

Bank Account Reconciliation

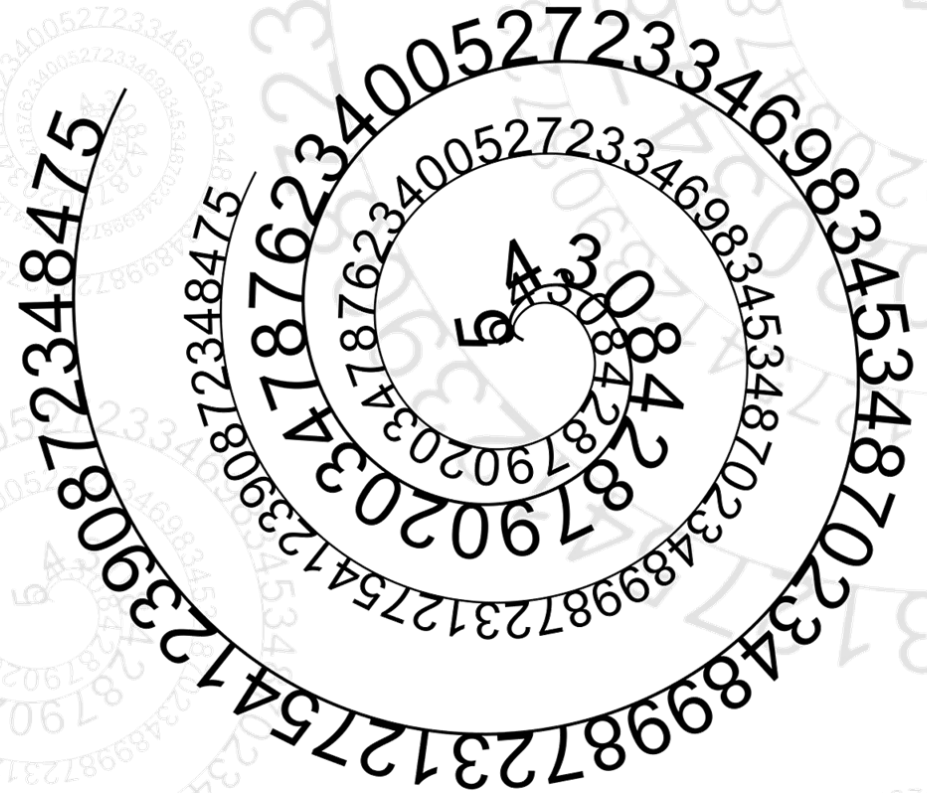
Session: 3 July 7th , 2016

Amber Christian, Ace, LLC



Bank Account Reconciliation– Abstract

Are you automating bank statement functionality in your system? Would you like to better understand the functions and features of bank statements? Are you struggling to understand when to implement different types of reconciliation functionality based on IT availability and want ideas on how to approach the work?



Bank Account Reconciliation– Key Takeaways

- Transaction choices typically used when reconciling bank accounts in your system
- How to choose the appropriate transactions for your business needs
- Functions and features for electronic bank statements



Bank Account Reconciliation– Presenter Information

Amber Christian, *Founder*, Ace, llc

Website: www.consultace.biz

Twitter: [@AceTreasury](https://twitter.com/AceTreasury)

LinkedIn: [Ace, llc](#)

SCN: [SCN Ace Blog](#)



What does Ace do?



We specialize in providing innovative, client-centric solutions for SAP treasury and cash management needs to clients of all sizes.

We provide project consulting, ad-hoc consulting and on-going support in areas that encompass the involvement of cash and/or financial structure of your organization.

We have deep expertise in the payments space, having implemented in 35 countries.

- SAP Accounts Payable
- SAP Accounts Receivable
- SAP Bank Communication Manager
- SAP Bank Master Data
- SAP Cash Management
- SAP Electronic Bank Statements
- SAP & SWIFT Integrations
- SAP Treasury
- Working capital analysis

Bank Reconciliation

Bank reconciliation compares the cash position of the bank accounts in your system to the position on your banks system. Any discrepancies should be noted and resolved.

It is a treasury best practice to perform daily account reconciliation. *Why?*

- Error detection on failed payments
- Earlier fraud detection
- Accurate account balances
- More accurate view of cash



Bank reconciliation- why automate?

