

BL Clearing Server

Clearing per EBICS with all institutes

*The fully automated clearing server
for the financial market 4.0*



Clearing for all standards

*Whether clearing with the Deutsche Bundesbank,
EBA CLEARING or any other EBICS institute:
The BL Clearing Server masters all of the standards.*

Cross-border clearing

A clearing system should know no limits from the very start. In particular, this requires support for all EBICS versions. No matter the country in which the clearing partner is located - with the *BL Clearing Server* the connection is direct.

Clearing with the Deutsche Bundesbank

The server offers complete support for the Deutsche Bundesbank RPS/SEPA clearer. In addition to SEPA transfers and direct debits, the formats for SCC card deductions are processed, as are national payments that are not SEPA compliant.

STEP2 EBA CLEARING

The system is also fully compatible with STEP2, the PE-EACH pan-European mass payment system. The supported transactions of EBA CLEARING also include here SEPA credits and direct debits as well as card payments. The ISO standard 20022 (Global ISO-XML) for SEPA clearing and the *SEPA Card Clearing Framework* from the Berlin Group for card payments are among the standards used.

Interbank communication with all EBICS banks

Clearing is also possible between any financial institutions. The formats and processing rules used can be set by each institution. All clearing standards and customer-bank communication is available for this.

Including the Transfer Tool as a reliable EBICS client

In contrast to classical corporate banking with corporate customers, in clearing the server must also send files. This task is handled by the *EBICS Client Plug-in*, which is integrated into the platform. Like the server itself, it supports all EBICS versions.



Reliable processing

*The requirements for data processing are massive:
Full flexibility at the highest throughput and
maximum flexibility.*

The core task of an EBICS server is absolutely reliable data processing combined with top performance. For this to occur, it must be possible to depict all processes directly and independently of the special IT landscape. The *BL Clearing Server* offers data processing without compromises.

Uncompromising processing

The basis for the free definition of business processes is the common view of all data. For this reason there is a set of accompanying meta-information for all files. Therefore all of the standardised information is available for each file. This is completely independent of whether they get into the system via EBICS or an import interface.

Full integration

Incoming files can be processed or initiate actions using freely definable rules - including in third-party systems. The functions cover all aspects of the processing and system integration, from dividing up container files to sending emails.

Free processing rules

Safe as houses: An encrypted file store is available for environments with higher security requirements.

Encrypted file store

In addition to the routine processing of files, many additional tasks are required and the system undertakes these at the same time. Both pre-defined and separate processes can easily be planned down to the second in the management area of the regular tasks.

Parallel process planning

Customised management

A concept for all uses is required so that the administration of complex systems does not itself become a problem.

Detailed depiction of roles and rights for all user groups

Any working groups for the administration can be created using the detailed rights concept. In addition to the classical roles and groups for system administration, customer advice or the hotline, other groups can be generated with the associated roles and rights at any time.

Security via authorisation with double-checking

The double-checking principle, which can be used in all parts of the administration, supports the authorisation of changes by two or more responsible people.

Change process

- ▼ Bank BL-Bank
- ▼ Customer CUST001
- ▼ User USER01 changed.

Field	Old value	New value
Default permission	First signature (A)	Single signature (E)

Comment

Request CUST001-2024-1207: Permission change CUST001/USER01

Effective from

7/12/2024 12:54

System-wide conformity with each revision requirement

All changes in the system are stored in detail and are available including a search function. Adjustable storage periods for logging and storing files enable adjustments to be made for all requirements.

Automatic transfer of master data via the master data interface

The *master data interface* was created to avoid all problems associated with double master data storage. The *BL Clearing Server* uses it to settle the customer master data held in the leading system independently. Data transfer can be implemented both automatically and at firmly set times or even manually.

Full performance

Payment systems have to be able to handle any realistic load situation. This only works if they have been precisely defined for this.

The whole system design has been designed for ongoing operations in the data centre from the very start. The platform used is the tried and tested *Java Enterprise* architecture. In combination with the robust application design, the highest level of performance and reliability is achieved.

The 365/24 design

Where many systems only meet all of the requirements with the newest and correspondingly costly hardware, even large financial institutions and service providers can already be prepared for productive operations with standard hardware. All application layers have been optimised, creating a low system load even if there are a lot of enquiries. This enables – amongst other things – problem-free operation in VM environments.

