

EPO manual

Electronic payment order
via file transfer

PostFinance 

Customer care

Customer support for EPO

Consulting & Sales

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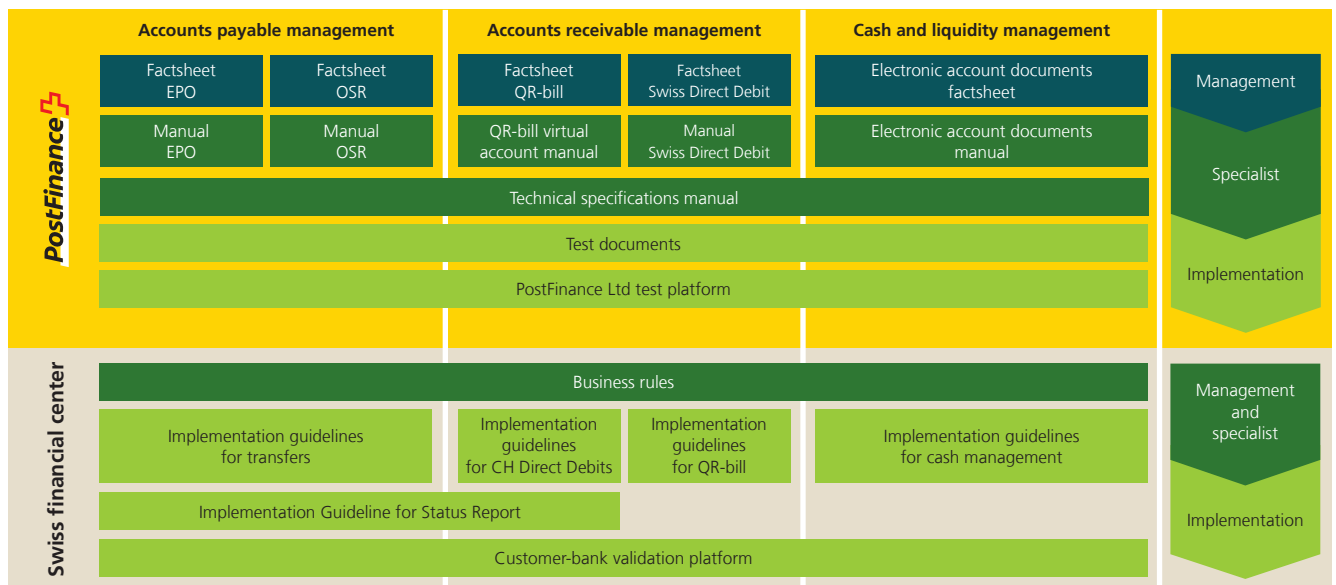
1. General information

1.1 Target group

PostFinance Ltd provides its customers with the Electronic Payment Order (EPO) service for the transmission of accounts payable payments via file transfer. EPO facilitates processing of all accounts payable payments, including salary payments, in Switzerland as well as abroad. EPO orders can be placed in ISO 20022 XML format (pain.001). The EPO via file transfer is aimed at business customers. The EPO via e-finance (upload) can be used by both business and private customers.

1.2 Use of the manual

The EPO product characteristics are documented in the present manual. The Swiss financial center provisions (Implementation Guidelines for Transfers, and Business Rules) take precedence over the EPO manual.



This overview shows a selection of key documents relating to payment transactions. Other documents can be found online at postfinance.ch/manuals.

The IS and ISR services are no longer offered as of 30.9.2022. Alternatively, QR-bill and eBill will be available.

1.3 Applicable provisions and manuals

Unless otherwise specified in the "EPO" and Technical Specifications manual and appendix, the General Terms and Conditions and Subscriber Conditions of PostFinance apply to transactions.

The "EPO" and Technical Specifications manual can be consulted and downloaded at postfinance.ch/epo.

PostFinance's General Terms and Conditions and Subscriber Conditions can be downloaded at postfinance.ch.

