User Guide for Microsoft Dynamics 365 Business Central

Product: SD Interface Banking

Release: D365 BC V24+

Revision: October 2024

1   Contents

2 Getting Started

SD Interface Banking consists of the following pre-defined banking export/import formats *(Figure 2-1)*:

Bank Name	Bank Code	Message Type	Credit Transfer	Direct Debit	Statement
Allied Irish Banks	AIBK	SEPA	Yes	Yes	Yes
Bank Of Ireland	BOFI	SEPA	Yes	Yes	Yes
Bank Of Ireland	BOFI	BACS	Yes		
Barclays Bank Plc	BARC	SEPA	Yes		Yes
Barclays Bank Plc	BARC	BACS	Yes		
BNP PARIBAS	BNPA	SEPA	Yes		
BNP PARIBAS	BNPA	OTHER	Yes		
Citibank Europe	CITI	SEPA	Yes	Yes	Yes
Citibank Europe	CITI	BACS	Yes		
Citibank Europe	CITI	WIRE	Yes		
Citibank Europe	CITI	ACH		Yes	
Danske Bank	DABA	SEPA	Yes	Yes	Yes
Danske Bank	DABA	BACS	Yes		
HSBC	HSBC	SEPA	Yes		
HSBC	HSBC	BACS	Yes		
NatWest	NWBK	SEPA	Yes		Yes
Coutts	COUT	BACS	Yes	Yes	
Royal Bank of Scotland	RBOS	OTHER			Yes
Ulster Bank	ULSB	SEPA	Yes	Yes	Yes
ING Bank	INGB	MT940			Yes
ING Bank	INGB	MT940N			Yes

Figure 2-1

Note: Coutts PT-X (Bottom Line Technology) for BACS CT and Coutts PT-X (Bottom Line Technology) for BACS DD

SD Interface Banking allows the user to specify the above banking formats against a bank for collections, payments and statement imports in Microsoft Dynamics 365 Business Central.

With SD Interface Banking you can also setup H2H Connectivity with your banks.
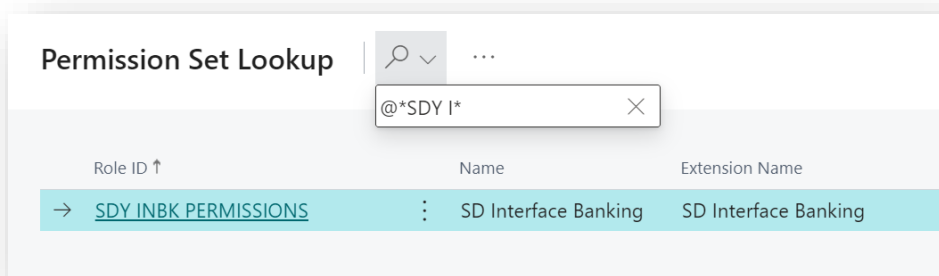
3 Installing SD Interface Banking

SD Interface Banking is available to download from AppSource or you can install the app from within Business Central using Extension Marketplace.

The **Allow HttpClient Requests** option is automatically enabled on install of SD Interface Banking. Switching on the **Allow HttpClient Requests** option for SD Interface Banking in **Extension Management** allows SD Interface Banking to call an API that sends and returns licence key information to activate the product licence.

3.1 Security Setup

We have provided the following permission set for SD Interface Banking: SDY INBK PERMISSIONS *(Figure 3-1)*.

Figure 3-1

We have also created extensions on the following standard Microsoft Dynamics 365 Business Central Permissions:

- D365 BUS FULL ACCESS includes the SDY INBK PERMISSIONS permission set.

3.2 Choosing the SD Interface Banking Role

1. From your Dynamics 365 Business Central Web Client, in the app bar, select the **Settings** icon and then select **My Settings** *(Figure 3-2)*.
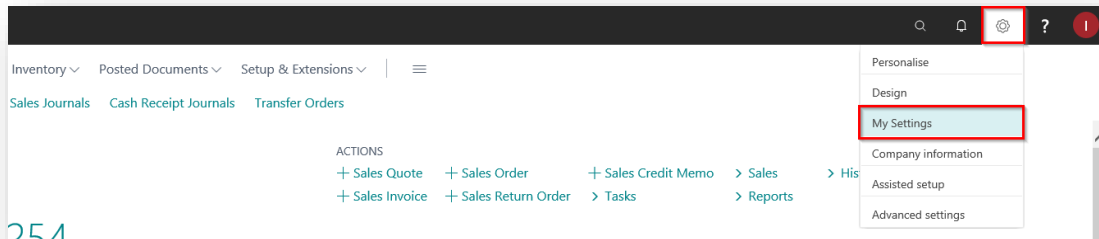

Figure 3-2

2. In the **My Settings** page, on the **Role** field, select the **AssistEdit** icon *(Figure 3-3)*.
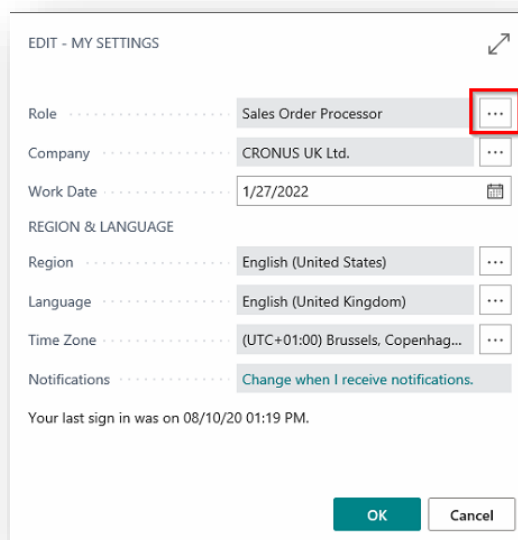

Figure 3-3

3. You should see **SD Interface Banking** in the list of Roles.

4. Choose **SD Interface Banking** and click **OK**.

5. The **SD Interface Banking** Role should now be displayed in the **Role** field. Click **OK** to close the **My Settings** page *(Figure 3-4)*.
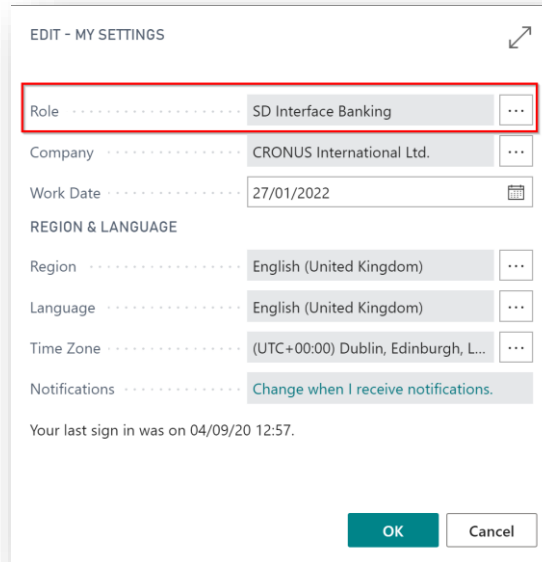
Figure 3-4

3.3 Accessing the SD Interface Banking Pages

Use the **Tell Me** to search for SD Interface Banking pages. Begin typing **SD**, **SDY**, or **Interface** to see a list of the SD Interface Banking pages *(Figure 3-5)*.
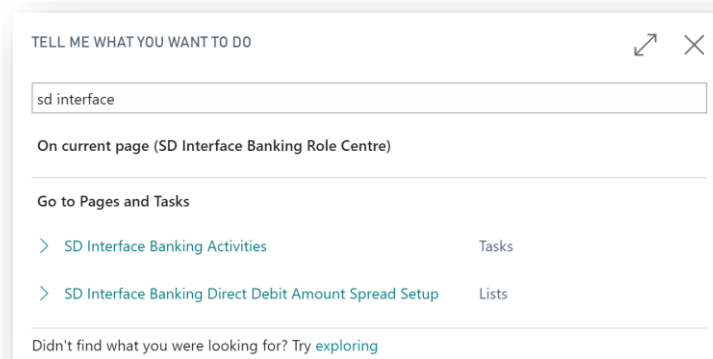
Figure 3-5

3.4 Activating the SD Interface Banking Licence

To use **SD Interface Banking**, you must activate the licence. On first install of the App, you are prompted to Activate your Free Trial.

1. From the SD Interface Banking Role Centre, choose the **Product Activation** or choose the **Activate Free Trial** in the notification. You are prompted to validate your licence. Choose **Yes** *(Figure 3-6)*.
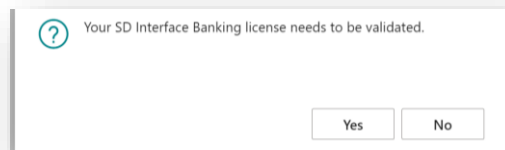
Figure 3-6

2. You will then see the **Activate your product** page.

3.4.1 Activating the SD Interface Banking Licence with a Free Trial

If you have not received a Product Key from Simply Dynamics Ltd. and want to avail of a free 30 day trial:

1. In the **Activate your Product** page *(Figure 3-7)*.
   Enter your company name in **Company Name.**
   Enter your company email in **Email.**
   Choose **Free Trial.**
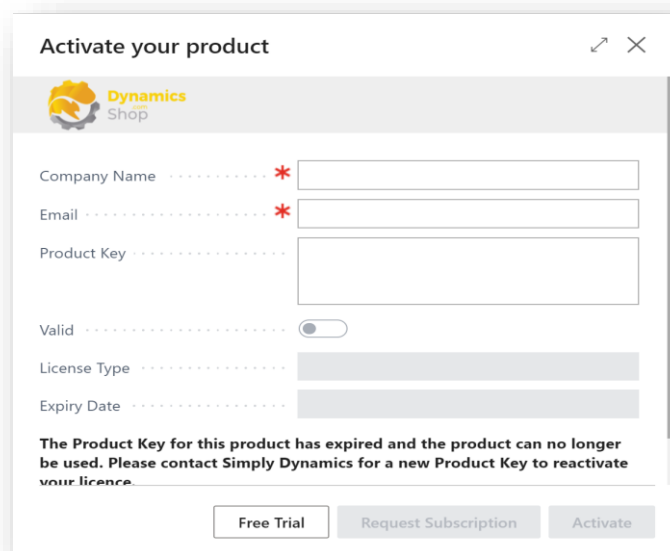
Figure 3-7

2. You are then prompted to choose **Yes** to activate your free trial *(Figure 3-8)*.
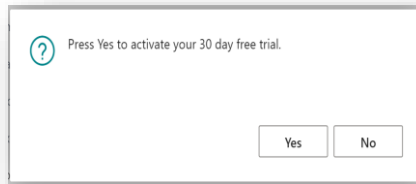
Figure 3-8

