

System Requirements

Java Runtime Environment of version 7 or higher
Further information available at
<https://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.001.002.02.xsd">
  <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>
      <PmtInfId>Payment-Information-ID-4711</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2012-10-25</ReqdExctnDt>
      <Dbtr>
        <Nm>Karen Taylor</Nm>
      </Dbtr>
      <DbtrAcct>
        <Cd>SEPA</Cd>
      </DbtrAcct>
    </PmtInf>
  </pain.001.001.02>
</Document>
```

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.



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Validation of Payment Files

Validate SEPA files with BL Format Check of Business-Logics

The new version of the program comes as web and desktop application tailored for the use in enterprises

In many companies the transition of payment transactions to SEPA (Single Euro Payments Area) is a hot topic. By 2014 the national payment formats will ultimately be replaced by SEPA. Wherever internal systems generate payment files, there is an ongoing effort for migration and testing. To be sure that self-generated files are recognized and processed properly by the banks right from the start, in Germany the files need to conform with the data formats specified by the DK (Deutsche Kreditwirtschaft).

BL Format Check tests structure and content of the payment files according to the data formats for EBICS specified by the DK. This includes besides the SEPA formats also the common national and international formats. As a result, the system responds within seconds with a meaningful test protocol. In case of errors the protocol contains a detailed description as well as information about the position for each message in the original file. Additionally the errors are highlighted by colored marks in the file view.

BL Format Check for companies is available in three editions: as web application – either hosted or installed on the company's intranet, and as desktop application.

Web Application

For the initial check of a file, it is uploaded to the server via a web form. Already uploaded files can be re-checked with the same form.

For each checked file, the web application generates an individual file ID. With this file ID, the file and test protocol can be displayed again for being discussed with colleagues, for instance.

The screenshot shows the web application interface for BL Format Check. At the top, there is a navigation bar with links: "Start (check a new file)", "My files", and "Manual (PDF)". The main heading is "BL Format Check". Below it, a welcome message reads: "Welcome to the Business-Logics Format Check." There are two main sections: "Choose your file to check" and "Show old result". The "Choose your file to check" section has a "Choose..." button and a text area. Below it, a small text block explains the upload process. The "Show old result" section has a "Type in file ID here" input field and a "Show results" button. At the bottom, there are two buttons: "Upload and check" and "Show results".

Using the hosted web application a user can provide all information for error analysis to the service department, for example. If the files to test must not leave the corporate network, the web application can be operated within the company's intranet.

The feature of sharing test results is likewise available in the intranet version.

Desktop Application

The product is also available as a proven desktop version. Here, all file checks take place locally on the user's computer.

The screenshot shows the desktop application interface for BL Format Check. The window title is "BL Format Check - 1.2-rc". The menu bar includes "File", "Edit", and "Preferences". The "File" menu is open, showing "File: /tmp/sep1.xml" and "Format: pain.001.002.02 (CCT EBICS-2.4)". The main area displays XML code with error messages highlighted in red and yellow. The error messages are: "15*Control sum must be 13311.74", "14*SEPO* is not a valid value. Valid values are: SEPA.", "16*DE87200500001234567891* is not a valid IBAN.", "8The element may only be defined at order level or at transaction level...", and "22The payment reference should be unique. Otherwise, use NOTPROVID...". A table at the bottom shows the error details:

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		8The element may only be defined at order level or at transaction level...
68		22The payment reference should be unique. Otherwise, use NOTPROVID...

As with the web application, 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. Furthermore, 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" displaying payment details. The details are as follows:

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
Payer	
Name	Karen Taylor
IBAN	DE87200500001234567891
BIC	BANKDEFFXXX
Reference	Payment-Information-ID-4711
Execution date	Oct 25, 2012

Formats

BL Format Check supports the following formats:

- SEPA for the data formats specified by the DK of version 2.3 or higher
- SWIFT MT101 and MT103
- ISO XML formats according standard 20022
- DTAZV international payments in disk format
- DTAUS German domestic payments

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

BL Format Check is a vital tool for companies establishing SEPA. It facilitates a quick and independent analysis of self-generated payment files.

A test version and further information can be obtained directly from Business-Logics.