

BL Banking

The EBICS client for companies and administrations

Making the complicated easy



Productive from day one

EBICS

The *Electronic Banking Internet Communication Standard*, EBICS for short, is the method for secure payment transactions over the Internet for companies and administrations. In addition to the payment formats, the standard, which has existed for over ten years now, defines the technical details for file transfer as well as banking-related aspects, such as signature authorisations. EBICS is mandatory for all German and French banks, but also banks in , Switzerland and other countries provide their corporate customers with bank access via EBICS.

Just do it!

Technical software requires first-class documentation. That's why *BL Banking* has a comprehensive online help system including search function, FAQ and quick guides.

However, it must be possible to work with the program on a daily basis without having to read documentation. Information and commands can be found where they are expected, wizards help step-by-step in workflows and useful presets allow to start directly with the application. Through the maintenance contract, users receive new program versions on an ongoing basis, which are easily imported by the automatic update mechanism. In short, the program is designed to make things easy.

Secure, for sure

Of course, access to the program and the key storage is password protected. Additional security is provided by various program options, e.g. two-factor authentication (2FA) and one-time passwords, the use of signature cards, encrypted file storage, extensive password guidelines, protection of the recipient administration via the dual control principle, and the option of separate passwords for logon and electronic signature. Also, the operation in administrator and user mode allows to protect all security relevant settings.



Functional diversity

BL Banking supports the full EBICS standard and beyond this offers practical additional functions:

- **Easy setup** through installation wizard
- **Payment recording** including
 - SEPA (transfers, debits inclusive international ISO-XML)
 - support for Austrian and Swiss formats
 - deferred and express payments
 - foreign payments (DTAZV)
 - MT101 payments (RFT)
 - periodic payments
 - payment import
 - recipient and originator administration
 - SEPA mandate administration
- **Cash management**
 - account overview of all set up banks
 - account statements (Camt.053, MT940, PDF)
 - batched transaction files (Camt.054, DTI)
 - advices, advised transactions (Camt.052, VMK)
 - calculation of value date balances
 - automatic exports of account statements
 - conversions (transaction, statement, variable)
- **Electronic Distributed Signature (EDS)** incl. overview, signature and cancellation
- **Automatic generation of AWV notifications**
- **Import interface** for easy migration (account statements, payment files, recipients data, mandates)
- **Automatic transfer of the bank-side data** (accounts, order types, authorizations)

Fast thanks to database

Large amounts of data are not uncommon even in smaller companies. Programs with purely file-based storage quickly reach their limits. *BL Banking* uses a database integrated in the program. Also, the connection to external databases is supported out of the box. By using an existing Oracle, MS-SQL Server, MySQL or PostgreSQL installation, the program guarantees the best usability even with enormous amounts of data.

Flexible software for every requirement

Free choice of platform

A wide variety of platforms are used in today's IT landscapes. Users and administrators increasingly rely on macOS or Linux systems. No matter which operating system you choose: *BL Banking* runs on all platforms.

Team ability

Openness is the principle – *BL Banking* supports every type of work organisation and infrastructure. The program can be installed for single user or multiple users. In particular, it can be used in a network environment or via a terminal server without any problems.

Multi-lingual

The Internet is everywhere. The users too. This is why the software is delivered in English, French, German, Portuguese and Spanish.

Mobile

For the users of the program, our TÜV-certified apps for iOS and Android are available free of charge. With the apps, transactions can be checked on the move and payment orders can be signed or cancelled. The settings of the apps are conveniently and safely exported from the program directly to the smartphone.

BL Banking also exists in other specialized product variations.

BL Banking EDS

The reduced version of the program for authorizing payments via *Electronic Distributed Signature* (EDS): In addition to account statements and advices, users receive an overview of all payments waiting for signatures at the banks. The signer can display each payment file in detail, cancel it or confirm it with his signature.

BL Banking/FR

The program, specially tailored for the French market, implements the EBICS standard specified by CFONB, including support for certificates (EBICS-T and EBICS-TS) as well as the French payment formats.

BL Bundesbank Client

The software for EBICS communication with the Deutsche Bundesbank and all specific order types for EMZ and HBV.

BL Bundesbank Client plus

Extends the *BL Bundesbank client* with the order types compliant to the standards of Deutsche Kreditwirtschaft. For all those who, in addition to the Deutsche Bundesbank, also operate electronic payments with every other German EBICS bank.

The image displays three overlapping screenshots of the BL Banking software interface. The main screenshot shows the 'Account overview' window with a table of account statements and a summary of transactions.

Account	Statement date	Posting balance	Val...	Val...	Val...
Account statement: 3	Dec 19, 2017	EUR11,347.44			
Account statement: 3 / 24	Dec 19, 2017	EUR11,347.44			
Account statement: 3 / 23	Dec 19, 2017	EUR10,992.69			
Account statement: 3 / 22	Dec 19, 2017	EUR12,229.63			
Account statement: 3 / 21	Dec 19, 2017	EUR10,046.04			
Account statement: 3 / 20	Dec 19, 2017	EUR10,969.34			
Account statement: 3 / 19	Dec 19, 2017	EUR11,074.90			

The bottom screenshot shows a 'Transactions' window with a table of postings:

Posting	Value	Client/Payee	Intended purp...	Amount	Current balance
Dec 19, 2017	Dec 18, 2017	Re-Nr. 1856		-EUR75.25	EUR11,347.44
Dec 19, 2017	Dec 18, 2017	BusinessLogic ...	Re-Nr. 1856	EUR430.00	EUR11,422.69

The top-right screenshot shows a 'Change of an international transfer' dialog box with fields for payee name, address, account number, amount, and intended purpose.

The bottom-right screenshot shows a 'DES Overview' window with a list of payment orders and their details, including submission dates and amounts.

System requirements



Operating system Microsoft Windows, Mac OS or Linux/Unix

Database H2 (integrated), MS-SQL Server, MySQL, Oracle or PostgreSQL

Computer

- 64-bit processor
- 2 GB RAM
- 300 MB available memory on the hard disk or SSD
- Internet access for the EBICS communication

At <https://www.business-logics.de/download.html> we offer a free demo version for all interested parties. The version can be used for 20 days without restrictions.



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