



Banking NL

Preface:

The Banking NL app by Micro Apps only supports Dutch banks.
The following banks are supported:

- ABN AMRO
- Rabobank
- ING
- ASN Bank
- RegioBank
- SNS Bank
- Knab
- Bunq
- Triodos

Installation:

To install the Banking NL app you simply navigate to the Microsoft Marketplace for Business Central apps (AppSource) via your own Business Central environment. From here you can automatically install the extension and make it available within every company in your Business Central environment.

For the correct working of the app, make sure that the setting for the Micro Apps Base App is set to “allowing HttpClient Request”.

Prerequisite:

Before the Banking NL app can be used to its full potential, a couple of settings need to be set up. In this chapter we will discuss these settings.

Bank accounts

The bank accounts that are going to be used via the banking interface need to have the following configuration.

IBAN: Used for matching the Business Central bank account with the bank accounts at the financial service provider.

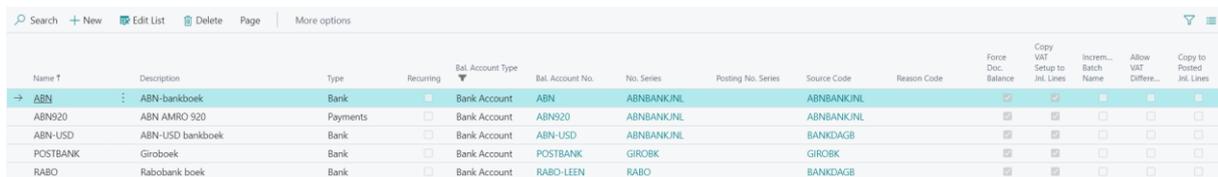
General journal template

The Banking NL app uses as much of the standard Business Central functionality as possible. This means that Business Central need to be configured in such a way that the base functionality can be used.

This also means that for each of the bank accounts that will be used via the banking interface extension a general journal template is needed. Refer to the table below for the information that is required:

Field	Value
Type	Bank
Bal. account type	Bank account
Bal. account	Bank account that will be used as balance account when the gen. journal is used.
No. series	No. series that will be used for the numbering of the journals.
Force Doc. Balance	True / Active
Copy VAT setup to line	True / Active

The general journal template must be setup in Business Central. In the picture below an example is shown for a 'ABN AMRO' bank account:



Name	Description	Type	Reurring	Bal. Account Type	Bal. Account No.	No. Series	Posting No. Series	Source Code	Reason Code	Force Doc. Balance	Copy VAT Setup to Jnl. Lines	Increm. Batch Name	Allow VAT Differ...	Copy to Posted Jnl. Lines
→ ABN	ABN-bankboek	Bank	<input checked="" type="checkbox"/>	Bank Account	ABN	ABNBANK.INL	ABNBANK.INL	ABNBANK.INL		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
ABN920	ABN AMRO 920	Payments	<input type="checkbox"/>	Bank Account	ABN920	ABNBANK.INL	ABNBANK.INL	ABNBANK.INL		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
ABN-USD	ABN-USD bankboek	Bank	<input type="checkbox"/>	Bank Account	ABN-USD	ABNBANK.INL	ABNBANK.INL	BANKDAGB		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
POSTBANK	Giroboek	Bank	<input type="checkbox"/>	Bank Account	POSTBANK	GIROBK	GIROBK	GIROBK		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
RABO	Rabobank boek	Bank	<input type="checkbox"/>	Bank Account	RABO-LEEN	RABO		BANKDAGB		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

This needs to be configured for every bank account that will be used via the banking interface extension. In case this is not configured correctly transactions cannot be imported using this app.

Financial service provider

The Banking NL app uses the services of a third-party to enable functionality for transactions to be imported. The financial service provided chosen by Micro-Apps is [Bizcuit](#). Bizcuit is a fully licensed financial service provider that connects with any Dutch bank via PSD2.

This means that the app has no direct access to your bank account as Bizcuit is handling all the financial transactions.

With the use of the PSD2 act the financial service provider only has access to the bank account for a limited time. This means that after a period of 3 months (90-days) the mandate needs to be renewed with Bizcuit.