3. The **Activate your product page** will update to display a message that the activation was successful. The expiry date will depend on the date that you activated your free trial *(Figure 3-9)*.
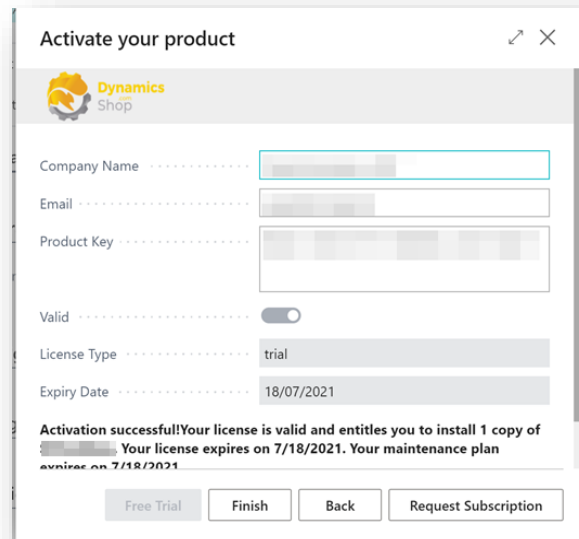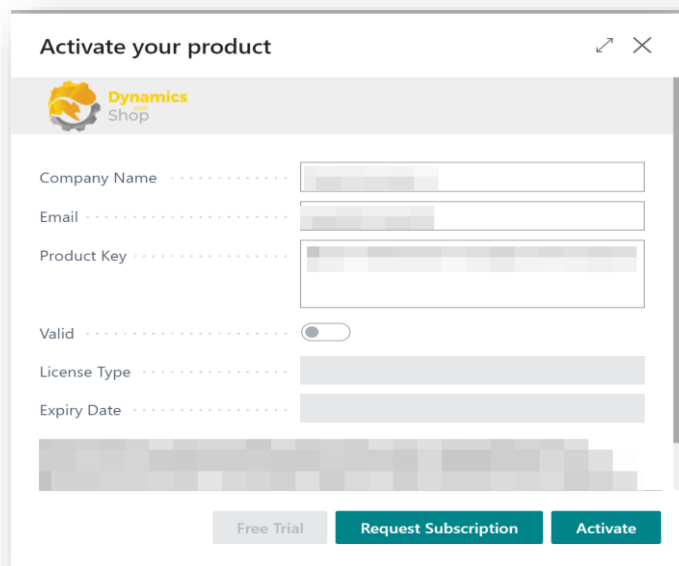

Figure 3-9

4. Choose **Finish** to exit the page.

5. When your Free Trial has expired, choose **Request Subscription** to request a Product Key from Simply Dynamics.

3.4.2 Activating the SD Interface Banking Licence with a Product Key

Take the following steps if you have received a Product Key from Simply Dynamics Ltd.:

1. In the **Activate Your Product** page *(Figure 3-10)*
   Enter your company name in **Company Name.**
   Enter your company email in **Email.**
   Paste the supplied product key into the **Product Key** field. **Tab off the Product Key field to validate the contents of the field and to enable the Activate key.** Choose **Activate**.

Figure 3-10

2. The **Activate your product** page will update to display a message that the activation was successful. The expiry date will depend on the date that you activated your free trial.

3. Choose **Finish** to exit the page.

4 SD Interface Banking

4.1 Setup

Import the default setup for each supported bank format in SD Interface Banking by choosing the **Apply Default Setup** action in the **SD Interface Banking Setup** card *(Figure 4-1)*.
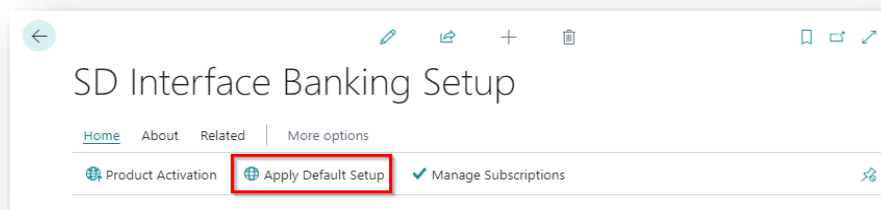
Figure 4-1

The bank formats and the data exchange definitions can be viewed from the **SD Interface Banking Role Centre** or from the **Setup** card, or, by searching for the **Bank Export/Import Setup** page or the **Data Exchange Definitions** page in the **Tell Me** *(Figure 4-2)*.
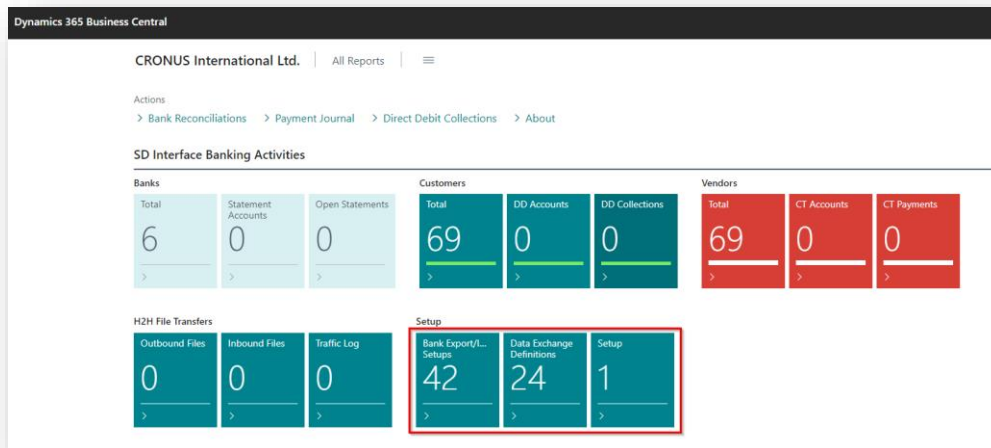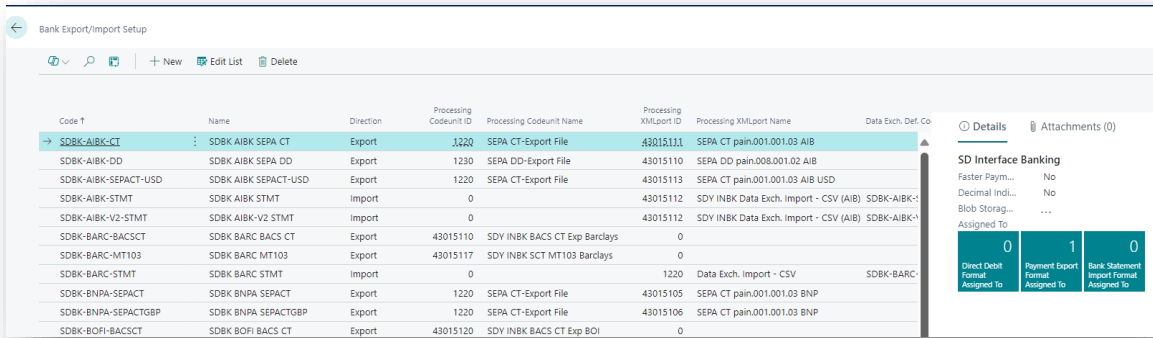

Figure 4-2

In the **Bank export/Import Setup** page, the SD Interface Banking formats are prefixed with **SDBK- (***Figure 4-3)*.
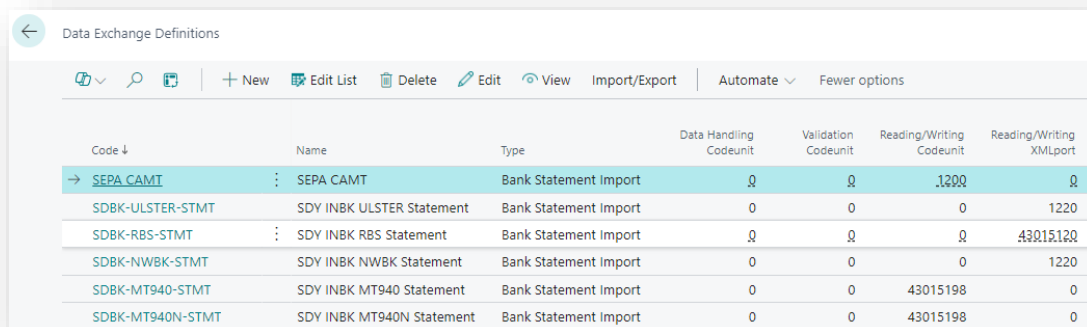
Figure 4-3

The **SD Interface Banking Barclays BACS CT Decimal Indicator** field specifies whether to include a decimal indicator on the **SDBK-BARCLAYS-BACSCT** file. If the field is set to true, the Amount will include a decimal flag.

The **SD Interface Banking Faster Payments** field indicates whether to generate a faster payments file when generating a **SDBK-DANSKE-BACSCT** file. Currently applicable for **SDBK-DANSKE-BACSCT** only.

The Processing XMLport ID determines the file structure. Different banks request slightly different information. For example, some banks might require address details and others will not. Pain.001 signifies a Credit Transfer and Pain.008 signifies a Direct Debit. These are ISO standards.

The data exchange definitions are used to map the statement files for Bank Reconciliations or for Payment Reconciliation Journals. In the **Data Exchange Definitions** page, the SD Interface Banking formats are prefixed with **SDBK-** *(Figure 4-4)*.

Figure 4-4

4.2 Bank Setup

You set up the bank formats that you will use for your bank in the **Bank Account List** page. The standard **Bank Account List** page (ID **371**) is accessed from the **SD Interface Banking Role Centre,** by drilling through on the **Total** cue in the **Banks** Activity Group, or by searching for the **Bank Accounts** page in the **Tell Me** *(Figure 4-5)*.
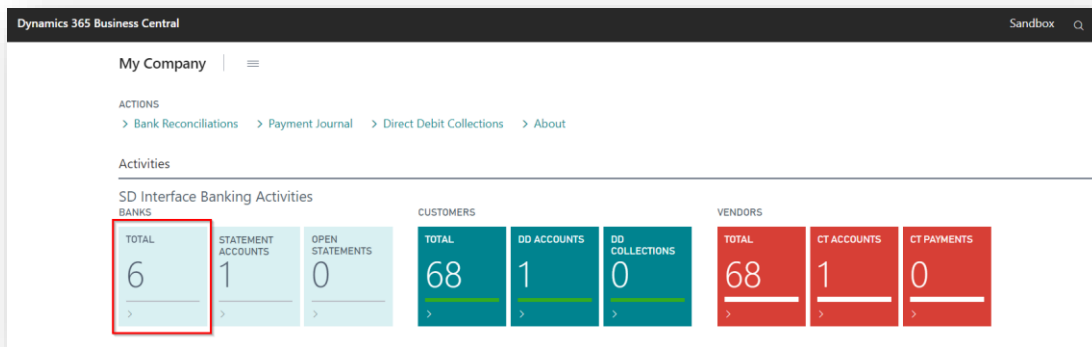

Figure 4-5

From the list of available **Bank Accounts**, highlight the record for the bank which you want to specify the banking formats. From the menu, in the **Manage** group, select **Edit** *(Figure 4-6)*.

