

BACS.IP **FOR FREE**

The Electronic Payments Solution For Your
Company



e B u s i n e s s S o l u t i o n s



D A T A I N T E R C H A N G E P L C

What Is BACS?

The Bankers Automated Clearing Service (BACS) is one of the world's largest automated clearing-houses. It is owned by the UK's largest banks and building societies and operates under the umbrella of the Association for Payment Clearing Services.

BACS can perform funds transfer operations in both Sterling and Euros. These funds transfers are used within your company for employee salaries and the payment of your suppliers. Electronic funds transfers fall under the broad categories of direct credits and direct debits.

BACSTEL-IP

BACS have implemented a communications infrastructure for automated payments known as BACSTEL-IP. This incorporates the latest technologies to provide a solution for the increasing demands of automated electronic payments.

BACSTEL-IP aims to offer high-level validation, reliable and efficient communications and strong security. To achieve these aims BACS are utilising some of the latest technologies, such as Smartcards and the Internet Protocol.

“Simple Setup And Configuration”

BACS.IP For Free

BACS.IP For Free is the BACS approved enterprise solution that is fully scalable to fit your requirements. Regardless of the size of your company **BACS.IP For Free** is the most comprehensive and cost effective solution available for your company.

BACS.IP For Free provides the link between your accounting or payroll package and BACS. Payment files produced by your accounting package are translated into the required Standard 18 format, signed using your Smartcard and then submitted to BACS.

The functionality and performance of **BACS.IP For Free** far exceeds the requirements from BACS. Therefore we are offering the software for free, confident that you will be more than satisfied and wish to continue using it after the first year. There is a nominal annual license fee to continue using **BACS.IP For Free**.

Multi-User Functionality

There may be a level of confidentiality required regarding certain payment files, such as employee salaries. In this situation a typical requirement of **BACS./P For Free** may be to restrict IT personnel to only access the configuration areas of the system, and only allow authorised users to sign and view submissions using a Smartcard.

BACS./P For Free features comprehensive multi-user functionality. If multiple users are going to access BACS then each different user will have different needs and requirements from the system. **BACS./P For Free** has pre-configured user groups available which facilitates simple setup and configuration of the system.

The screenshot displays the BACS./P For Free software interface. At the top, a window titled 'BACS LIMITED WITHDRAWAL REPORT FOR LINE SUBMISSION' shows processing details for BACS Limited, dated 26-07-2002. Below this, a table lists withdrawal records with columns for RECORD DATE, DATE TO BE PROCESSED, DAY REP, NUMBER OF BENEFITS, and VAL. A summary row indicates 'TOTAL: 1'.

The 'Administrator' window is open, showing the 'Service Users' section. It includes an 'Overview' text explaining that service user accounts must be setup by a sponsoring bank and that multiple service users can be configured for payment file submissions.

The 'Submissions' window is also open, displaying a table of active submissions. The table has the following columns: Serial Number, Service User, Status, Test Status, Transmitted, Processing Date, Payment File, and Payment Service User. The data is as follows:

Serial Number	Service User	Status	Test Status	Transmitted	Processing Date	Payment File	Payment Service User
00009	DI	Sent, awaiting processing	Full Test	18/12/2003	18/12/2003	d000093.bac	DI
00012	DI	Rejected	Full Test	22/12/2003	23/12/2003	d000093.bac	DI
00016	DI	Sent, awaiting processing	Full Test	22/12/2003	23/12/2003	d000095.bac	DI
00018	DI	Sent, awaiting processing	Full Test	22/12/2003	23/12/2003	d000095.bac	DIP
					23/12/2003	d000095.bac	DIP
0001A	Test Bureau	Processed	Full Test	22/12/2003	23/12/2003	d000093.bac	DI
0001H	DI	Sent, awaiting processing	Full Test	22/12/2003	23/12/2003	d000094.bac	DI
0001C	DI	Rejected	Full Test	22/12/2003	23/12/2003	d000095.bac	DIP
0001E	DI	Failed	Full Test	22/12/2003	23/12/2003	d000095.bac	DI
0001G	Test Bureau	Failed	Full Test	22/12/2003	23/12/2003	d000093.bac	DI
0001J	Test Bureau	Signed	Full Test	06/01/2004		d000096.bac	DI
0001L	DI	Failed	Full Test	04/12/2003		sl_dd.bac	DI
				07/01/2004		d000093.bac	DI
0001O	Test Bureau	Prepared	Full Test	07/01/2004		d000095.bac	DI
0001R	DI	Aborted	Full Test	18/12/2003		d000096.bac	DI
				07/01/2004		d000097.bac	DI
				07/01/2004		d000096.bac	DI

The interface also shows a status bar at the bottom indicating 'Ready', 'Connected', 'Server: BACS./P For Free', 'Machine: 127.0.0.1', and 'Username: chris'.