When transmitting EPO ISO 20022 (**P**ayment Customer Credit Transfer **I**nitiation/pain.001), the ISO 20022 definitions generally apply as set out in the Swiss Business Rules for Payments and Cash Management for Customer-to-Bank Messages and Implementation Guidelines for Customer-to-Bank messages for payment transactions. The specific technical specifications relating to the processing of pain.001 are described in the manual Technical Specifications. For the sake of convenience, the manual uses the term EPO or order. The ISO 20022 definitions as set out in the Swiss Business Rules and Implementation Guidelines can be downloaded at iso-payments.ch.

1.4 Registration

Written registration is required for the EPO via file transfer. Authorization for the EPO upload via e-finance can be requested when registering for e-finance or activated directly in e-finance. Please contact your customer advisor to register.

1.5 Prices and conditions

The current prices are listed on postfinance.ch or will be provided on request by your customer advisor.

The prices for any PostFinance services used will be charged at the end of each month.

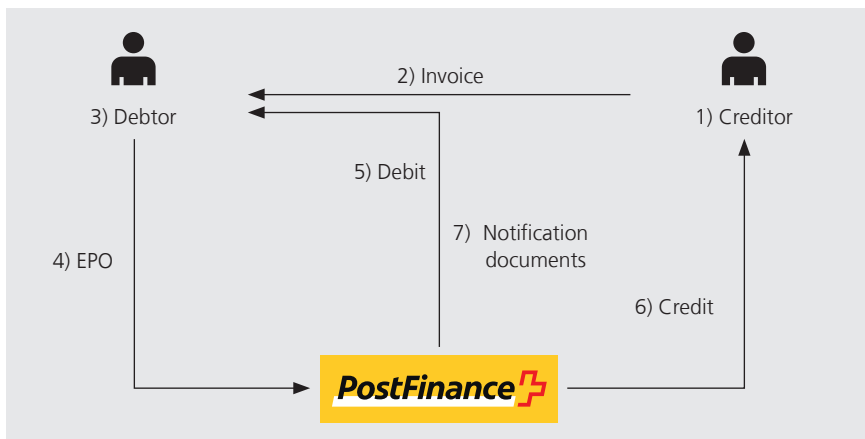
1.6 Definitions

Term	Definition
Additional Optional Services (AOS)	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
camt.054	Cash management – Bank-to-Customer Debit/Credit Notification: ISO 20022 message containing information on the executed payment orders or transactions. Corresponds to an execution confirmation or individual confirmation at PostFinance.
International Organization for Standardization (ISO)	The International Organization for Standardization (ISO) is the international association of organizations for standardization which develops international standards in various fields.
ISO 20022 standard	The objective of the International Organization for Standardization (ISO) standard is to accomplish the global harmonization of existing and new message standards across various areas of the financial industry. ISO 20022 not only includes payment transaction and account reporting messages, but also covers other areas, including securities trading, foreign trade and treasury.
pain.001	The “Customer Credit Transfer Initiation” XML message (pain.001) is used for electronic commissioning of transfer orders made by customers to the transferring financial institution. PostFinance uses the ISO 20022 message for electronic payment orders (EPO).
pain.002	Payment Initiation – Customer Payment Status Report: ISO 20022 message used as a response to a pain.001 message. pain.002 is a processing message and contains OK/NOK and warnings.
Banking days	Banking days are considered to be weekdays from Monday to Friday. Exceptions are general public holidays (canton of Berne). If the due date specified by the customer is not a banking day, the order/delivery will be executed on the next banking day.
Extensible Markup Language (XML)	Extensible Markup Language (XML) is a file format.
XML Schema Definition (XSD)	An XML schema describes the elements and structure of an XML file.

2. Range of services offered

2.1 How it works and process steps

Customers use the EPO for transfers in Switzerland and abroad. The following diagram gives an initial picture of how an EPO works.



