BusinessLine 8.8.0.0

With the implementation of EU Directive 2015/2366 (Payment Services Directive 2 - PSD 2) by the Austrian Payment Services Act - ZaDiG 2018, banks will be obliged to use two-factor authentication for their Internet banking and electronic banking products as of 14 September 2019 as well as to provide technical access to their customers' Internet banking payment accounts for Third Party Providers (TPP).

When applied to the Austrian MultiBank standard MBS, this means that a corresponding certificate must be transmitted every time a connection is established with a MBS bank computer for secure authentication (SCA - strong customer authentication). These certificates must be created, signed and transmitted to the bank computer once for each communication officer stored in the system data. The necessary steps are described in this document on the next pages.

The Payment Services Act also requires using of (at least) 2 different elements from the categories: possession (e.g. Mobile phone), knowledge (e.g. PIN) and inherence (e.g. Fingerprint, Iris-Scan) for the payment order authorisation.
Therefore, starting from September 14th, when signing a payment order using mobileTAN (TAN via SMS), user's PIN has to be entered (= categories Possession and Knowledge).
When signing with cardTAN, the PIN entry is omitted, since this is already done in the card reader.
When signing by means of digital signature, the PIN entry is omitted, since the signature password must be typed in the card reader (card = category possession, PIN / signature password = category knowledge).

To meet all these requirements, we have released the new version 8.8.0.0 of the BusinessLine.

Changes in the Version 8.8.0.0

Systemdata – Communication Officer

The list of existing communication officers shows whether a certificate has already been created and sent to the bank computer. You can create, sign and if necessary revoke the necessary certificates via the "Edit communication rights" tab.

Record data administration

When using mobileTAN signature method, entering the PIN of the authorisee in addition to the mobileTAN will be obligatory from September 14th, 2019. Until then, the input is optional.
With the "cardTAN" signature method or "digital signature ELU" there are no changes in place.

Update of the Existing Version:

Check and/or make a note of the installation path of your current installation or the current database (click on "Software and System Information").
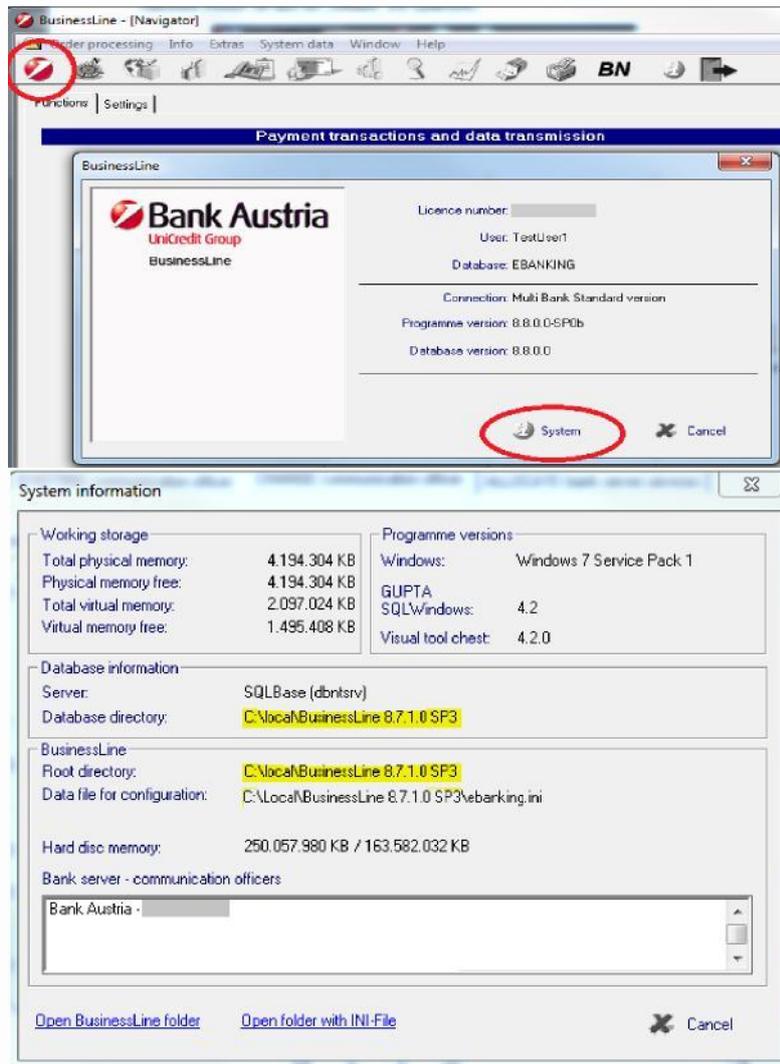
WARNING:

- In case you use a multi-user database, contact your IT department for the update.

