

Baltic Bank Connect

Signing a direct channel agreement with the bank gateway

Security certificate

To use the bank interface in Business Central, you need to configure a security certificate. After signing the agreement, the bank will send instructions for ordering the certificate. As the steps involve technical details, it is recommended to seek assistance from your IT department or contact your BC partner.

Steps required:

- Generate a certificate request for ordering the certificate.
- Merge the certificate and private key files into a pfx/p12 file and generate a password.
- Configure the pfx/p12 file and password in BC.

Swedbank guide:

<http://dev.swedbankgateway.net/content/general-info/doc/How-to-generate-CSR-and-convert-private-key-to-p12.pdf>

<https://www.swedbank.com/openbanking/swedbank-gateway-go-live.html>

LHV guide:

<https://partners.lhv.ee/en/connect/#certificates>

SEB guide:

<https://developer.baltics.sebgroup.com/bgw/documentation/authentication>







Coop Bank guide:

https://www.coopbank.ee/s3fs-public/juhendid/Gateway_votmete_genereerimise_juhend.pdf

Configuring the bank link setup

Setting up using assisted setup

Go to Assisted Setup and select Set-up OIXIO Bank Link.

  Start Setup  General Videos				
 Title	Completed	Learn more	Description	
Set up an approval workflow to manag...	<input type="checkbox"/>	—	Create approval workflows that	
Set up a customer approval workflow	<input type="checkbox"/>	—	Create approval workflows that	
Set up an approval workflow to manag...	<input type="checkbox"/>	—	Create approval workflows that	
 Set Up Extended Security	<input type="checkbox"/>	—		
Set up field monitoring	<input type="checkbox"/>	Read	You can monitor important field	
 CBL Tasks	<input type="checkbox"/>	—		
Set-up OIXIO Bank Link	<input type="checkbox"/>	—	Add your Bank Gateway specific	

Bank Link Set-up page opens, where you need to perform necessary actions and proceed to the next steps using the Next button.

Bank Link Set-up



Welcome to OIXIO Bank Link Assisted Setup

Use this guide to complete your first Bank Gateway setup.

Let's go

Select Next to get started.

[Back](#)[Next](#)[Finish](#)

Manual setup





Open Bank Link Setup in Business Central and select the bank to be integrated from the Bank Channels block. The fields to be configured differ by bank.

Bank Link Setup

 Messages  Link Channel  Restore | More options



General

Version No. 25.0.250516.0

Bank Channels			
 New Line  Delete Line  Edit  View			
Code ↑	Description	Bank Gateway Service URL	Agreement-Id
→ COOP CPGW	⋮ Coop Pank Gateway	https://cpgw.cooppank.ee/	
LHV CONNECT	LHV Connect	https://connect.lhv.eu/	
SEB BGW	SEB Baltic Gateway	https://api.bgw.baltics.sebgrou...	
SWEDBANK SGW	Swedbank Gateway	https://swedbank-gateway-api...	

For **SWEDBANK SGW**, fill in the Agreement ID, API Key (Client ID) and Password fields, then upload the certificate using the Upload Certificate button on the menu bar:

SWEDBANK SGW

 Upload Certificate  Remove Certificate | Related ▾ Automate ▾ Fewer options

Channel

Code	SWEDBANK SGW	Certification Uploaded ..	<input type="checkbox"/>
Description	Swedbank Gateway	Cert. Upload Time	
Bank Gateway	Swedbank Gateway	Password Uploaded	<input type="checkbox"/>
Bank Gateway Service...	https://swedbank-gateway-api-...	Password Upload Time ..	
Agreement-Id		Password	<input type="password"/>
API Key (Client ID)			

API Messaging

Size 10000

For **SEB BGW**, fill in the Agreement ID field and add the certificate.





For **LHV CONNECT**, only the certificate needs to be added.

For **COOP CPGW**, only the certificate needs to be added.

Bank account configuration

Open the Bank Accounts list and access the card for the bank account to be integrated.
Fill in the OIXIO Bank Interface block:

Bank Account Card



✓ Saved


SWED


Bank Account


Navigate


Report


More options


 Dimensions


 Comments


 Balance


 Statements

 Check Ledger Entries

 Statistics

 Contact

 Receivables-Payables

 Ledger Entries

Bank Account No.