Figure 4-6

User Guide: SD Interface Banking
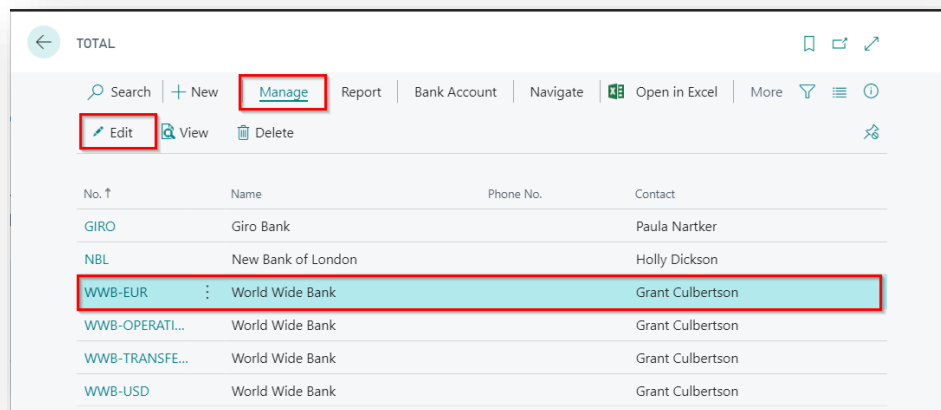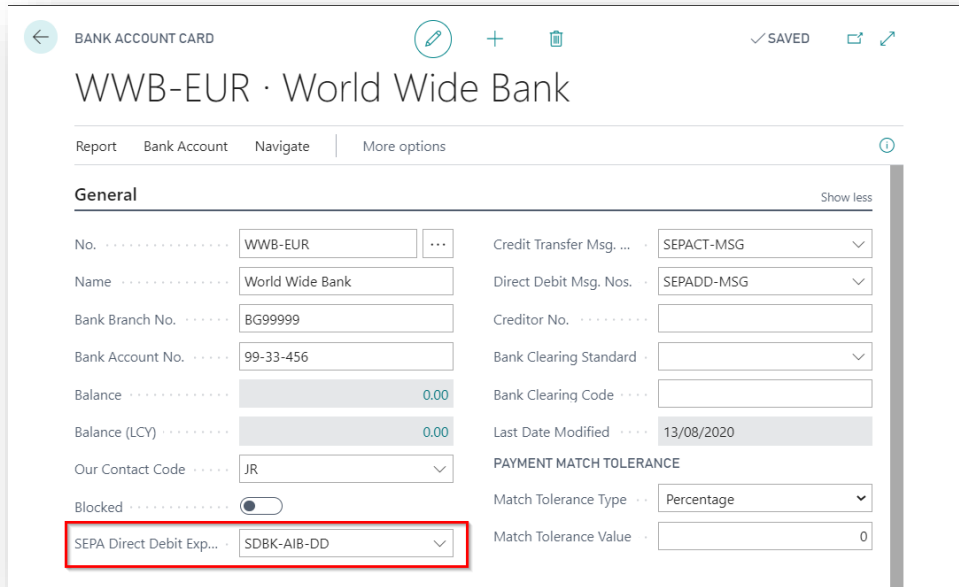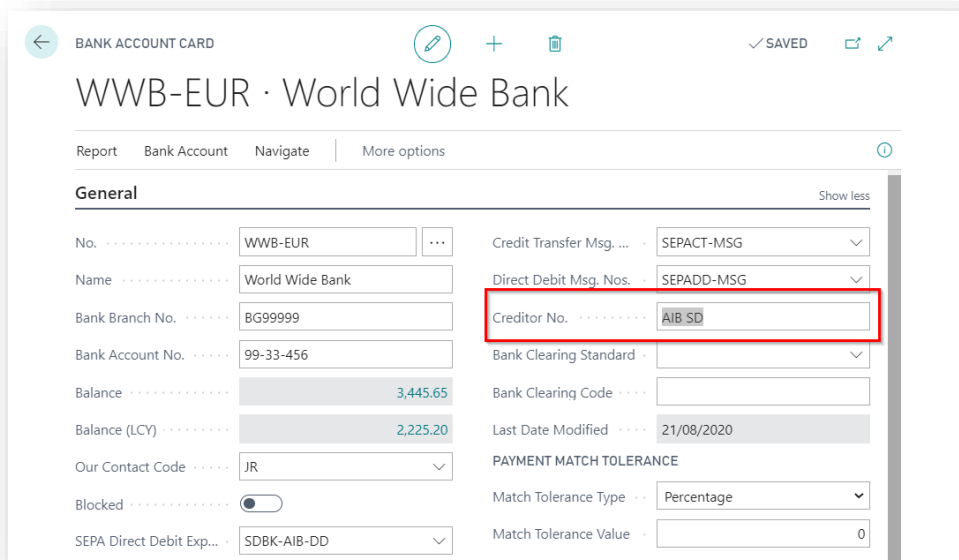
In the **Bank Account Card**, expand the **General** FastTab and set the **SEPA Direct Debit Exp. Format** to the required format *(Figure 4-7)*.

Figure 4-7

Enter a **Creditor No.** for the Bank *(Figure 4-8)*.
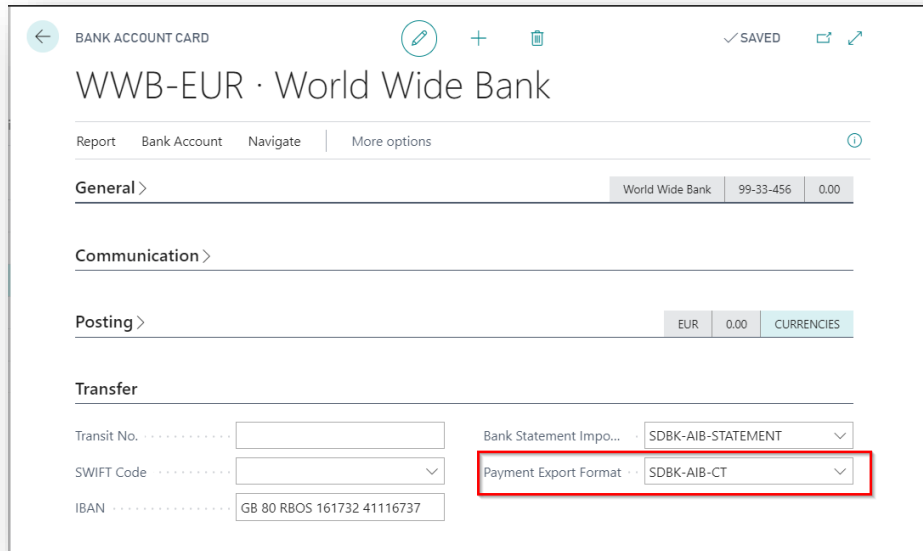
Figure 4-8

Note: The **SDBK-AIB-DD** format uses the **Creditor No.** from the Bank Card as the Original Identification Number (OIN) when creating the files.

Navigate to the **Transfer** FastTab and set the **Payment Export Format** to the required format *(Figure 4-9)*.

Figure 4-9

Note: The **SDBK-AIB-CT** format takes the **Payment Routing No.** from the Company Information as the Original Identification Number (OIN) when creating the files.

Set the **Bank Statement Import Format** to the required format *(Figure 4-10)*.

Figure 4-10

4.3 Payment Methods Setup

The payment methods used can be specified from the **SD Interface Banking Setup** card, or, by searching for the **Payment Methods** page in the **Tell Me** *(Figure 4-11)*.
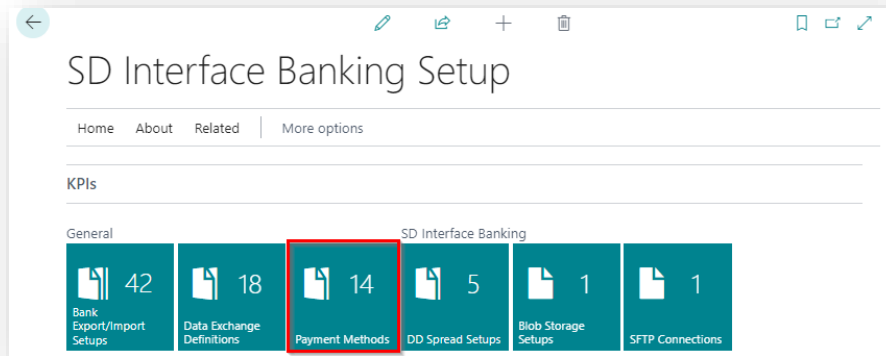

Figure 4-11

In the **Payment Method** page, you define Payment Methods for Direct Debits and Payment Methods for Credit Transfers. Your Payment Method codes should reflect how you will batch your payments. We would suggest defining multiple Payment Methods to reflect your Bank, currency and your allowed payment methods to support your Payment and Direct Debit collection runs. When running suggest vendor payments or creating direct debit collections you can then filter on the Payment Method code to suit the bank, currency and payment method.

Examples of Payment Method Codes for Credit Transfers could include:
EFT-SEPA
EFT-NonSEPA
EFT-BACS
EFT-ACH

Examples of Payment Method Codes for Direct Debits could include:
DD-SEPA
DD-NonSEPA
DD-BACS
DD-ACH

Once created, you assign the relevant Payment Methods on your Customer and Vendor Cards or select the Payment Methods when posting the transactions.

In the **Payment Methods** list page, create new Payment Methods for Direct Debits and Credit Transfers *(Figure 4-12)*. From the menu, select **New** and insert the following values**:**
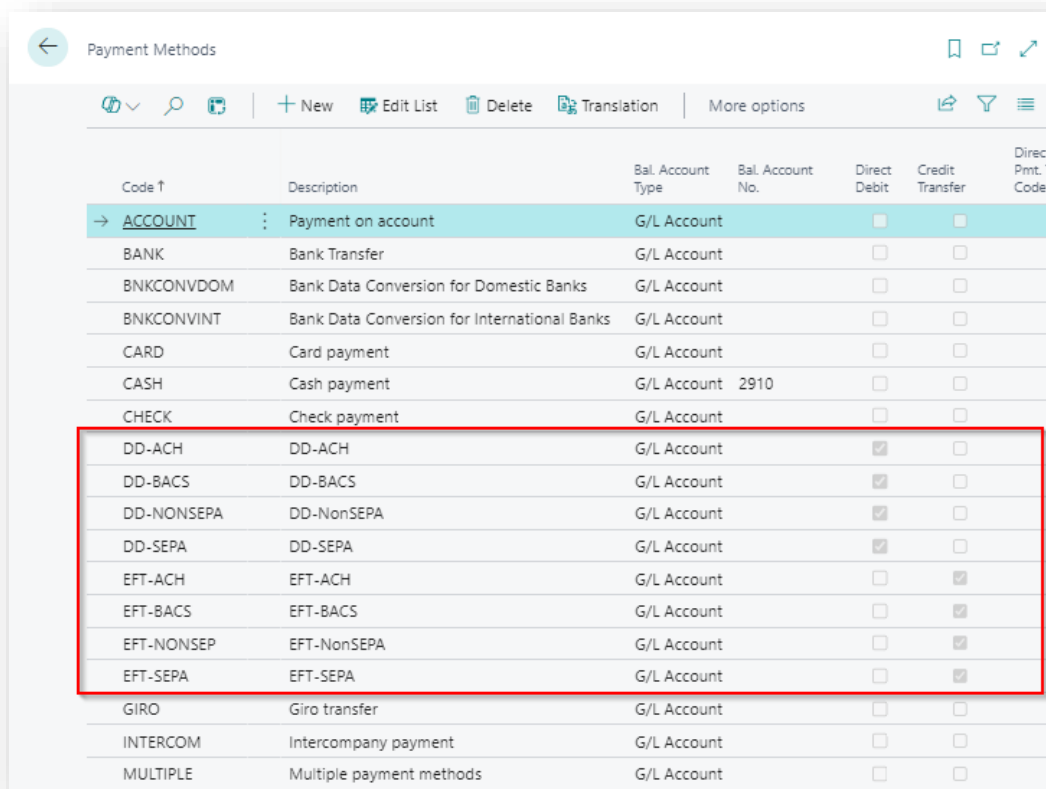
- **Code** – Enter a Code for the Payment Method.

- **Description** – Enter a Description for the Payment Method.

If the payment method is used for direct debit collection, then:

- **Direct Debit** – Select the Direct Debit option.

Otherwise, if the payment method is used for payments, then:

- **CT Export** – Select the CT Export option.