- There is often good return on investment (ROI) because of the time it takes staff to manually enter all this information on bank statements and reduction in errors
- Automating statements will expose inconsistencies in upstream processes to streamline overall processes
- Depending upon how manual and time consuming current AR processes are today, there could also be a Days Sales Outstanding (DSO) reduction by automating
- Transactions used to load bank statements can also be used for other activity using clearing account structures such as credit card payments or receipts

Bank Reconciliation

The typical tools used in SAP implementations to support bank reconciliation include:

- Preprocessing or mapping programs
- Posting mechanism for bank statement activity
- Clearing mechanism for line items

Posting process for bank statement activity

There are four common ways to post bank statement activity in SAP (outside of country specific programs):

FF.5 - Transaction that performs an upload of a banking file.

FEBP - a transaction that performs posting of an IDOC bank statement file

FF67 - Manual entry of a bank statement

F-04 or **FB50** - manual entry of the individual line items against a GL account.

Clearing process for line items

There are generally three ways to perform the clearing for line items:

FEBAN transaction

F-04 - Manual clearing for GL accounts

F.13 - automatic clearing for GL accounts

How do you choose an approach?

Criteria to choose:

1. **Volume** - how much activity is on this bank account?
2. **Auditing or Sox control requirements** — does this help you limit who needs access to accounts?
3. **Impacts on month end close**- can automation of activity help close the books faster?
4. **Affects on dependent processes**- is information required for activities such as cash position for Treasury?
5. **Technical capabilities**- what functionality available in automated transactions that is not available manually? Do I need that functionality? Examples- search strings, user exits, interpretation algorithms, etc.

Considerations for Bank account reconciliation automation

- Global design of bank statements
- Garbage In- Garbage out
- Search strings and role in automation

Global design of bank statements

Will you standardize layouts around the world? What choices might you have?

- CAMT053 XML
- BAI2
- MT940
- Multicash
- IDOC
- Country specific layouts

Garbage In- Garbage out

Don't automate bad/inconsistent processes- as supportability problems may ensue.
Ask questions like:

- Do you have a consistent process for how to handle Direct Debits on this account?
- Are payments originating from this account automated or keyed through a bank portal or other platform? If automated, can we receive information back such as EndtoEnd Id or DME reference number to facilitate clearing?
- Will we receive the file automatically or will it be downloaded from a portal and manually uploaded?
- Is any master needed for postings updated properly?
- Do I have a consistent clearing account strategy?

Search Strings in SAP- their role in automation

Search Strings allow for special posting in bank statements based on patterns in the note to payee text. Potential examples include:

- Recurring pre-authorized direct debits
- Credit card receipts and fees
- Zero balance account (ZBA) transfers between house banks or other cash sweeps
- Payroll batch payments originating from HR or Third party payroll systems
- Interest earned on bank balances
- Spacing or other numeric problems in invoice numbers
- Application of receipts with virtual account numbers
- Bank Fees

Search Strings in SAP- their role in automation

Examples of symbols help as part of pattern matching:

| Character | Meaning | Example |
|-----------|---|---|
| | Or | a b finds a or b |
| () | Group | c(ac b)d finds cacd or cbd |
| + | Repetition (as often as you like, must occur at least once) | (ab)+ finds ab or ababababab |
| * | Repetition (as often as you like, must occur at least once) | ab* finds a or b or abbbbbbb |
| ? | Wildcard | a?b finds a Qb or a1b |
| # | Digits 0-9 | |
| \ | Slash (searches for special characters) | \#\#\# finds ### and not 123, for example |
| ^ | Start of line | |
| \$ | End of line | |

Search Strings in SAP

Search strings can also be used to substitute fields based on the patterns. A few examples include:

- Cost Center
- Profit Center
- Text Description
- Project
- Internal Order
- Offsetting GL accounts (example- bank fees, interest expense, etc).

Three BDC fields can be substituted per search string (i.e. posting).