- In case you also use the BusinessCash module in addition to the BusinessLine, please do not proceed with the update yet. You will receive BusinessCash in the near future.

- If you are a lawyer and manage electronic escrow accounts via Vienna Bar Association, please do not proceed with the update yet. The appropriate Trustee Module version will be available soon.

How to make the update function?

Exit the BusinessLine and save your database. The backup can be done with the program ebwart.exe or you simply copy the file ebanking.dbs into a backup directory.

Visit the adress www.baebank.at via your internet browser. Log in with the user name ba and the password ba.

Click on the Download option and download the version 8.8.0.0 by clicking on "Download now >>" on your computer. Save the ebanking.zip file to a new folder (for example, BusinessLine Setup). Then unpack the file ebanking.zip in this folder. Afterwards, start the program setup.exe and follow the instructions.

After successful installation, start BusinessLine and log in with the user SYSADM. Now proceed with the update of the database. Then you can log in using the menu item Order processing - New Log in with your usual user name.

In order to be able to use the software after 14.9.2019, you **will** have to generate the mentioned certificates for your communication **officers** and send them to the respective bank computer.
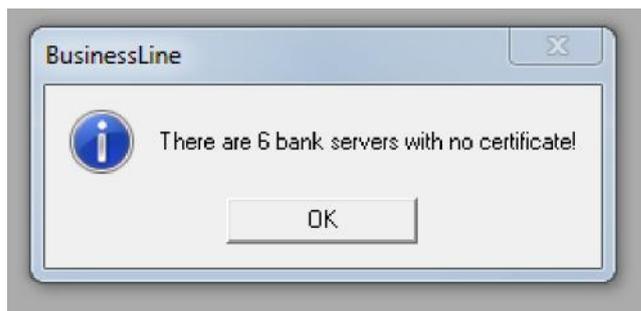
Step 1:

Click on the Menu tab System Data and select "Communication officer" button.
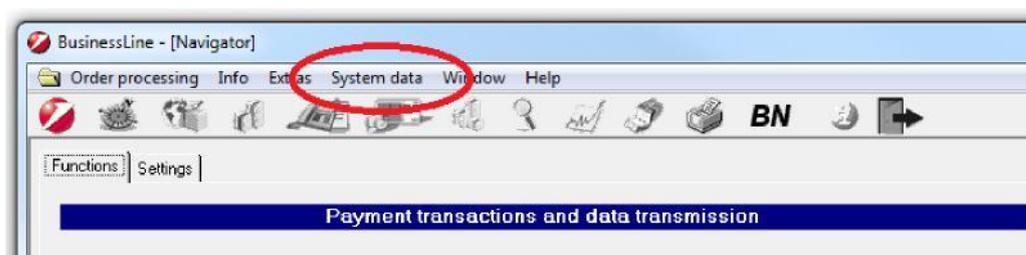
Select the Communication Officer and click on the "CHANGE Communication Officer" tab.
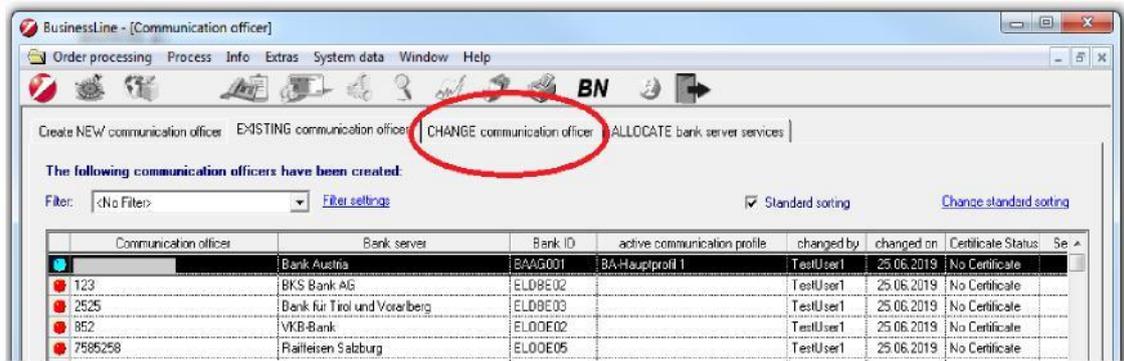
Step 2:

