

How to configure the SEND Transaction in EBICS Gateway to support the French EBICS mode

Introduction

This tip describes how to configure the SEND Transaction objects in EBICS Gateway 3.4 in order to support the various download modes of the French EBICS context.

Reminders

EBICS Signature modes

When receiving a payment file from a French corporate, the EBICS Gateway controls the exchange against the signature mode that has been configured for the related SEND transaction.

The bank can configure several signature modes:

- 4 basic modes
 - o Mode 1: EBICS T, meaning only 1 transport Signature
 - o Mode 2: EBICS TS with one electronic signature
 - o Mode 3: EBICS TS with one or 2 electronic signatures (often depending on the amount carried by the payment file)
 - o Mode 4: EBICS TS with 2 mandatory electronic signatures
- 3 composite modes
 - o Mode 5 combining Mode 1 and mode 2: EBICS T or (EBICS TS with one electronic signature)
 - o Mode 6 combining Mode 1 and mode 3: EBICS T or (EBICS TS with one or two Electronic signatures)
 - o Mode 4 combining Mode 1 and mode 4: EBICS T or (EBICS TS with two mandatory electronic signatures)

The related configuration of the SEND transaction is obtained through the following 3 parameters:

- Signature mode: for the French EBICS, the possible values are “Normal”, “French Single Signature”, “French Optional co-signature”, “French mandatory co-signature”
- Signatures (i.e. number of signatures): used only when signature mode is « Normal »
- D-file: the possible values are “Deny” and “process immediately”.

These parameters can be defined at the EBICS Gateway level (Processing/SEND Transaction) and overridden at the customer lever (Customer/Order Type) if the Default box is unchecked.

The table at the end of this Tip gives the setting of these 3 parameters for the 7 modes described above.

EBICS principles and Information returned by EBICS Gateway

The EBICS download (SEND) initialized by the customer is processed in 3 steps on the EBICS Gateway side:

- Step 1: The request time: The customer sends an HTTP request containing the parameters of the SEND request
 - The bank EBICS Gateway receives the HTTP request, controls the parameters of the SEND request and responds with an HTTP response that can be positive if the SEND parameters comply with its internal configuration or negative if the SEND parameters do not comply with its internal configuration
- Step 2: the payment transport time: The customer sends the payment file through HTTP order data requests. Each order data request transports a piece of the file that cannot exceed 1MB after compression.
 - Each Customer order data requests is controlled by EBICS Gateway and responded through an HTTP response
 - The last HTTP response to the last order data request carries a final response in regard to the only transport of the payload and its reconstruction obtained by decompressing the payload pieces and then concatenating them.
 - If the HTTP response carries a positive return, it does not mean that the exchange is correct and that the received payment will be pushed to the back-office. It means that the payment will be checked against especially the entitlements of the signing users; it is the next step, Step 3
- Step 3: The EBICS exchange being OK, the EBICS Gateway internal post-processing checks then the entitlements of the signers to download the payment, regarding the signature mode defined for this order type and the customer the signers belong to.
 - The result of this post-processing is carried by a specific order type (can be for the French EBICS, FDL.pain.001.001.02/3, PTC or HAC.) to be fetched by the EBICS Client application of the customer

Configuration of Signature mode and related EBICS Gateway behaviors

The following table describes how to configure the various French signature modes within the SEND Transactions and, for each mode and each type of EBICS exchange:

- What is the Order request response if you send a payment in EBICS-T, EBICS-TS with one electronic signature and in EBICS-TS with two electronic signatures,
- What is the EBICS Gateway post-processing response if you send a payment in EBICS-T, EBICS-TS with one electronic signature and in EBICS-TS with two electronic signatures

SEND Transaction setting				EBICS T		EBICS TS with 1 French signature		EBICS-TS with 2 French signatures		Comments
Signature mode	Signatures	D-Files	EBICS request return	EBICS Gateway control	EBICS request return	EBICS Gateway control	EBICS request return	EBICS Gateway control		
mode 1	Normal	0	process immediately	OK	OK	KO	KO O-files not allowed.	KO	KO O-files not allowed.	Only EBICS T is allowed
mode 2	French - Single signature		deny	KO	KO D-files not allowed.	OK	OK	OK	KO Electronic signature(s) rights insufficient [37]	Only EBICS TS with 1 electronic signature is allowed
mode 3	French - Optional co-signature		deny	KO	KO D-files not allowed.	OK	OK	OK	OK	Only EBICS TS with 1 electronic signature or EBICS TS with 2 electronic signatures is allowed
mode 4	French - Mandatory co-signature		deny	KO	KO D-files not allowed.	OK	KO Electronic signature(s) rights insufficient [37]	OK	OK	Only EBICS TS with 2 electronic signatures is allowed
mode 5	French - Single signature		process immediately	OK	OK	OK	OK	OK	KO Electronic signature(s) rights insufficient [37]	Only EBICS T or EBICS TS with 1 electronic signature is allowed
mode 6	French - Optional co-signature		process immediately	OK	OK	OK	OK	OK	OK	EBICS T or EBICS TS with 1 electronic signature or EBICS TS with 2 electronic signatures is allowed
mode 7	French - Mandatory co-signature		process immediately	OK	OK	OK	KO Electronic signature(s) rights insufficient [37]	OK	OK	EBICS T or EBICS TS with 2 electronic signatures is allowed
	Normal	0	deny	KO	KO D-files not allowed.	KO	KO O-files not allowed.	KO	KO O-files not allowed.	Inconsistent setting - no allowed exchange