

Frequently asked Questions

Bankgiro Link

1. Which electronic IDs does Bankgiro Link support?

Information on approved electronic IDs in production environment is available on the website www.bgc.se/bankgirolink

In the test environment vi support Test-BankID, on smartcard and on file. You can order certificates for test on www.bgc.se/bankgirolink.

2. What CustomSecurityContextTokenHandler should be used?

In test environment:

<https://bglinkt1.bgc.se/BGC.BankgiroLink.WebService/CustomSecurityContextTokenHandler.ashx>

3. How does SecurityContextToken work?

SecurityContextTokenService requires that the client s application uses the same session in all its communication with the service, ie the calls for the service must contain the same sessionID.

If you develop in .Net and use WSE 2.0 you can extract the channel used for connecting to the HttpHandlern that implements the WSE SecurityContextTokenService. From that channel you can get a CookieContainer which is to be used in later communication with the service.

4. Why is there no method for Bankgiro Link login in the WSDL-file?

Login is no service; it is a standardised challenge-response process, based on WS-trust, which has to be completed before getting access to Bankgiro Link services. Login consists of several steps where the application first requests login. A challenge/random number is then returned to the application and has to be signed by the user and returned to Bankgiro Link. IF the signature can be verified to be correct, the user will be logged in.

For more detailed information and relevant SOAP-messages, see the interface specification for Bankgiro Link available on www.bgc.se/bankgirolink.

5. What application is used to sign in the challenge/response?

When we sign and encrypt a request we use WSE 2.0.

6. Why do I have to attach a signature when I do not attest the file?

When a file is sent, a SHA-1 hash value is included in the data that the user is signing. To ensure that the file contents haven't changed, the hash value of the file is recalculated at BGC and then compared to the one included in the signature. For this to be possible a signature has to be attached, even though the SendFile is called upon with AttestFlag=False.

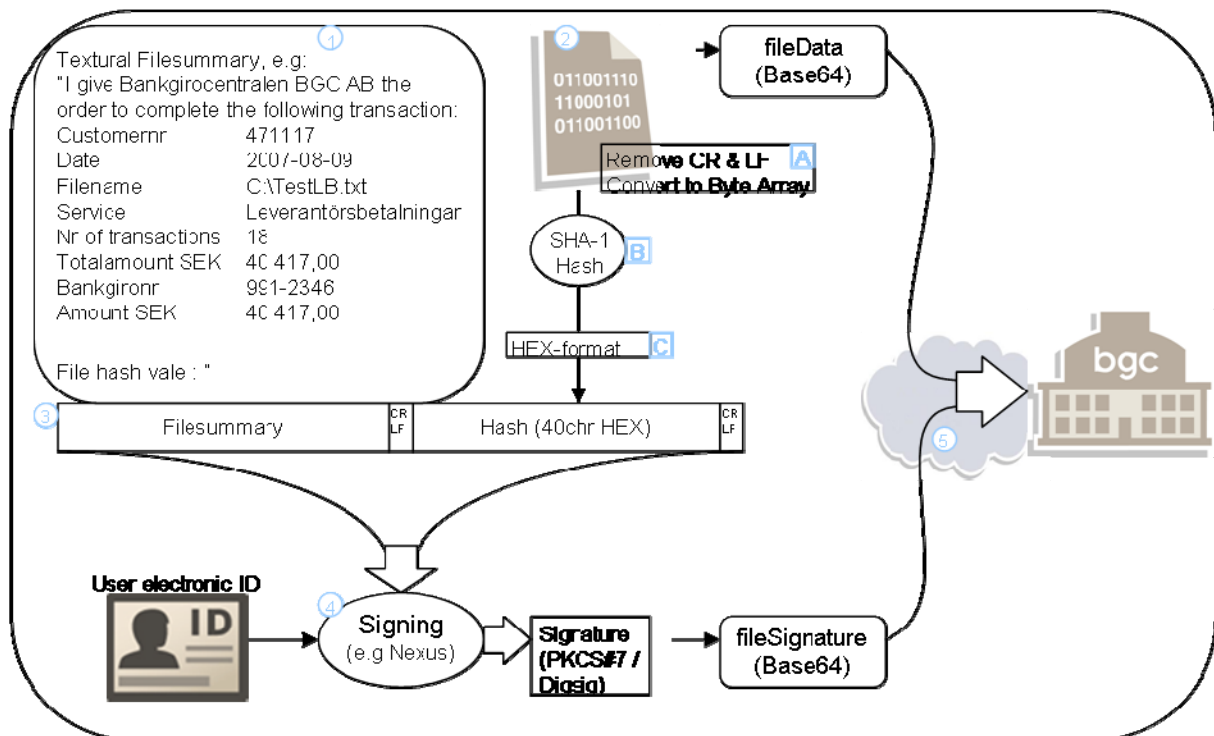
7. What signing client should be used for BankID and Posten eID-cards?