Interpretation Algorithms

- Interpretation algorithms are standard functionality provided by SAP to address different types of posting scenarios:
https://help.sap.com/erp_fao_addon10/helpdata/en/4d/c5efb40c381c36e10000000a42189b/content.htm
- Custom interpretation algorithms can be built if the standard ones do not meet needs.
 - Example- special customer lookup not based on invoice number

Bank Statement functionality in EHP6

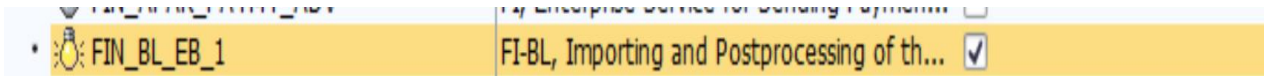
Bank Statement functionality in EHP6

Two new pieces of functionality are available in EHP6

New transaction for processing bank statements and moving processed files

New functionality for post processing bank statements

Tip: The functionality is reversible as part of switch framework in transaction SFW5



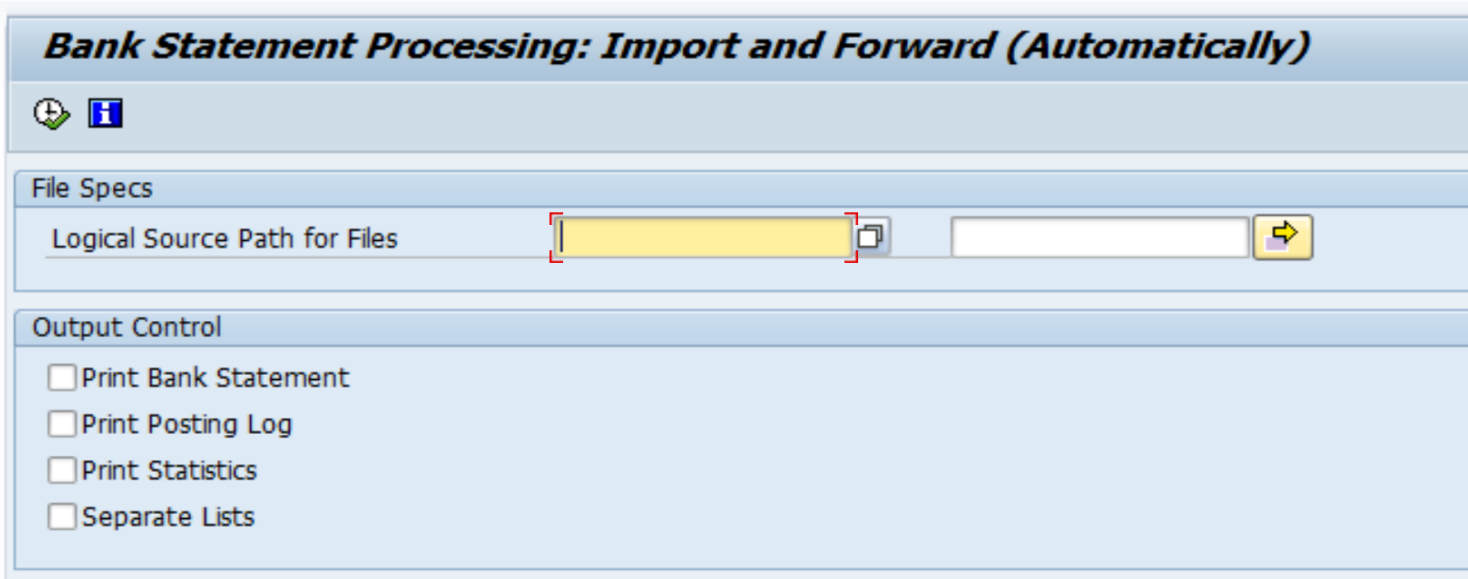
Bank Statement functionality in EHP6

New transaction FEB_FILE_HANDLING:

Transaction reads from a logical source path for your bank statement files

Reads dynamic file names based on patterns

Moves and archives files that have been processed



The screenshot shows a software window titled "Bank Statement Processing: Import and Forward (Automatically)". Below the title bar, there is a status bar with a green checkmark and a blue 'i' icon. The main area is divided into two sections: "File Specs" and "Output Control".

