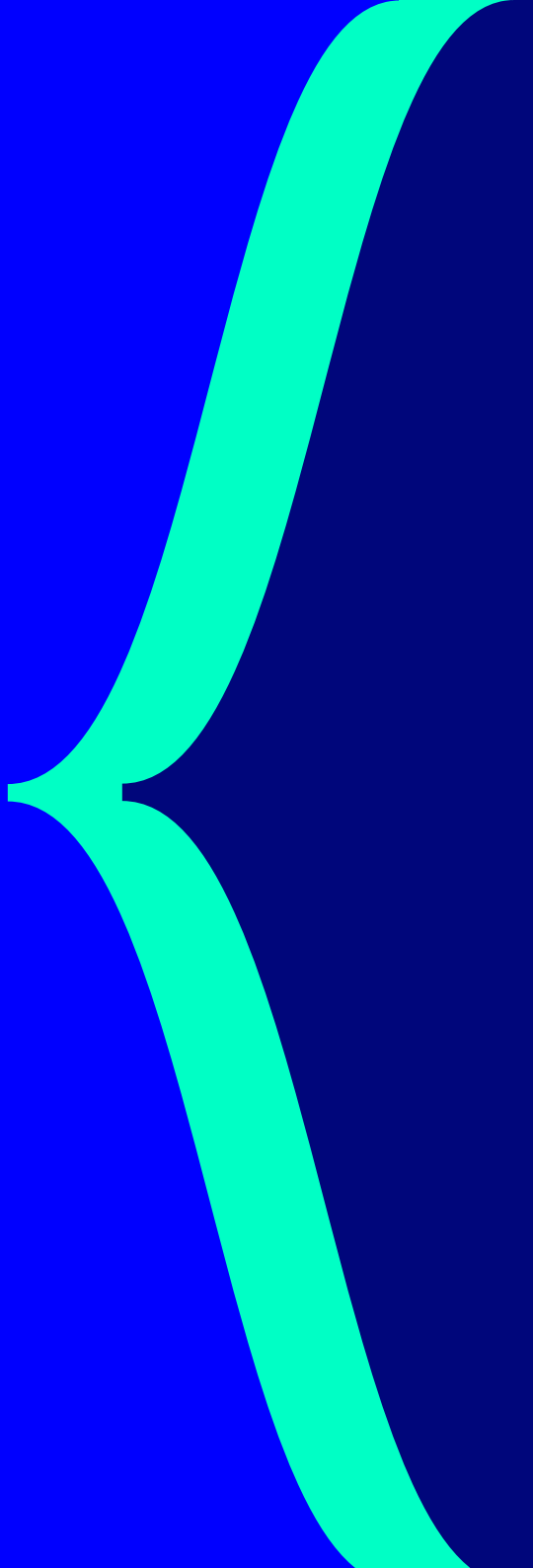


A large, light blue curly brace on the left side of the page, pointing towards the title.

Business On Line File Gateway Guide

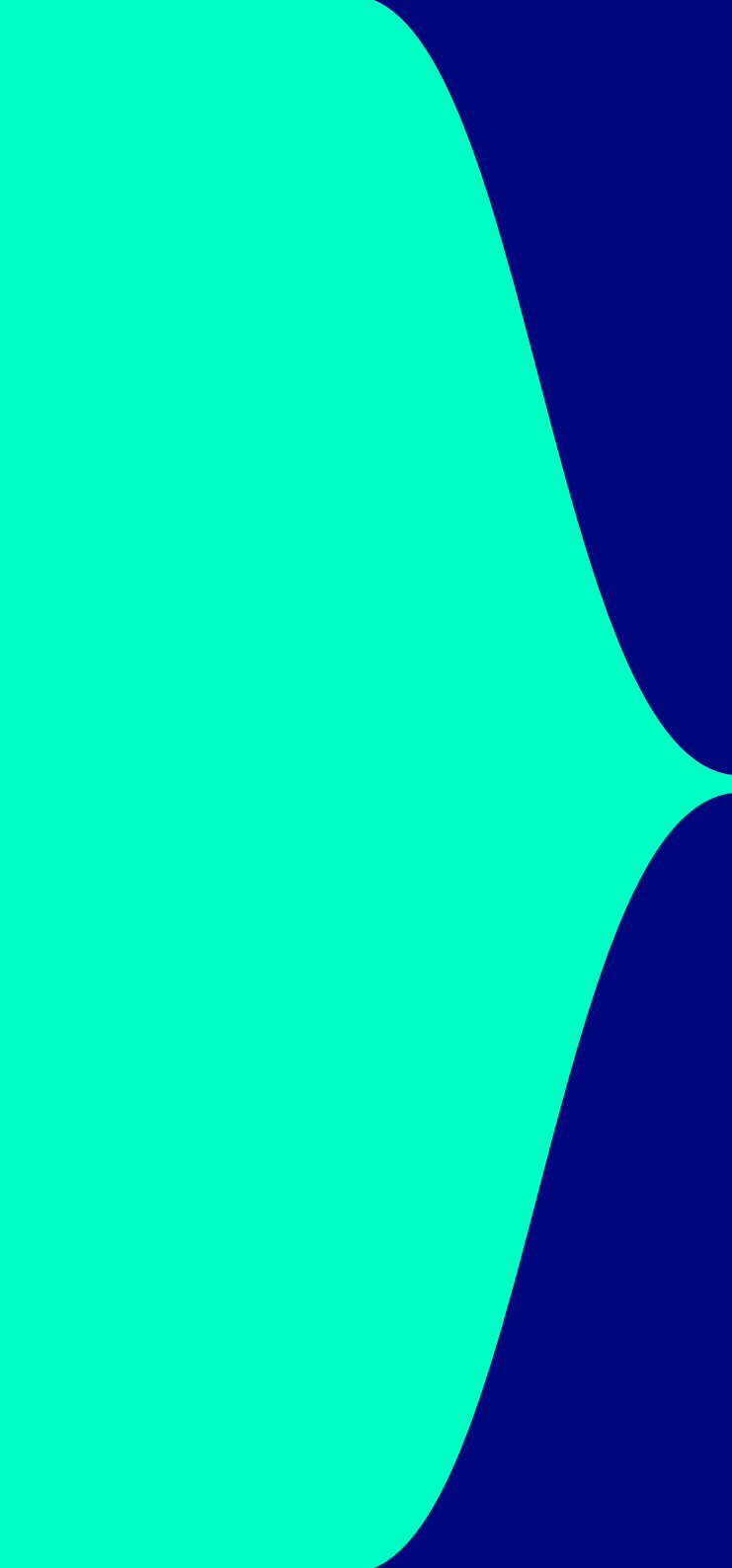
Overview

Business On Line File Gateway (BOL File Gateway) is a secure means of transmitting XML Direct Debit and Credit Transfer files to Bank of Ireland. Direct Debit files must be named PAIN008 files, and Credit Transfer files must be named PAIN001 files.

Once sent, your files will be validated and passed to Business On Line Payments Plus (BOL PP), allowing you to proceed to file verification, authorisation and file processing.

This document explains how BOL File Gateway works.

Section 1:	Access to Business On Line File Gateway
Section 2:	Logging In
Section 3:	Uploading Files
Section 4:	Determining File Upload Status
Section 5:	Download Files
Section 6:	Notifications and Password Changes
Section 7:	View File Activity
Section 8:	Generating Reports



01. Access to Business On Line File Gateway

01 Access to Business On Line File Gateway

To access Business On Line File Gateway, use the following URL:

<https://bolfg.bankofireland.com/gateway>

Access will be provided to the person identified as Administrator 1 within your company.

Role of the Administrators:

Administrator 1

Manages the submission of the file to Bank of Ireland via Business On Line File Gateway. This user also manages the download of PAIN002 messages (the XML format for reporting successful/rejected SEPA Instant Credit Transfer items, and rejected/returned Credit Transfer/Direct Debit items) from the application. Please note details of these rejections will also be available in HTML readable format.

Administrator 2

Responsible for the distribution and management of user log in details for Business On Line Payments Plus in order to authorise and process Credit Transfer/Direct Debit files.