We recommend using Nexus Personal as a signing client, because its free and it also works with both hard and soft certificates. It I s available for download at <http://install.bankid.com/>

NetID and others are also possible to use.

8. How do I create a signature?

The data to be signed consists of a filesummary and a hash of the entire file. The following is a description of the steps to be taken in creating a digital signature in Bankgiro Link.



1. Create filesummary

Filesummary is a textual description of the file content that can be shown to the user at the signing. It could be a summary of the transactions in the file or something similar.

2. Create hashvalue

- A. Remove all Carriage Return(CR) and Line Feed(LF) from the file and convert the contents to a Byte Array.
- B. Calculate Hash-value (kondensat) using SHA-1. If you use C# you can use `System.Security.Cryptography.SHA1CryptoServiceProvider()` and use the method `ComputeHash(byte[] file in byteArrayFormat)`.
- C. Convert hash into HEX-format. (40tkn)

3. Create data to be signed

Start with the filesummary, add the hash after that and separate the two with a CRLF. Finally add a CRLF after the hash and the data is prepared.

4. Sign the data

Call on the signing function, Nexus Personal, with the data to be signed as argument. It then allows the user to sign the data with their electronic ID and it then delivers a complete signature. (Nexus Personal can deliver the signature in Base64-format; otherwise the signature has to be Base64-encoded manually.)

5. Call Bankgiro Link service at BGC

In the request to BGC the Base64-encoded signature and the Base64-encoded filedata is then included.

9. Is it allowed to develop your own signing client or do the specified ones have to be used?

It is ok to build your own signing client as long as a PKCS#7 is delivered into Bankgiro Link.

10. I get certificate errors, what can I do?

Among the certificates distributed with Windows a necessary certificate for verifying BGCs server certificate is missing. This certificate is a part of service pack for Windows, or you can get the missing certificate from BGC website http://www.bgc.se/Default_5932.aspx. Install it and try again. If it still does not work, contact Bankgirolink.api@bgc.se.

11. Does the time on the local computer matter to Bankgiro Link?

SOAP-messages are valid for 5 minutes, due to security reasons. When the message reaches BGC, the signingtime is checked on our servers. If the time differs more than 5 minutes, either way, the message cannot be accepted. To avoid problems with the local computerclock, and for customers in other time zones, UTC-time should be used and synchronize. BGC synchronizes its time with time.windows.com.

12. Can anything go wrong during the processing of the file?

The problems that can arise during the processing of the file are:

- "Fullmaktsfel" – If there is no authorization at the bank, or the amount is larger than approved by the bank, the file will be stopped.
- "Dubblettfel" – If the same file has been sent more than once, the file is stopped.

In the interface no detailed information on these errors is given. The status of the file will be "stopped". If something goes wrong during the processing of the file, BGC customer service will contact the client within one bankingday.

13. Why doesn't WSE och .NET 2.0 work with Bankgiro Link?

Note that WSE does not always work with later versions than 1.1 of .NET Framework. If .NET 2.0 is installed on the computer running Bankgiro Link, errors can occur, like the application suddenly closes and such. More information is available at <http://www.microsoft.com/downloads/details.aspx?FamilyId=FC5F06C5-821F-41D3-A4FE-6C7B56423841&displaylang=en>

14. I get errors and I do not know who to ask?

Use the support contact form on www.bgc.se/bankgirolink or email directly to our support bankgirolink.api@bgc.se

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