




Electronic
Banking

Global, Streamlined, Privacy-Focused

Electronic Banking powered by AI 

20+

years of experience in banking



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Maximize the efficiency

of banking processes in Dynamics 365 Business Central

Electronic Banking is an application developed by IT.integro that implements a consistent workflow and AI-powered capabilities, including Copilot, for payment processing and bank statement settlement, offering seamless integration with multiple banks across countries worldwide.

What makes our Electronic Banking stand out?



Global workflow

Ensures standardized processes across banks and countries while maintaining compliance with local requirements



Streamlined processes

Built-in AI, powered by Microsoft Copilot accelerates settlement processing, helping companies drive automation and eliminate manual effort



Data privacy and security

Customer data is stored and processed only by the customer within Business Central

Designed based on **years of experience** in Banking, Global Projects, and Localization

The comprehensive scope of the solution is the result of our extensive project experience.



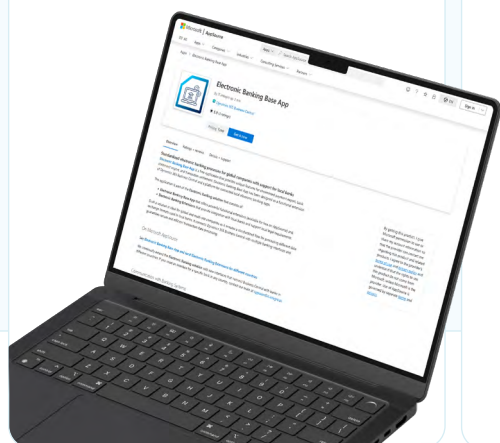
20-years of experience
in banking



Extensive experience
as a Business Central
localization provider



Many years of experience in
implementation and development
for group projects



Electronic Banking
is available on AppSource

appsource.microsoft.com



Who is the application dedicated to? **Local and global companies**

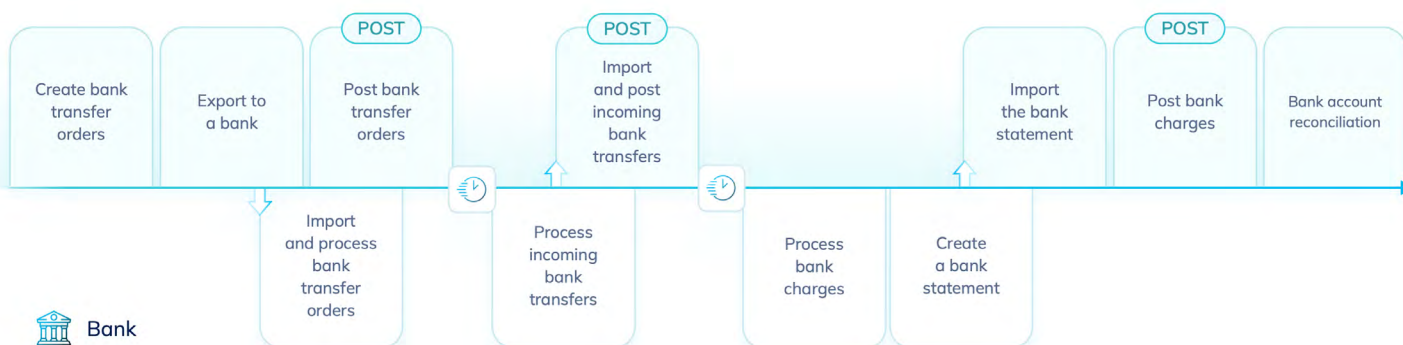
Electronic Banking is designed both for companies operating in one country and for global companies. It ensures standardized and efficient management of electronic banking processes.

By facilitating data exchange with multiple banks across different countries, Electronic Banking helps companies worldwide enhance cooperation with their international business partners.