Figure 4-12

Note: The **MT103 Non-Urgent** field specifies if the payment method code is non-urgent for use in the **SDBK-BARCLAYS-MT103** SEPA Credit Transfer format.

4.4   Customer Setup and Direct Debit Collections

To assign the Payment Method Type for Direct Debits to the Customers that you want to flag as using DD collections and to set other values needed to run DD collections, from the **SD Interface Banking Role Centre,** drill through on the **Total** cue in the **Customers Activity Group** to open the **Customer List** page (ID **22**), or search for the **Customer List** page in the **Tell Me** *(Figure 4-13)*.
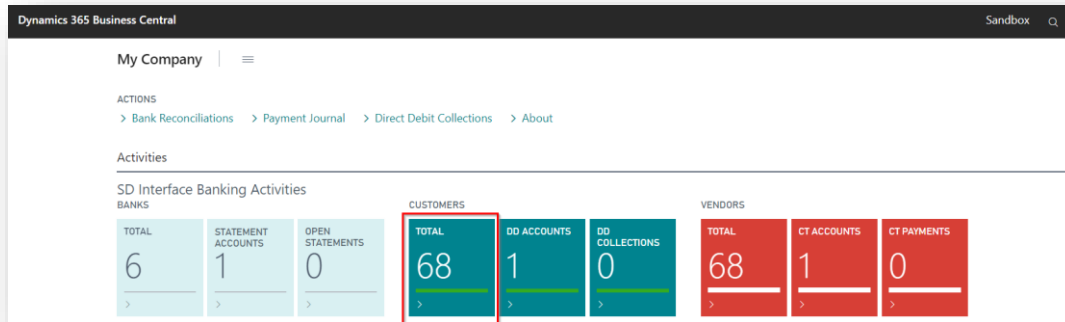

Figure 4-13

In the **Customer** list, navigate to the required customer and open the **Customer Card.** In the **Customer Card,** expand the **Payments** FastTab and set the **Payment Method Code** to a payment method code you created earlier specified for Direct Debit collections *(Figure 4-14)*.
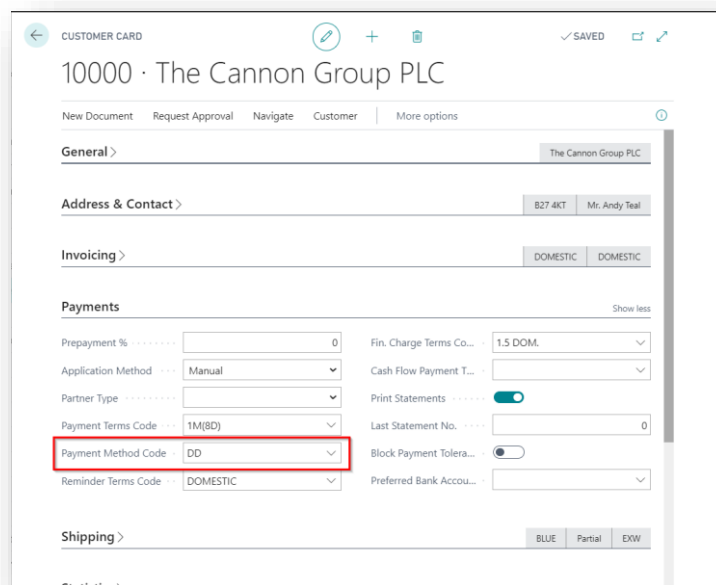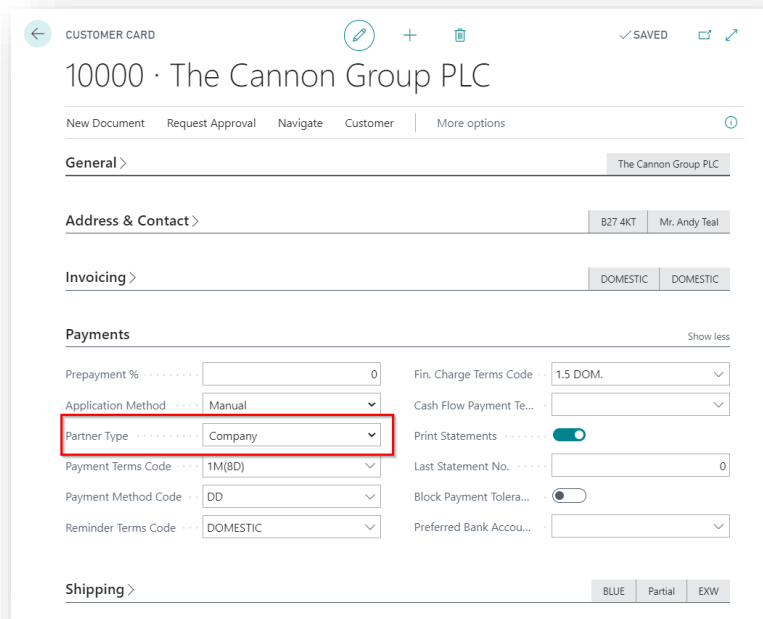

Figure 4-14

Set **Partner Type** to **Company** *(Figure 4-15)*.
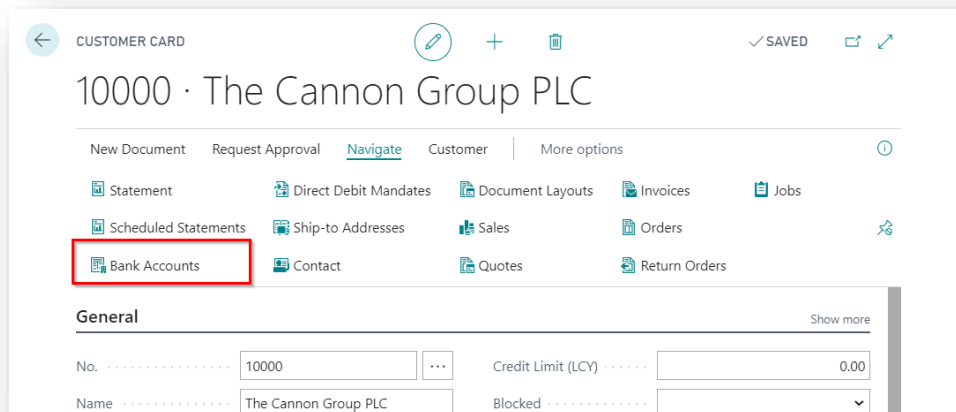
Figure 4-15

From the menu, in the **Navigate** group, choose **Bank Accounts** *(Figure 4-16)*.

Figure 4-16

In the **Customer Bank Account List**, select the customer's bank account that you are going to create a Direct Debit collection for. From the **Manage** group, select **Edit** *(Figure 4-17)*.
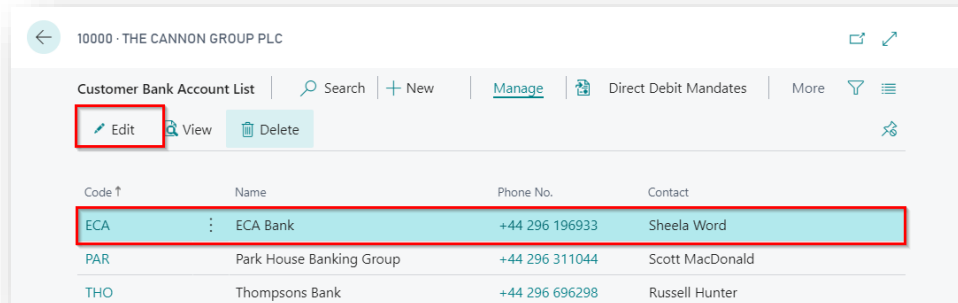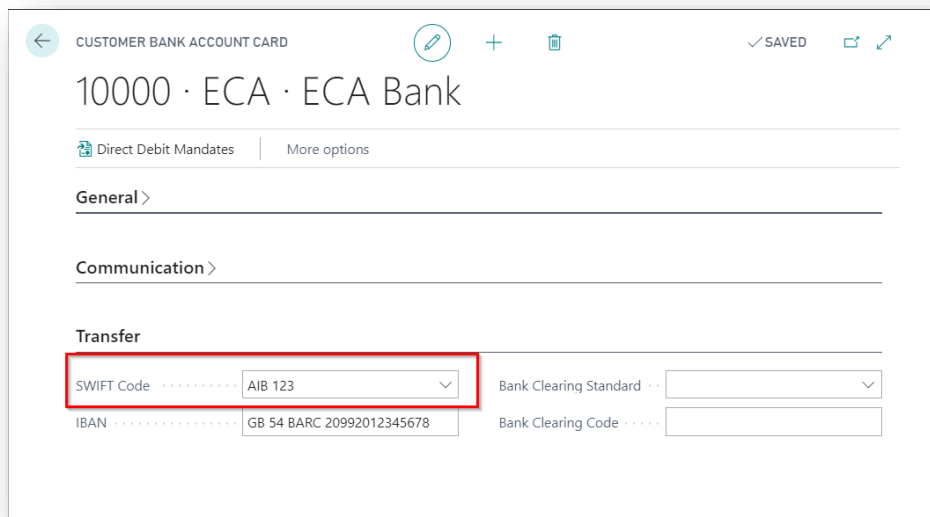
Figure 4-17

In the **Customer Bank Account Card**, enter the **SWIFT Code** *(Figure 4-18)*.

Figure 4-18

Exit the **Customer Bank Account Card** and exit the **Customer Bank Account List**.

Back in the **Customer Card**, from the menu, in the **Navigate** group, choose **Direct Debit Mandates** *(Figure 4-19)*.
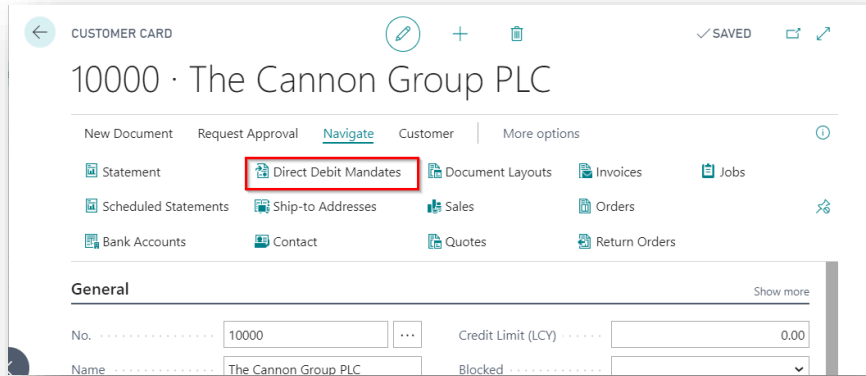
Figure 4-19

In the **SEPA Direct Debit Mandates** list, select **New** to create a new record and create a record for the Customer Bank Account. The SEPA Direct Debit Mandate record should appear similar to the example below *(Figure 4-20)*.