File Specs

Logical Source Path for Files [Yellow text box] [Folder icon] [Empty text box] [Yellow arrow icon]

Output Control

- ☐ Print Bank Statement
- ☐ Print Posting Log
- ☐ Print Statistics
- ☐ Separate Lists

FEB_FILE_HANDLING



Process will call the same program as FF.5

Multiple files can be processed as part of run


Simple user interface with limited selection options

Options for file processing are configured for each bank statement

Bank Statement Processing: Import and Forward (Automatically)

File Specs

Logical Source Path for Files to 

Output Control

☒ Print Bank Statement }

☒ Print Posting Log

☐ Print Statistics

☐ Separate Lists

| Update Account Statement/Check Deposit Transaction | | | | | | | | | | | | | |
|---|----------|--------------|-----------------|----------|----------|------------|-------------------|-----|--------|-----------------|-------|----------|---|
| US Inc Company Code Bank statement posting Time 21:36:15 Date 03/20/2015 New York Posting Log RFEBBU00/WFTCLOUD702 Page 1 | | | | | | | | | | | | | |
| Posting Ar | Bank Key | Name of bank | Bank acct St no | Shrt key | | | | | | | | | |
| MR no | Shrt key | Pst. rule | ExtI | ICode | Itm Type | PK Account | Description | AC | Amount | Field Selection | Value | Messages | |
| Subledger acctng 938573829 Bank of America 223449832 9 179 | | | | | | | | | | | | | |
| 1 | 179 | ZPKO | 455 | FB01 | 1 KZ | 25 100375 | | USD | 800.00 | | | | |
| 1 | 179 | | 455 | | 2 | 50 113530 | Wells Fargo- Cash | USD | 800.00 | | | | Document 1500000009 was posted in company code 0006 |

Sample
output-
similar to
FF.5

FEB_FILE_HANDLING

Program is able to handle conditions where no file is available. This allows flexibility for job scheduling for automated interfaces- as the interfaces no longer fail.

The screenshot shows a software interface titled "Display logs". At the top, there are icons for a monitor, a question mark, and links for "Technical Information" and "Help". Below this is an "Overview" section with a tree view. The tree view shows a root node "***Bank Statement Processing***" with a yellow warning icon and a count of 5. It has three sub-items: "=====> Begin import from path ZEBS_DIRECTORY" (count 2), "=====> End of import from path ZEBS_DIRECTORY" (count 1), and "No new bank statements have been stored in bank data storage" (count 1). Below the overview is a toolbar with various icons including a printer, a magnifying glass, and a stop button. The bottom section is titled "Messages for Bank Statement Item" and contains a table with the following data:

| T... | Message Text | Current Date | Time | User Name |
|------|--|--------------|----------|--------------|
| | ***Bank Statement Processing*** | 03/20/2015 | 13:29:41 | WFTCLOUD7... |
| | =====> Begin import from path ZEBS_DIRECTORY | 03/20/2015 | 13:29:41 | WFTCLOUD7... |
| | No file in path ZEBS_DIRECTORY | 03/20/2015 | 13:29:42 | WFTCLOUD7... |
| | =====> End of import from path ZEBS_DIRECTORY | 03/20/2015 | 13:29:42 | WFTCLOUD7... |
| | No new bank statements have been stored in bank data storage | 03/20/2015 | 13:29:42 | WFTCLOUD7... |

New Post processing for bank statements

Selection screen allows for filtering on all items, or only open items:

Selection of Bank Statement Items

Hdr data

| | | | | |
|------------------|-------|----|--|---|
| Company Code | 0006 | to | | → |
| House Bank | CITUS | to | | → |
| Account ID | | to | | → |
| Statement number | | to | | → |
| Statement Date | | to | | → |
| Statement status | | to | | → |
| Currency | | to | | → |

Item Data

| | | | | |
|-----------------------------|------------------------------------|----|--|---|
| Bank Accounting Status | All line items | | | ▼ |
| Subledger Accounting Status | All line items | | | |
| Amount | Only open transaction amounts | | | |
| Amount | Only completed transaction amounts | | | |
| Bundle number | | to | | → |

New Post processing for bank statements

Edit Bank Statement Item

Next Open Item Worklist Save Simulate Post i

| Bank Account... | Subledger | CoCode | House ... | Acct ID | St no | MR no | Stmt date | BTC | Tran. Name | Value Date | AC | Amount | Acct type | Account | Attachme... | In Process |
|-----------------|--------------|--------|-----------|---------|-------|-------|------------|-----|--------------|------------|-----|-----------|-----------|---------|-------------|------------|
| [Green Icon] | [Red X Icon] | 0006 | CITUS | LCKBX | 1 | 1 | 03/20/2015 | 169 | Business ... | 03/20/2015 | USD | 34,176.42 | | | | |