1) Creditor

Invoice issuer who makes out his invoice to the debtor.

2) Invoice

The invoice issuer makes out open amounts by means of QR-bills for example

3) Debtor

The debtor (private or business customer) can make use of the Post-Finance EPO service. The debtor can use the EPO to settle open invoices with the creditor (payment recipient). Payment orders can be prepared and entered directly in payment or financial accounting software. Payments can be transferred in a single step, and the software generates an EPO file. This file is generated in ISO 20022 XML format (pain.001).

4) EPO

The debtor can transfer the EPO file either via e-finance or via file transfer for business customers (Managed File Transfer PostFinance MFTPF, EBICS, H-Net and SWIFT FileAct). The EPO can be delivered in XML (ISO20022 standard pain.001) format until the day prior to the due date (banking day). Orders can be withdrawn and modified until the evening before the due date.

5) Debit

The total amount of all the payments included in the EPO will be debited from the customer's postal account.

6) Crediting

The open invoice amount will be credited to the creditor after the EPO debit has been executed.

7) Notification documents

The debtor always receives the following documents from PostFinance:

- Account statement incl. monthly fees
- Processing message

The following order notification documents are also available at the customer's request: Execution confirmation and individual confirmation.

2.2 Data media

The following media can be used to deliver EPOs:

Private customers	Business customers
E-finance	E-finance
	File Delivery Services (FDS)
	Telebanking Server (TBS)
	EBICS
	H-Net
	SWIFT FileAct
	Managed File Transfer PostFinance (MFTPF)

Detailed information about data media can be found at postfinance.ch/filetransfer.

2.3 Processing

Standard EPO processing uses the netting principle. EPO transactions refused by PostFinance are deducted from the total order amount and the corresponding net amount is debited to the debit account.

At the customer's request, PostFinance can offer EPO processing according to the no-netting principle. This means that it is always the gross total order amount that is debited (incl. transactions that cannot be executed). Cancelled transactions are recredited the same day (same value date). For more information, please contact your customer advisor.

2.4 Multiple debit attempts

If the debit account has insufficient funds, an attempt is made to debit the order every 30 minutes. If this is not successful by the end of the day's processing (12 noon), the order is postponed to the next processing day if multiple debit attempts are activated. With this standard functionality, orders with insufficient cover are subjected to additional debit attempts each day over the next five banking days. As soon as cover is available, the order is executed. If there is still no cover five banking days after the desired due date, the order is rejected.

If no multiple debit attempts are desired for all orders, this can be communicated accordingly to your account manager. In this case, the orders will be rejected immediately if there is insufficient cover. Express orders are not sent for multiple debit attempts but are always rejected if there is insufficient cover. Business customers with multiple debit attempts can deactivate the multiple debit once for this order in the order detail on e-finance using Change. In these cases the order is rejected if there is insufficient cover.

In case of an EPO ISO 20022 in XML format, it is possible to suppress the multiple debit feature once for a certain order (B level) by entering the code NORETRY in the field Instruction For Debtor Agent at each C level (of the corresponding B level). Details are given in section 3.4 "pain.001" of the manual Technical Specifications.

3. Preconditions, testing and commissioning

3.1 Preconditions

Contractual details for the EPO service must be concluded so that PostFinance customers can benefit from the test support service. Customers who need test support are recommended to contact the PostFinance Contact Center or their customer advisor directly. Detailed information on the testing service can be found in the “Productive customer testing” manual at postfinance.ch/download.

3.2 Test procedures, PostFinance recommendations

PostFinance has expanded its testing service with regard to the harmonization of Swiss payment transactions and allows customers to conduct tests independently on the test platform and to use PostFinance’s productive customer test facilities. PostFinance advises its customers to complete the following two-stage test process:

3.2.1 PostFinance test platform

Customers can validate their pain.001 with the XSD schema on the test platform. The test platform automatically generates a report containing a detailed description of the validation results. PostFinance takes all its Additional Optional Services (AOS) into account for validation.