Figure 4-20

From the **SD Interface Banking Role Centre**, select the **Direct Debit Collections** action *(Figure 4-21)*.
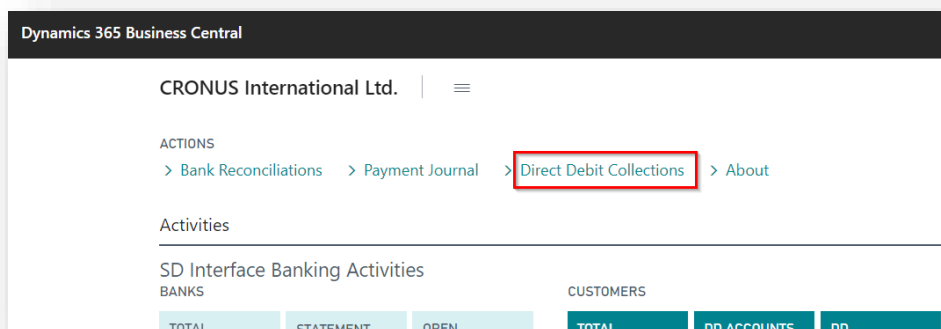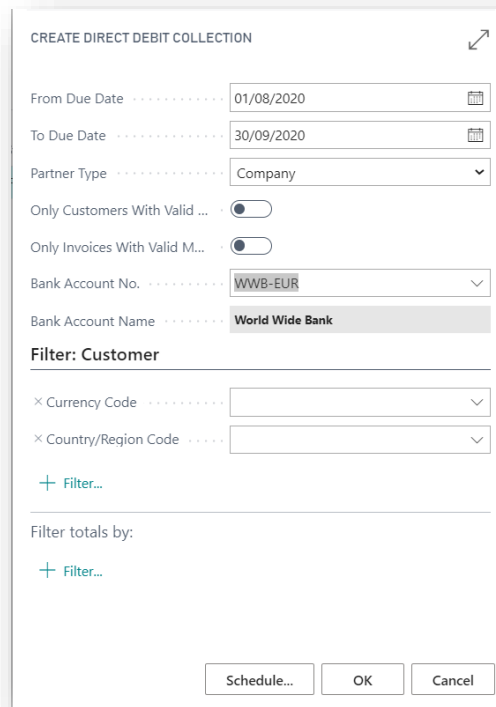
Figure 4-21

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As per standard Microsoft Dynamics 365 Business Central, in the **Direct Debit Collections**, from the **New** group, select **Create Direct Debit Collection**. The **Create Direct Debit Collection Report 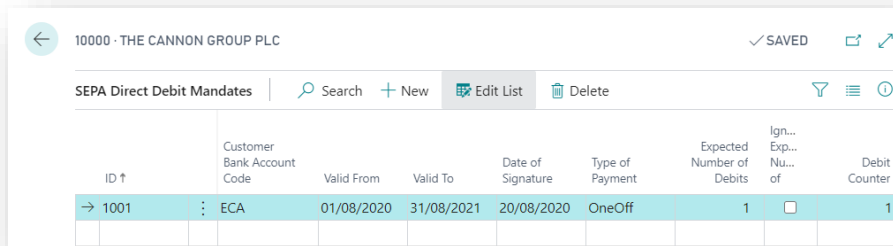Viewer** opens. Enter the values to create and export a Direct Debit Collection as per standard Microsoft Dynamics 365 Business Central. Select **OK** to create the **Direct Debit Collection** (*Figure 4-22*).

Figure 4-22

Continue creating and exporting your DD collections as per standard Microsoft Dynamics 365 Business Central.

Note: The **SDBK-AIB-DD** format uses the **Creditor No.** from the Bank Card as the Original Identification Number (OIN) when creating the files.

4.5   Vendor Setup and Credit Transfer Payments

To assign the Payment Method Type for Credit Transfers to the Vendors that you want to flag as using Credit Transfer Payments and to run a Credit Transfer Payment from the **SD Interface Banking Role Centre,** drill through on the **Total** cue in the **Vendors Activity Group** to open the **Vendor List** page (ID **27**), or search for the **Vendor List** page in the **Tell Me** *(Figure 4-23)*.
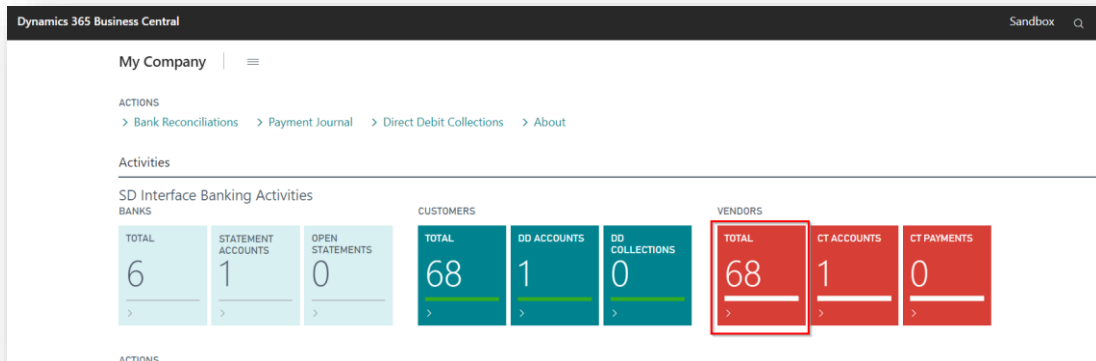
Figure 4-23

In the **Vendor** list, navigate to the required Vendor and open the **Vendor Card.** In the **Vendor Card** for **Vendor 10000**, expand the **Payments** FastTab. Set the **Payment Method Code** to a payment method code you created earlier specified for Credit Transfer Payments *(Figure 4-24).*
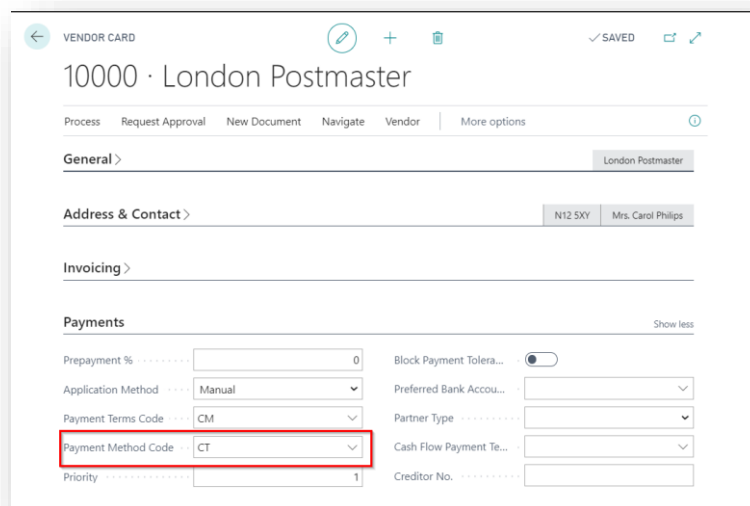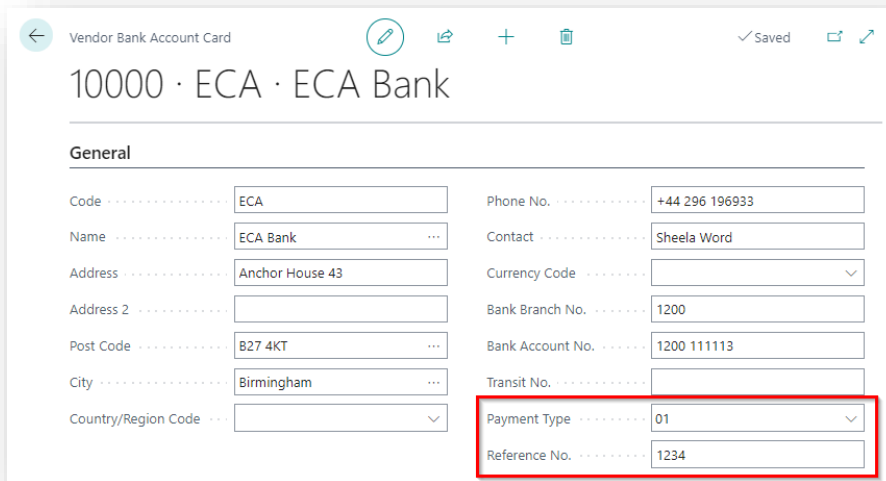
Figure 4-24

If you are using the **SDBK NATWEST SEPACT** format, on the **Vendor Bank Account Card** set the **Payment Type** to either **01** for domestic or **04** for international and enter a **Reference No.** *(Figure 4-25)*. Your Bank will advise you what values to set for these fields.
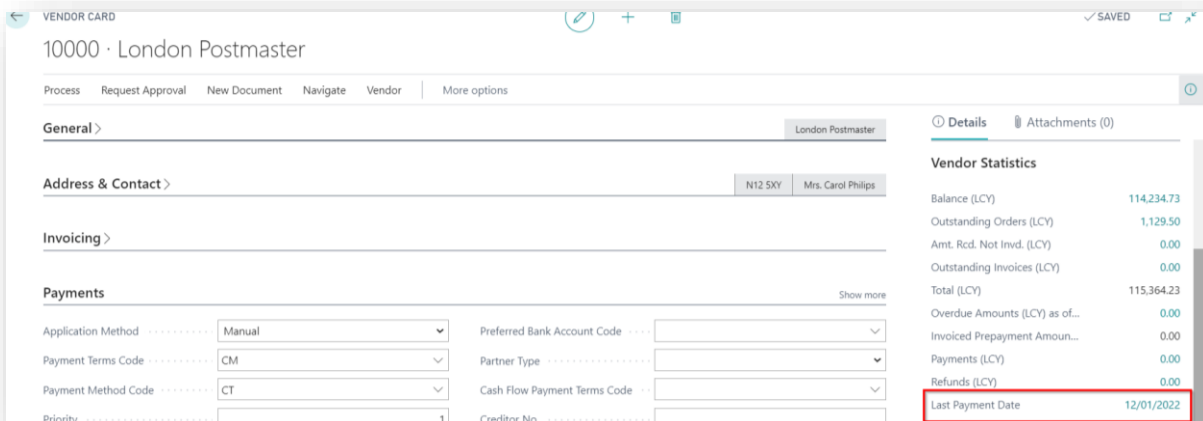
Figure 4-25

Make a note of the **Last Payment Date** in the **Vendor Card**. In this example, it's **12/01/2022** *(Figure 4-26)*.