Cash Desk

☐

OIXIO Bank Interface

Bank Channel

SWEDBANK SGW












▼

The following fields must be completed on the bank account card:

- Credit Transfer Msg. Nos.
- Bank Acc. Posting Group
- SWIFT Code
- IBAN
- Bank Statement Import Format
- Payment Export Format

Job queue entries

Set the job queue entries for the respective bank to the ready state.

Job Queue Entries							
<div> + New  Edit List  Delete  Edit  View  Set Status to Ready  Restart  Log Entries  Run once (foreground)  Set On Hold</div>							
Status	User ID	Object Type to Run ↓	Object ID to Run ↓	Object Caption to Run	Description	Job Queue Category Code	Priority
On Hold	BCADMIN	Codeunit	24009924	CBL COOP Process Messages	COOP Process Messages	COOPBGW	Normal
On Hold	BCADMIN	Codeunit	24009918	CBL LHV Process Messages	LHV Process Messages	LHVCONNECT	Normal
On Hold	BCADMIN	Codeunit	24009911	CBL Swed Process Messages	Swedbank Process Messages	SWEDBGW	Normal
On Hold	BCADMIN	Report	24009904	Bank Link COOP Bank Messaging	COOP Bank Messaging	COOPBGW	Normal
On Hold	BCADMIN	Report	24009903	Bank Link LHV Bank Messaging	LHV Bank Messaging	LHVCONNECT	Normal
On Hold	BCADMIN	Report	24009902	Bank Link Swedbank Messaging	Swedbank Messaging	SWEDBGW	Normal
On Hold	BCADMIN	Report	24009901	Bank Link Account Statement Requ...	Account Statement Request		Normal

Exporting payments to the bank

In the Payment Journal Batches, check **Allow Payment Export** to enable sending the payment file to the bank and **Check Payment Statuses** to verify the payment status before posting.

General Journal Batches									
Name ↑	No. Series	Posting No. Series	Reason Code	Copy VAT Setup to Jnl. Lines	Allow VAT Diff...	Allow Payment Export	Sug... Bala... Am...	Copy to Post... Jnl. Lines	Check Payment Statuses
→ SWED	GJNL-PMT			<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Complete the Payment Journal with payments to be made, either manually or by suggesting payments for a vendor.

To send the payment file to the bank, select **Bank - Send To Bank...** from the menu bar.

Payment Journals

Batch Name

Manage Home Prepare Check Request Approval **Bank** Line

Export... **Send To Bank...** Void... Credit Transfer Reg. Entries

Payments are sent to the bank in an unsigned state. They must be separately approved and executed in the bank.

After the payment file is sent to the bank, the Payment Journal factbox will display payment status information after a short while.



Journal Check

1	0	0
Lines checked	Lines with issues	Issues Total

[Refresh](#)

Current line

No issues found.

Journal Line Details

Posting Group	FOREIGN
Transaction ID	B23201
Payment Status	PDNG - PENDING
CBL Message	1582

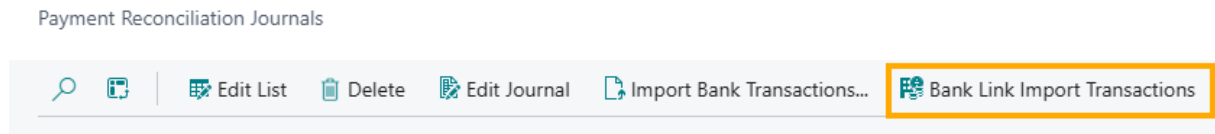
Possible payment statuses:

- **RJCT - Rejected** - the payment was rejected by the bank
- **ACTC - Pending** - awaiting approval and execution in the bank
- **PDNG - Pending** - awaiting confirmation
- **PART - Partially approved** - at least one payment is approved
- **ACSP - Approved** - the payment is approved but not yet executed
- **ACSC - Executed** - the payment has been executed
- **ACWC - Accepted with changes** - changes were made and accepted, but the payment is not yet executed
- **Pending** - the payment import file is being verified (SEB)
- **File check successful** - the payment import file verification was successful (SEB)
- **Rejected** - the payment import file verification was unsuccessful (SEB)

Importing bank statements



Manual import

In the Payment Reconciliation Journal, select **Bank Link Import Transactions**:



In the window that opens, choose the type of statement to import for the desired bank:

Bank Link Account Statement Request



Bank Account

SWED ...