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

| | | | |
|---|--------------------------|-----------------|---------------|
| Transaction | Business Partner Payment | Transaction Amt | 34,176.42 USD |
| Partner | | Assigned | 0.00 |
| Customer | [Dropdown] | On Account | 0.00 |
| Value date | 03/20/2015 | Acct Assgmt | 0.00 |
| Posting Date | 03/20/2015 | DME | 0.00 |
| For. curr amt | [Input] | Open | 34,176.42 USD |
| <input type="checkbox"/> Calculate with Exchange Rate [Input] | | | |

Note to Payee
RECEIPT
MANUFACTURING CUSTOMER

Scan [Icon] [Icon]

Documents Assignment On Account Account Assignment Log Attachment List

Read More Items

[Icon] [Icon] [Icon] Remove [Icon]

| A | Account type | Account | Document.. | T | Posting Date | Arrears | Case ID | Crcy | Net | Cash Disc.. | Cash.. | Assigned | Remainder | DiffPostType | Text for R |
|---|--------------|---------|------------|---|--------------|---------|---------|------|-----|-------------|--------|----------|-----------|--------------|------------|
| | | | | | | | | | | | | | | | |

On Account Amt. [Input] USD Credit Reason code [Input] [Icon]

The top section of the screen shows all the items selected.

New Post processing for bank statements

Bank Statement Item

| | | | | | | | | | | | | | | | | |
|-----------------|-----------|--------|-----------|---------|-------|-------|------------|-----|--------------|------------|-----|-----------|-----------|---------|---------------|------------|
| Bank Account... | Subledger | CoCode | House ... | Acct ID | St no | MR no | Stmt date | BTC | Tran. Name | Value Date | AC | Amount | Acct type | Account | Attachment... | In Process |
| | | 0006 | CITUS | LCKBX | 1 | 1 | 03/20/2015 | 169 | Business ... | 03/20/2015 | USD | 34,176.42 | | | | |

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

Transaction

Business Partner Payment

Partner

Customer

Value date

03/20/2015

Posting Date

03/20/2015

For. curr amt

☐ Calculate with Exchange Rate

Transaction Amt

34,176.42

Assigned

0.00

On Account

0.00

Acct Assgmt

0.00

DME

0.00

Open

34,176.42

USD

Note to Payee

RECEIPT

MANUFACTURING CUSTOMER

Scan

Documents

Assignment

On Account

Account Assignment

Log

Attachment List

Read More Items

Remove

| A | Account type | Account | Document... | T | Posting Date | Arrears | Case ID | Crcy | Net | Cash Disc... | Cash... | Assigned | Remainder | DiffPostType | Text for R |
|---|--------------|---------|-------------|---|--------------|---------|---------|------|-----|--------------|---------|----------|-----------|--------------|------------|
|---|--------------|---------|-------------|---|--------------|---------|---------|------|-----|--------------|---------|----------|-----------|--------------|------------|

On Account Amt.

USD

Credit

Reason code

The middle section of the screen shows the individual item selected.

New Post processing for bank statements

Edit Bank Statement Item

Next Open Item | Worklist | Save | Simulate | Post | f

| Bank Account... | Subledger | CoCode | House ... | Acct ID | St no | MR no | Stmt date | BTC | Tran. Name | Value Date | AC | Amount | Acct type | Account | Attachme... | In Process |
|-----------------|-----------|--------|-----------|---------|-------|-------|------------|-----|-------------|------------|-----|-----------|-----------|---------|-------------|------------|
| | | 0006 | CITUS | LCKBX | 1 | 1 | 03/20/2015 | 169 | Business... | 03/20/2015 | USD | 34,176.42 | | | | |

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

Transaction: **Business Partner Payment** | Transaction Amt: 34,176.42 USD

Partner: | Assigned: 0.00

Customer: | On Account: 0.00

Value date: 03/20/2015 | Acct Assgmt: 0.00

Posting Date: 03/20/2015 | DME: 0.00

For. curr amt: | Open: 34,176.42 USD

☐ Calculate with Exchange Rate

Note to Payee: RECEIPT MANUFACTURING CUSTOMER

Scan | [icon] | [icon]

Documents | Assignment | On Account | Account Assignment | Log | Attachment List

Read More Items

A | Account type | Account | Document... | T | Posting Date | Arrears | Case ID | Crcy | Net | Cash Disc... | Cash... | Assigned | Remainder | DiffPostType | Text for R

On Account Amt. | USD | Credit | Reason code

The bottom section of the screen shows the individual item and can be used for additional processing.