Figure 4-26

From the **SD Interface Banking Role Centre**, select the **Payment Journal** action *(Figure 4-27)*.
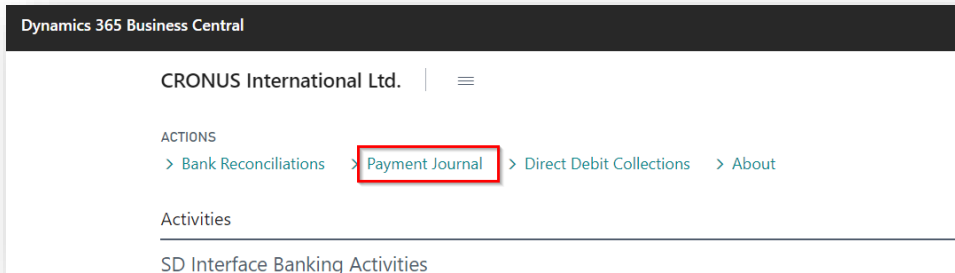
As per standard Microsoft Dynamics 365 Business Central, in the **Payment Journals**, from the **Prepare** group, select **Suggest Vendor Payments**. The **Suggest Vendor Payments Report Viewer** opens. Enter the values to create and export a Credit Transfer Payment as per standard Microsoft Dynamics 365 Business Central. Set the **Last Payment Date** equal to the **Last Payment Date** on the **Vendor Card**. In this example, the last payment date is **12/01/2022.**

Select **OK** to create the **Suggest Vendor Payments** *(Figure 4-28)*.
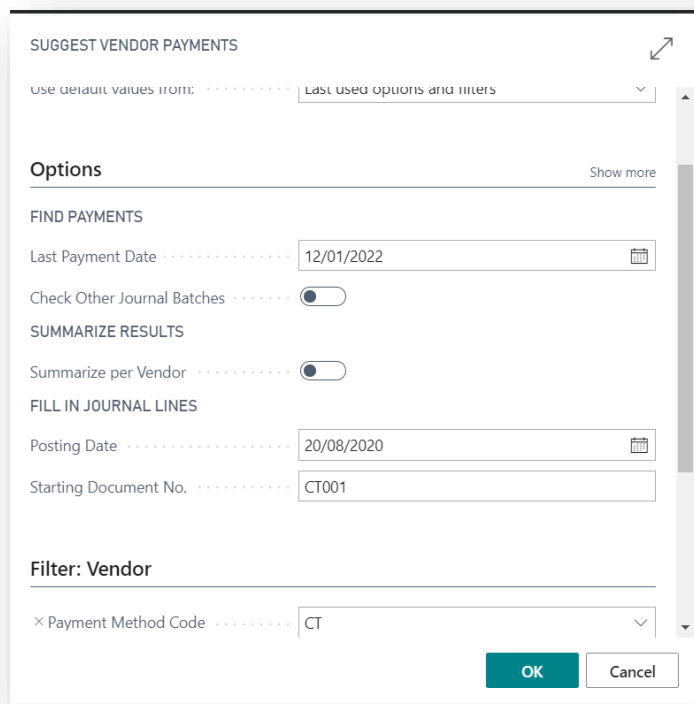
Figure 4-28

Continue creating and exporting your Credit Transfer Payments as per standard Microsoft Dynamics 365 Business Central.

Note: The Original Identification Number (OIN) used for Credit Transfer Payments is taken from the **Payment Routing No.** field on the **Company Information** page.

4.6 Import Bank Statements

To import a Bank Statement from the **SD Interface Banking Role Centre,** choose the **Bank Reconciliations** action to open the **Bank Acc. Reconciliation List** page (ID **388**), or search for the **Bank Acc. Reconciliation List** page in the **Tell Me** *(Figure 4-29)*.
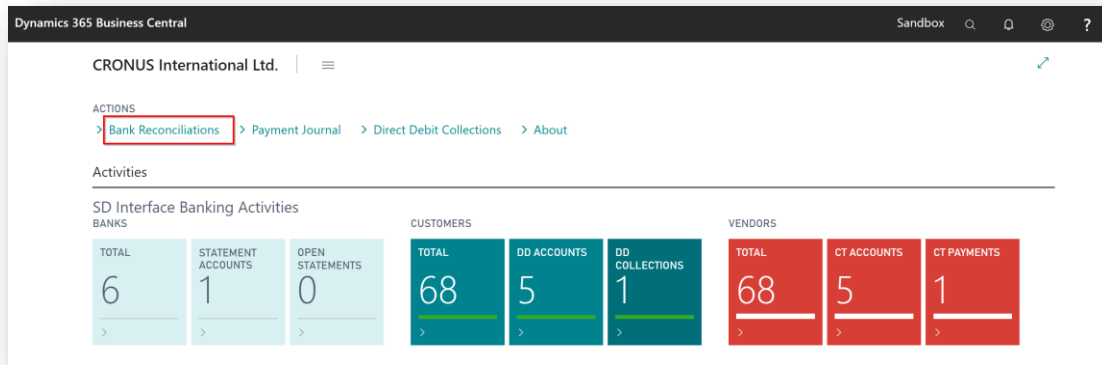
Figure 4-29

In the **Bank Acc. Reconciliation List**, choose an existing **Bank Account Reconciliation** or create a new **Bank Account Reconciliation**. In the **Bank Account Reconciliation** Card, as per standard Microsoft Dynamics 365 Business Central, from the **Bank** group, select **Import Bank Statement** *(Figure 4-30)*. Continue importing your Bank Statement as per standard Microsoft Dynamics 365 Business Central
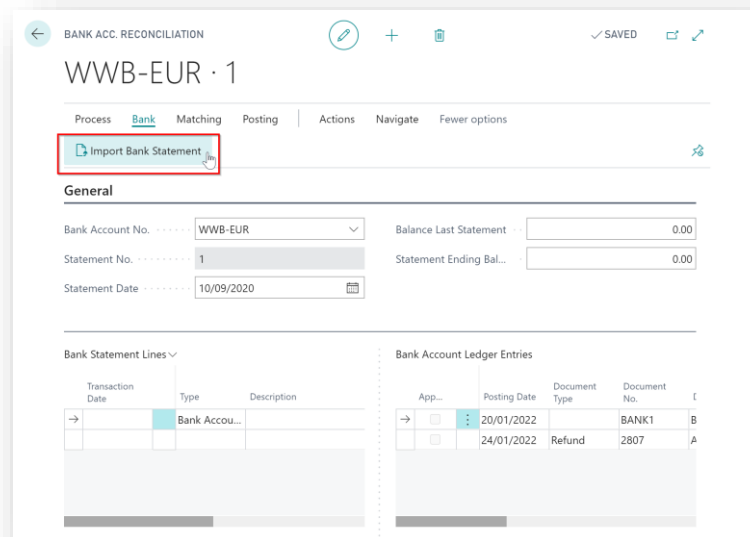
Figure 4-30

4.7 Direct Debit Amount Spread

The Direct Debit Amount Spread in SD Interface Banking allows users to spread the amount of a Sales Invoice in the Direct Debit Collections list over a defined period of time.

To use the Direct Debit Amount Spread functionality, from the **SD Interface Banking Setup** card**,** select the **DD Spread Setups** cue to open the **Direct Debit Spread Setup** page, or search for the **Direct Debit Spread Setup** page in the **Tell Me** *(Figure 4-31)*.
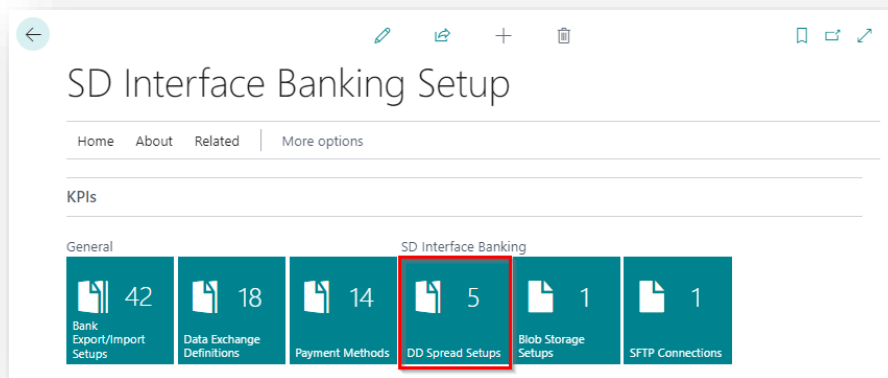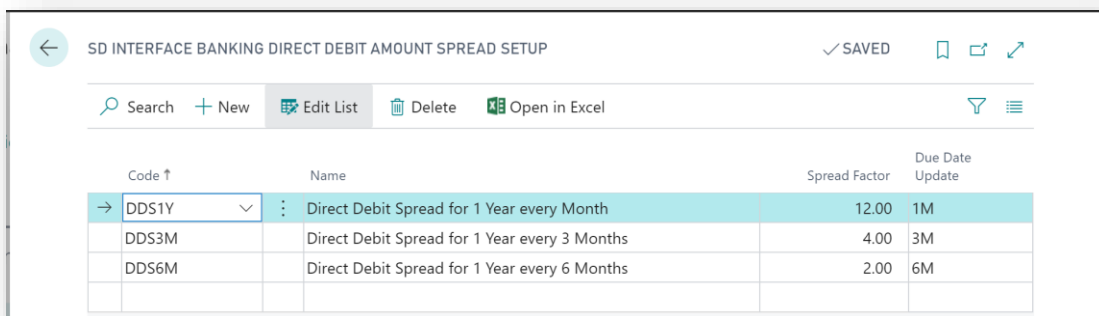
Figure 4-31

The **Direct Debit Spread Setup** list, contains the following fields *(Figure 4-32)*:

Figure 4-32

- **Code** – Select an existing code from the Payment Terms list to define a Spread Factor for and a Due Date Update date formula.

- **Name** – Create a user defined name for the Direct Debit Spread Code.

- **Spread Factor** – Enter a value for the Spread Factor. For example, if you want to spread the Direct Debit Collection for 1 year over 12 months, you will enter a Spread Factor of 12.

- **Due Date Update** – Enter a date formula which will be used to calculate and update the due date on the Customer Ledger Entry. For example, if you want to spread the Direct Debit Collection for 1 year over 12 months, you will enter a Due Date Update of 1M.

When you are creating your Sales Invoices, select the relevant Payment Term that you want to use to spread the amount over the period of time. When you are ready to run a Direct Debit Collection, from the **SD Interface Banking Role Centre**, select the **Direct Debit Collections** action *(Figure 4-33).*
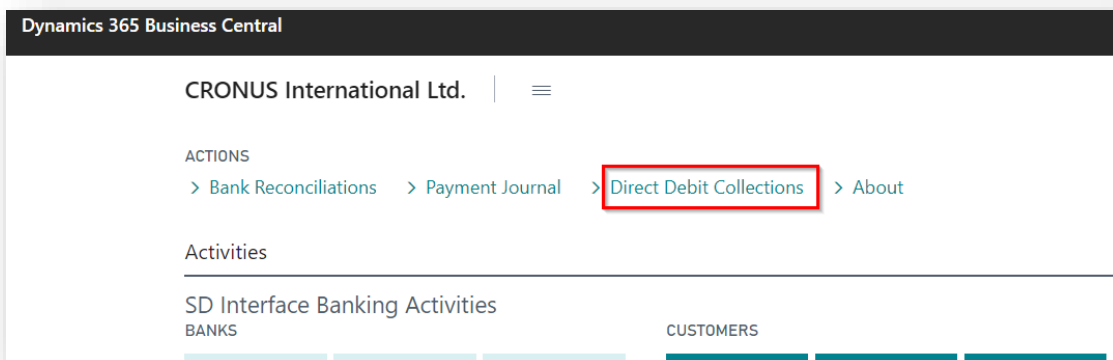
Figure 4-33

As per standard Microsoft Dynamics 365 Business Central, in the **Direct Debit Collections**, from the **New** group, select **Create Direct Debit Collection**. The **Create Direct Debit Collection Report Viewer** opens. Enter the values to create a Direct Debit Collection as per standard Microsoft Dynamics 365 Business Central.