Statement Type

Past Days Statement ▾


Date

End of Day Statement


Past Days Statement

Intraday

Start Date

15.05.2025 

End Date

15.05.2025 

Schedule...

OK

Cancel

- **End of Day Statement** - only the end date can be specified. All unimported bank transactions for this date will be retrieved into BC.
- **Past Days Statement** - specify a period for retrieving the bank statement into BC.
- **Intraday** - retrieves the BC's work date statement.

After setting the filters, a message will appear:



Swedbank statement request sent successfully

OK

This means the query has been sent to the bank and it will take some time for the bank statement to appear in BC. SEB statements appear immediately.

Automatic import of bank statements

To automatically import the previous day's bank statement, configure the **Job Queue Entries** for an automatic task.

Go to **Job Queue Entries** and click **New**.

Fill in the **Object Type to Run** with **Report** and **Object ID to Run** with 24009901, and set the **Earliest Start Date/Time**:

Job Queue Entry Card

Report · 24009901 · Bank Link Account Statement Request

Home Job Queue More options

Set Status to Ready Set On Hold Restart Run once (foreground) Show Error

General

Object Type to Run Report

Object ID to Run 24009901

Object Caption to Run Bank Link Account Statement R...

Description Account Statement Request

Parameter String

Job Queue Category ...

Maximum No. of Atte... 3

Rerun Delay (sec.) 0

Last Ready State 24.04.2025 10:24

Earliest Start Date/Time 24.04.2025 10:24

Expiration Date/Time

Job Timeout 12 hours

Set the desired time for retrieving the previous day's statement into BC.

Then check the box for **Report Request Page Options**:

Job Queue Entry Card

✓ Saved

Report · 24009901 · Bank Link Account Statement Request

Home

Job Queue

More options

Set Status to Ready

Set On Hold

Restart

Run once (foreground)

Show Error

General

Show less

Object Type to Run

Report

Object ID to Run

24009901

Object Caption to Run

Bank Link Account Statement R...

Description

Account Statement Request

Parameter String

Job Queue Category

Priority

Normal

User ID

BCADMIN

Maximum No. of Atte...

3

Rerun Delay (sec.)

0

Last Ready State

16.05.2025 16:55

Earliest Start Date/Ti...

24.04.2025 10:24

Expiration Date/Time

Job Timeout

12 hours

Status

On Hold

Report Parameters

Report Request Page ...

Printer Name

Report Output Type

None (Processing only)

A view identical to **Bank Link Account Statement Request** in the Payment Reconciliation Journal will open.

Fill in the **Bank Account** field for the bank statement to be imported automatically and select **End of Day Statement** in the Statement Type field. Leave the **Start Date** and **End Date** fields blank.

Bank Link Account Statement Request



Bank Account SWED ...

Statement Type End of Day Statement ▾

Date

Start Date

End Date

OK

Cancel

In the **Recurrence** section, specify which days the query should run and set the **No. Of Minutes between Runs** to **1440** to ensure the query is run daily.

Job Queue Entry Card



✓ Saved



Report · 24009901 · Bank Link Account Statement Request

[Home](#)

Job Queue

More options



Set Status to Ready



Set On Hold



Restart



Run once (foreground)



Show Error



General

Show less

Report Parameters >

None (Processing only)

Recurrence

Recurring Job ☐

Run on Mondays ☒

Run on Tuesdays ☒

Run on Wednesdays ☒

Run on Thursdays ☒

Run on Fridays ☒

Run on Saturdays ☒

Run on Sundays ☒

Next Run Date Formula ...

Starting Time

Ending Time

No. of Minutes betwe...

Inactivity Timeout Peri...

A separate queue entry must be created for each bank account.