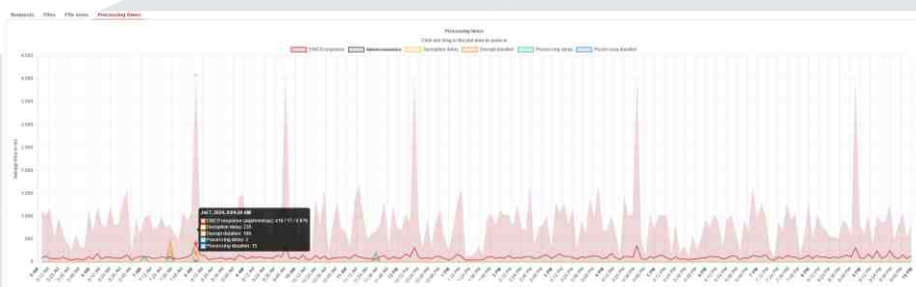
Best performance thanks to low hardware requirements

The system is fully cluster-enabled. Therefore the load can be effortlessly distributed over several cluster nodes. This not only provides higher total throughput but also optimal reliability.

Even more reserves using cluster set-up

With the integrated statistics module, all performance data remains firmly in view. The statistics cover such matters as the number of enquiries, number and size of the customer files sent/received, response times for EBICS and various processing indicators.

Performance monitoring included



A woman with dark hair tied back, wearing a light-colored, form-fitting top, stands in a futuristic environment. She is holding a glowing circular device in her right hand. The background is a vibrant red with various digital overlays, including a world map, a line graph, and a bar chart. The text "Designed for the future" is prominently displayed in a white, serif font at the top left.

Designed for the future

The selection of a new clearing system must be well thought-out. Being a secure future investment is of key importance.

Based on industry standards

Through the use of the *Jakarta Enterprise Edition* as a platform, both standardisation and progress of the application base are guaranteed. The middleware standard for corporate application is subject to ongoing permanent development. Implementations are available for all common operating systems in the form of commercial and Open Source servers.

Ongoing development of the platform

The *JEE* standard is accompanied per se by a range of services on which the applications can access the applications via defined interfaces. This benefits in addition to transaction management, e.g. access to the *Enterprise Information Systems* (EIS) or email servers. The services are extended on an ongoing basis in terms of functionality and being up-to-date and ensure sustainable compatibility with modern IT environments.

Defined interfaces for application control

As a modern middleware application, the server uses all options for modularisation. All components permit the problem-free addition or replacement of functions. To depict all business events, the interfaces also allow, in addition to the control of third-party systems, the initiation of events in the banking server via external IT systems.

Integration of all future EBICS versions included

Electronic payments in Europe are unimaginable without EBICS. As in the past, the *BL Clearing Server* will continue to fully implement the current version of the EBICS specification – within the framework of software maintenance for all customers without an additional charge.

Modern and accessible user interface

Administration is handled via the intuitive web application. In addition to easy navigation and interactive search, it also offers barrier-free access in accordance with BITV (implementation of the EU Directive 2016/2102 in Germany) and WCAG.



Start immediately

*Good design creates uncomplicated systems.
This starts with commissioning.
It could not be faster or simpler.*

The requirement for providing EBICS clearing is – apart from the internet connection – the provision of backend processing systems. The installation of the *BL Clearing Server* as a connection between the internet and backend systems then only takes a matter of minutes thanks to the set-up program.

Production-ready
within a few minutes

The conversion from an existing system to the new platform can be achieved quickly and easily. Through the EBICS specification and all format details, all important key issues are already set for commissioning the new server and ensure effortless system change.

Quick conversion
thanks to the standard

For the connected clearing houses and institutions the most important thing when switching is that this is completely transparent for them. So that this is problem-free, all master data is transferred from the existing to the new system.

Transparent change

Java Enterprise applications can be integrated effortlessly into any environment using the fundamental standards. The system administrators benefit from the standardised deployment procedures. Importing the new version normally consists of exchanging a file. Via support agreements with the application server manufacturers or associated service providers, companies also receive first-hand professional support.

Simple operation as part
of the IT infrastructure

Financial institutions of all sizes have successfully used fully automatic clearing with the Deutsche Bundesbank, EBA CLEARING and among themselves via *BL Clearing Server* for years in so-called *Garage Clearing*.

Productive for years

System requirements

Operating system	Microsoft Windows or Unix systems (Linux, AIX, Solaris, ...)
Database	DB2, HSQLDB, MS-SQL Server, MySQL, Oracle Database, PostgreSQL
Application Server	Apache TomEE, IBM WebSphere, JBoss EAP, Oracle WebLogic, WildFly

We are happy to offer interested parties a fully functional test installation in their system environment so they can convince themselves of the performance of the *BL Clearing Server*.

Talk to us – our EBICS experts are happy to answer questions and provide additional information.