In the **Direct Debit Collections Entries** page, choose the **Split Amount** Action *(Figure 4-34).*
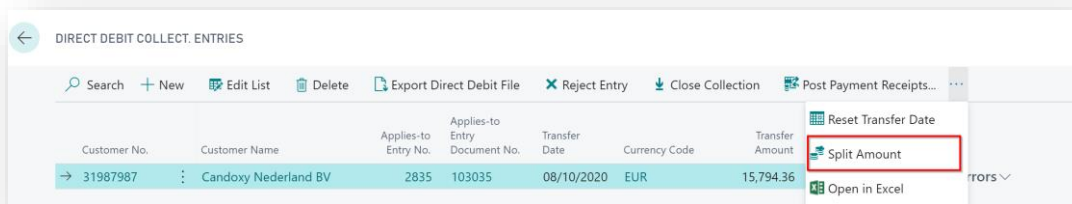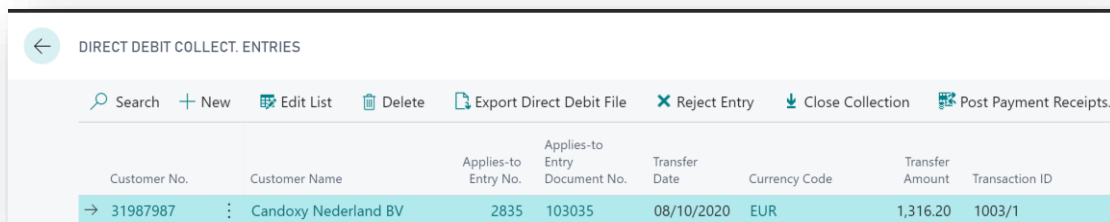

Figure 4-34

For those Sales Invoices, which have a Payment Terms Code defined in the Direct Debit Amount Spread table, SD Interface Banking will update the Transfer Amount, (taking the original invoice amount in the customer ledger entry and dividing by the spread factor) for each relevant record. The related customer ledger entry due date will also be updated as per the Due Date Update in Direct Debit Amount Spread Setup table *(Figure 4-35).*

If the Sales Invoice Payment term is not defined in the Direct Debit Amount Spread Setup table, then the line is not affected.

Figure 4-35

4.8 H2H Connectivity

An **Azure Function App** is used to transfer banking files to your Bank's SFTP servers. You will need to contact Simply Dynamics for details of how to create the Azure Function App and you will need your function **App URL** and **Function App Key** to enter as values in the **SFTP Connection** card.

To setup H2H Connectivity with your bank drill through on the **Blob Storage Setups** cue in the **SD Interface Banking Setup** card to setup the Azure Blob Storage Containers that you will use to store the outbound and inbound banking files *(Figure 4-36).*
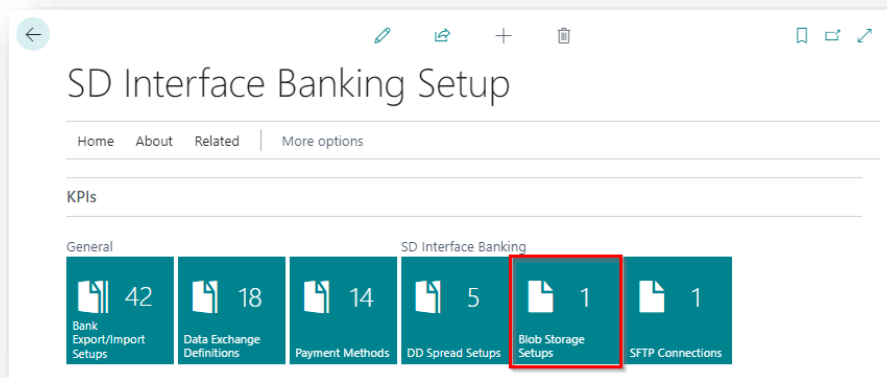

Figure 4-36

Choose the **+New** action in the SD Interface Banking Blob Storage Setups list to create your Blob Storage setup *(Figure 4-37).*
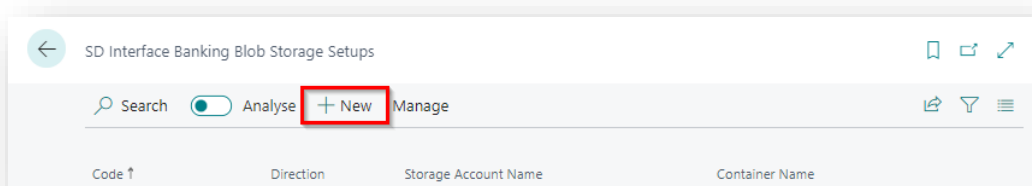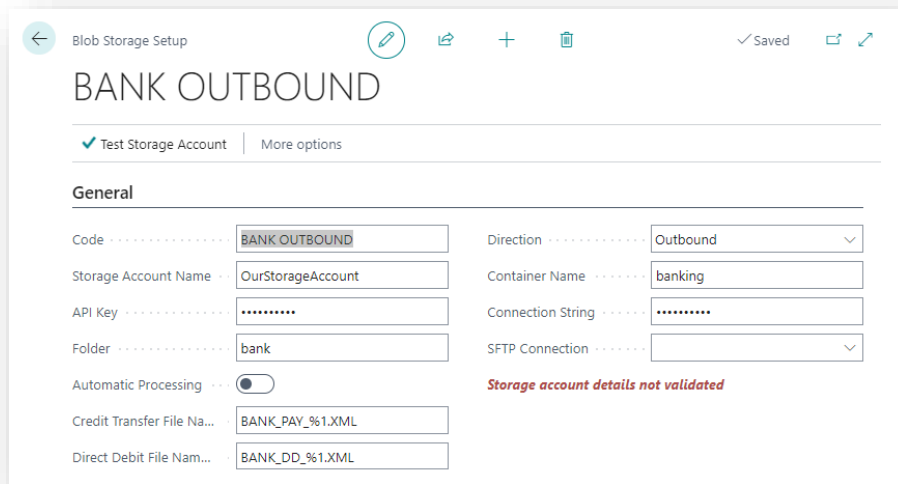

Figure 4-37

Enter the details for your blob storage in the **Blob Storage Setup** Card *(Figure 4-38).*

Figure 4-38

- **Code** – Enter a user defined code for the record.

- **Storage Account Name** – Enter your Azure Blob Storage Account Name.

- **API Key** – Enter the Access Key you created to authenticate SD Interface EDI's requests to this storage account.

- **Folder** – Enter the folder that will store the banking files in your container. Folder names must be lowercase and should not contain any special characters in the name.

- **Automatic Processing** – Applicable to outbound files only. Choosing this option allows direct debit and credit transfer files to be uploaded to the folder in Azure Blob Storage on creation. Otherwise, the files will have to be uploaded from the **SD Interface Banking Outbound Files** page manually.

- **Direction** – Specifies the direction of the files. Choose from **Outbound** or **Inbound**.

- **Container Name** – Enter the Container Name to store the blob files on your Azure Blob Storage Account. Container names must be lowercase and should not contain any special characters in the name.

- **Connection String** – Enter the Connection String that SD Interface Banking will use to connect to this storage account.

- **SFTP Connection** – Select the SFTP connection that you will use to transfer the files from your Azure Blob Storage to the bank.

- **Credit Transfer File Name Mask** - Specifies the value of the file name created when the files are created by SD Interface Banking. E.g. BANK_PAY_%1.XML where the %1 placeholder picks up the **Credit Transfer Msg. No**s. field from the Bank Account Card.

- **Direct Debit File Name Mask** - Specifies the value of the file name created when the files are created by SD Interface Banking. E.g. BANK_DD_%1.XML where the %1 placeholder picks up the **Direct Debit Msg. Nos.** field from the Bank Account Card.

Your Bank will provide you with the details needed to connect to their servers. To setup the SFTP connection with your bank drill through on the **SFTP Connections** cue on the SD Interface Banking Role Centre *(Figure 4-39).*
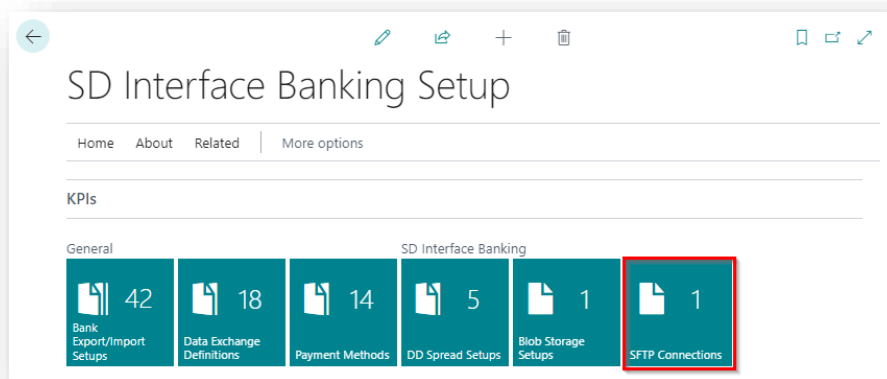

Figure 4-39

Choose the **+New** action in the SD Interface Banking SFTP Connections list to create your SFTP connection *(Figure 4-40).*
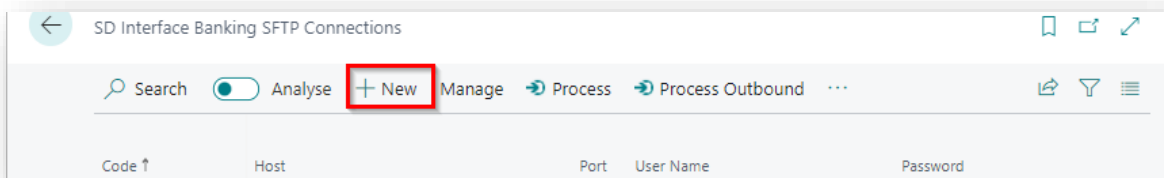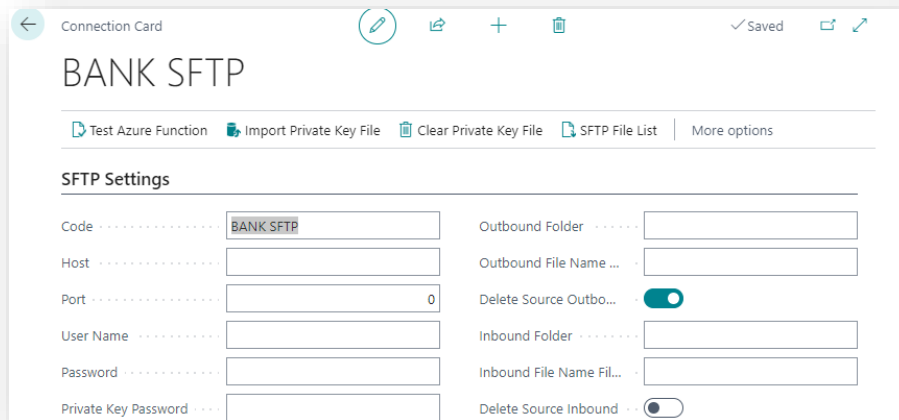

Figure 4-40

Enter the details for your SFTP setup in the **Connection** Card *(Figure 4-41).*

Figure 4-41

- **Code** – Enter a user defined code for the record.

- **Host** – Enter the Host. This will be provided to you by your Bank.

- **Port** – Enter the Port. This will be provided to you by your Bank.

- **User Name** – Enter the User Name. This will be provided to you by your Bank.

- **Password** – Your Password will be provided to you by your Bank.

- **Private Key Password** –This will be provided to you by your Bank.

- **Outbound Folder** – The folder on the Bank's SFTP site where your outbound Direct Debit and Credit Transfer files will be placed.

- **Outbound File Name Filters** – Enter comma separated values to filter the files that will be transferred to the bank's host. For example, "ACK,ACCEPT" will filter on files where ACK or ACCEPT are part of file name.

- **Delete Source Outbound** – Select this option to delete the files from blob storage once the files are transferred to the Bank's SFTP site.

- **Inbound Folder** – Enter the folder on the Bank's SFTP site from where your inbound files will be transferred from and confirmation messages from your Bank can be read.