Banking NL Setup

Once the installation is complete, the app needs to be set up. This can be done via the Banking NL setup wizard. This wizard contains all the necessary steps to completely set up the extension. The first step is to register yourself and to activate the trial:

The image shows two side-by-side screenshots of the Banking NL Setup Wizard. The left screenshot is the 'Welcome' screen, titled 'Banking NL Setup Wizard', with a gear icon. It says 'Welcome to the Micro Apps Bank Application Setup Wizard' and 'Make the import of bank transactions and processing payments easier with the banking app.' Below that, it says 'Let's go!' and 'Choose Next to start the Setup.' At the bottom, there are 'Back' and 'Next' buttons. The right screenshot is the 'Beforehand - Activate trial/subscription' screen, also titled 'Banking NL Setup Wizard' with a gear icon. It says 'Beforehand - Activate trial/subscription' and 'To use a Micro Apps app you need to register yourself. If you have not registered yet, click on the 'Register' button, fill in the required information on the page and click on 'Register or Update Tenant Information'.' Below that, there are two toggle switches: 'Tenant Information Registered' (which is turned on) and 'App Activated' (which is turned off). At the bottom, there are four buttons: 'Register', 'App Card', 'Back', and 'Next'.

Account registration

The actions on the setup page are divided into two areas, the first is the general page itself. Here you will be able to enable or disable the entire extension and you are also able to authenticate the extension with the [financial service provider](#) Bizcuit.

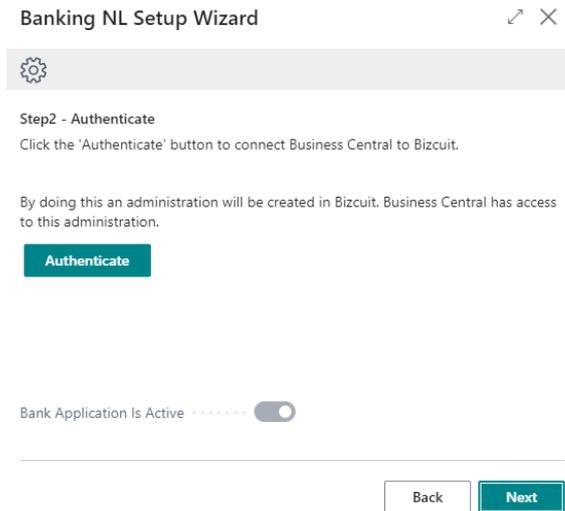
1. To authenticate with Bizcuit an account is needed. The first step is therefor to click the 'Create account' button in the wizard.

The image shows a screenshot of the Banking NL Setup Wizard, titled 'Banking NL Setup Wizard' with a gear icon. It says 'Step1 - Create Bizcuit account' and 'Bank transactions can be retrieved and sent via the link with Bizcuit. A Bizcuit account is required to use this application.' Below that, it says 'Click on 'Create account' to create an account. Follow the steps within Bizcuit.' At the bottom, it says 'If you already have a Bizcuit account, click 'Next'.' At the bottom, there are three buttons: 'Create account', 'Back', and 'Next'.

Note: The banking interface app will create a company (administration) in the Bizcuit Portal that is named after the company from which the bank account is registered. If there is already a 'Privé' company (administration) created within Bizcuit that is holding the same bank account as that you are trying to set-up, this bank account needs to be deleted first from this company.

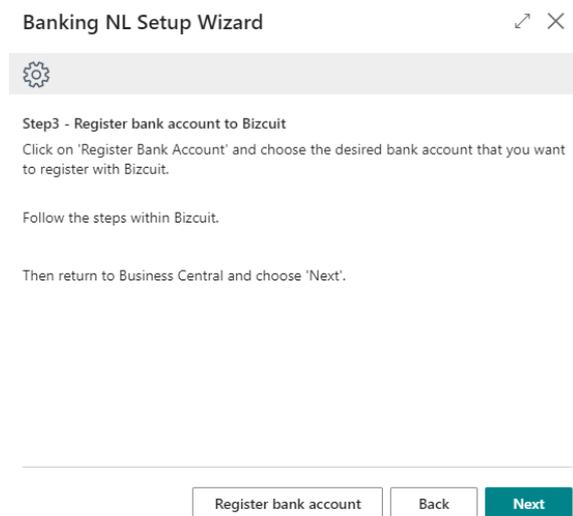
Within the Bizcuit platform go to 'Balance' and open the dropdown menu to see which bank accounts the companies hold. If a company that is not 'Micro Apps Bankkoppeling...' hold the same bank account, this account can be deleted by going to the overview of the bank accounts, go to 'settings' and delete the bank account. Then continue with the next step.