Click on the "Generate and sign" button.
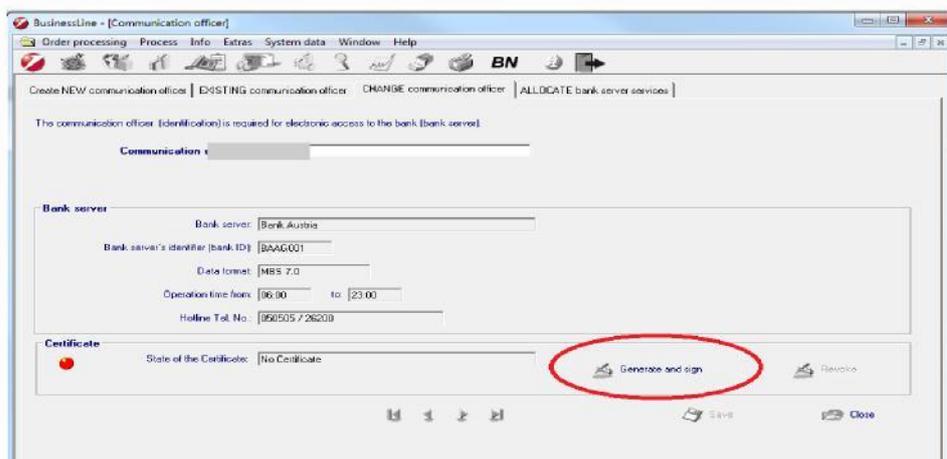
Step 3:

Select the authorisee to sign the certificate. If the signing of the certificate is to be completed with mobileTAN (SMS TAN), select "request mobileTAN", "create automatic immediate transmission" and then click on "OK".
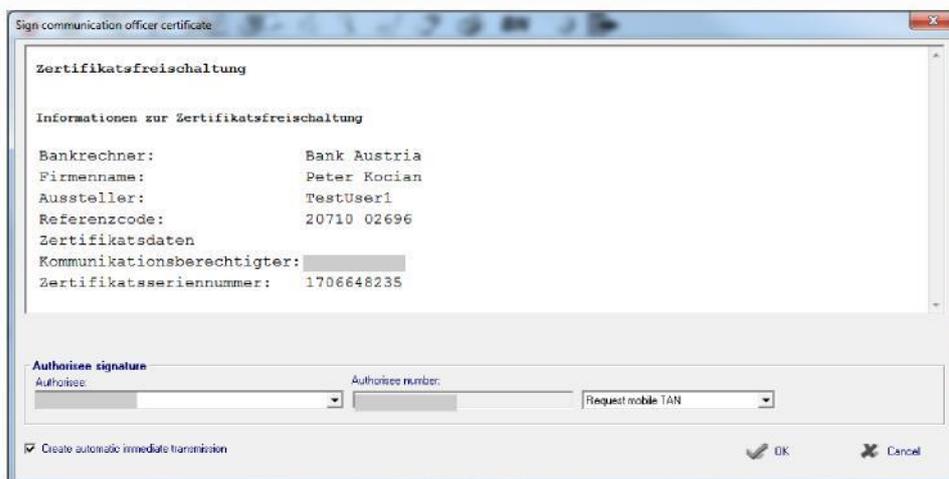
You will now receive your mobileTAN, sent to your mobile phone as usual.

Now select the authorisee and signature method and enter the TAN.
Enter the PIN of the authorisee in the PIN field (2-factor authentication!). Authentication using the PIN entry will be obligatory from the 14.9.2019 at the latest!

Repeat the 3 steps above for the other communication officers.

Congratulations - You have now completed all the necessary changes and can continue to work with your Business Line as usually.

If you have any questions about the necessary changes, do not hesitate to contact our Electronic Banking Support available at +43 (0) 5 05 05 26200.