

Business-Logics

Better instead of good

CONSULTING • SOFTWARE • EBICS
SERVICE • TRAINING • PC • SERVER
CLIENT • WEB APP • API • SERVER
LINUX • AIX • SMARTPHONE • MAC
ANDROID • CRON • CONVERTER
ERP CONNECTION • ELECTRONIC
CERTIFICATION • AUTOMATIC UPDATE
DISTRIBUTED SIGNATURE • SETUP
INTEGRATION • ENABLED • DMZ
MULTI-BANKING • LINK • WEBAUTHN
JPA • STANDARD • MASTER DATA
SSH • CLUSTER • JTA • EJB • JMS
BUSINESS TRANSACTION FORMAT
X.509 CERTIFICATE • PKCS #11
STANDARD CLIENTS • BL BANKING
BL BANKING EDI • BL BUNDESBANK
CLIENT PLUS • BL BANKING WEB
SOLUTIONS • BL BANKING PORTAL
BL PORTAL • EBICS APPS FOR IOS
AND ANDROID • SERVER SYSTEMS
BL BANKING SERVER • BL REAL-TIME
AUTOMATED PAYMENT • BL TRANSFER
SERVER • BL TRANSFER TOOL
SYSTEM • SEPA TOOLS
BL E-STATEMENT • BL SEPA
BL CSV-SEPA CONVERTER • BL SEPA
CONTAINER TOOL • SEPA OPTIMIZER
CHECK PROGRAMS AND TEST
SYSTEMS • BL TRANSFER TOOL
BL LOAD TEST SYSTEM • BL SEPA
SYSTEM • BL TEST DATAGENERATOR
BL REAL-TIME TEST SYSTEM
SOFTWARE COMPONENTS • BLEBICS
API • BL ISO-FTAM • BL TEST
CONVERTER • BL MT940 SPLITTER
BL FORMAT PARSER • DK • CFONB
SIX • PSA • SCC • ISO 20022 • BERLIN
EMZ • SCL • EBACLEARING • STEP2
CONVERTER • GUI • INTEGRATION
GROUP • REAL-TIME NOTIFICATION • SCT INST
EMZ • TWO FACTOR APPLICATION
CONVERTER • OAUTH • YUBIKEY
TOKEN • DATABASE
DATA EXCHANGE
INTERFACE
XML • JEE • JMS • JSF
OPEN SOURCE
HTTPS
HTTP
AES • ECDHE
RSA • AES • ECDHE
TRANSACTION FORMAT
PKCS #11

E-Banking products and solutions



Our company: Smart instead of sluggish

Our employees: Selected instead of random

We at Business-Logics – or *BL* for short – live for good ideas. This does not require many, but above all clever minds. From the start, our philosophy therefore revolves around the people at BL. People who know what they are doing. For whom work is more than just a job.



Our way of working: Efficient instead of costly

Efficiency offers more than just economic advantages. Our teams work closely together in all areas. This generates enormous synergy effects not only for our daily work, but above all for the best possible customer orientation.

In addition, we consistently rely on flat hierarchies and short distances. Thanks to open spaces in our modern office building in Hilden, we have the best conditions for cooperative work.

Our portfolio: Complete instead of patchy

With enthusiasm, passion and great colleagues, we have been developing software for electronic payment transactions for more than 20 years and are now one of the leading manufacturers of EBICS-based electronic banking systems worldwide.

Since the introduction of EBICS – the *Electronic Banking Internet Communication Standard* – in 2006, we have been using the modern standard as the basis for our applications.

Our products for banks, financial service providers, companies and public administrations as well as for software vendors cover the entire spectrum of payment transactions via EBICS. In addition to client and server solutions, apps and tools, test systems as well as individual software components are available. All products are marketed by us via direct sales.

In our seminar and training programmes for users, bank employees and decision-makers, we convey the necessary basic and expert knowledge for daily use in a clear way.

For customer projects, we also support you with our many years of expertise in the form of consulting services.

Our customers: At the focus instead of being on the sidelines

Our partnerships: Lasting instead of transient

We love new customers. But we love to maintain existing partnerships in the long term even more. Despite everything being modern, we stand by the traditional corporate concept that long-term success can only be achieved through customer satisfaction. The basis of this satisfaction is, of course, good software and the best support one could wish for.



Our software: Straightforward instead of complicated

The subject of electronic payment transactions is complicated enough in itself. Therefore, programs for this application area must be as intuitive and simple as possible. And since software is not developed for its own sake, we take the user's perspective right from the start.

Even in the planning phase, our first question is not *“When will it be ready?”*, but *“What is the perfect solution?”*. We take the time to look at every aspect from all sides and think logically to the end. Faster, more precise and more courageous than many others. Our guiding principle is: Make complicated things simple!