Overview of Administrator roles:



Step 1:
Administrator 1 logs onto
Business On Line File Gateway



Step 2:
Administrator 1 uploads
PAIN001 Credit Transfer files
or PAIN008 XML Direct Debit
files



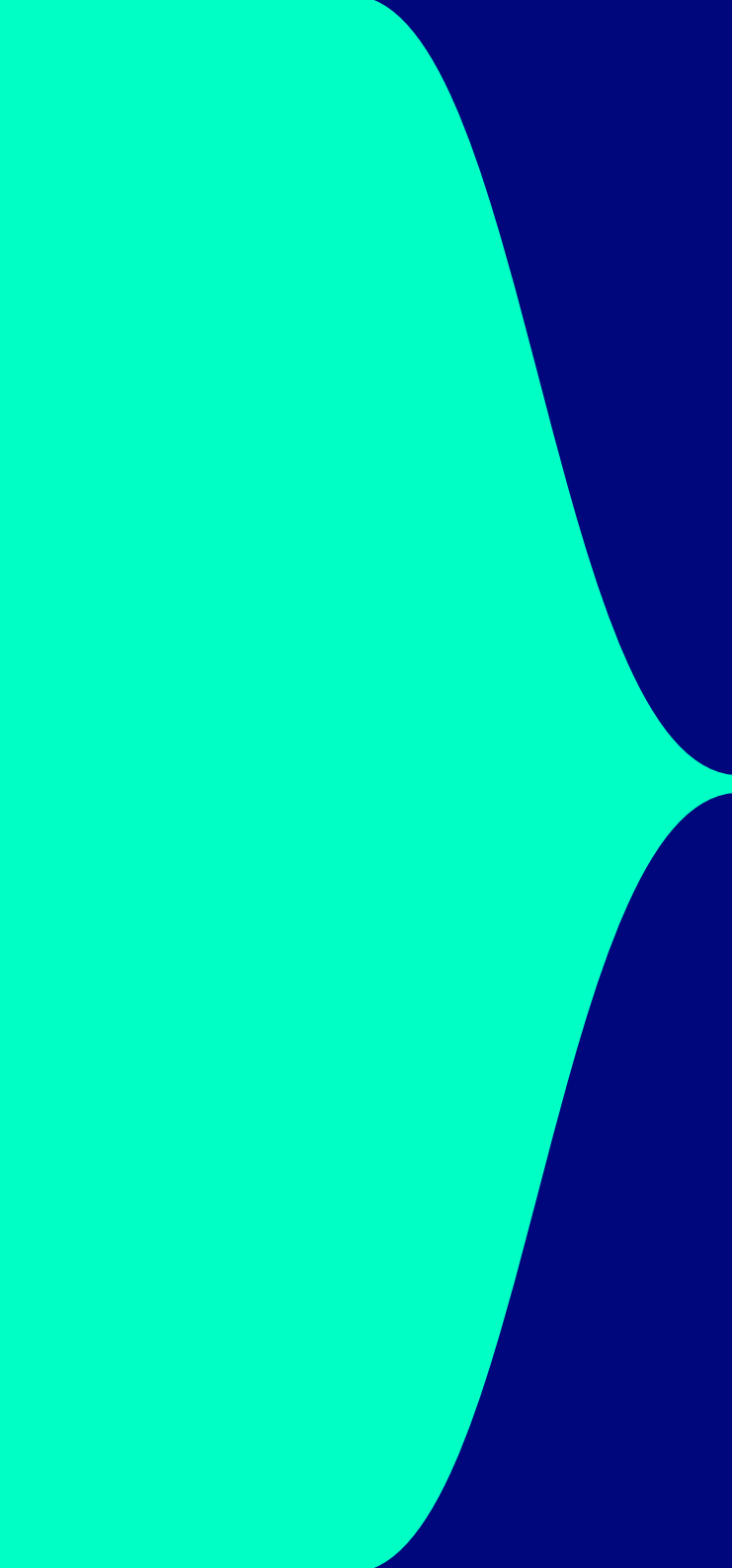
Step 3:
Administrator 1 views
progress of successfully
submitted file



Step 4:
Administrator 2 or an
authorised user will complete
file authorised on Business On
Line Payments Plus using BOL
PP credentials



Step 5:
If required, Administrator 1
downloads PAIN002 XML file
from Business On Line File
Gateway



02. Logging In

02 Logging In

As you enter the system, you will view the landing page.



Figure 1: Landing page

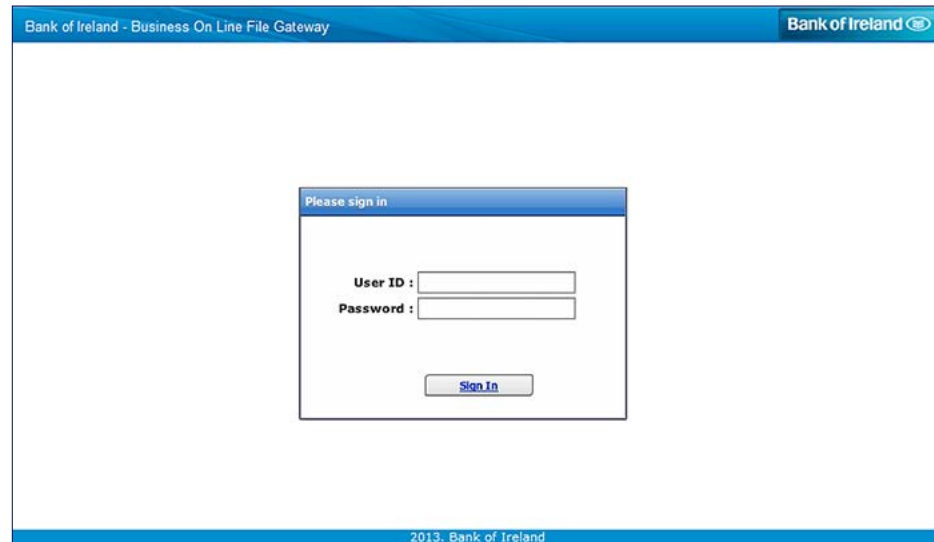


Figure 2: Login screen

- ▶ To login, enter your 7-digit user ID, starting with 'S'
- ▶ This is the User ID Administrator 1 received from Bank of Ireland, along with your initial password
- ▶ The first time you login, you will be required to change your password by entering the password you received with your User ID and creating a new password known only to you. You will be asked to re-enter this new password and confirm it. Note that your new password must meet the following criteria:
 - 1) Minimum length – 8 Characters
 - 2) Minimum 1 Lower case
 - 3) Minimum 1 upper case
 - 4) One Numeric Character
 - 5) One special character from: !, @, #, \$, %, ^, &, or *
- ▶ Press 'Sign In'

Notes on User ID and password:

- ▶ Each customer will receive one BOL File Gateway User ID per OIN/ Originator ID/ Creditor ID
- ▶ You will be required to change your password every 90 days. This can be completed in the Profile tab. See Section 6
- ▶ You will be locked out of BOL File Gateway if you enter your User ID and/or password incorrectly five times. If this occurs, please contact us.
- ▶ Your password must meet the following criteria:
 - 1) Minimum length – 8 Characters
 - 2) Minimum 1 Lower case
 - 3) Minimum 1 upper case
 - 4) One Numeric Character
 - 5) One special character from: !, @, #, \$, %, ^, &, or *

If you cannot find or do not know your User ID, please contact us.

Business On Line Helpdesk:

0818 818 265 (ROI)

0345 309 8123 (NI)

0345 309 8124 (UK)

+353 1 460 6445 (International)

E-mail: business.online@boi.com

On entry into the application, you will be presented with the BOL File Gateway main menu screen.

There are four main tabs to view:

- ▶ File Activity: Allows you to search through active and past file transfers with comprehensive search criteria
- ▶ Upload Files: Allows you to upload a payment and collection file to Bank of Ireland
- ▶ Download Files: Allows you to view and download PAIN002 file (both in XML and HTML format)
- ▶ Reports: Allows you to generate PDF reports of your file transfer activity, based on user-defined criteria

Above the four tabs you will find the top menu bar, including Home, Profile, Help and Sign Out.

Bank of Ireland - Business On Line File Gateway

Welcome 5123456

Bank of Ireland

Home Profile Help Sign Out

File Activity Upload Files Download Files Reports

Search for file activities
To search for all activities simply leave all fields blank and select Find

Search Criteria

Times shown in local time zone [Change to server time zone](#)

Find Clear

Basic Search
 Enter search criteria below and select Find
To display all activity leave query fields blank

Producer :

Consumer :

Original File Name :

Protocol :

Status :

