This field contains the bank number of the bank receiving the data medium. If, during data medium exchange, the bank receiving the data medium is not the paying bank, you would enter the bank number of the bank receiving the data medium.

  You can use this field for domestic or foreign payment transactions in Germany, Austria, France, and the US. You can also use this field when making payments using the SWIFT international payment medium format MT101.

  If you use MT101 for this house bank, you must enter the recipient bank’s SWIFT code if this differs from that of the house bank. If the house bank is also the recipient bank of the MT101 file, the system uses the house bank’s SWIFT code, and no entry is made in this field. The recipient bank receives the MT101 from the sender or EDV bank and processes the MT101 payment orders.
**Customer Number**
This field contains the customer ID at the house bank. If your house bank manages your customer account under a different number than the account number, you must enter this alternative customer number here.

* In Germany, when you use foreign data medium exchange, a customer number is copied into field Q4. If the customer number is not entered, the account number from the first individual data record (field T4b) is used.
* In Japan, when you use the foreign data medium exchange, enter the 10-character company number (provided by the house bank) for the company code’s foreign payment transactions.

If you are using domestic data medium exchange, enter the company number provided by the house bank for the company code’s domestic payment transactions in the *company number* field.

**Company Number**
This field contains the company number of the ordering party. In Germany, when you use foreign data medium exchange, you must specify the state central bank company number of the ordering party (field Q11) in this field if the bank initiating payment is required to report to the state central bank. The state central bank company number can be obtained from the appropriate state central bank.

* In Japan, when you use domestic data medium exchange, you must specify the 10-character company number (assigned by the house bank) for the company code’s domestic payment transactions.

When using data medium exchange abroad, the company number (assigned by the house bank) is entered in the *Customer Number* field for the company code’s payment transactions abroad.

* In the Netherlands, when you are using foreign data medium exchange, you must specify in this field the 8-character registration number of the bank, which is assigned by the Dutch National Bank, for transfers to a company’s own accounts abroad.

* In France, when you use foreign data medium exchange, you must enter the 16-character company number of the company code assigned by the house bank. The company number is required in field 13 of the ‘En-Tete’ record.

* In Canada, when you use Canadian data medium exchange Standard 005, the company number is transferred to the *Originator’s Identification* field.

**Execution**

- **Instruction Key**
  This field contains the instruction key for data medium exchange. For automatic payment transactions, this field (along with the house bank country and the payment method determined by the payment program) controls which statements are given to the participating banks when carrying out the payment order. This field is used in countries such as Germany, Austria, the Netherlands, Spain, Norway, Finland, and Japan as well as for the international SWIFT format MT100.

- **Lead Days**
  This field contains the lead days until the execution date for the instructions in the data medium exchange. In Germany, for example, with foreign data medium exchange, by specifying up to 15 lead days, you can control the number of days between the creation date and the run date entered in the header record (field Q8) and the number of days between the due date and the run date entered in the single data record (field T5).

**Charges Account**

- **Bank Number**
  This field contains the bank number of the account from which the charges are debited when your organization makes payments in foreign currency. You need this, for example, in Germany, when a foreign trade payment order is carried out with the data medium exchange procedure to a foreign currency account. The paying bank needs to know from which local currency account the charges should be debited. You enter the bank number of this account in this field.

- **Account Number**
  This field contains the account for debiting charges for payments in foreign currency.

- **Control Key**
  The bank control key is used for additional validation and verification of the bank account number. This key has different usages in each country. For example, in the US, this field determines whether you are dealing with a savings or checking account (if you do not enter a value, then 01 is taken as the default).
Brazil, France, Spain, Portugal, and Italy, this field contains a key for checking the combination of bank number and bank account number. In Japan, the content of the field specifies the type of account. This information is transferred to the payment medium by the payment medium print program.

- **ISO Currency Code**
  This field contains ISO currency code of the account from which the charges for foreign currency payments are debited.

### EDI Partner Profiles

- **Partner number**
  This field contains the key that, together with the partner type, uniquely identifies the communication partner in the Electronic Data Interchange (EDI) setup (using Transaction WE20 and partner type Bank). The partner number is assigned when you create a master record (for example, in sales). This number can also contain letters (alphanumeric). This partner number is part of the ALE setup for BAM.

### Contact Info

In the **Contact Info** tab (Figure 2.7), you’ll maintain information on your contacts at the bank, for example, the bank’s relationship manager or a certain service desk. You’ll define the name, title, position of the contact and whether the contact is a person.

![Figure 2.7 Manage Banks App: Contact Info](image)

When maintaining the address data, the tax jurisdiction code is checked based on the address data entered, if this standard business partner functionality is active.