We are always grateful for feedback from the users of our software, because we understand criticism primarily as an opportunity for improvement.

We always do our best to find even the smallest error before delivery. For this purpose, we rely above all on automated test procedures. Only in this way can software meet the highest quality standards in the long term.

Our services: All from a single source instead of outsourced

The best service is always available directly from the manufacturer. All services are provided solely by our employees without outsourcing. Business-Logics stands for

Software systems and services made in Germany.

Our Support: Premium instead of average

Problem solving: Practical instead of unworldly

Mistakes are part of life. This also applies to software. Even with highly automated tests, complex systems are de facto never free of errors.

It is all the more important to get rid of them professionally. This starts with our hotline, where our customers receive personal and the best possible advice at any time.



Our hotline: Solution-oriented instead of evasive

A call to the hotline always means: There is a problem to be solved. Directly and without further ado, because excuses don't help.

And since nobody knows our software as well as we do being the manufacturer, we refrain from outsourcing to call centers as a matter of principle. For problems that cannot be solved immediately by our support staff, we use the direct route to the developers.

In this way, the majority of inquiries can already be answered during the first contact.

You will not experience nerve-racking call transfers with BL. With us, competent employees are always available to solve the problem.

Software maintenance: Updates included instead of costing extra

Purchasing software is an investment in the future. In addition to meeting current requirements, future-proof software must be continuously maintained. This applies to adapting to new standards and, of course, the elimination of errors as well as the provision of new functions.

At BL, all maintenance customers benefit from the unrestricted update service and receive free access to all new software versions at any time – no ifs or buts.

EBICS via desktop client or portal solution: Standard software for companies and administrations

Desktop programs

The software for professional payment transactions. 100% EBICS compatibility with a focus on simple and intuitive operation.

The software is available in various languages for the operating systems Windows, macOS and Linux.

The *BL Banking* product group can be combined with the apps for iOS and Android for maximum flexibility.

BL Banking

Fully comprehensive and multi-bank enabled EBICS client for companies and administrations. Including payment entry, Electronic Distributed Signature – EDS, account statements, advices, file exchange, payment templates, recipient management and much more.

BL Banking EDS

Reduced EBICS client without payment entry for EDS, account statements and advices.

BL Bundesbank Client

The EBICS client for communication with the *Deutsche Bundesbank*. Also available as a *plus* version for connecting to any EBICS bank.

Portal software

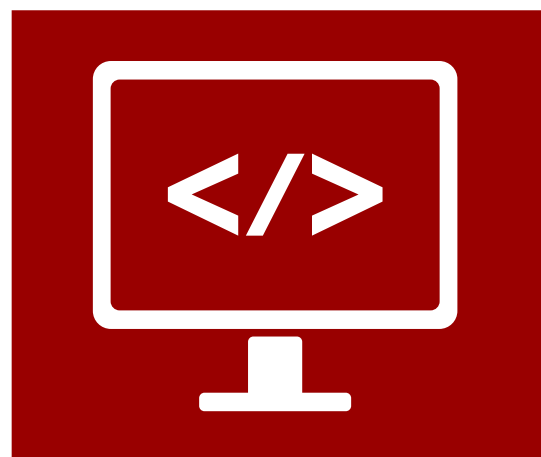
The electronic banking platform combines the advantages of central installation and data storage with a particularly simple connection for new users. Users do not need separate software, but use their browser for access.

The software is available for Windows and Linux in many languages and can be combined with the apps for iOS and Android.

BL Banking Web

The corporate web application for modern payment transactions with all banks via EBICS.

The simple use of two-factor authentication meets the high security requirements for online applications.



Apps for iOS and Android: Modern applications for payments on the go

Mobile apps for maximum independence

Whether on a smartphone or tablet, at home, in a meeting or while travelling: With the apps, you can enter and approve payments as well as check transactions no matter where you are.

BL Banking for iOS, BL Banking for Android

The modern EBICS apps for iPhone and iPad as well as for all Android devices.



Security by design

The applications meet the highest security standards and are certified as a “Secure mobile application” by *TÜV Rheinland*. The security features include:

- encrypted data storage
- besides TLS, additional transport encryption by the application
- communication only with trusted peers
- automatic encryption when screen lock is activated
- password protection and automatic application locking

Functionality and convenient handling

Small screens and ease of use are not a contradiction. All functions are designed for daily use on the go:

- payment entry including recipient management
- convenient import of payment data via GiroCode
- processing of account statements and advices in SWIFT and CAMT formats
- clear payment approval
- multi-bank enabled
- simple and secure configuration of bank connections via QR code
- use of the apps in German or English

The apps are included in the license of the *BL Banking* product group and are available in the Google Play Store and Apple App Store.