Streamlined payment transfers to banks and bank statement imports



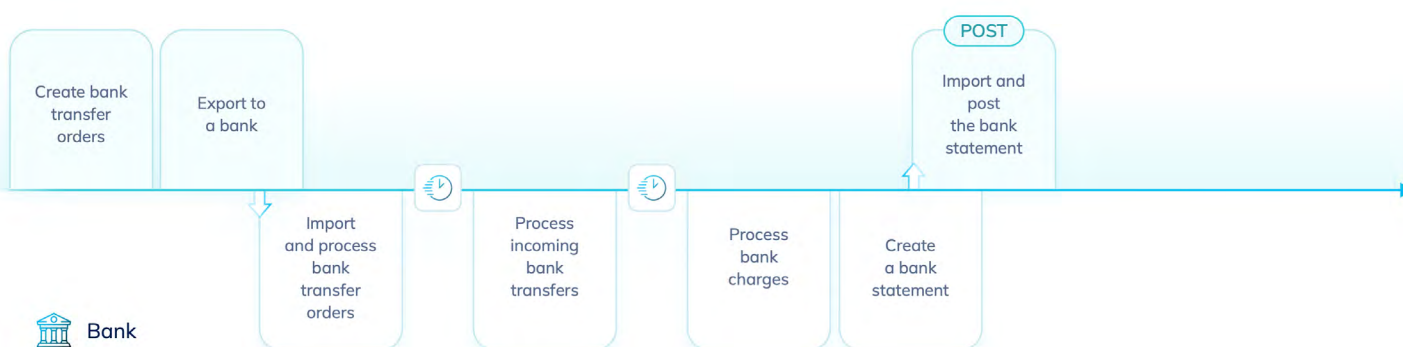
Standard process



The standard process implemented in Dynamics 365 Business Central involves posting payments as soon as they are sent to the bank. Then, incoming transactions are imported into the system and posted. The next step is to import the bank statement, which requires reconciliation. The reconciliation process involves matching bank ledger entries with the records sent by the bank in order to identify any discrepancies. During this operation, records that did not exist in the system (such as bank charges) may be detected and need to be posted. The final step is to post the reconciliation entries that have been created.



Streamlined process



Electronic Banking provides a streamlined process for payment and bank statement application using built-in automation features, powered by Microsoft Copilot. Bank transfers are not posted immediately upon sending payments. After the bank processes the transfers, the bank statement is imported into the system. Then, the entries that were generated based on the bank statement are matched and applied to the corresponding payment entries in the system. Finally, the bank statement is posted.



What does Electronic Banking change?

Electronic Banking refines the standard process by eliminating inefficiencies due to:

- importing and posting incoming transactions
- standard bank statement reconciliation
- manual posting of charges

Payment Proposal and Bank Statement documents

Electronic Banking offers new documents that are not available in the standard Business Central application. The Payment Proposal and Bank Statement documents help users in multiple countries easily create bank transfers, apply bank statements and post transactions using AI-powered tools, including Copilot.

