

System Requirements

Java Runtime Environment version 6.0 or higher

Further information available at
<http://www.formatpruefer.de>

Business-Logics Format Check

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:$pain.001.002.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:swift:xsd:$pain.001.002.02 pain.001.002
<pain.001.001.02>
  <GrpHdr>
    <MsgId>Message-ID-4711</MsgId>
    <CreDtTm>2012-10-11T09:30:47.000Z</CreDtTm>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>6655.87</CtrlSum>
    <Grpg>MIXD</Grpg>
    <InitgPty>
      <Nm>Charles Wright</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
```

Business-Logics

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 ten 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.



**business
LOGICS**
eBanking solutions

Business-Logics GmbH
Tellerringstr. 11
40721 Hilden
Germany
Fon: +49 2103 33993-0
Fax: +49 2103 33993-10
www.business-logics.de
info@business-logics.de

Validation of Payment Files

```
<PmtInfId>Payment-Information-ID-4711</PmtInfId>
<PmtMtd>
</PmtMtd>
<PmtTpInf>
<Sclvl>
</Sclvl>
<Cd>SEPA</Cd>
</Svclvl>
<PmtTpInf>
<ReqdExctnDt>2012-10-25</ReqdExctnDt>
<Dbtr>
  <Nm>Karen Taylor</Nm>
</Dbtr>
<DbtrAcct>
```

Validation of payment files made easy with BL Format Check of Business-Logics

Payment files in companies usually originate from different systems and often do not conform with current standards. The introduction of SEPA has even increased the emergence of non-conforming files.

BL Format Check is the system to test all common payment files before sending them to the bank for further processing.

BL Format Check is available in two versions – as an online web application and as a local program.

BL Format Check online

After applying for using BL Format Check at your bank, you will receive an e-mail with your access data, which consists of a web address – individual and unique for you, hence you don't need to remember a user name and password to use BL Format Check.

Upon entering your personal web address into your favourite browser, an entry form appears allowing you to upload a file from your computer.

Once uploaded, BL Format Check automatically identifies the file format. If the file does not have any errors, it will be confirmed and displayed. Otherwise you will see a list of messages including error descriptions and information about the position of each error within the file.

Additionally, errors are highlighted with colored marks in the file view. Upon hovering the marks with the mouse, additional, detailed messages appear.

Furthermore you can re-check or delete uploaded files.

BL Format Check as local program

For using the online version of BL Format Check, payment files need to be sent over the Internet. If this is not possible due to privacy concerns, BL Format Check as a local program comes into play.

The program is started simply by clicking the link at the bottom of the page of the online version. With "Java Web Start" the latest version of the program will then be started on your computer.

There is a standalone version available, too, which can be started without the online application.

You can easily drag and drop the file to check into the program window being sure that the file will not leave your computer.

As with the online version, a list of messages and the file itself with colored marks will be displayed in case of errors.

Additionally, you can have the local version generate an error report as a text file, which you could, for example, insert into an e-mail and forward it for further processing.

Another convenient feature is available in the local version of BL Format Check: In a second window the payment file is displayed in a clearly arranged format. Repeating information, such as multiple transactions, can be browsed by clicking a "next" button.

The screenshot shows a window titled 'sepa1.xml' with the following details:

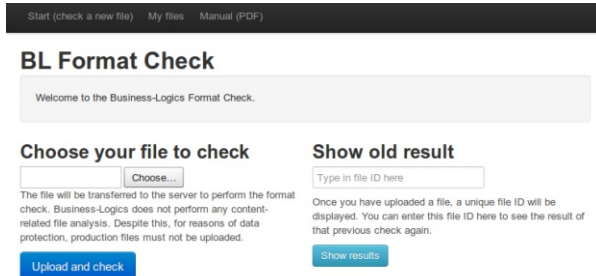
Reference	Message-ID-4711
Creation time	Oct 11, 2012 11:30:47 AM
Number of payments	4
Total amount	6655.86
Initiator	Charles Wright
Payment details (1/2)	
Back	Next
Payee	
Name	Karen Taylor
IBAN	DE87200500001234567891
BIC	BANKDEFFXXX
Reference	Payment-Information-ID-4711
Execution date	Oct 25, 2012

The screenshot shows the BL Format Check - 1.2-rc window with the following XML code:

```
<MsgId>Message-ID-4711</MsgId>
<CreDtTm>2012-10-11T09:30:47.000Z</CreDtTm>
<NbOfTxs>4</NbOfTxs>
<CtrlSum>6655.86</CtrlSum>
<Grpg>MIXD</Grpg>
<InitgPty>
  <Nm>Charles Wright</Nm>
  <BstgPty>
    <Nm>Charles Wright</Nm>
  </BstgPty>
</InitgPty>
```

Below the code is a table of error messages:

Line	Col.	Message
8	15	Control sum must be 13311.74
19	14	*SEPO* is not a valid value. Valid values are: SEPA.
28	16	*DE87200500001234567891* is not a valid IBAN.
41	8	The element may only be defined at order level or at transaction level...
68	22	The payment reference should be unique. Otherwise, use NOTPROVID...



Formats

BL Format Check supports the following formats:

- SEPA for the data formats of the versions 2.3 through 3.0 specified by the DK
- DTAUS German domestic payments in disk format
- DTAUS German domestic payments in magnetic tape format
- DTAZV international payments in disk format
- SWIFT MT101 and MT103
- ISO XML formats according standard 20022

Beyond this, BL Format Check can be extended with additional formats.