New Post processing for bank statements

Edit Bank Statement Item

Next Open Item | Worklist | Save | Simulate | Post | f

Bank Account... Subledger CoCode House ... Acct ID St no MR no Stmt date BTC Tran. Name Value Date AC Amount Acct type Account Attachme... In Process

0006 CITUS LCKBX 1 1 03/20/2015 169 Business ... 03/20/2015 USD 34,176.42

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

Transaction Business Partner Payment Transaction Amt 34,176.42 USD

Partner Assigned 0.00

Customer On Account 0.00

Value date 03/20/2015 Acct Assgmt 0.00

Posting Date 03/20/2015 DME 0.00

For. curr amt

☐ Calculate with Exchange Rate

Open 34,176.42 USD

Note to Payee

RECEIPT
MANUFACTURING CUSTOMER
1800000000
1800000001
1800000002
1800000003
1800000004

Scan

Documents Assignment On Account Account Assignment Log Attachment List

Read More Items

Remove

A Account type Account Document.. T Posting Date Arrears Case ID CrCY Net Cash Disc.. Cash... Assigned Remainder DiffPostType Text for

On Account Amt. USD Credit Reason code

In this example, the customer sent a separate remittance email. The list of documents can be pasted and re-scanned to automatically apply the payment.

This can happen for SEPA payments when over 140 characters of remittance exist for a payment

New Post processing for bank statements

All invoices were found.

There's a payment difference:

Cash discounts can be entered

Assigned amounts can be changed.
If the amount of the payment did not match the payment can be applied as a partial payment or a payment with a residual item.

Text can be added for the partial payment if desired.

The screenshot displays the 'Edit Bank Statement Item' window. At the top, there's a toolbar with icons for 'Next Open Item', 'Worklist', 'Save', 'Simulate', 'Post', and a Facebook icon. Below this is a menu bar with 'Bank Account...', 'Subledger', 'CoCode', 'House...', 'Acct ID', 'St no', 'MR no', 'Stmt date', 'BTC', 'Tran. Name', 'Value Date', 'AC', 'Amount', 'Acct type', 'Account', 'Attachme...', and 'In Process'. The main area is divided into several sections. The top section shows 'Bank statement 1 of 2, Item 1 (house bank account CITUS LCKBX)'. Below this, there's a 'Transaction' section with fields for 'Partner', 'Customer' (100214), 'Value date' (03/20/2015), 'Posting Date' (03/20/2015), 'For. curr amt', and 'Calculate with Exchange Rate'. The 'Transaction Amt' is 34,176.42 USD. The 'Assigned' amount is 34,176.42 USD. The 'On Account' amount is 0.00. The 'Acct Assgmt' is 0.00. The 'DME' is 0.00. The 'Open' amount is 0.00 USD. To the right of the transaction details is a 'Note to Payee (Changed)' section with a 'RECEIPT' and a list of invoice numbers: 1800000000, 1800000001, 1800000002, 1800000003, and 1800000004. Below the transaction details is a 'Documents' tab with 'Assignment', 'On Account', 'Account Assignment', 'Log', and 'Attachment List'. The 'Assignment' tab is selected, showing a table of assigned amounts. The table has columns: 'A', 'Account type', 'Account', 'Document...', 'T', 'Posting Date', 'Arrears', 'Case ID', 'Crcy', 'Net', 'Cash Disc...', 'Cash...', 'Assigned', 'Remainder', 'DiffPostType', and 'Text for R'. The table contains three rows of data. The first row shows a 'Customer' account with a 'Net' of 5,000.00 and an 'Assigned' amount of 5,000.00. The second row shows a 'Customer' account with a 'Net' of 7,500.00 and an 'Assigned' amount of 7,500.00. The third row shows a 'Customer' account with a 'Net' of 5,435.45 and an 'Assigned' amount of 5,435.45. Below the table is an 'On Account Amt.' field with a 'USD' currency and a 'Credit' dropdown. The 'Reason code' field is empty. At the bottom, there's another 'Documents' tab with 'Assignment', 'On Account', 'Account Assignment', 'Log', and 'Attachment List'. The 'Assignment' tab is selected, showing a table of assigned amounts. The table has columns: 'A', 'Account type', 'Account', 'Document...', 'T', 'Posting Date', 'Arrears', 'Case ID', 'Crcy', 'Net', 'Cash Disc...', 'Cash...', 'Assigned', 'Remainder', 'DiffPostType', 'Text for Rem/Partial Payt', and 'D'. The table contains three rows of data. The first row shows a 'Customer' account with a 'Net' of 5,000.00 and an 'Assigned' amount of 5,000.00. The second row shows a 'Customer' account with a 'Net' of 7,500.00 and an 'Assigned' amount of 7,500.00. The third row shows a 'Customer' account with a 'Net' of 5,435.45 and an 'Assigned' amount of 5,435.45.