Date (From) : mm/dd/yyyy

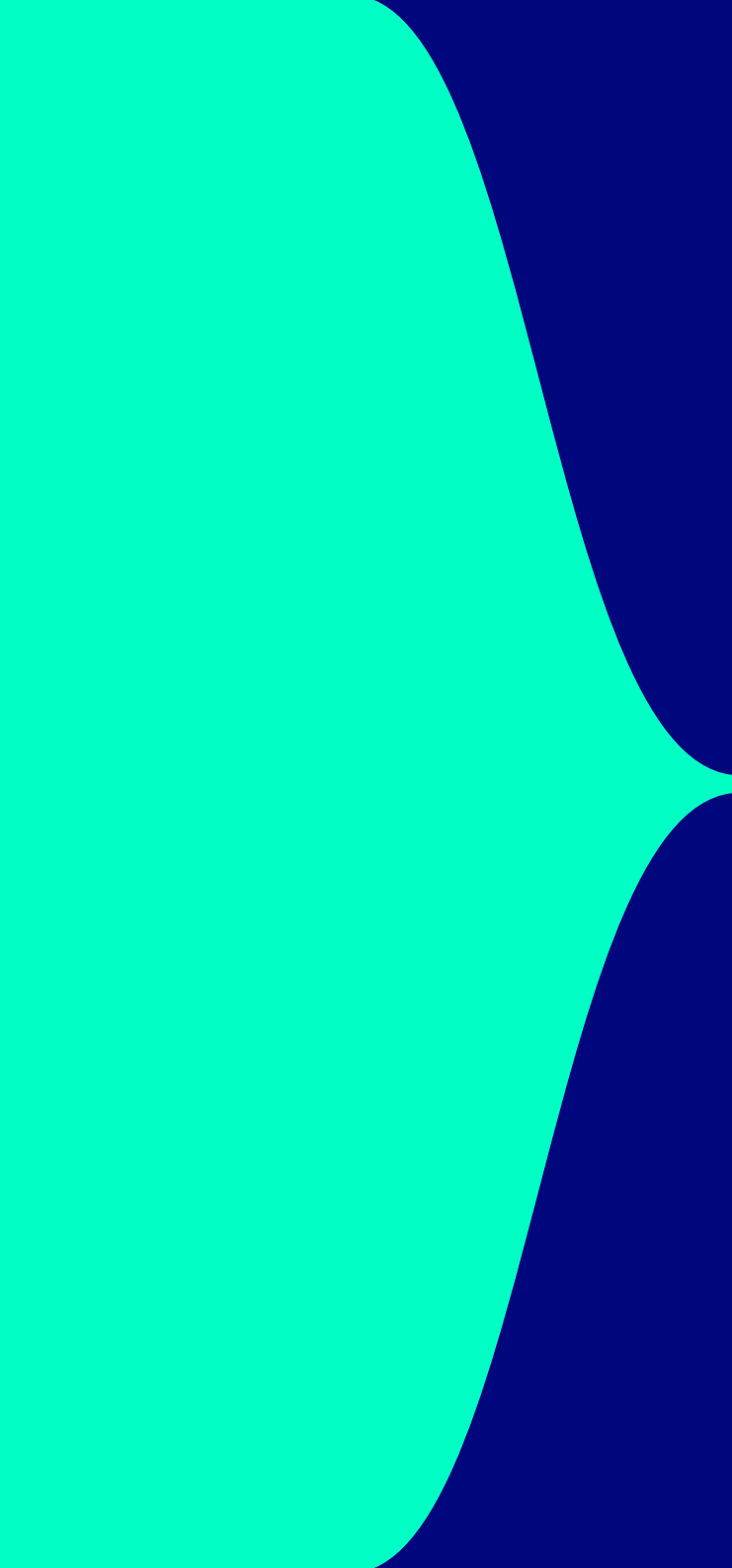
Time (From) : (0-23 hours = 0-59 minutes)

Date (To) : mm/dd/yyyy

Time (To) : (0-23 hours = 0-59 minutes)

2013. Bank of Ireland

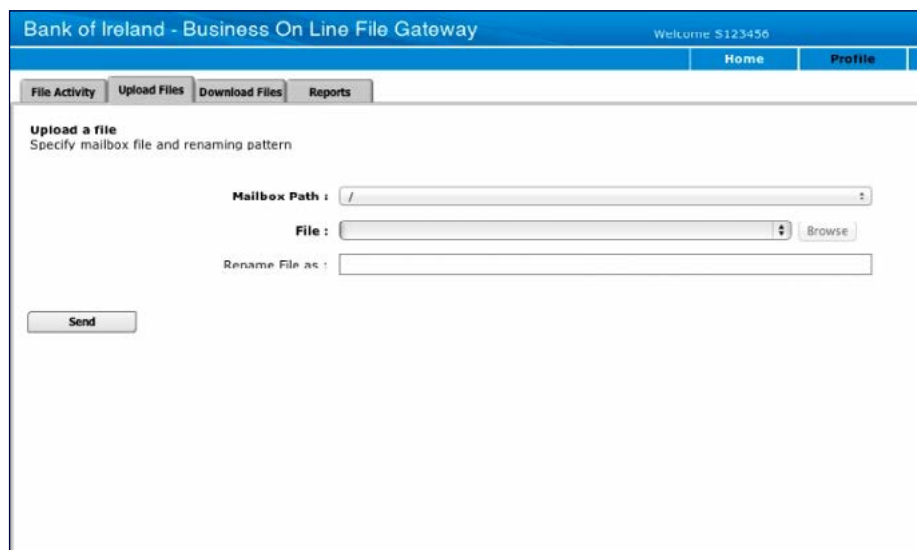
Figure 3: Main menu screen



03. Uploading Files

03 Uploading Files

The Upload File tab allows you to upload a payment and collection file to Bank of Ireland. On this page, there are three property fields to complete, 'Mailbox Path', 'File' and 'Rename File As' (only used when required).



Bank of Ireland - Business On Line File Gateway

Welcome: S123456

Home Profile

File Activity Upload Files Download Files Reports

Upload a file
Specify mailbox file and renaming pattern

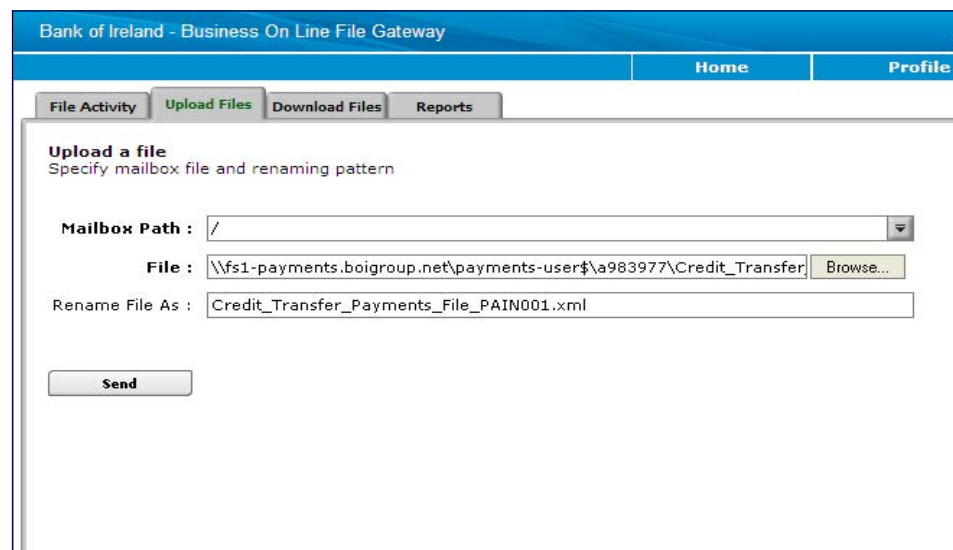
Mailbox Path : /

File : Browse...

Rename File as :

Send

Figure 4: Upload File view



Bank of Ireland - Business On Line File Gateway

Welcome: W

Home Profile

File Activity Upload Files Download Files Reports

Upload a file
Specify mailbox file and renaming pattern

Mailbox Path : /

File : Browse...

Rename File As : Credit_Transfer_Payments_File_PAIN001.xml

Send

Figure 5: Upload File, completed fields

1. Mailbox Path:

This is the mailbox path from where the file will be uploaded to Bank of Ireland. There is one path which is used for Credit Transfer and Direct Debit file upload: '/'

- ▶ /: , This option is used to upload PAIN001 XML Credit Transfer files and PAIN008 XML Direct Debit files.

Above the four tabs you will find the top menu bar, including Home, Profile, Help and Sign Out.

/UploadZipFile: This option allows you to upload a large PAIN008 XML file which has been zipped. Please DO NOT use this option to upload unzipped files. Attempting to upload a file from any other mailbox to the root mailbox (i.e. / or /UploadZipFile) will result in the upload being rejected



Other values on this list are not in use for Credit Transfer or Direct Debit file upload:

- ▶ /Inbox
- ▶ /Reject

Bank of Ireland - Business On Line File Gateway

Welcome S121850

Home Profile Help Sign Out

File Activity Upload Files Download Files Reports

Upload a file
Specify mailbox file and renaming pattern

Mailbox Path : /

File : /Inbox

Rename File As : /REJECT

Send

Figure 6: Mailbox Path options. Select / to upload a PAIN001 Credit Transfer XML file or a PAIN008 Direct Debit files.

2. File:

Use the Browse facility to search for the stored file you wish to upload from your local file system or accountancy package. The file must be named in accordance with the File Naming Conventions for Business On Line File Gateway

- ▶ The filename must be 50 characters or less in length.
- ▶ No spaces are permitted in the filename.
- ▶ The filename must contain PAIN001 for Credit Transfer files, no dots permitted. For Direct Debit files, the filename must contain PAIN008.
- ▶ The filename must have an .xml extension. (Please note: ensure file extension has only one .xml extension)
- ▶ Only alphanumeric characters and the underscore character '_' should be used in the filename (preceding the file extension '.xml')

Example: 20130628001_PAIN001.xml or Direct_Debit_File_PAIN008.xml

It is recommended that a unique file name is used for each file. This can be achieved by incorporating a date or sequence number of your own choosing.



