First Steps with BusinessLine

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This document is intended to help you install the new BusinessLine. BusinessLine enables you to make all your payment transfers electronically, as well as to pass on orders to banks in XML formats and limited still in EDIFACT data format (only payments to NON-SEPA countries). A detailed manual is available and can be downloaded under www.baebank.at/eb.

System Requirements

- Minimum Windows 7
- central memory with at least 128 MB
- 100 MB minimum free fixed-disk storage

Installation

After successful download under the link www.baebank.at (Username: ba, Password: ba) open the setup.exe and follow the instructions – you will be guided through the installation.

Entering/registering in the programme for first time

You may now enter the programme as an authorised user. For this purpose a user, the System Administrator, has already been created in BusinessLine:

User: **SYSADM**
Password: **SYSADM**

The System Administrator owns function rights which are necessary to create a new user. As the System Administrator possesses only very limited rights, you must create in the system a new user which then owns rights to all functions in BusinessLine.

After you have created at least one user (see "Create user"), you may now carry out the "New log on" command via the "Order processing" menu.

You may now log on in the programme with a newly created user. After entering the system, you will find yourself in the "Navigator" of BusinessLine.

The integrated account information as well as the provision of foreign exchange and currency rates, and share prices, give you a real head start in terms of information.

Navigator

The Navigator was created in order to give you closer access in a structured way to the functions in Business*Line*. The Navigator represents an extension in the service elements of Business*Line,* as all functions can be activated by means of pulldown menus. In addition, as user you can make use of the most important functions by means of the toolbar.

In the "**Functions"**, you can use the navigator by means of graphic icons to execute all the various steps involved in daily payments, as well drawing on account information and currency prices.

The "**Settings"** tab helps you to carry out quickly and easily the necessary entries after installation. The steps are explained one at a time.

Click on "Settings".

As there is interdependency between the respective settings, you need to follow the order given below for the adaption of the settings in the system:

- **User**
- **User group**
- **Remitter**
- **Remitter accounts**
- **Authorisee**
- **Communication officer**
- **Communication profile**
- **Bank server**

Create user

After acknowledging the explanation in the white field, click on "Go to user administration", fill in the fields required, save the screen and close the window.

The user rights are laid down in accordance with the group you belong to; however, all rights for individual users can be defined and may differ from the group rights concerned.

Allocate confidentiality sign

In BusinessLine it is possible to create confidentiality signs and allocate them to individual users or user groups. Individual orders can be provided with one of these confidentiality signs so as to avoid the contents of orders becoming visible to users who have not been allocated this confidentiality sign (for a more detailed explanation, see manual).

As a next step, you may – if necessary – define a new user group. A user group is defined as comprising those individual users who have basically the same rights in BusinessLine and so belong to a user group.

If you call up the screen with "Go to user group administration", predefined groups are displayed by the system as existing groups:

- **Administration:**
  This user group possesses all rights to create users and user groups, but not those rights to application functions for daily operations (e.g. order processing).

  - **All rights:**
    This user group possesses complete rights to all application functions which are available in the system (exception: create new user).

You can create a new group or change the rights of the existing groups (for a more detailed explanation of function and account rights, see manual).

In both cases you should "Save" and "Close".

Remitter

A remitter is defined as a person or a (your) company who/which participates in Electronic Banking. One or several accounts can be allocated to a remitter.

In order to reach the remitter, select the "Go to remitter administration" command in the Navigator settings.

Enter your data in line with the description (name, address and other data), then activate "Save" and "Close".

Remitter account

Basically accounts belong to a bank and are then allocated to a remitter account. To access the remitter accounts, select the "Go to remitter account administration" command in the Navigator settings.

- **Account code**
  The account code is the short name you have chosen to identify your accounts for all order types and in the account information. The account code should be as short as possible and easy to remember.

- **Retrieve account statements**
  When account information is retrieved, you may choose between 2 variants (the "Use account query and return data packages" field in the Extras – Options – Application menu must be switched):

  In addition you may choose whether all receipt data and future bookings should also be retrieved.

  After all data has been entered, activate "Save" and "Close".

- **ALLOCATE authorisee**
  To allocate one or several existing authorisees to a remitter account, select "ALLOCATE authorisee".