2. After an account is created, you have to authenticate the app by using the 'Authenticate' button in the wizard. This will link your Business Central company to Bizcuit and you are able to use the extension. When this is done, the app will automatically be set to 'Active'.



Bank account registration

After registering a Bizcuit account and authenticating, the bank accounts need to be registered with Bizcuit too. This can be done with the Banking NL setup wizard, by clicking the 'Register bank account' button in the wizard:



The newly shown page will show all the bank accounts that are eligible to be registered with Bizcuit. The banking interface app checks if the bank accounts is already known in Bizcuit, if this is the case the bank account will **not** be shown.

View - Bank Accounts - ABN · ABN-AMRO

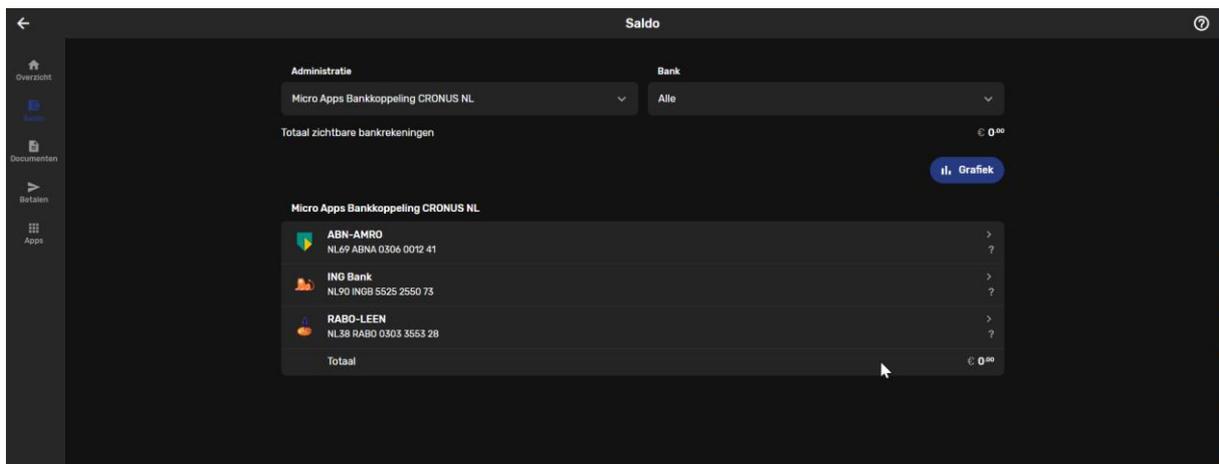


No. ↑	Name	Contact	IBAN ▼
→ ABN	ABN-AMRO	Dik Bijlmers	NL69 ABNA 03...
ING	ING Bank		NL25INGB8205...
RABO-LEEN	RABO-LEEN	Gerard Zalm	NL38 RABO 03...

OK Cancel

To register a bank account, you select the bank account you would like to register and click on 'OK'. This will register the bank account within Bizcuit. To register multiple bank accounts at once, hold shift and click on the bank accounts that you would like to register, after selecting the desired bank accounts click 'OK'. After clicking OK, you will be asked to give consent to Bizcuit and you will be directed to the Bizcuit website to do so.

If you would login into the Bizcuit portal you would see the registered bank accounts listed as in the image below. The banking interface app will also create a company in the Bizcuit portal that is named after the company from which the bank account is registered.