Once you have selected the file, the file may need to be re-named in line with the file naming conventions on Business On Line File Gateway. Not adhering to these conventions will result in an unsuccessful file upload. For traceability and audit trail purposes, it is strongly recommended you name the file, adhering to filename rules, in the original location on your local file system before uploading.

If your file does not meet these conventions, you will be made aware of these errors in two ways:

- ▶ Email notification, provided you have opted-in for notifications, see Section 6, Profile
- ▶ Failed Status Message in the Download File view. See Section 5, Download Files

3. Rename File As:

Use only if needed, to rename the file, using the 'Rename File As' field, adhering to file name conventions. (As above, it is recommended you name the file adhering to the file naming conventions, in the file's original location on your local system before uploading).

Once these fields have been completed, your file is ready to be uploaded to Bank of Ireland via File Gateway.

- ▶ Upload starts with pressing the Send button. As the upload starts, the application screen switches to 'Arrived File' view under the File Activity Tab.
- ▶ Click on your file line to determine the status of your file. (Figure 7)
- ▶ Once the file line is clicked, two additional tabs will open, Route and Delivery. (Figure 8)
- ▶ Click on the Delivery tab, scroll down through the event codes. An event code of BOI_0060 indicates the payment file has successfully uploaded to BOI with no errors. (Figure 9)
- ▶ Further information on determining your File Upload status is detailed in Section 4.

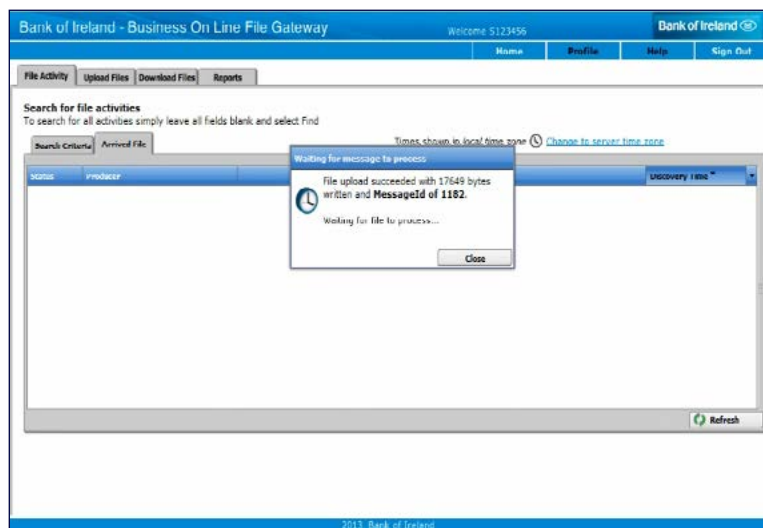


Figure 7: Arrived File view. Check status. Click on the file row.

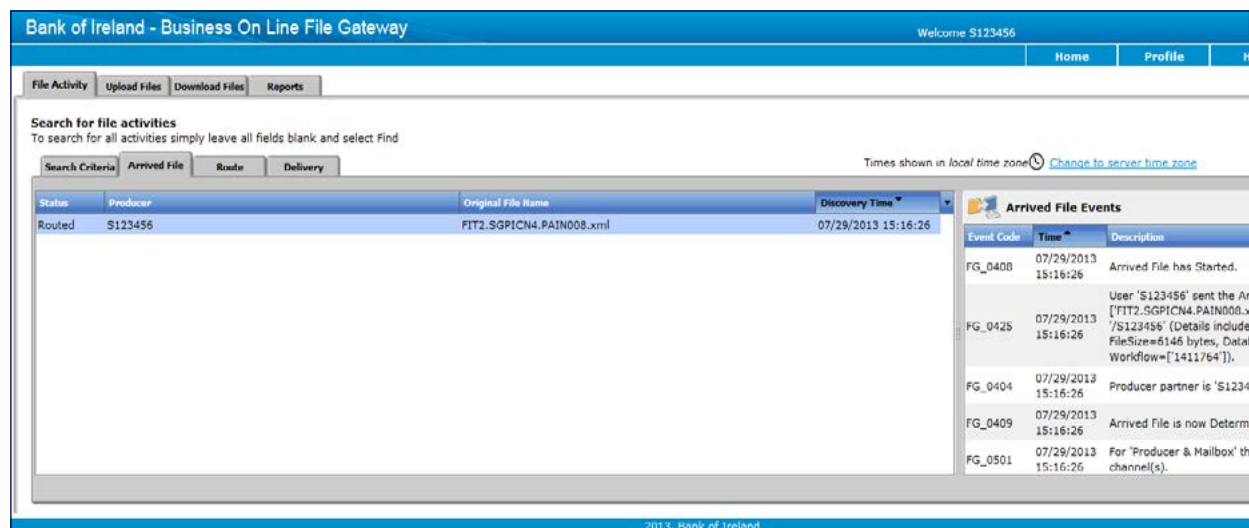


Figure 8: Click on the file line. Two additional tabs will be activated, Route and Delivery. Details of all the events triggered with the file transfer will be displayed.

Bank of Ireland - Business On Line File Gateway
Welcome 5123456
Bank of Ireland

Home
Profile
Help
Sign Out

File Activity
Upload Files
Download Files
Reports

Search for file activities
To search for all activities simply leave all fields blank and select Find

Search Criteria
Arrived File
Route
Delivery

Times shown in local time zone
Change to server time zone

Status
Discovery Time

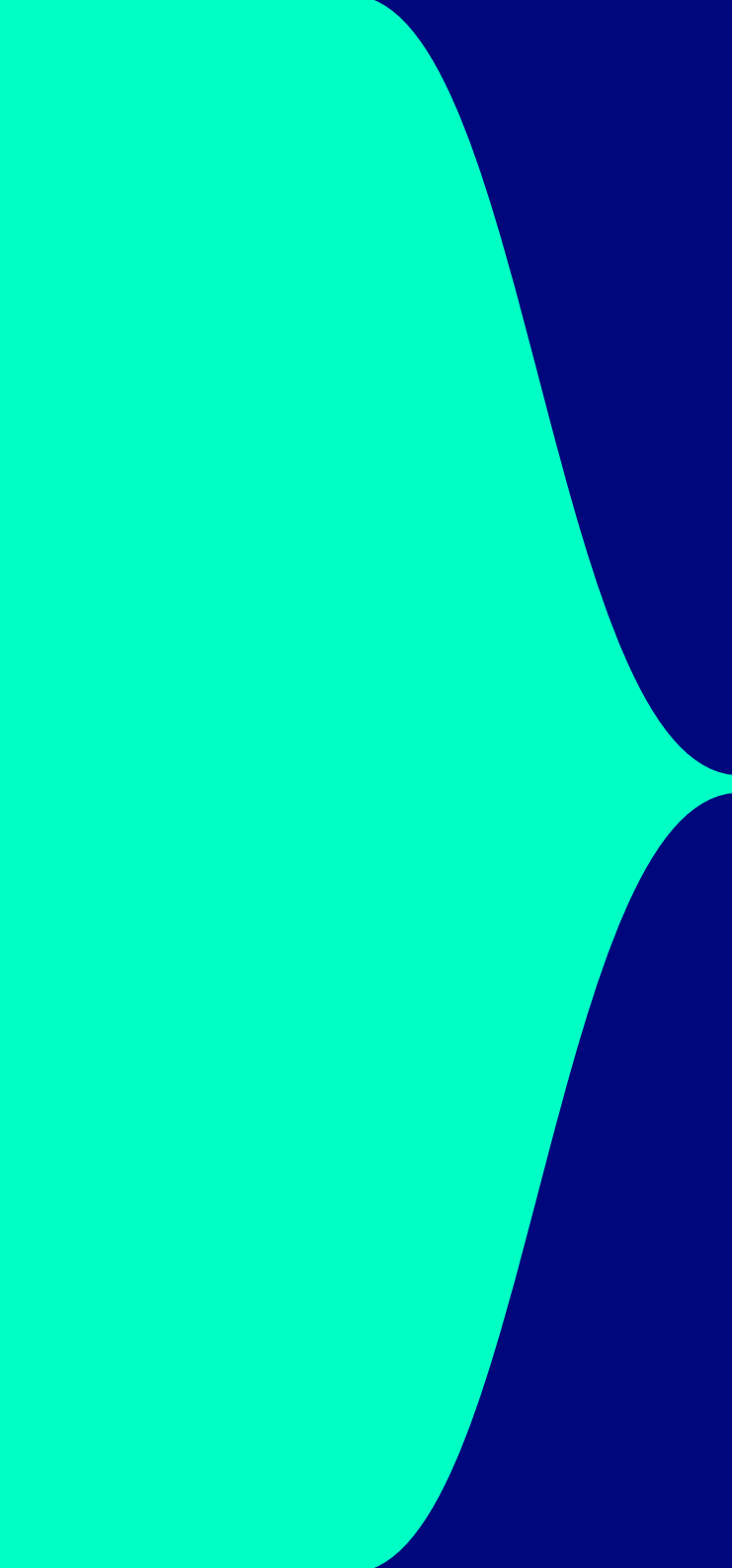
Complete
07/29/2013 15:16:26

Delivery Events

Event Code	Time	Description
FG_0416	07/29/2013 15:16:27	Delivery has Started.
FG_0417	07/29/2013 15:16:27	Delivery is now Transforming.
FG_0418	07/29/2013 15:16:27	Delivery is now Delivering.
BOI_0060	07/29/2013 15:16:27	Your payments file has been successfully uploaded to BOI.
FG_0419	07/29/2013 15:16:28	Delivery is now Complete.