  Each account must have authorisees (= persons authorised to sign for an account) allocated to it. In the left half of the screen all available authorisees in the system are shown, together with their authorisee numbers. If no authorisees have been entered in the system, the account allocation can also take place at the "Authorisee".

  In this case, change in the Navigator to the menu point "Authorisee". After entering the authorisee (see following point) you may continue here.

  To allocate the desired authorisees to the remitter account, mark the authorisees in the left hand table and activate ➜.

  You are then asked for the authorisee PIN (Personal Identification Number). After entering the PIN, activate "Save" and "Close".

  If you wish to enter cheque numbers, a foreign account number or fixed inter-company transfers, please see manual.

  Closing a screen or activating the icon enables you to return at any time from the menu bar to the Navigator.

Authorisee

To work with authorisees, select "Go to authorisee administration" command in the Navigator settings.

An authorisee is a person authorised to sign for one or several accounts created in BusinessLine. Each account must have at least one authorisee. Each bank with which electronic banking services are transacted will assign to the authorisee an **authorisee number** and a **PIN** for authorising orders vis-à-vis the bank.

The input must be made in the following order:

- **Authorisee name**
  Authorisee´s name

- **Authorisee number**
  The authorisee number is assigned by the bank (**BusinessLine**: 8 digits, **Multi Bank Standard**: max. 17 digits, although this may differ from bank to bank).

- **PIN**
  The PIN is assigned by the bank

- **Retry**
  Enter again the PIN assigned to you by the bank.

- **Signature method**
  You have the possibility to choose among:
  mobileTAN
  cardTAN
  digital signature (ELU)

- **Phone number**
  Enter your mobile phone number to which the mobileTAN should be sent. Please always use the international format +436……

- **User**
  Should the PIN for one or several authorisees be unknown, you may allocate one user who is already entered. This user will then be requested to enter the PIN subsequently upon starting the programme.

Under **"EXISTING Authorisees"** all authorisees already entered in BusinessLine are listed in a table. The data records marked in this table can be printed, exported, sorted or deleted.

Communication Officer

The remitter bank passes on to you the **Communication Officer** who is required for electronic access to the bank server to take place.

To work with the communication officer, select the "Go to communication officer administration" command in the Navigator settings.

The entry must be made in the following order:

- **Identification**
  Enter the identification for the communication officer (**Bank Austria**: 8 digit authorisee number / **Multi Bank Standard**: differs from bank to bank).

- **Bank server**
  Here you choose the bank server for which the communication officer is to be defined.

  The fields relating to the Bank ID, business hours and Hotline phone no. are taken over from data entered at the bank server. Save the data and go to "ALLOCATE bank server services".

- **Bank server services**
  Here you activate the services you wish to carry out with the bank server. These services (e.g. sending orders, retrieving account information...) can be activated singly and are available to accounts at this bank server. Furthermore, for some services it is possible to export automatically the data delivered from the bank server (e.g. further processing in external systems and programmes such as MS-Excel).

  Activating services means that the required services are available at this bank server. By clicking the respective box, these services can be activated or de-activated.

  For some of these services, it is necessary to make corresponding arrangements with the banks concerned.

After all data has been entered or selected, activate "Save" and "Close".

Communication profiles

Communication profiles serve as administration for the communication settings.

Several communication profiles can be allocated to each bank server, but only one of them may be active.

To each communication profile (active or inactive) only **one alternate profile** can be defined and can be used alternatively.

Due to the development of BusinessLine under MS-Windows©, these advantages could be fully exploited with regard to transmission processes. The data transmission programme is installed as a fully independent programme, i.e. programmes in the background can carry out transmission processes fully independently of the main programme without the user of the main programme being affected in any way (similar to the Print Manager under MS-Windows©).

For data transmission with your bank it is necessary to create a communication profile with the connection settings.

To work with the communication profiles, choose the "Go to communication profiles administration" command in the Navigator settings.

The input must be made in the following order:

- **Profile name**
  The profile name is your short name for the new communication profile.

- **Bank server**
  Select here the bank server for which the communication profile is to be defined.

- **TCP/IP basic settings**
  Connection via Internet. 2 possibilities exist to establish a connection via MBS/IP to the bank:

  - Existing Internet connection **(permanent line, router, etc.) or**
  - Data transmission network connection **(select your data transmission network for the Internet access)**

- **Internet address**
  Enter here the address indicated by your bank (Bank Austria: mbsip.bankaustria.at).