Security

The transmission of sensitive and critical business data requires a high level of security. **BACS.IP For Free** features PKI security, which enables communicating parties to validate the integrity of received files and also reliably identify the other party involved. The payment files sent to BACS are encrypted using HTTPS encryption; which provides protection against the content of the payment files being viewed during transmission.

In addition to the standard security, **BACS.IP For Free** encrypts all data stored on your hard drive. This prevents payment data stored on your machine from being viewed by unauthorised users.

“The Most Comprehensive And Cost Effective BACS Solution Available For Your Company”

Enterprise Applicability

BACS.IP For Free is a client server solution enabling multiple machines in different locations to connect to BACS via the **BACS.IP For Free** server. This means **BACS.IP For Free** can be deployed in any enterprise environment, with multiple employees having access to BACS information. The client server architecture removes the need for a single BACS machine to be shared between employees, allowing anyone on your company network to access the **BACS.IP For Free** server if required. This is not to say that **BACS.IP For Free** is only for large organisations, as it can also be run on a single machine and therefore is equally applicable to smaller businesses.



Bureau Functionality

The ability to run BACS software in a bureau environment is available in **BACS.IP Bureau**, the bureau version of BACS.IP. This version includes full bureau functionality, allowing your organisation to submit BACS information on behalf of other companies either for commercial gain or as a business requirement.

Integration

BACS.IP For Free comes with a number of pre-configured mappings for integration with the major payroll and accounting packages. For less well known packages integration is also readily available, as **BACS.IP For Free** includes a mapping tool to enable the messages from your accounting and back office systems to be translated and sent to BACS.

Validation

Validation of payment files within the new BACSTEL-IP infrastructure is performed prior to submission. By undertaking comprehensive validation before you actually send files to BACS, the chance of an incorrect submission due to account numbers and sort codes is removed. [BACS.IP For Free](#) checks the following:



- The basic structure of the payment file
- Processing dates (are they valid BACS processing dates)
- Originating account details
- Transaction codes (a code representing the type of transaction)
- Destination account details

This validation ensures that the payment file is structured correctly and that the transaction will take place between valid accounts.

Additional account limit checks provide even greater flexibility, allowing financial rules and limits to be replicated within [BACS.IP For Free](#). Additional account limit checks:

- Total Monthly Credit and Debit limits
- Individual Credit and Debit transaction limits

The setting of limits within [BACS.IP For Free](#) ensures any financial rules imposed by your bank or organisation are not exceeded when a submission is sent to BACS.

Auditing And Reporting

[BACS.IP For Free](#) offers comprehensive system logging for the tracking of individual user activities. The retention time and detail level of the system logs is configurable by the Administrator, enabling the amount of information recorded to be tailored to your individual needs. You can view an audit trail for all archived submissions, to see which user did what and when each action was carried out.

In the event that an old submission or report needs to be located and viewed, a record of submissions sent and reports received from BACS can be searched and analysed.

The reporting features within [BACS.IP For Free](#) give the user the option to preview and print BACS standard reports. BACS reports are received in both XML and XHTML file formats to ensure compatibility and a consistent display between different systems.

BACS Approved Software

- ✓ Supports all BACSTEL-IP core functions to approved standard
- ✓ Regular updates from the Industry Sort Code Directory
- ✓ Provides access to all BACS report types

Suitable For Bureaux And Individual Companies

- ✓ Supports multiple BACS user numbers
- ✓ Simple and intuitive interface for creation of single and multiple file submissions

Security Features

- ✓ Flexible environment that supports user rights and user groups
- ✓ Software functionality restrictions based on user privileges
- ✓ Password protected access
- ✓ Stores data in encrypted format
- ✓ Full support for Smartcard and PKI technology

Connectivity to BACS

- ✓ Dial-up, ISDN, Internet

Integration

- ✓ Integrates with all accounting packages

Validation Features

- ✓ Account number modulus checking
- ✓ Sort code validation against Industry Sort Code Directory
- ✓ Data validation as per the BACSTEL-IP technical specification
- ✓ Individual item limits and monthly account limit checks

Auditing And Reporting Functionality

- ✓ Full audit trails
- ✓ Searchable record of submissions transmitted to BACS and reports received from BACS
- ✓ BACS reports may be previewed and/or printed
- ✓ Reports available in XML and XHTML format

Architecture

- ✓ True multi-user client/server architecture

Operating Systems

- ✓ Windows 98SE, Me, 2000, XP, NT4 and 2003 Server