2013, Bank of Ireland

Figure 9: Click on Delivery tab and scroll down through the event codes. An event code of BOI_0060 indicates the payment file has successfully uploaded to BOI with no errors.



04. Determining File Upload Status

04 Determining File Upload Status

Once your file has been uploaded, a number of checks occur to ensure the file is of the correct format and is named in accordance with the naming conventions listed above.

An XSD Check is completed to ensure your file is of the correct PAIN001 XML file format for Credit Transfer files and the correct PAIN008 XML file format for Direct Debit files.

A 'Routed' status indicates the file was uploaded successfully from your local file system or accountancy package to the Business On Line File Gateway application. However, the file may still fail processing. Table 1.0 below outlines how to identify and deal with such issues.

Customer File Upload	Description	Status of File (Visible on Arrived Files Tab)	BOI-Event Code Displayed in Delivery Tab	Displayed in Reject Directory (on Downloaded Files Tab)	E-Mail Notification Received	Next Steps
Successful	Customer file has been successfully uploaded to BOI and has passed the initial file format validation check (XSD Check)	Routed	BOI_0060 – Payment File Successfully Uploaded to BOI	No Display	Yes, if opted- in	BOL Payment Plus user logs on to application to authorise the File
Unsuccessful	Customer file has been successfully uploaded to Business On Line File Gateway application, but has failed the initial file format validation check (XSD Check)	Routed	BOI_0058 - File Rejected due to XSD format check failure at BOI.	Uploaded Filename prefaced by XSD_ Failure	Yes, if opted- in	Recreate the file using the correct XSD format as provided by BOI and re-submit. *
	Customer file successfully uploaded to Business On Line File Gateway application, but fails naming convention check as filename is greater than 50 characters in length	Routed	BOI_0052 - File Rejected as filename is greater than 50 characters in length	Uploaded Filename prefaced by Filename_ Failure	Yes, if opted- in	Rename the file with a filename less than 50 characters and re-submit. *
	Customer file successfully uploaded to Business On Line File Gateway application, but fails naming convention check as PAIN008 (for Direct Debit files) or PAIN001** (for Credit Transfer File) is not part of the filename	Routed	BOI_0053 - File Rejected due to invalid filename. PAIN001** or PAIN008 not included as part of filename	Uploaded Filename prefaced by Filename_ Failure	Yes, if opted- in	Rename the file with a filename that contains PAIN008 (for Direct Debit files) or PAIN001 (for Credit Transfer files) as part of the filename and re-submit. *

Table 1.0: Determine File Upload Status

Customer File Upload	Description	Status of File (Visible on Arrived Files Tab)	BOI-Event Code Displayed in Delivery Tab	Displayed in Reject Directory (on Downloaded Files Tab)	E-Mail Notification Received	Next Steps
Unsuccessful	Customer file successfully uploaded to Business On Line File Gateway application, but fails naming convention check as filename contains spaces	Routed	BOI_0055 - File upload rejected as filename contains spaces	Uploaded Filename prefaced by Filename_Failure	Yes, if opted- in	Rename the file to contain no spaces and re-submit. *
	Customer file successfully uploaded to Business On Line File Gateway application, but fails naming convention check as filename contains non-alphanumeric characters	Routed	BOI_0063 - Filename contains non-alphanumeric characters, which are not permitted e.g. &, %	Uploaded Filename prefaced by Filename_Failure _ Filename.xml	Yes, if opted- in	Rename the file with no alphanumeric characters and re-submit. *
	Customer file successfully uploaded to Business On Line File Gateway application, but fails naming convention check as the file extension has multiple .xml extensions e.g. .xml.xml	Routed	BOI_0064 - Payment	Uploaded Filename prefaced by Filename_Failure	Yes, if opted- in	Rename the file to contain one .xml file extension only and re-submit. *
	Customer File fails to upload to Business On Line File Gateway	Failed	None	None	None	Contact the Business On Line Helpdesk to resolve.

Table 1.0: Determine File Upload Status (continued)



* To resolve, you simply need to upload the corrected file again.

Return to the Upload File tab, correct the file name, adhering to the file naming conventions and/or submit a correct XML file.

It is also important to rename the file on your local file system for traceability and audit trail purposes. Follow the steps outlined above to upload your corrected file again.

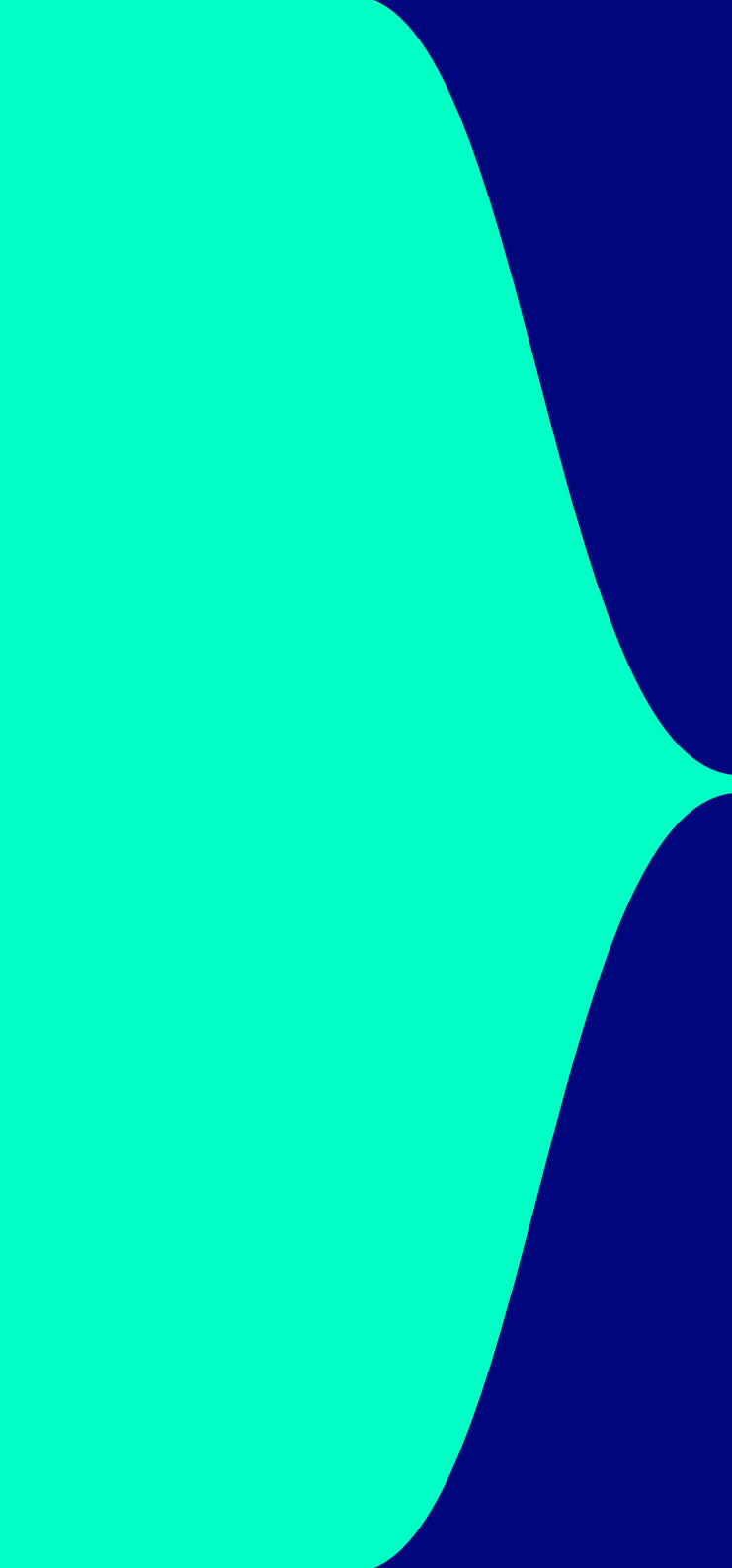
**PAIN.008 refers to Direct Debit files and is not valid for Credit Transfer upload.



Further pre-processing file checks occur in Business On Line Payments Plus. If the file fails any of these checks, they will be reported on the File Rejection Report in Business On Line Payments Plus.