Job queues

The Banking NL app does have functionality to import the latest transactions automatically into the Bank/Giro Journal. This is done via a job queue that is created at the time the extension is installed.

To start the automatic processing of the transactions, the job queue needs to be started because these are inserted with status 'On Hold' by default. To create and start the job queue you click on 'Create Job queues' in the Banking NL setup wizard. This will open all the job queues that are currently configured. To start the job queue you simply select the banking interface job queue and click 'Restart' in the ribbon.

Banking NL Setup Wizard

Step4 - Create job queue (optional)

A job queue allows you to run a process in the background on a recurring schedule.

A job queue can be used to have transactions imported at a chosen moment or to update statuses of payments.

Click on the 'Create Job Queue' button, choose the desired job queue and select the bank accounts for which you want to create a job queue.

A job queue will be created for each of the banks that are currently supported by the Banking Interface extension. Below you will see an example of each of the job queues that will be created when the ABN AMRO, ING and Rabobank interface extension is installed.

Job Queue Entries

Search + New Edit List Delete Edit View Show Error Set Status to Ready Set On Hold Restart Run once (foreground) Log Entries More options

Status	User ID	Object Type to Run	Object ID to Run	Object Caption to Run	Description	Job Queue Category Code	User Session Started	Earliest Start Date/Time	Sche...	Reco... Job	No. of Minutes between Runs
On Hold	ADMIN	Codeunit	70991653	MAP BK Import Transactions JQE	Banking NL App ABN. Import trans...			1-8-2022 13:44			1440

Importing bank transaction

After the installation and registration of the bank accounts with Bizcuit, you can import the transaction(s) that are ready for import. Importing transaction(s) can be done via one of the following ways:

- 1) Manually click on the 'import transactions' in the bank-/giro journal.
- 2) Manually click on the 'import transactions' via bank account card.
- 3) Automatically import via the created job queues.

When transactions are being imported, a call will be made to Bizcuit to determine which transactions need to be processed. Therefore only transactions that are not yet imported will be downloaded from Bizcuit. It is therefore important not to import transactions via the standard Business Central functionality, when the banking interface is being used to process bank transactions.

Manually importing transactions

To manually import transactions, the following actions need to be performed.

Via bank-/giro Journal:

- 1) Navigate to the bank-/giro journal
- 2) Locate 'Actions' in the ribbon, this might be located under **More options**.
- 3) The final step is to use the function **Import Transactions** this will go through the registered bank accounts and import the transaction.

View - Bank Accounts - ABN · ABN-AMRO



No. ↑	Name	Contact	IBAN ▼
→ ABN	: ABN-AMRO	Dik Bijlmers	NL69 ABNA 03...

OK

Cancel

The imported transaction will be placed in a bank journal. These journals will need to be checked and posted before the transaction will be visible in the General Ledger of Business Central.

In the case that transactions from a specific date need to be imported, the function **Import transaction by from date** may be used. Doing so will take you through the same steps as the function **Import transaction** with one additional page where a date may be picked.

Edit - Select From Date ↗ ✕

From Date 8/27/2021 📅

Via Bank Account card:

To manually import transaction the following actions need to be performed.

- 1) Navigate to the bank account card
- 2) Locate 'Actions' in the ribbon, this might be located under **More options**.
- 3) The final step is to use the function **Import Transactions** this will go through the registered bank accounts and import the transaction.

The imported transaction will be placed in a bank journal. These journals will need to be checked and posted before the transaction will be visible in the General Ledger of Business Central.