After the pain.001 has been uploaded successfully, the customer has access to the pain.002 status report and to camt.054. These can be downloaded and processed. Best practice cases and the necessary resources for successfully switching to the ISO 20022 format are made available to customers on the test platform.

3.2.2 Productive customer test

Upon successful completion of the tests on the test platform, PostFinance recommends carrying out further tests using the productive customer test (end-to-end) system. The first execution of the tests should be registered with the customer advisor.

3.3 Commissioning

Once the recommended test activities have been completed successfully, pain.001 and the associated status and report messages can be put into productive operation. No further formalities are required. In the event of problems arising with productive orders, please contact PostFinance.

4. Operation

4.1 Delivery times, express orders and approval deadline

4.1.1 Delivery times

PostFinance recommends submitting the order as early as possible to allow time for the handling of any errors signalled so that the faulty transactions can still be executed on the desired due date. For same-day execution, collective orders can be delivered and released by 12 noon on banking days.

4.1.2 Express orders and urgent payments

An order (with one or several payments) can be delivered via all data media on banking days as an express order. This value-added service, which is subject to a charge, initiates an immediate debit attempt. Payment execution depends on the payment type and the order time.

International payments can be credited more quickly by also selecting Giro international urgent as the payment type. Users are advised to submit this type of payment as an express order so that it is executed and debited immediately.

The following rules apply in individual cases:

Express orders

Domestic		
Domestic giro	Debit:	immediate
	Execution:	by 1 p.m., so that the amount can be credited by the bank in foreign currency with the same value date; by 4 p.m. so that the amount can be credited in CHF by the bank with the same value date; by 6 p.m. so that the amount can be credited to the postal account with the same value date.
Abroad		
Giro international	Debit:	immediate
	Execution:	by 12.30 p.m. on the issue date so that the amount can be credited to the recipient within one to four banking days (depending on the currency).
Giro international urgent	Debit:	immediate
	Execution:	by 4 p.m. on the issue date so that the amount can be credited to the recipient on the same day (depending on the currency).
Cash international	Debit:	immediate
	Execution:	on the next banking day so that the amount can be credited to the recipient within five to eight banking days.

EPO with execution on the desired due date

Domestic		
Domestic giro	Debit/execution:	on the due date with value date 0

Abroad		
Giro international	Debit/execution:	on the due date with value date +1 to 4 days
Giro international urgent	Debit/execution:	on the due date with value date 0
Cash international	Debit/execution:	on the due date with value date + 5 to 8 days

The following points must also be taken into account:

- If the order is to be processed as an Express order, the code HIGH should be entered in the field Instruction Priority (B level). Any express designation at the transaction level will be ignored.
- If the debit account has insufficient funds, the Express order is cancelled immediately. The following restrictions in respect of quantities and times should be observed:

Maximum no. of transactions per order	Latest transmission and approval time
100	6 p.m.

For further express payments, a separate order will have to be created (B level). If the transmission time is not met, the order will be processed with priority on the next banking day (see section 4.2.8), provided that the maximum number of express payments per order is not exceeded. If the number of express payments is exceeded, the orders will be canceled.

4.2 Issuing orders

4.2.1 Data entry

It is the customer's responsibility to ensure that the information is entered correctly. Data errors lead to delays and extensive enquiries. PostFinance checks the account numbers/IBAN, QR-IBAN and the reference numbers using check digits and returns payments containing errors.

Accuracy

Customers are responsible for providing correct data in accordance with the Implementation Guidelines (EPO ISO 20022 XML format).

Failure to use the correct structure can prevent PostFinance from reading the incoming message with the payment orders (e.g. ISO 20022 schema requirement). This may even result in the rejection of complete messages or the cancellation of all the payments contained in them.

Reference data

The customer is to enter all the relevant invoice issuer reference data in the appropriate boxes.