New Post processing for bank statements

Edit Bank Statement Item

Next Open Item | Worklist | Save | Simulat | **Post** | i

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

| | | | | |
|---------------|--------------------------|-----------------|-----------|-----|
| Transaction | Business Partner Payment | Transaction Amt | 34,176.42 | USD |
| Partner | | Assigned | 34,176.42 | USD |
| Customer | 100214 | On Account | 0.00 | |
| Value date | 03/20/2015 | Acct Assgmt | 0.00 | |
| Posting Date | 03/20/2015 | DME | 0.00 | |
| For. curr amt | | Open | 0.00 | USD |

☐ Calculate with Exchange Rate

Note to Payee (Changed)

RECEIPT
MANUFACTURING CUSTOMER
1800000000
1800000001
1800000002
1800000003
1800000004

Documents | Assignment | On Account | Account Assignment | Log | Attachment List

Read More Items

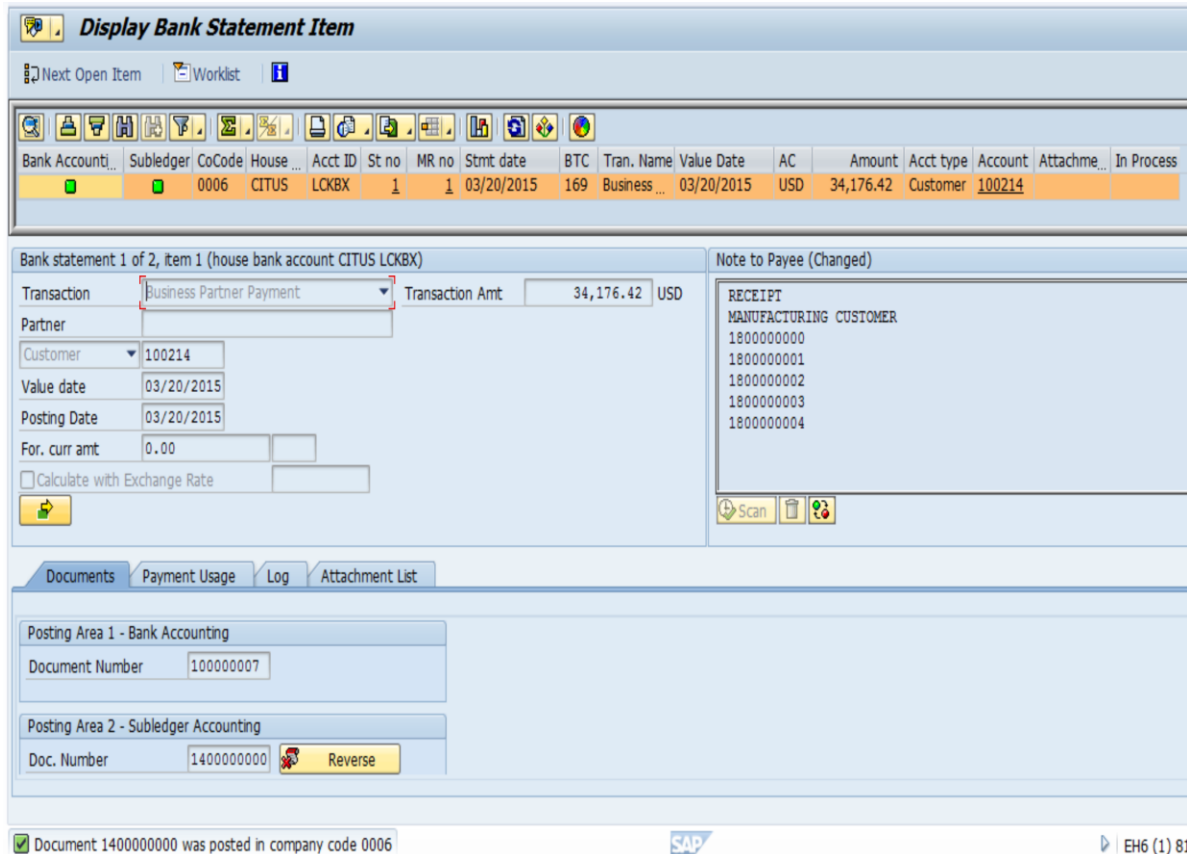
- Document Number
- Document Number
- Posting Date
- Line item amount
- Reference
- Dunning Area
- Contract Number
- Special G/L ind.
- On A
- Reference key 1
- Reference key 2
- Reference key 3

