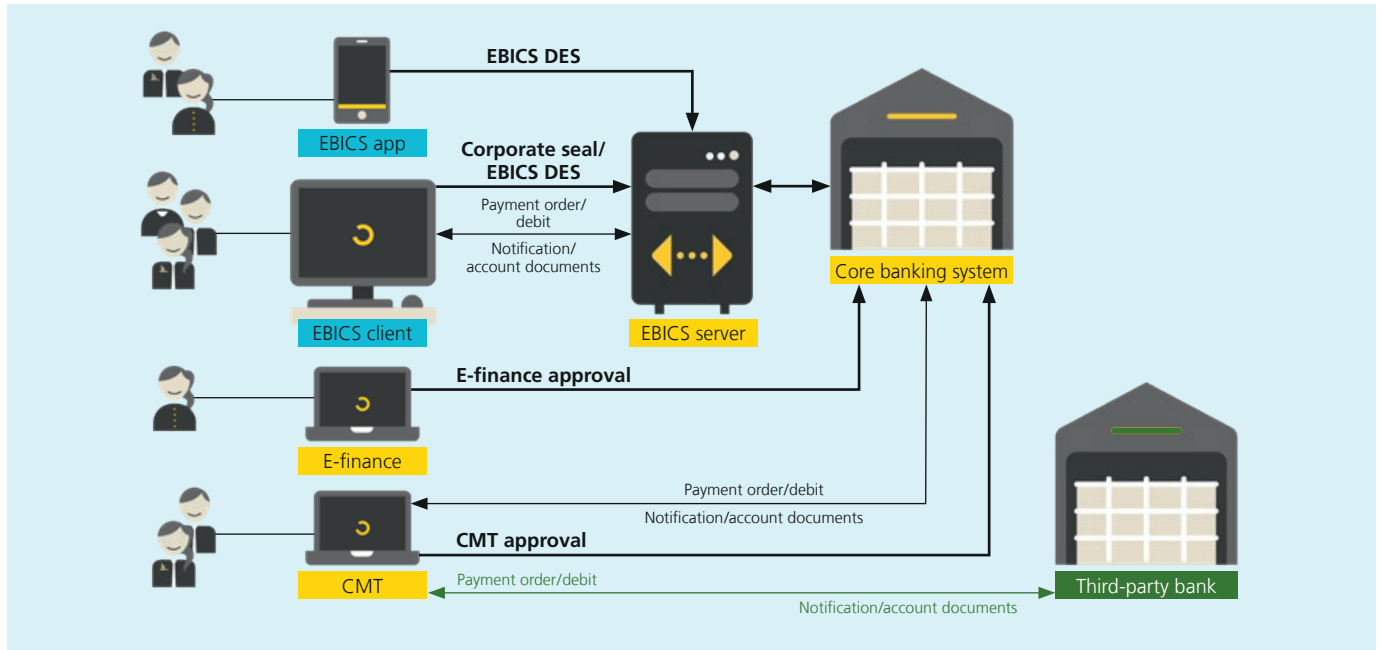


# EBICS factsheet

## A standard becomes established

With EBICS, PostFinance offers a secure solution for your payment transactions and cash management. As a Europe-wide standard for automatic data exchange, the EBICS interface provides you with a modern, fast and secure communication channel. EBICS is continuously being improved. PostFinance supports EBICS protocol versions 3.0 and 2.5.



## Benefits of EBICS

- Automatic interface and integrated solution with optimized processes.
- State-of-the-art security standards using hash values, encryption and electronic signatures.
- Payment is triggered by authorised employees of your company via distributed electronic signature. The signature is provided via the PostFinance EBICS app or its software application (corporate seal).
- Standard interface supported by common software solutions.
- All transactions are recorded in a protocol and can be traced at any time.
- Suitable for large data volumes.
- The use of EBICS is free of charge.

## Our services

### Approval option / authorization structures

#### Distributed electronic signature (DES)

via EBICS itself or the EBICS DES app with the following authorization structure:

- Individual signature (I)
- Transport signature (T)
- Collective signature A/B

#### Corporate seal with following

- Individual signature (I)
- Transport signature (T)

#### Approval in e-finance

#### Approval in CMT<sup>1</sup>

### Message types (order types)

#### Upload order types

- pain.001 (payment order)
- pain.008 (Swiss COR1 Direct Debit)
- pain.008 (Swiss B2B Direct Debit)

#### Download order types

- pain.002 (status report for pain.001/pain.008)
- camt.052 & MT942 (balance report, intraday account statement)
- camt.053 and MT940 (account statement)
- camt.054 (execution confirmation/individual confirmation for EPO, detailed notification for CH-DD Direct Debit, IBAN (SCOR/NON-SCOR), QR-bill virtual account, OSR and return, credit and debit notifications)
- PDF account documents (account statement, interest statement, reference date value and confirmation of forward/spot/swap foreign exchange transactions)
- MT101 (payment order)<sup>1</sup>

EBICS solution

Other administrative and cash management (CMT) specific order types can be found in the 'bank parameter datasheet for customers'.

<sup>1</sup> only available in combination with a CMT contract



Payment orders can be transmitted by the customer to the EBICS server either through individual signature and transport signature (corporate seal) for direct processing, or for approval with signature authority for each user (individual signature, transport signature, collective signature A/B).

For DES via a separate interface (autonomously from the software application), the PostFinance EBICS app will be available. For security reasons, we recommend approval via the PostFinance EBICS app. Alternatively, payment orders can also be approved via e-finance or CMT<sup>1</sup>.

<sup>1</sup> only available in combination with a CMT contract

## Suitability

EBICS is suitable for business customers:

- which have high volumes of payment orders or carry out daily reconciliation of accounts payable and receivable;
- are seeking process automation and place high demands on payment transactions;
- and whose software solution would support the use of EBICS.

For customers with irregular payment transactions, low volumes or whose software would not support EBICS, PostFinance offers other connection solutions, such as e-finance or CMT.

## Handling EBICS and secure access to PostFinance

Protecting your company-wide infrastructure and securing the electronic access to PostFinance is essential. Please therefore note the following points:

- Protect your IT infrastructure by regularly updating your antivirus programs and operating systems.
- Never open attachments to e-mails from unknown sources.
- Never install any programs from untrustworthy developers.

If you are interested in EBICS, please contact your customer advisor. We will be pleased to assist you.