- **Inbound File Name Filters** – Enter comma separated values to filter the files that will be transferred to your azure blob storage. For example, "ACK,ACCEPT" will filter on files where ACK or ACCEPT are part of file name.

- **Delete Source Inbound** – Select this option to delete the files from the Bank's SFTP site once the files are transferred to your azure blob storage.

An Azure Function app is used in SD Interface Banking to facilitate bidirectional file transfer between azure blob storage and your Bank's SFTP servers. You will need to contact Simply Dynamics for details of how to create the Azure Function App and you will need your **Function App URI** and **Function App Key** to enter as values in the Connection card *(Figure 4-42)*:
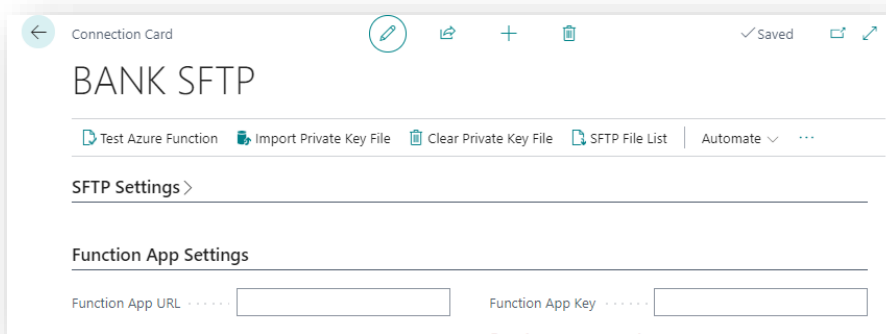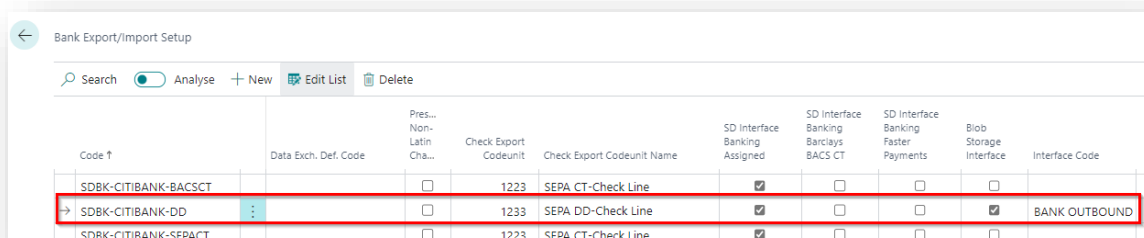

Figure 4-42

- **Function App URL** – Your Azure Function App URL.

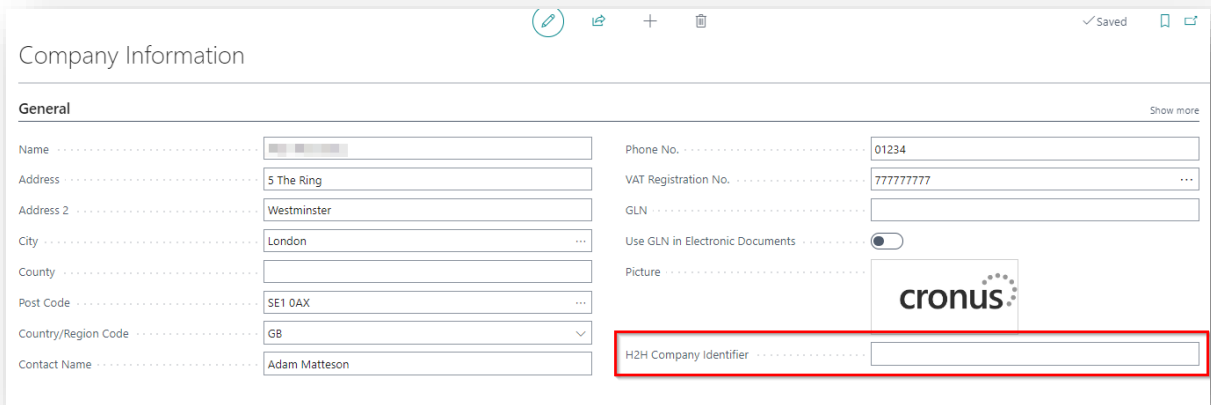- **Function App Key** – Your Azure Function App Key.

Once you have the Blob Storage and SFTP connections setup, you then flag the relevant records in the **Bank Export/Import Setup** as using azure blob storage for the banking files by selecting the **Blob Storage Interface** field and selecting the **Interface Code** to use for the Bank *(Figure 4-43)*:

Figure 4-43

You then specify the **H2H Company Identifier** field in the General FastTab on the **Company Information** card. This will be provided to you by your Bank this value is used to identify the correct files for your Company *(Figure 4-44)*.
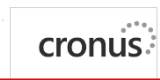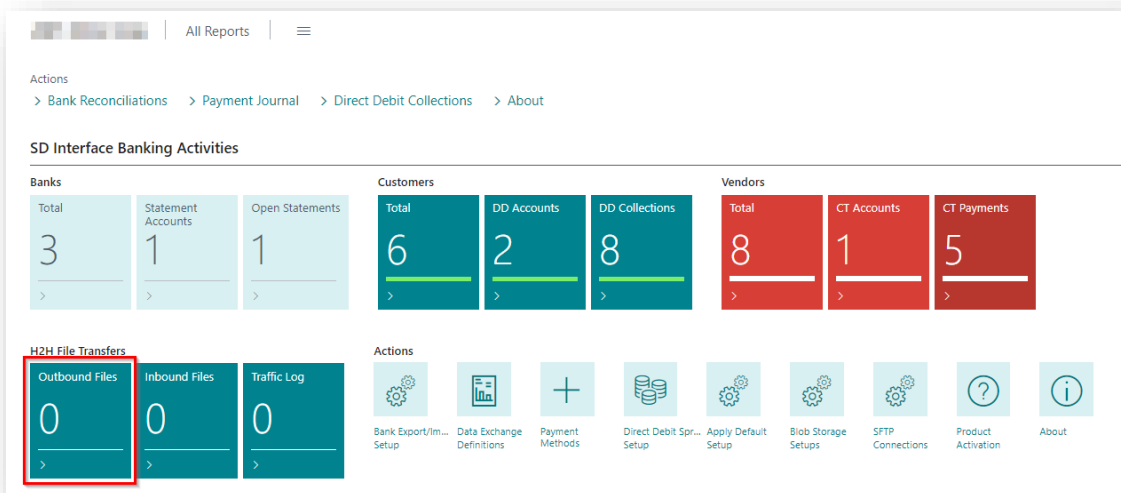

Figure 4-44

When you have created your outbound Direct Debit and Credit Transfer files drill through on the **Outbound Files** cue *(Figure 4-45)*.

Figure 4-45

From the Outbound Files list, you can send the banking files to your Azure Blob Storage and from there you can transfer the files to your Bank's server *(Figure 4-46)*.
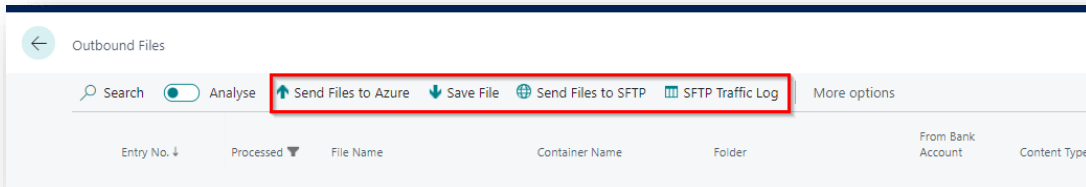

Figure 4-46

When you are ready to receive your inbound Statement files and confirmation messages from your Bank, drill through on the **Inbound Files** cue *(Figure 4-47)*.
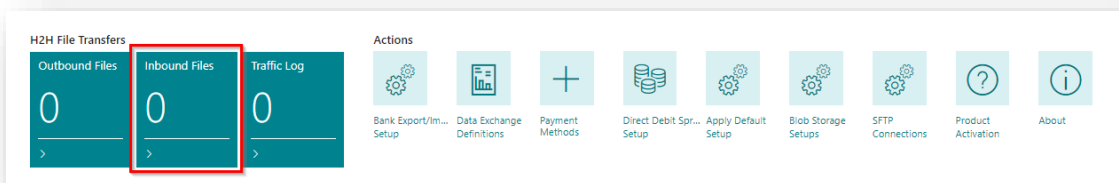

Figure 4-47

From the Inbound Files list, you can get the banking files from your Bank's server to your Azure Blob Storage *(Figure 4-48)*.
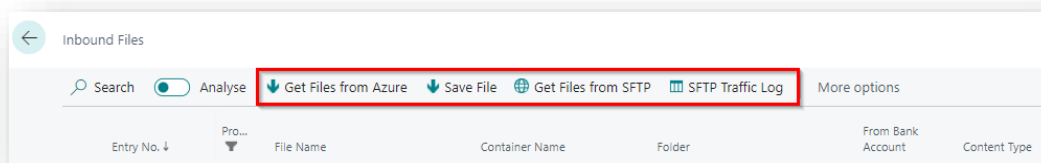

Figure 4-48

User Guide: SD Interface Banking

5   Uninstalling SD Interface Banking

You can uninstall **SD Interface Banking** using the Web Client:

1. Open your Dynamics 365 Business Central Web Client and use the **Tell Me** to search for **Extension Management** *(Figure 5-1)*.
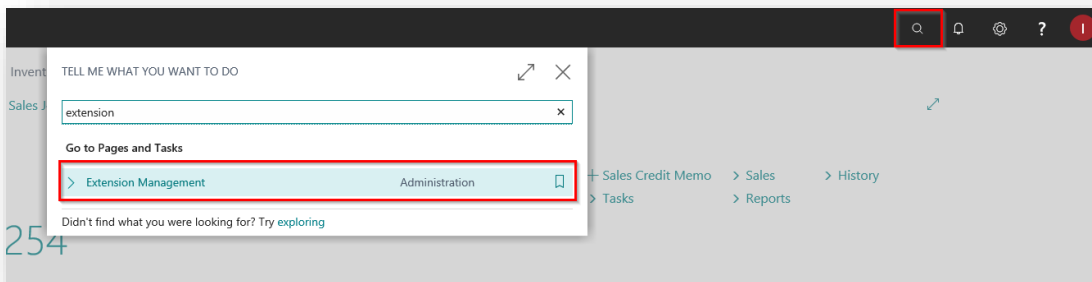

Figure 5-1

2. In **Extension Management**, you should see the **SD Interface Banking** App installed.

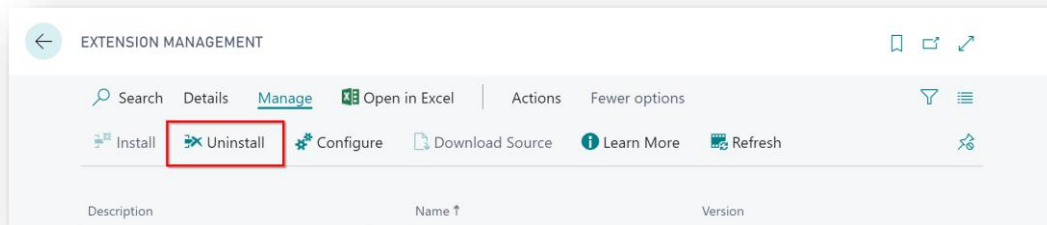3. Select the **SD Interface Banking** App and choose the **Uninstall** Action *(Figure 5-2)*.

Figure 5-2

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