Max. number of items: 100

Document: USD | Posting Date: Credit | Reason code: |

Additional items can be selected based on a variety of selection criteria. This is similar to post-processing in the previous bank reconciliation transaction. Once all the items are selected, the payment is posted.

New Post processing for bank statements



The screenshot shows the SAP 'Display Bank Statement Item' interface. At the top, a table lists transaction details: Bank Account (0006), Subledger (CITUS), Acct ID (LCKBX), St no (1), MR no (1), Stmt date (03/20/2015), BTC (169), Tran. Name (Business ...), Value Date (03/20/2015), AC (USD), Amount (34,176.42), Acct type (Customer), Account (100214), and In Process status. Below this, the 'Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)' section contains fields for Transaction (Business Partner Payment), Transaction Amt (34,176.42 USD), Partner (Customer 100214), Value date (03/20/2015), Posting Date (03/20/2015), and For. curr amt (0.00). A 'Note to Payee (Changed)' section displays a receipt for 'MANUFACTURING CUSTOMER' with a list of numbers. The bottom section shows 'Posting Area 1 - Bank Accounting' with Document Number 100000007 and 'Posting Area 2 - Subledger Accounting' with Doc. Number 1400000000 and a 'Reverse' button. A status bar at the bottom indicates 'Document 1400000000 was posted in company code 0006' and 'EH6 (1) 81'.

| Bank Account | Subledger | CoCode | House | Acct ID | St no | MR no | Stmt date | BTC | Tran. Name | Value Date | AC | Amount | Acct type | Account | Attachme... | In Process |
|--------------|-----------|--------|-------|---------|-------|-------|------------|-----|--------------|------------|-----|-----------|-----------|---------|-------------|------------|
| 0006 | CITUS | | | LCKBX | 1 | 1 | 03/20/2015 | 169 | Business ... | 03/20/2015 | USD | 34,176.42 | Customer | 100214 | | |

Bank statement 1 of 2, item 1 (house bank account CITUS LCKBX)

Transaction: Business Partner Payment
Transaction Amt: 34,176.42 USD
Partner: Customer 100214
Value date: 03/20/2015
Posting Date: 03/20/2015
For. curr amt: 0.00
☐ Calculate with Exchange Rate

Note to Payee (Changed)

RECEIPT
MANUFACTURING CUSTOMER
1800000000
1800000001
1800000002
1800000003
1800000004

Posting Area 1 - Bank Accounting
Document Number: 100000007

Posting Area 2 - Subledger Accounting
Doc. Number: 1400000000 [Reverse]

Document 1400000000 was posted in company code 0006

SAP EH6 (1) 81

Upon saving, the item now shows as posted in both the ledger and sub ledger.

The next open item can then be processed until all items are posted.

Questions??



Want More Helpful Tips?

To find more content from Ace, follow us:



[Ace, LLC](#)



scn.sap.com/blogs/consultace

Postings Include:

Electronic bank statements

- [Keeping check register up to date in SAP - series](#)
- [Posting vendor direct debits - series](#)
- [Clearing ACH payments using DME reference numbers](#)

Payments

[Same day ACH - series](#)