Automated payment transactions: Systems for integration into business processes

BL Transfer System

The stand-alone server system for handling all routine tasks related to electronic payment transactions:

- automatic sending and fetching of files
- use of different signature modes
- integrated task scheduling and free configuration of processing rules
- local approval of payments
- evaluation of bank protocols for escalation in case of errors
- support for the EBICS versions for Germany, France, Austria and Switzerland
- connection to all common database systems
- multi-bank enabled
- available for Windows and Linux

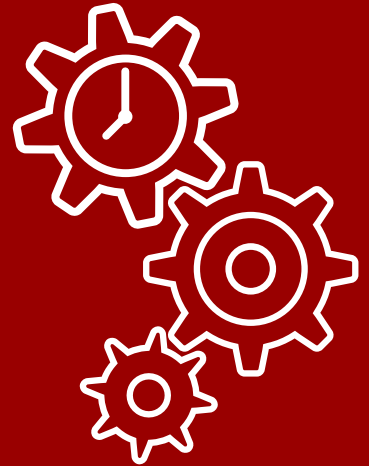
BL Transfer Tool

The command line program for sending and fetching files:

- universal use by integration into own scripts
- execution via task scheduling/cron job or own utility program
- EBICS connections for Germany, France, Austria and Switzerland
- integration into any system environment
- easy installation via ZIP file or setup program
- generation of accompanying tickets
- including SEPA file generator (DK, ISO 20022)
- converter for transferring MT940 and MT942 files into CSV files
- MT940 splitter for splitting statements per account
- MT940 sorting for combining multiple MT940 files into one ordered file
- conversion of MT940 statements to PDF files
- multi-bank enabled
- runs under Windows, Linux and macOS

BL e-Statement

The reduced version of the *BL Transfer Tool* for fetching files for accounting systems and archive functions.



Solutions for banks and payment service providers: Reliable server and customer systems without compromise

BL Banking Server

The modern EBICS server for financial institutions to connect corporate customers:

- standard implementation for Germany, France, Austria and Switzerland
- flexible processing engine for customer specific plug-ins
- designed for highest load requirements
- master data interface for smooth adjustment of master data

BL Real-Time Server

The clearing server system for real-time processing with EBA CLEARING:

- full implementation of the standard for *SEPA Instant Credit Transfer* (SCT Inst) as well as for the *SEPA Request to Pay Specification* (SRTP) of the European Payments Council
- 365x24-operation including update process
- fully cluster-enabled and easily scalable during operation by adding further nodes

BL Clearing Server

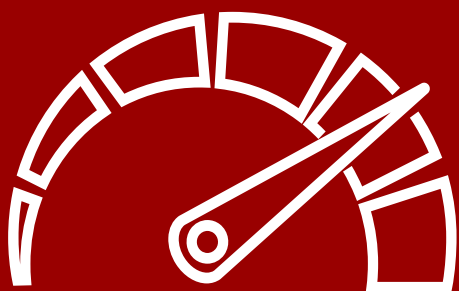
The clearing platform for file-based communication with EBA CLEARING and *Deutsche Bundesbank*:

- support of all formats of the EMZ/SEPA clearer of the *Deutsche Bundesbank*
- implementation of the STEP2 SCT service PE-ACH of EBA CLEARING
- interbank clearing (garage clearing)

BL Portal

The bank portal for corporate customers for online banking with EBICS:

- connecting any number of customers and subscribers with a single application
- use via web browser without software installation at the customer's site
- modern HTML5 user interface
- security through multiple encryption
- simple and user-friendly use of two-factor authentication



Modules for software manufacturers: Development according to the modular principle

From the idea to the product

Modern software development does not constantly reinvent the wheel. Rather proven components for standard functionality are combined as the basis for creating new programs. This applies in particular to complex subject areas in which the own development department has little or no expertise. The advantages: faster time to market, higher quality and cost savings.

We offer software manufacturers the same components that we use as standard in our products. The only thing missing for the development of your own software is the right idea.

BL EBICS

The universal API for all EBICS clients. The programming interface includes the complete range of functions for the development of EBICS enabled software. All country-specific features are supported. Including key management, security, file transfer and Electronic Distributed Signature (EDS).

Available for standard Java, C/C++ and C#, Java for Android and as an Objective C implementation for iOS.

BL ISO-FTAM

The standard implementation including initiator (client) and responder (server).

The component has been used for many years for electronic data exchange with German customs using the ATLAS procedure.

Available for Windows and Linux.

BL Format Converter and Parser

The proven tools for processing payment files. All components are available as cross-platform Java implementations.



Production assurance: Check programs and test systems for payment transactions

BL Format Checker

The check program for all standard payment files. The validation of files is performed for the file structure and content according to the official specifications. The program also allows proprietary validation modules to be added.

The software can be used as a desktop program, web application or integrated into automated payment processes.

BL Test Data Generator

The program is used to create SEPA files according to various standards. The generator supports custom data sources for reproducing realistic test cases.