Remember, once your file has been successfully uploaded, the file must be authorised on Business On Line Payments Plus in order for the file to be processed by Bank of Ireland. For further details please refer to Business On Line Payments Plus Guide.



05. Download Files

05 Download Files

The Download Files tab allows you to do two important actions:

1. Identify files which have failed 'filename' or 'XSD' validation.

Files that have successfully reached Bank of Ireland but have failed filename or XSD format validation checks will be routed to the customers / REJECT directory that is visible under the Download Files tab. (See Table 10)

2. Download PAIN002 Reports.

The standard SEPA Credit Transfer PAIN002 report is issued daily where an R-message has been received against the original PAIN008 / PAIN001 file and will contain details of failed payments only.

SEPA Instant Credit Transfer PAIN002 reports are available within 1 minute of the last payment within the file being processed. This report will contain details of any batches and individual transactions that were successful/rejected while processing. These will be displayed to the customer in their / Inbox directory, which is visible under the Download Files tab.

- ▶ R-messages are transactions that are diverted from normal processing. These can be rejects, returns, etc.
- ▶ For more information on PAIN002 reports, see SEPA Credit Transfer Reports Guide and SEPA Direct Debit Reports Guide under the Help and Support section on our BOL Payments Plus homepage.
- ▶ Display of files within this tab will automatically default to the most recently received file. This can be changed by using the filters under Mailbox. To download and/or view a file, double click the appropriate line from the listing.
- ▶ PAIN002 Reports will be provided in an XML format and a reader friendly HTML version, each is distinguished by the appropriate file name ending, either .XML or .HTML.
- ▶ PAIN002 can either be opened for viewing or saved to your local directories.

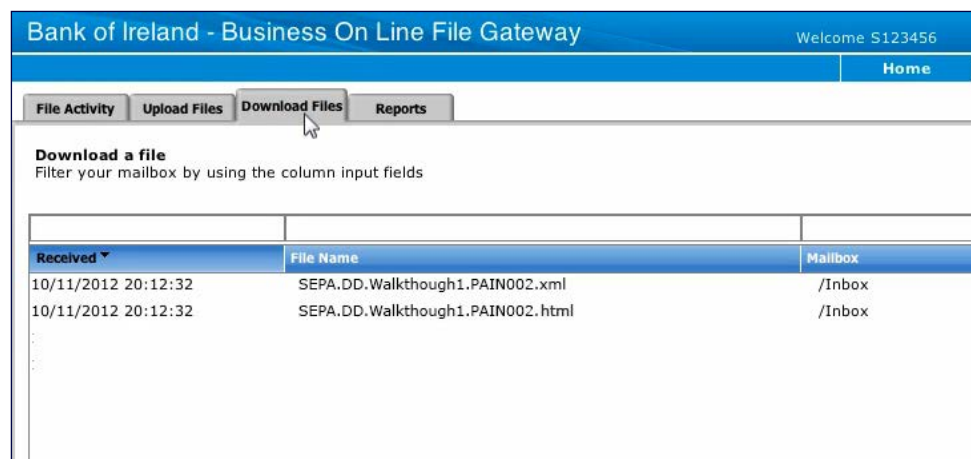


Figure 10: Download Files tab, files view. PAIN002 reports and filename failure reasons will be display to view or download. E.g. Download a PAIN002 report (XML version)

Bank of Ireland is regulated by the Central Bank of Ireland .

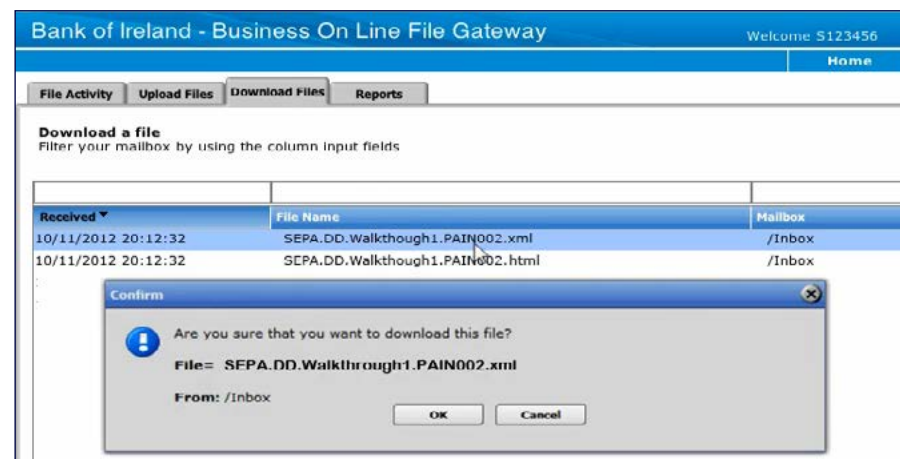
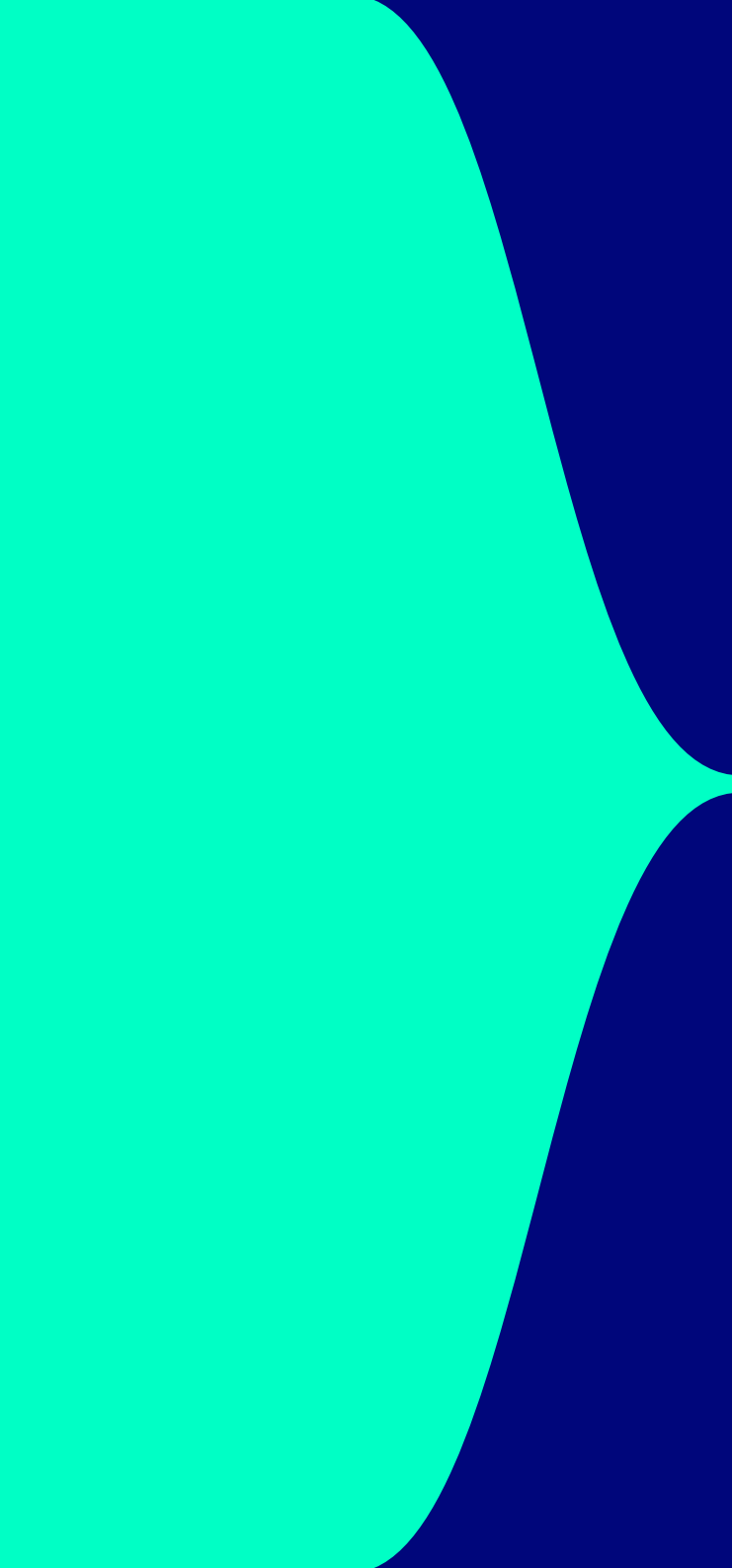


Figure 11: Click on the file line you wish to view or download.



06. Notifications and Password Changes

06 Notifications and Password Changes

By clicking the Profile top menu tab, two additional tabs are accessed: Notifications and Password.

Notifications:

In the Notifications tab, you can subscribe to receive certain file transfer event notifications by email.