In EPO ISO 20022 XML format (pain.001), his own reference data entered in the field EndtoEndID may be transmitted. This information will be forwarded to the creditor if it is supported by the recipient's financial institution. This reference is incorporated into the PostFinance account statement.

4.2.2 Number of transactions

An EPO in XML format (pain.001) allows up to 99,999 transactions (C levels) to be delivered in one order. PostFinance recommends a maximum of 50,000 transactions to ensure that the order notification works smoothly.

4.2.3 Order coverage

The customer shall ensure that there are sufficient funds in the debit account at all times so that the EPO can be debited at any time after midnight on the due date. If the customer does not want multiple debit attempts, the order is rejected if there is insufficient cover. Coverage is calculated according to the initial currency. It is therefore possible that in one order containing three currencies, only two can be processed. In an EPO ISO 20022, the currency designated in the instructed amount is the initial currency. If the equivalent amount is used, the currency of the debit account is the initial currency.

4.2.4 Identification of collective orders and double processing checks

An EPO is identified by the following characteristics:

EPO ISO 20022 (pain.001)

Debit account number (Debtor Account)

Charge account number (Charges Account)

Due date (Requested Execution Date)

Initial currency (Instructed Amount (Currency) or Equivalent Amount (Currency of Transfer))

Order number (Payment Information Identification)

It is not possible to automatically process several orders with the same identification. These orders will be processed and cancelled in case of doubt (duplicate check).

4.2.5 Initial currency

Several currencies may be designated for each EPO. Processing, notification, and fees are handled separately for each currency. PostFinance therefore recommends setting up separate orders for each currency.

An EPO can be split up according to currency.

4.2.6 Test sums

The number of transactions and the sum of the amounts (C level) is to be added up for the entire message (A level). The amounts are added up regardless of currency.

If the test sums calculated by PostFinance differ from the transmitted information, the order will be refused for security reasons.

4.2.7 Checks for duplicates

An additional check for duplicates takes place at the message level (A level). The clarity of the pain.001 message is checked within 90 days using Message Identification, Initiating Party and the e-finance participation number of the sender. Double messages will be rejected and notified via a processing message.

4.2.8 Priority execution type

Payment order with the priority marker is executed as priority if the account balance is not sufficient to cover all orders.

The code PRIO can be used for priority in the field Instruction for Debtor Agent. If the individual payments (C level) within one order (B level) show various priorities, the order will be processed as a normal payment order. The code PRIO will be ignored in this case. The priority payments must therefore be grouped in a separate order (B level) and the normal transactions must be delivered in a separate order.

4.2.9 Account notification

By default, a batch debit for each order and each initial currency is shown on the account statement. With ISO 20022 the customer can determine, using the Batch Booking field (value true or false) in pain.001, whether a debit should be declared for each transaction (false) or whether a batch booking should be declared for each order and each initial currency (true). Customer preferences are honoured whenever possible. To ensure clarity in the account statement, batch booking with the value false is allowed for up to a maximum of 100 transactions. An automatic modification will be made by PostFinance and you will be notified by means of a processing message.

Contact your customer advisor if you would also like to receive individual notifications for orders of more than 100 transactions. For salary payments, the delivered value of the batch booking will be ignored and always automatically shown as a batch booking to ensure maximum discretion in the account notification.

4.2.10 Salary payments

The code SALA should be entered in the CategoryPurpose field if the order should be processed as a salary payment. Designation as salary will be ignored at the transaction level. The customer will be informed of this situation via a processing message (pain.002).

Salary payments may only be made in connection with a business account. Issuing salary orders via e-finance requires special signing authority. Salary payments for a postal account or bank account in Switzerland are credited and debited with the same value date. Owing to the special processing involved, salary orders must contain only salary payments and must be delivered separately from other accounts payable payments.