The files are generated via command line call or directly via the user interface.

BL Test System

The test system for automated function tests and monitoring of EBICS servers. The software behaves towards the server to be tested like a standard EBICS client. The program includes the *BL Test Data Generator* and many pre-configured standard tests.

The EBICS versions for Germany, France, Austria and Switzerland as well as for real-time transfers are supported.

BL Load Test System

The system for generating freely scalable load for performance tests. The load is generated in the form of configurable, functionally correct EBICS client requests.

The software supports all EBICS versions.

BL Real-Time Test System

The test system specifically for real-time transfers via EBICS. The software consists of an active and a passive component for simulating the *RT1* system of EBA CLEARING. The program is used to test both the overall function and the performance of the banking systems involved.



All from a single source: Full support for your projects

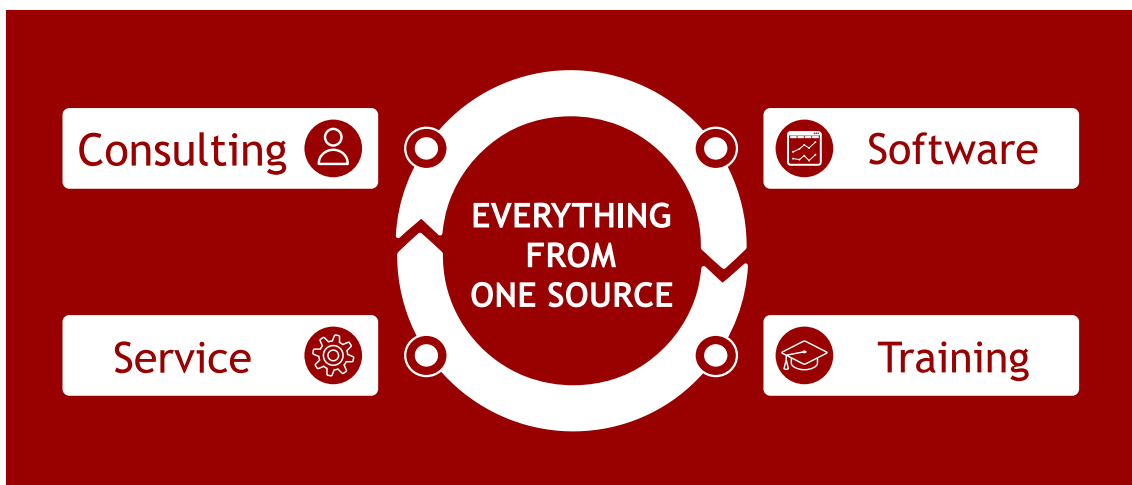
Well advised right from the start

The choice of the right software always depends on the specific requirements in the company. Above all, it is important to avoid isolated solutions. In addition to the given IT infrastructure, the process flows and working methods of the employees in particular represent essential framework conditions for the selection of the appropriate application. We listen to you and find the best solution for your problem.

Modern software keeps up with the times. Our services therefore include ongoing maintenance, free access to all updates and a competent contact person at all times.

Alongside our seminar offerings, our customers have all the services they need to operate the software successfully.

This means you can concentrate fully on your core business – we take care of the smooth flow of payment transactions.



Time for new solutions

Have you set yourself a new goal in electronic payments? We would be happy to discuss all requirements with you.

We look forward to your call or email!

Phone: +49 (0) 21 03 - 33 99 3 30
Email: sales@business-logics.de



Your inquiry

Our friendly sales team is looking forward to your call

+49 (0) 21 03 - 33 99 3 30

Our customers

- Aareal Bank
- ACCON-RVS
- Agricultural Bank of China, Frankfurt Branch
- Anstalt für Kommunale Datenverarbeitung in Bayern
- Atruvia
- Axway Software
- Bank Frick
- Bayerische Landesbank
- BayWa r.e.
- Berenberg
- Bundesamt für Soziale Sicherung
- Commerzbank
- CPG Finance Systems
- Crede Experto
- Danske Bank
- Deutsche Bank
- Diebold Nixdorf
- EFDIS Bankensoftware
- Erste Group
- FitX Deutschland
- GEVA Business Solutions
- Helaba – Landesbank Hessen-Thüringen Girozentrale
- HSBC Trinkaus & Burkhardt
- Landesamt für Steuern und Finanzen Sachsen
- Landesbank Baden-Württemberg
- Landesbank Berlin
- Landeshauptkasse Brandenburg
- Litreca
- N26
- Nordea Bank AB, Frankfurt Branch
- Oldenburgische Landesbank
- OLG Köln, Gerichtskassen NRW
- PASS
- PAYONE
- Raiffeisen Software
- SEB
- Serrala
- Sofort GmbH
- UniCredit
- Volkswagen Bank



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