

EBICS Connection

A global file transfer service

The Electronic Banking Internet Communication Standard (**EBICS**) is a widely adopted protocol designed for secure, standardized business-to-business (B2B) data transmission over internet.

Benefits

- Easy, automatic and low cost transferring of files
- High security with encryption and signatures
- Immediate notifications (MDNs)
- Standard EBICS clients and solutions available on the market
- Connectivity is available 24/7 except for planned maintenance.

What is needed:

An EBICS-compatible client is required on the customer side. The client must support the relevant EBICS version (2.5 or 3.0) and be configured with the correct certificates, keys and connection parameters.

Supported services

- Corporate Access
- Corporate eGateway (specific set of file types)
- SEPA Direct Debit

Technical information

The EBICS communication is routed over the Internet using a static public IP address on both sides. Addresses from the private address space cannot be used.

EBICS 2.5 – Technical Parameters

Parameter	Options
EBICS Protocol	H004
X.509 certificates	Symantec / Verisign preferred
Key length	1024 or 2048-bit (preferred)
Encryption algorithm	3DES (preferred)
Signing algorithm	SHA-2, SHA-256 (preferred)
Transport protocol	HTTPS (preferred) or HTTP
Port	Port 443 for HTTPS Port 80 for HTTP

MDN delivery mode	Asynchronous (preferred), Synchronous
MDN signatures	Signed and encrypted
Signature versions	A005, A006
Automatic retry	5 retries with 20-minute intervals
File size limitation	N/A
Compression	Optional

EBICS 3.0 – Technical Parameters

Parameter	Options
EBICS Protocol	H005 (new in 3.0)
X.509 certificates	Symantec / Verisign preferred
Key length	3072 or 4096-bit (preferred)
Encryption algorithm	AES-256 (preferred)
Signing algorithm	SHA-256 minimum (preferred)
Transport protocol	HTTPS only – TLS 1.2+ required, TLS 1.3 preferred
Port	Port 443 for HTTPS
MDN delivery mode	Asynchronous (preferred), Synchronous
MDN signatures	Signed and encrypted
Signature versions	A005, A006
Automatic retry	5 retries with 20-minute intervals
File size limitation	N/A
Compression	Optional

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Upgrade Path: EBICS 2.5 → EBICS 3.0

Topic	Details
Protocol change	H004 (EBICS 2.5) → H005 (EBICS 3.0)
Encryption upgrade	3DES / AES-128 → AES-256
Hash algorithm upgrade	SHA-1 → SHA-256 (minimum)
TLS requirement	HTTP/HTTPS → HTTPS only, TLS 1.2+ (TLS 1.3 preferred)
File size increase	N/A
Order type replacement	Legacy Order Types → BTF parameters
New signature version	A005, A006 → A005, A006
Backward compatibility	EBICS 3.0 upgrade does NOT break existing EBICS 2.5 connections. Versioning operates at connection level, not user/customer level.

Security

TLS is used for Transport Encryption security on all EBICS connections.

Additional payload encryption, authentication and authorization mechanisms are covered by the Secure Envelope from Corporate Access File Transfer.

For Corporate eGateway customers, PGP is optional for EDIFACT and XML files.

Order Types (EBICS 2.5) and BTF parameters (EBICS 3.0) are used.

Only one EBICS user per connection.

EBICS technical requirements and specifications:
<http://www.ebics.org>

Abbreviations

Abbreviation	Explanation
AES	Advanced Encryption Standard
BTF	Business Transaction Format – replaces legacy Order Types in EBICS 3.0
BIS	Bank for International Settlements – maintains the EBICS standard
3DES	Triple Data Encryption Algorithm (used in EBICS 2.5)
EBICS	Electronic Banking Internet Communication Standard
H004	EBICS protocol version used in EBICS 2.5
H005	EBICS protocol version introduced in EBICS 3.0
MDN	Message Disposition Notification – confirmation message issued by the receiver
PKI	Public Key Infrastructure – framework for digital certificates and key management
SHA	Secure Hash Algorithm – cryptographic hash function
TLS	Transport Layer Security – encryption protocol for data in transit
X.509	Standard for Public Key Infrastructure digital certificates

How to proceed

Contact your local account manager or cash management specialist to get further information and details about EBICS.

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