Bank of Ireland - Business On Line File Gateway

Welcome S123456

Bank of Ireland

Home Profile Help Sign Out

Notifications Password

Subscribe to Event Notifications

Available Event Notifications

Code	Name
BOI_0052	Filename greater than 50 characters
BOI_0057	Filename contains Invalid file extension
BOI_0058	XSD File Format Failure
BOI_0059	PAIN002 (rejected payments) message avail
BOI_0060	Payment file successfully uploaded

Your account is set to receive notifications in English.
Your browser's preferred language is detected to be English.
To change language setting for notification select from the list below.

Language for notifications :

Save language

Subscribed Notifications

Code	Name
BOI_0053	PAIN001 or PAIN008 not included in filename
BOI_0055	Invalid Filename - contains spaces

Delete

2013. Bank of Ireland

Figure 14: Event notifications available presented on left-hand side. Drag and drop to right-hand screen.

Available Event Notifications:

Code	Name
BOI_0052	Filename greater than 50 characters
BOI_0053	PAIN001 or PAIN008 not included in filename (*)
BOI_0055	Invalid filename – contains spaces
BOI_0057	Filename contains invalid file extension
BOI_0058	XSD file format failure
BOI_0059	PAIN002 (rejected payments) message available
BOI_0060	Payment file successfully uploaded
BOI_0063	Filename contains non-alphanumeric characters, which are not permitted, e.g. &, %
BOI_0064	Payment file has rejected as the filename is invalid (this event code is for .xml.xml)

***Note: PAIN008 refers to Direct Debit files and is not valid for Credit Transfer files.
PAIN001 refers to Credit Transfer files and is not valid for Direct Debit files.**

The left-side box displays all available event notifications, and the right-side box displays subscribed notifications.

Drag each notification you wish to receive from the left to the right-side box. All subscribed notifications are shown in the right-side box.



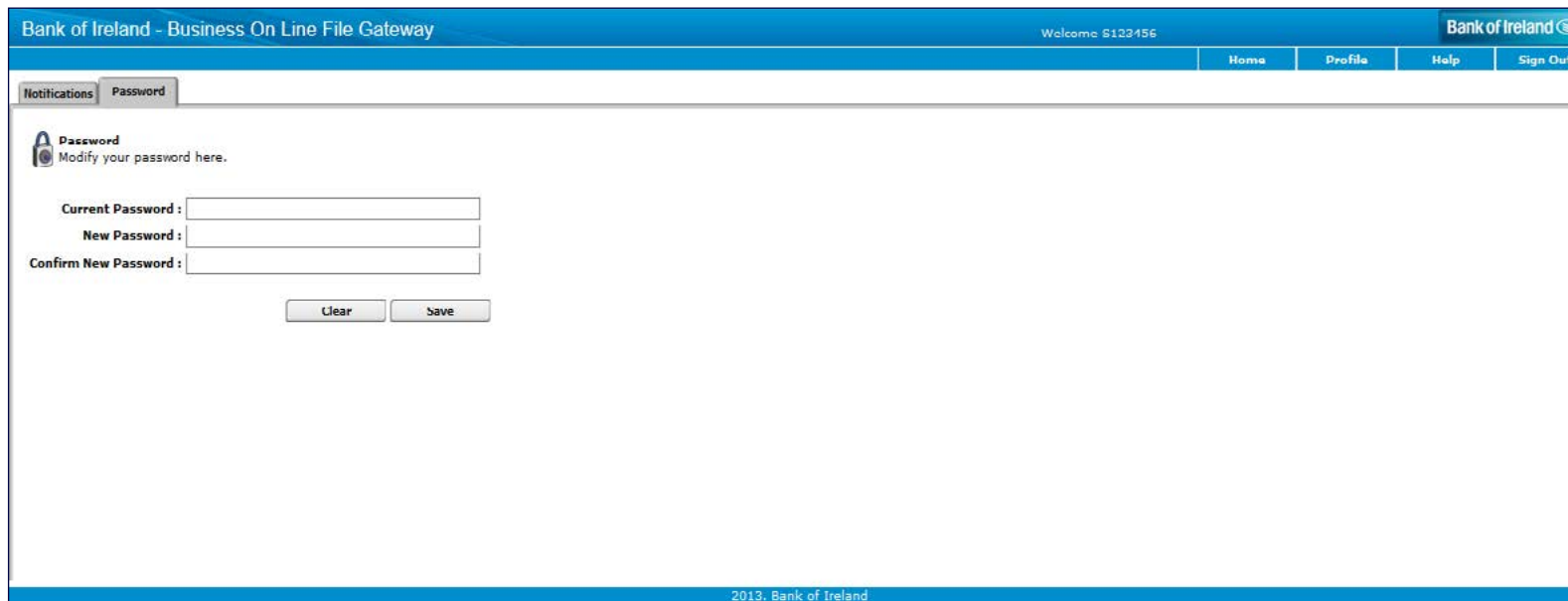
Important

- ▶ **It is strongly recommended you opt in for each of these notifications.**
- ▶ **You will only receive these notifications if you have informed Bank of Ireland of the email address to which you would like to send them.**
- ▶ **It is important you choose an email address which is monitored regularly and to which someone could access in the event of the main user's absence, for example, a company group email address may be ideal for these notifications.**
- ▶ **If you wish to verify that Bank of Ireland has a correct email for these notifications or simply to add one, please contact us.**

Another function on this view is the **Language for Notifications**: Please select the applicable language and save.

Password:

The Password tab under 'Profile' allows you to change your password. You will be required to change your password every 90 days.

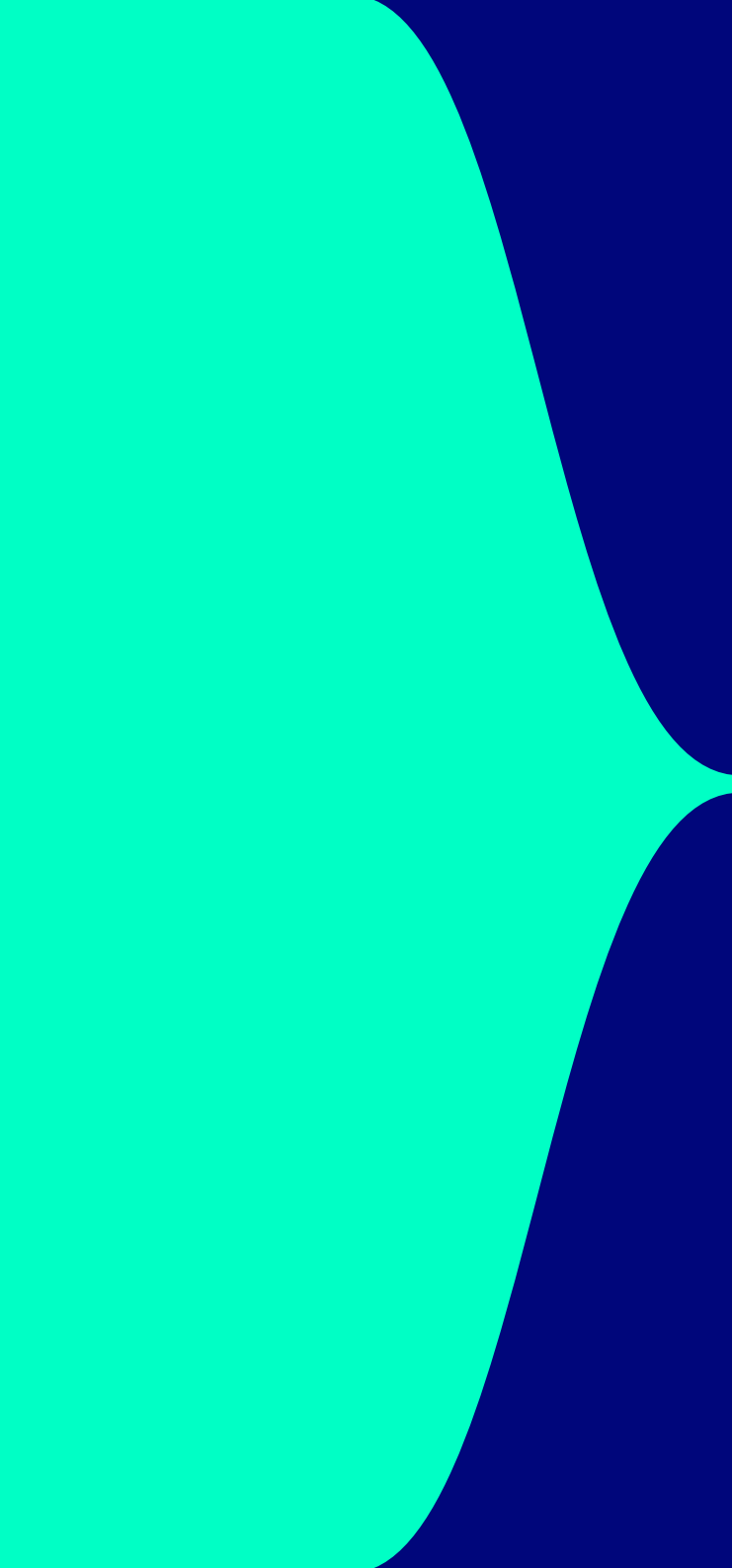


The screenshot shows the 'Bank of Ireland - Business On Line File Gateway' interface. At the top, there is a blue header bar with the text 'Bank of Ireland - Business On Line File Gateway' on the left, 'Welcome S123456' in the center, and the 'Bank of Ireland' logo on the right. Below the header is a navigation bar with tabs: 'Home', 'Profile', 'Help', and 'Sign Out'. The 'Profile' tab is selected. Under the 'Profile' tab, there are two sub-tabs: 'Notifications' and 'Password'. The 'Password' tab is selected. The main content area displays a 'Password' section with a lock icon and the text 'Modify your password here.' Below this, there are three input fields: 'Current Password:', 'New Password:', and 'Confirm New Password:'. At the bottom of the form are two buttons: 'Clear' and 'Save'. The footer of the page reads '2013. Bank of Ireland'.