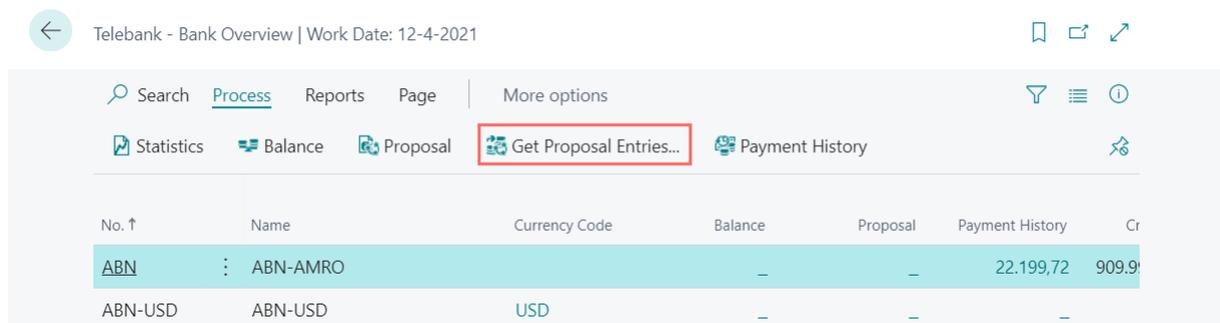
Caution: Keep in mind that as the import usage standard Business Central functionality, blocking customers or vendors may result in error messages. To overcome these error message, the following blocking settings may be used. For customers only use the blocking method **Shipment**, when vendors are blocked the method of **Payment** may be used to block vendor but still be able to import transactions.

Processing payments

Exporting payments

The payments via the bank interface extension makes heavy use of the standard Business Central functionality to export the payments, in particular the functionality that can be found in the Dutch localization.

As the standard functionality is used to create the proposal, it is necessary to define the transaction mode on the vendor ledger entries. The next step is to navigate to the **Telebank – Bank overview** page and in the ribbon click on **Process → Get Proposal Entries**.



While creating the proposal entries, Business Central will go through all the vendor **and** customer ledger entries and will select the entries that fall within the range of set filters. **Attention:** To be able to send the payment to Bizcuit only payments with currency Euro are allowed, therefore an additional filter needs to be set on when performing the function **Get Proposal Entries**.

On both the Customer and Vendor ledger entries, in case the administration currency is Euro, the following filter must be set: Currency code = " (Single quotes without a space in between). If the administration currency is set to a differently, please choose the currency code EURO.

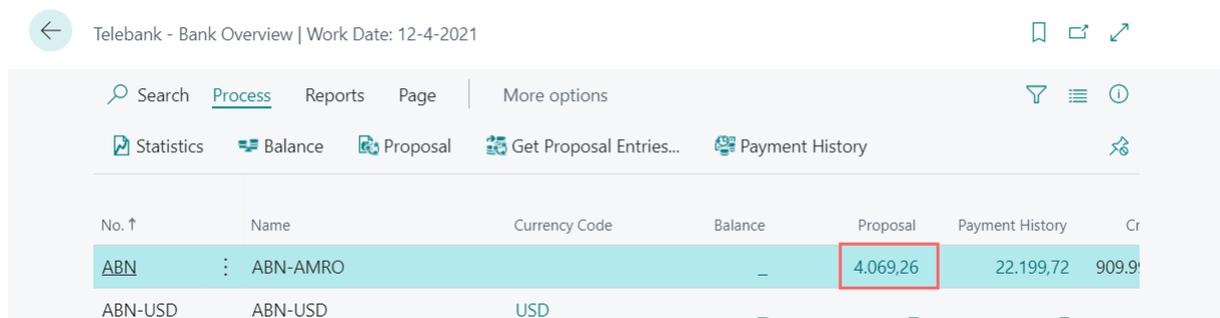
Filter: Cust. Ledger Entry

× Customer No.

× Recipient Bank Account

× Currency Code

After creating of the proposal entries is completed an amount should be shown in the column **Proposal**. You may need to refresh the page for the amount to show (F5).



The next step would be to process the proposal, this will create a payment run within Business Central. To have a create overview of the payments run and to export them, either click on the amount that is shown in the column **Payment History** or click the corresponding button in the ribbon.

ABN · ABN-AMRO | Work Date: 12-4-2021

Payment History List | Search | Edit L | Dele | Ed | Vie | Proce | Repor | Pag | Actior | Relate | Les | Filter

Home

Our Bank	Exp...	Print Doc...	Run No. ↑	Account No.	Account Holder Name	Remaining Amount	Statu
→ ABN	:	<input checked="" type="checkbox"/>	7	306001241	CRONUS Nederland BV	4.069,26	New

The payment hasn't been send to Bizcuit yet for processing this step needs to be executed manually by the user. To export the payment, navigate to **Process** in the ribbon and click the button **Send Payment History to Bizcuit**. This will send the payment to Bizcuit for further processing.