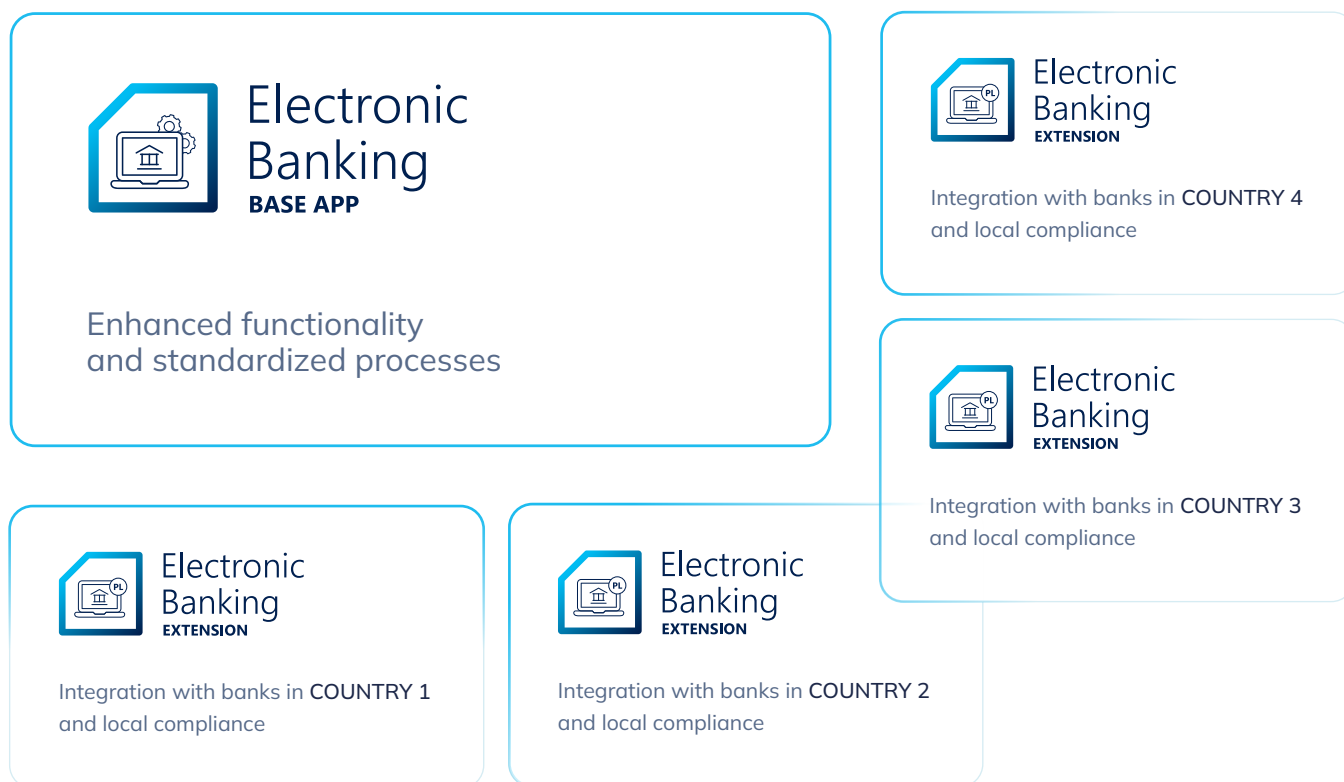
Payment Proposal document

- Contains all payment data required for a bank transfer
- **Payment Proposal Header:** contains the common data for all bank transfers included in the payment proposal
- **Payment Proposal Line:** corresponds to a single bank transfer

Bank Statement document

- Corresponds to the bank statement document created by a bank
- **Bank Statement Header:** contains the common data for all bank statement lines
- **Bank Statement Line:** represents a single transaction recorded on a bank account (incoming transactions, outgoing transactions and charges)

Global Standardization



Electronic Banking includes:



- Electronic Banking Base App provides enhanced banking functionality with AI-powered features via Copilot and extensive integration capabilities. Ensures full standardization of core banking processes in global companies.



- Electronic Banking Extension applications that enable data exchange with banks via dedicated interfaces and integrate with local Business Central functionality in individual countries.

The solution's architecture is designed to support the development of new Electronic Banking extensions that meet users' needs in different countries. At the same time, with global companies in mind, Electronic Banking ensures full standardization of core banking processes within the system, regardless of location or bank.

Available in 20 countries

The electronic banking functionality and bank interfaces have already been released for 20 countries - and this number continues to grow.

Ensuring compliance with legal, banking, and accounting requirements, the solution empowers companies using Dynamics 365 Business Central worldwide to streamline operations and maximize efficiency.

Check the full list of countries and banks we already support:



docs.it.integro.pl/en-us



Do you need a bank interface
for **a specific bank and country?**



Contact us at: apps@IT.integro.pl



Krzysztof Sypniewski
Products Development Manager

Privacy-Focused: Keep customer data secure

Electronic Banking ensures maximum data security. All financial information can be stored and processed exclusively within Dynamics 365 Business Central and the client's bank.

The involvement of third-party intermediaries in the payment process is optional and can be implemented when needed.

Key functionality of Electronic Banking



Electronic Banking



Create payments faster than ever before

Electronic Banking minimizes the time needed to prepare payment transactions by using payment proposals. The application offers several features and capabilities for quick and convenient payment creation:

- **Suggest Payments** – The report automatically generates payment lines based on open vendor and employee ledger entries. Users can adjust the system's suggestions by using an advanced Request Page (e.g. allowed amount limit, priority settings, or aggregation options).
- **Payment Worksheet** – The page displays a full list of open vendor, customer and employee ledger entries, allowing users to select the lines to be paid.
- **Manual Entry** – Users can modify or delete system suggestions for payment and add new payments manually.



Export payment proposals with a single click

Payments can be generated and transferred to the bank with just one click. Payment data can be exported to banking systems in file format or sent directly to the bank using Web Service or host-to-host technology.



Convenient bank statement import

Electronic Banking enables users to import bank statements from files downloaded from banking systems or to retrieve them directly via Web Service or host-to-host connection. The created bank statement document corresponds exactly to the statement generated by the bank.