Figure 15: Change Password screen

To change your password:

1. From the main menu, select Profile, and Password
2. Enter your current password
3. Enter your new password:
Your password must meet the following criteria:
 - 1) Minimum length – 8 Characters
 - 2) Minimum 1 Lower case
 - 3) Minimum 1 upper case
 - 4) One Numeric Character
 - 5) One special character from: !, @, #, \$, %, ^, &, or *
4. Re-type to confirm
5. Click 'save'
 - ▶ You will be required to change your password every 90 days



07. View File Activity

07 View File Activity

The File Activity tab is used to view previously submitted files, for example, to view a summary of successfully uploaded files in the last month. Another use of this tab is to check for successful upload event messages as detailed in Section 4.

The File Activity tab allows you to search through active and past file transfers with comprehensive search criteria. You can check up to 60 days of file activity or for specific criteria. The most recent file will be displayed by default.

Bank of Ireland - Business On Line File Gateway

Welcome S123456

Bank of Ireland

Home Profile Help Sign Out

File Activity Upload Files Download Files Reports

Search for file activities
To search for all activities simply leave all fields blank and select Find

Search Criteria Times shown in local time zone [Change to server time zone](#)

Find Clear

Basic Search
Enter search criteria below and select Find
To display all activity leave query fields blank

Producer :

Consumer :

Original File Name :

Protocol :

Status :

Date (From) : mm/dd/yyyy

Time (From) : (0-23 hours = 0-59 minutes)

Date (To) : mm/dd/yyyy

Time (To) : (0-23 hours = 0-59 minutes)

2013, Bank of Ireland

Figure 16: File activity tab.

Basic Search: To display all activity, leave query fields blank and press the Find button to display all files uploaded.

Specific Search: To display specific activity, enter some/all search criteria and select Find.

Clear: To clear search criteria, select Clear.

Producer: The party that creates the data being transferred, i.e. you, the customer uploading the file or Bank of Ireland sending back a PAIN002.

Consumer: The party that receives the data. (This field may be left blank for the purposes of searching for uploaded files.)

Original Filename: Enter the filename you wish to search for. Leave blank if you wish to search for multiple files.

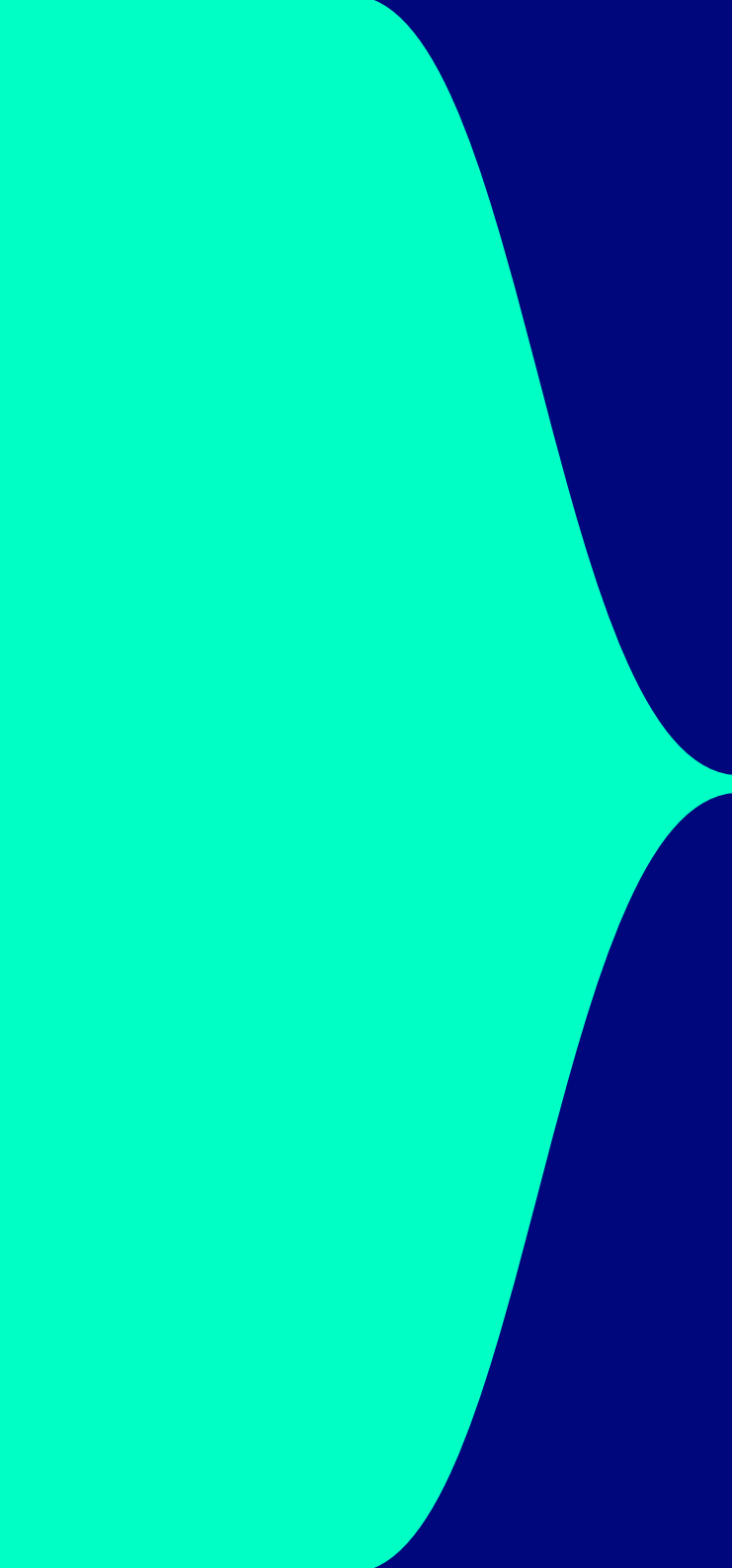
Protocol: Leave blank for the purposes of searching.

Status: Leave blank for the purposes of searching.

You may refine your search using the **Date and Time** options.

Date (From) Time (From) //Date (To) Time (To).

You will be presented with an 'Arrived File' view which displays a tabular overview of all past file transfers that match the given criteria selected. (See Section 4 above.)



08. Generating Reports

08 Generating Reports

The Reports tab allows you to generate reports for selected criteria. For example, produce a PDF report of all files submitted in a six-month period.

The screenshot shows the 'Reports' tab in the Bank of Ireland Business On Line File Gateway. The page title is 'Welcome to Bank of Ireland Business On Line File Gateway'. The main content area is titled 'Reports' and contains the instruction 'Create a report search query and select output file type.' Below this, there are several form fields and controls:

- Producer:** A dropdown menu.
- Consumer:** A dropdown menu.
- Status:** A dropdown menu with options: Started, Succeeded, Failed, Ignored.
- Date (From):** A date picker (mm/dd/yyyy).
- Time (From):** A time picker (0-23 hours, 0-59 minutes).
- Date (To):** A date picker (mm/dd/yyyy).
- Time (To):** A time picker (0-23 hours, 0-59 minutes).
- Group by column:** A dropdown menu with the option: Producer.
- Format:** A dropdown menu with the option: PDF.
- Report Type:** Radio buttons for Detailed (selected) and Summary.
- Sort by column:** A dropdown menu with options: Status, Original File Name, File Size.

At the bottom of the form are two buttons: 'Clear' and 'Generate Report'.

Figure 17: Reports tab

Producer: The party that creates the data being transferred, i.e. you, the customer uploading the file or Bank of Ireland sending back a PAIN002.

Consumer: The party that receives the data. A customer will be both a Producer and Consumer.

Status: Started/Succeeded/Failed/Ignored.

Date/Time (To and From): Select as applicable.

Group by column: Default to Producer

Format: Choose from PDF, XLS or HTML.

Report Type: Detailed or summary.

Sort by column: Status/Original File Name/File Size

Clear: Select to clear all contents and restart your search