You need to confirm the payment(s) in Bizcuit. Do you want to do that now?

Yes No

After sending the payment to Bizcuit, an message will be displayed stating that the payment needs to be approved within Bizcuit, is done to ensure that only users with the correct authority are able to approve payments.

Actie vereist 2 / 2

	ABN-AMRO NL69 ABNA 0306 0012 41 Betaling	Micro Apps Bankkoppeling CRONUS NL	4,069. ²⁶
	ABN-AMRO NL69 ABNA 0306 0012 41 Betaling	Micro Apps Bankkoppeling CRONUS NL	17,088. ⁵⁹

At the moment the payments are send to Bizcuit the field directly under the header **Bizcuit Status** will be set to **New**. This means the payments still needs to be approved within the Bizcuit portal. The following statuses are present:

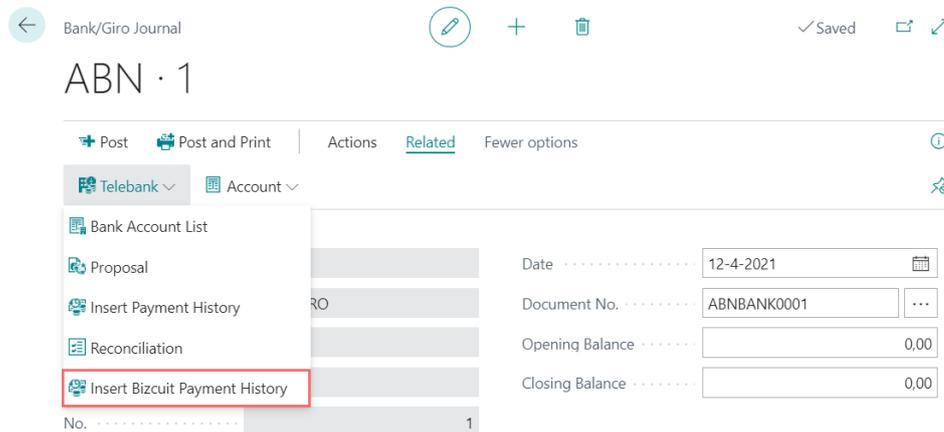
- Not Sent:** Newly created payments that haven't been send to Bizcuit yet.
- New:** Payment that has been send to Bizcuit, but still needs to be approved.
- Signed:** Approved by user, waiting for Bizcuit to send the payment to the bank.
- Sent:** Payment has been send to the bank.
- Done:** Payment has been processed by the bank.
- Error:** An error has occurred whiles processing the payment.

In case the status is not automatically updated, the user may request an update by using the **Update Bizcuit Status** from the ribbon on the payment history card.

Importing payment into bank journal

After the payment has been processed by the bank, the payment may be imported into the bank journal. To add the processed payments, either create a new bank journal or use the bank journal that has been created by the bank interface app when importing the bank transactions.

To add the payment, open the bank journal, navigate to **More options** → **Related** → **Telebank** → **Insert Bizcuit Payment History**.



A new page will open with an overview of all the payments that are processed, although all payments that are currently being processed will be displayed, only those that are **Done** processing will be eligible for importing.

Processing Payments | 🔍 ⌵ ...

Our Bank ↑ ▾	Run No. ↑	Account No.	Account Holder Name	Remaining Amount ▾	MAP BI Bizcuit Payment Status	N Transac
ABN	5	306001241	CRONUS Nederland BV	17.088,59	Done	
→ ABN	∴ 7	306001241	CRONUS Nederland BV	4.069,26	Done	

During the importing process all payments with the status **done** will be processed and added to the bank journal. Business Central will keep track of all the payments that have been added to a bank journal. This will prevent the importing of payments into multiple bank journals.

The last step in the importing and processing of the payments is to post the bank journal, this will set the payment as processed and will set the remaining amount to €0,00.