You can create multiple contacts for a bank, each with a specific purpose. However, all contacts are created in the business partner role BUP001 (Contact Person).

The Manage Banks app automatically creates a business partner relationship between the bank and the contact person. If no business partner is assigned to the contact when the relationship is created, the app automatically creates a business partner for the contact using business partner role BUP001 (Contact Person). If you later unassign the business partner from the bank, the contact info is also removed.

The relationship between the bank and the contact is maintained within the standard business partner functionality. Contacts and banks are linked to each other through the business partner relationship Is Contact Person For on the contact person’s side and Has Contact Person on the bank’s side (Figure 2.8).

![Figure 2.8 Business Partner Relationship: Has Contact Person](image)

Currently, you cannot assign the same contact person to different banks using the app. If you want to assign an existing contact to another bank, you’ll need to do this through the business partner maintenance Transaction BP. Updating a contact person in the SAP Fiori app also updates the business partner associated with the contact person. Technically, no contact person exists in BAM but instead is only a business partner linked in the SAP Fiori app. Changes made using the business partner maintenance Transaction BP will be natively reflected in the SAP Fiori app as well.

### Related Branches

You can also assign existing banks as branches to another bank. The app internally creates a relationship between the branch and the bank using the standard SAP business partner relationship functionality.
To add a branch, click on the **Add (+)** button. The **Select Existing Banks** view will open (Figure 2.9). You can search the list using a fuzzy search for name and bank key. When you find the bank or banks you would like to add as branches to the bank being edited, select these branches and click **Save**.

**Figure 2.9** Select Existing Banks

On saving the changes, the app will switch automatically to the display mode. The banks you selected and saved will now appear in the **Related Branches** section of the **Display Bank** view (Figure 2.10).

**Figure 2.10** Related Branches

The related branches are automatically assigned to the bank hierarchy, underneath the node of the parent bank (Figure 2.11). Branches must have a business partner assigned. Without a business partner, a bank cannot be part of a bank hierarchy.

**Figure 2.11** Related Branches in the Bank Hierarchy

When assigning an existing bank as a branch to another bank, the business partner number of the bank is assigned to the branch. This assignment happens automatically, regardless of whether the existing bank (the branch) already has a business partner assigned or not.

**Attachments**

Attachments at the bank level are available only in SAP S/4HANA 1511. This feature allows you to attach documents at the bank level, which are then available also at the bank account level. This functionality is useful, for example, if you have forms or documents that are relevant for all accounts at the same bank but want to avoid having to attach the same document with each of the bank accounts. As elsewhere, the attachment functionality is based on the standard SAP functionality provided by the Document Management System (DMS). You can always manage or access all documents you create and attach from the app through the standard DMS transaction codes. You can upload any type of document as well as links to a document or site. DMS includes a full audit log and version control as well.

You also have the ability to attach documents at the bank account level using the same functionalities provided by DMS (Section 2.3.7).

**Change History**

In the change history (Figure 2.12), you can find all the major changes that were made to the bank master data: the original creation, as well as assigning of house banks, contact info, etc. All changes to the bank will be logged in the change history and are available for reporting and auditing.
2 Bank Account Management

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Figure 2.12  Change History

Display Bank Accounts

From the Display Bank view of the Manage Banks app, you can navigate directly to the Manage Bank Accounts app by simply clicking on the button with the app’s name in the footer toolbar (Figure 2.13).

2.2 Maintaining Banks and House Banks

We’ll discuss the Manage Bank Accounts app in more detail in Section 2.3.

2.2.5 Manage Banks – Basic App

The Manage Banks – Basic app is a scaled-down version of the Manage Banks app, with only a subset of the functions normally provided by the Manage Banks app (Figure 2.14). For example, you’ll only have access to the General Data section and cannot create house banks.

Navigating to bank account maintenance from within the Manage Banks app opens the Manage Bank Accounts app with a filter set for the bank accounts assigned to the bank being edited/displayed.

The basic app allows you to maintain the complete set of fields for the General Data of the bank master record.

The basic app has been designed to provide a simplified view for maintaining bank master data. For example, you may have users in your company that should only have access to general bank data, but not the house bank and additional bank data. You may want to restrict certain user groups to only display bank data and assign the Manage Banks – Basic app to them without edit rights. These users now can easily check bank master data using an SAP Fiori app. For instance, a sales representative may need a tool to quickly set up and display general bank data.

The Manage Banks – Basic app offers navigation options to Display Bank Accounts and Mark as Deleted or Unmark as Deleted banks that are no longer required. Both options were discussed in Section 2.2.3.
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