- **Service**
  The service name is actually not used by Bank Austria and therefore remains empty.

- **Port:**
  Enter here the port number indicated by your bank (Bank Austria: 3048).

- **TCP/IP extended settings**
  Under this option you will be able to enter connection details and settings for the encoding (basically you shouldn't have problems with the standard settings at the establishment of the connection).

Bank Server

A bank server is an overlapping bank feature for your remitting banks. Actual communication with the bank server is processed via the telephone line.

All known bank servers are already entered in the BusinessLine database.

To work with the bank server, select the "Go to bank server administration" command in the Navigator settings.

■ **Create new bank server**
To create a new bank server, click on "Create NEW bank server".
As it is generally not necessary to create a new bank server, please carry out this function only after consultation with Bank Austria Electronic Banking Hotline.

■ **Bank server**
Name for the bank server, of your own choice; the default value chosen should be that of your remitting bank (e.g. Bank Austria).

■ **Bank server bank code (Bank ID)**
Here you see your bank´s code.

Bank Austria	BAAG001
BAWAG	BAWAG01
ERSTE Bank	SPDT000
Oberbank	ELDBE01
Raiffeisen	ELxxxnn *)
Volksbank	SPDT000

*)
xxx – represents the local place name of the server centre concerned
nn –   consecutive number

■ **Data format**
Enter here the desired data format
MBS 5.0 **=** no longer supported
MBS 5.1 **=** no longer supported
MBS 6.0 **=** supports EDIFACT and also SEPA-/nonSEPA-XML-messages according to Rulebook 6
MBS 7.0 **=** supports SEPA-/nonSEPA-XML-messages till including Rulebook 2017

■ **Service ours from – to**
Here the time can be entered when the respective bank server will be available.

■ **Hotline**
Here you find the telephone number of your bank´s hotline.
Bank Austria: **05 05 05 Ext. 26200**, can be reached on bank working days from 7.30 a.m. to 18.00 p.m.

Payment Transfer in BusinessLine

Having entered the necessary data, you are now in a position to fully process your payment transfers using BusinessLine. Such payments can be either imported from your financial accounting or created directly in the programme.

The first step is to create beneficiary master data (only one-time entry of the creditors, debtors and suppliers). Afterwards you create transfers and form a record. The records (collective orders) are sent after the signature has been given (i.e. the electronic signature by means of the TAN).

Beneficiary

To work with beneficiary administration, select the *Beneficiary* command in the "Order processing" menu. Now open "Create NEW beneficiary".

■   **Beneficiary standard and domestic data**

■   **Name**
Two lines with 35 characters each are available for entering the beneficiary / payer name.

■   **Domestic bank connection**
Enter the beneficiary / remittance bank data in the relevant input fields.

■   **IBAN**
If the beneficiary data has to be used for payments in the SEPA format, the entry of the IBAN will be necessary.

■   **Address data**
Enter the beneficiary / payer address data in the relevant input fields.

NOTE: In the case of *Cash remittances*, the address field is mandatory since no beneficiary bank data is available.

■   **Reference**
The reference can be chosen freely (e.g. supplier number). This makes a unique identification of the beneficiary possible (maximum 20 digits, alphanumeric).

When entering orders, the reference number can be used to select the desired beneficiary / payer directly from the beneficiary administration.

■   **Reason for payment**
The reason for payment to be indicated in this field may have a maximum of 28 digits and is indicated to the beneficiary/remitter directly on the account statement. In most cases, this line is sufficient for stating the reason for payment.

Example:
Inv. of 31 Jan. of 2018

■   **Customer data:**
Customer data are used for entry of information (e.g. your customer number at beneficiary, or invoice number) for electronic processing by payee/payer.

■   **Discount**
Here a fixed discount rate can be entered, taken for calculating the discount and net rates if using additional text-discount during order processing (max. 9.9%).

- **Internal note**
  Here you can enter for instance a hint for an account assignment of you financial accounting. This note will also be printed on various print-outs.

- **Payment reference**
  This field serves as an unique referencing of your payment for the beneficiary. Data should only be entered if the beneficiary asks you to do so.

- **Identification**
  This field describes an unique identification sign of your beneficiary.

- **Confidentiality sign**
  If only selected users or user groups may process certain beneficiary data (e.g. salary and wage recipients), then the confidentiality sign must be allocated.

