BL Transfer Tool

The tool for the automation of payment processes

Small program, big impact

The BL Transfer Tool is a command line program for exchanging data with the bank. With commands such as

```
java ... --send MyBank CCT cct.xml
```

a file including signature can be transferred to the bank. Equally simple is the retrieval of account statements or the customer protocol. Complicated and cryptic parameters are not necessary here.

Due to the simple concept the application can be easily integrated into all payment processes.

The program can be executed manually, but will usually be invoked
- by a cronjob or scheduler,
- via a script,
- or from other programs.

The BL Transfer Tool supports the Internet-based EBICS protocol for data exchange with every German, French and Swiss bank.

Security by design

In addition to strong encryption and secure transport via HTTPS as part of the EBICS specification, the program also supports a password-protected key storage.

Multiple banks

As a matter of course you can use multiple connections to different banks with the program. It is also possible to use different customer IDs. To generate signatures from more than one user, simply specify additional user IDs during the execution of the program. In this case the first specified user carries out the transmission.

EBICS in all varieties

You need to use a specific version of the EBICS protocol? No problem. The Transfer Tool can handle all EBICS versions used by the banks, including EBICS 3.0.

Implemented for practical use

Where other programs shine with fancy features, the BL Transfer Tool is just simply functional and solely geared towards practical use. For instance the tool not only distinguishes between OK and error, but also outputs a description about the error's cause and a suitable return code to the calling side. If the command was executed successfully, no further output is needed during the retrieval of files and the return value "0" sends the OK signal to the calling program. After a successful transmission of files, the program returns the order number to the standard output console.

Key management included

The keys required for the communication with the bank are generated by the program, including the INI letter in PDF format. Alternatively the keys can be imported from a PKCS#12 keystore. The tool supports the entire spectrum of key management, from the initialization, via changing of keys, to blocking the bank access. By the way, all private keys are stored encrypted and cannot be read without the belonging password. Of course the password can be changed at any time.
If the bank key has changed, a command like this helps:

```
java ... --updatebankkeys MyBank
```

Need a proxy?

Your Internet connection is established through a proxy? No matter, with or without authentication, the software will adjust to it.

Certificate management

If the bank updates the SSL certificate of their EBICS server, the mandatory check easily ends with errors, when older Java versions are in use. Likewise, when trying to access test servers, which often only use self-signed certificates, the connection will be interrupted.

In such cases the BL Transfer Tool provides a solution for you. With the help of simple commands it allows to include those SSL certificates into its own certificate management.

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Batch processing

If multiple files need to be transferred to a bank, the file names are passed through the standard input of the operating system. This way the batch processing can be launched easily by a script.

Error occurs — now what?

If network problems occur during the FTAM or EBICS communication, the BL Transfer Tool can launch multiple transmission attempts automatically. The delay before another attempt is started after a failed transmission and the maximum allowed number of failed attempts can be configured for each bank connection individually or for all banks.

There are two more settings for batch processing. Firstly you can configure that in case of a failure the next file is processed. With another parameter you can specify a directory, in which successfully transmitted files are moved. This way the program is able to process as many files as possible. Only the files, which cannot be transferred, remain in the original input directory.

BL Transfer Tool for electronic banking with French and Swiss banks

In addition to connections with German banks, the BL Transfer Tool is ideally suited to electronic payments with French and Swiss banks. For EBICS versions below 3.0, these variants differ from the German one in some parts, e.g. the order types (FUL/FDL), the DES (distributed electronic signature) and the keys/certificates to be used. The software implements the whole French EBICS specification as provided by the CFONB as well as the *Swiss Market Practice Guidelines EBICS* — for recent and current EBICS versions.

Inclusive CSV SEPA Converter

The BL Transfer Tool also contains a generator for creating SEPA files. It supports both credits and debits as output format for different SEPA versions. The input data are provided by a CSV or Excel file, where each line corresponds to one payment.

Within the input file, all mandatory data, such as originator, payment recipient, amount, intended purpose and execution date can be provided. Also, optional fields, like ultimate recipient and reference can be added . Furthermore, for German SEPA debits the converter also supports the distinction between B2B, CORE and COR1.

What's missing

In view of the limited space in this leaflet here is a brief selection of more features:
- Files can be transferred with or without the signature recognized by the bank (D-files)
- Generation of accompanying tickets for your payment files in PDF format
- Optional output of EBICS traces to inspect communication problems with the EBICS server
- You need detailed information about the individual transactions of the BL Transfer Tool? Just use the log API to write the information into your database or program your own extensions

BL e-Statement

For users, who only need to automate the retrieval of account statements, a simplified version of the tool is available, BL e-Statement.
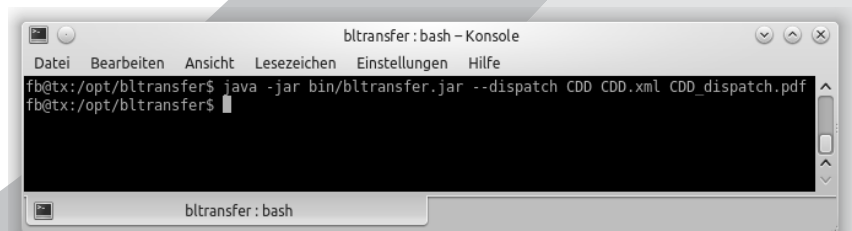
System requirements

Windows or Unix-based OS inclusive Java Runtime Environment version 8 or higher
For more information visit http://business-logics.de/english/products/enterprises/transfertool.html
A fully functional evaluation version is available upon request at info@business-logics.de

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Business-Logics is an independent software producer, consulting company and service provider in the field of electronic banking, based in Hilden, Germany. For more than fifteen years we develop solutions and provide consulting services for banks, enterprises, software makers and the public sector.

Our core business consists of developing products and components as well as providing services for electronic payment transactions between banks, companies and public authorities. Specializing in corporate banking with EBICS in Germany and France our experts possess in-depth knowledge in this field.