Automatic and error-free application

To simplify the time-consuming process of matching bank statement lines, Electronic Banking provides features that accelerate the application process, ensuring its accuracy at the same time:

- **Applies-to ID** – Enables automatic matching of payments lines with the corresponding vendor ledger entries (using archived payment proposals).
- **Map ID to Account** – Enables automatic matching of the vendor, customer, or employee based on the detected account numbers.
- **Map Text to Account** – Uses a description text on the bank statement to assign the correct G/L account to a transaction, for example to post bank charges.



Suggest application with Microsoft Copilot

Electronic Banking uses Microsoft Copilot to generate intelligent suggestions for applying bank statement transactions. Powered by AI technology, it matches transactions with ledger entries faster and more accurately than ever before.



Payment Proposal Template

This functionality includes all necessary settings for preparing and exporting payment proposals, as well as integration with the proper banking interface. Templates allow users to predefine multiple payment patterns for a given bank account.



Constant access to payment proposal history

Exported payment proposals are stored as non-editable, archived payment proposals allowing users to review historical payments at any time. Additionally, archived payment proposals are used to automatically apply bank statements to payment entries through Applies-to-ID.



Bank Statement Templates

Electronic Banking provides templates containing all necessary settings for importing and creating bank statements, including connections to the relevant banking interfaces. Users can also define number series for specific bank accounts.



Complete overview of posted bank statements

The Posted Bank Statement functionality captures a snapshot of the bank statement document at the moment of posting. Users can quickly generate a report that shows the G/L accounts that were used during posting.



User roles in working with payment proposal and bank statement

Electronic Banking enables flexible task flow configuration and permission management for electronic banking users. Within each process, specific roles can be assigned to users, allowing them to create, approve, and export payment proposals as well as create, approve, and post bank statements.



Flexible interface

Electronic Banking meets the diverse data exchange requirements of different banks by supporting multiple formats and communication methods.

The supported communication methods include Web Service, SFTP, and other host-to-host technologies.

Electronic Banking supports message generation in any format. It remains fully open to all data exchange formats, allowing complete flexibility in defining import and export file structures. In addition to the most common pain.001.001 and camt.053.001 standards, older formats such as MT103 and MT940 are also supported.



Full control over user activity

The application stores detailed information about user activities, such as payment exports and bank statement imports, ensuring full transparency and traceability within the system.



Electronic
Banking

Want to know more about Electronic Banking?

Check our resources!



Pricing

it.integro.pl/en



Microsoft AppSource

appsource.microsoft.com



Documentation

docs.it.integro.pl/en-us



Let's talk about the application

If you want to get more information, test all capabilities or need a new interface for a specific bank or country - let us know at:

apps@IT.integro.pl

Krzysztof Sypniewski
Products Development Manager

Microsoft Dynamics 365 Business Central

Zarządzanie innowacją w biznesie

IT.INTEGRO

Your Partner in innovation

Our team has extensive experience both in enhancing banking processes in Business Central and adapting them to the specific needs of users in different locations. Years of work on global projects with companies worldwide have enabled us to create not only the Electronic Banking application, but also a range of other solutions that enhance customers' experience with Dynamics 365 Business Central in many different areas, such as trading, data synchronization and exchange, manufacturing, cash desk operations and much more.

Polish Localization

provider

30+

applications available
on Microsoft AppSource

500+

projects in Poland
and around the world

30+

years on the IT market

Over 30 applications available on Microsoft AppSource

As a global system provider, we provide a range of innovative business applications designed to support specific processes that go beyond the standard Dynamics 365 Business Central offering, including solutions tailored both for international organizations and local companies.



Advanced Product Configurator

Products customization for manufacturing and trading companies



Advanced Cost Allocations

Parallel posting, manufacturing, cost allocation and calculation



Bonuses & Accruals

Retrospective bonuses and rebates with real-time accruals posting



Cash Desk Management

Improved cash desk operations, transactions and reporting



Electronic Banking

Integration with local banks in multiple countries



Master Data Management System

Synchronization and exchanging master data across multiple tenants and databases



Advanced Intercompany

Managing and tracking intercompany transactions in real-time



Intercompany Insights

Insight into inventory availability and customer balance overviews across companies within the group



Polish Localization

Comply with Polish taxation and invoicing requirements



Polish Language

User interface available in the Polish language



HR & Payroll Manager

HR and payroll services



Fiscalization

Fiscal documents in compliance with local requirements



Get it from
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IT.integro.pl/en

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