Please click on "International data" in the lower part of the page for international beneficiaries. Fill in the screen and "Save" the entered data. To search for and change beneficiaries, click on "SEARCH/CHANGE beneficiaries" and work with the templates (see manual).

Payment transfers

SEPA transfer

To enter a SEPA transfer, select the following button in the Navigator functions

- **Beneficiary**
  The existing beneficiaries can be quickly reached by entering the initial letters or by "+" and the reference number and then activating the "F2" button.

- **Payment reference**
  This field is 35 digits and serves for the clearly referencing of your payment for the beneficiary. CAUTION: The entry of the payment reference and the reason for payment at the same time is not allowed!

- **Reason for payment**
  The following variants are available:

  1. **Standard (unformatted):**
     Enter a maximum of 4 lines with 35 characters each of unformatted additional text.
  2. **Discount:**
     Enter a maximum of 13 lines of additional text in a table, supported by automatic discount calculation; note that credits can also be displayed in the "Gross" column. You must enter "-" before the amount. The net amount is taken over into the amount field. The "amount" field is blocked so no entry can be made (the entry may not exceed 13 lines).

3.   **Business transaction code**:
   The entry of a business transaction code will be necessary if you have a respective agreement with your bank or your business partners.

■   **Remittance reference**
   This field has 35 digits and serves for the clearly assignment of your payment in your financial accounting.

■   **Account code remitter**
   Here you may enter the account code (= account short name) of your remitter account. By opening the "Account code remitter" field, you may select the desired remitter account from the master data.

   After you have finished your entries, "Save" the transfer data and as the next step open the list of domestic orders already created via the "Created orders" tab.

■   **Form orders to records**
   The domestic orders you have created must be formed to a record and signed. The record (or records) is (are) then sent to the bank via data transmission.

   To send the data, two options exist:

   ■   **Create records**
   ■   **Send orders at once**

   Create records
   Mark the orders to be processed under "Created orders" and click on the "Create records" button. As different order types cannot be combined in one record (e.g. transfer and direct debit), BusinessLine checks the orders in the background and puts the records together according to uniform criteria. You are informed how many records have been created.

   Example:
   You mark transfers, direct debits and cash remittances – the software creates 3 records.

   Send orders at once
   This function enables you to send marked orders at once without needing to further process the finished record in the record administration.

   The following steps are combined in this function:
   ■   Create records and electronic accompanying ticket (eAT)
   ■   Sign records (singly or collectively)
   ■   Print record breakdown
   ■   Immediate transfer of "Send orders"

■   **Bank server**
   The bank server to which the orders are to be transmitted is displayed.

■   **Number of records**
   The number of records created is displayed.

■   **Table – List of orders**
   The key record data are displayed in the table.

- **Record group**
  Under this name (of your own choice), these orders are placed in the transfer list for transmitting to the bank server concerned.

- **Authorisee signature**
  Here you are requested to sign. In accordance with the authorised signatory procedure for the selected remitter accounts, the authorisee´s transaction number (mobileTAN, cardTAN or digital signature) must be entered, or in the case of collective signing, the TANs of two authorisees.

If the data transmission module is active, these orders are transmitted to the bank server concerned without further processing. If the data transmission module is not active, you are asked whether you wish to activate it.

A transmission protocol is created automatically in the system. This can be called up via the menu with "Extras" – "Transmission protocol", or via a symbol in the Navigator or in the toolbar, and printed out.

All records which have been successfully transmitted you may find in the menu under "Extras" – "Record archive", or by clicking on the respective symbols in the Navigator or the toolbar. The acceptance protocol can be printed out here.

Account information

Furthermore, account information is available to you. This function gives you a summary of the balance of those accounts administrated by BusinessLine.

In addition to the balance summary, account information contains **account transactions** (all credit/debit entries in an account) and **account statements** (corresponding to the information on the printed statement).

Moreover, **transactions credited/debited** since the last booking balance (i.e. the last complete account statement) are displayed in the preview.

The data on your accounts are transmitted by the relevant bank to BusinessLine via data transmission. These data are processed in the system and displayed on the screen with the symbol

If these account data are activated in the menu under "System data" – "Remitter account", you can also export them to other systems (see manual, Account Information chapter).

We wish you great fun and success with **BusinessLine!**