4.2.11 Approval

Different provisions apply for orders:

- E-finance file transfer, File Delivery Services (FDS) and H-Net: Orders still have to be approved by e-finance after transfer. Exception with regard to e-finance file transfer MFTPF: Orders transmitted using e-finance containing a single signature are deemed to have been signed and will be processed directly.
- Telebanking Server and EBICS: No approval is necessary (customer identification by electronic key pair).
- SWIFT FileAct: Choose with or without approval via e-finance.

4.3 Due date

The due date must be a banking day. The due date is the day on which the customer wishes to have the EPO executed.

On the due date for domestic transactions:

- the customer is debited for the EPO
- transfers to a postal account (giro) are credited
- Transfers to a bank account (clearing payments) processed in the bank's data center

For transfers involving conversion, the credit can take place two banking days later. On the due date for international transactions the payment orders are routed to the designated countries. Orders may be uploaded up to two years in advance.

4.3.1 Delayed receipt of data

If the data arrive at PostFinance too late, they will be incorporated into the next available processing cycle, as long as the due date has been passed by not more than 90 calendar days. Older orders can no longer be processed. The customer is informed of the revised execution date via processing report. The original due date should always be referenced in any enquiries regarding the order.

4.4 Cancellations/Changes

The e-finance user may choose from the following withdrawal options and modifications up to one day before the due date, by no later than midnight (only if the customer has an e-finance connection):

- Cancellation of entire orders or individual payments
 - Change of an order's due date
 - Alteration of desired order documents
 - Change of salary payment
 - Alteration of batch direct debit (yes/no) on the account statement
- Note: This option to make a change is restricted under certain circumstances, see Chapter 4.2.9

4.5 Cancellation of the EPO by PostFinance

Whole pain.001 messages (A level) are returned if

- the pain.001 message does not correspond to the valid version according to the Swiss XSD schema
- the XML file (pain.001) cannot be validated with a valid XSD schema
- the schema location does not correspond to what has been agreed
- the sum (A level) of the number of transactions and/or the amount does not correspond
- an identical MessageID and InitiatingParty has already been transmitted within the past 90 days

A pain.001 file may contain more than one collective order (B level). Entire collective orders are cancelled if

- the PostFinance BIC or clearing number has not been correctly entered under Debtor Agent
- the field content is not properly formatted
- an element is inadmissible or is delivered without content

Individual transactions (C level) will be cancelled if:

- the minimum information (mandatory fields) is incomplete
- the field content is not properly formatted
- an element is inadmissible

The currently supported XSD schemas for pain.001/pain.002 can be downloaded at **iso-payments.ch**.

4.6 Order notification

PostFinance provides various documents according to the orders transmitted.

Documents	Formats	EPO in XML format (ISO 20022)
Execution confirmation	PDF	yes
	XML	yes, camt.054 (ISO 20022)
	Paper	yes
Individual confirmation	PDF	yes
	XML	yes, camt.054 (ISO 20022)
	Paper	yes
Processing message	PDF	yes
	XML	yes, pain.002 (ISO 20022)
	Paper	yes

4.6.1 Order notification for EPO

All documents will be provided electronically or in paper form.

If ISO 20022 has been selected as the delivery format, the order notification documents are delivered in ISO 20022 format. In this case the customer always receives back a pain.002 notification (processing message) per order. If desired, camt.054 notifications (execution confirmation or individual confirmation) can be delivered additionally to ensure customers receive an advice of each file with or without details of transactions booked. Alternatively, notification in PDF or paper form is also possible. Notifications in ISO 20022 format are not compiled in the same way as documents in PDF or paper format, as the data are used for further processing. For further information on the structure of pain.002 and camt.054 notifications, please refer to the Implementation Guidelines under **iso-payments.ch** or section 3 "ISO 20022 XML format" on the manual Technical Specifications.

New camt messages are available for the automated processing of domestic and international interbank returns. Further information can be found in the *Returns notification service in ISO 20022* factsheet.

4.6.2 Delivery time

Delivery in PDF, pain.002 and camt.054 formats takes place continuously upon issue/execution of the order. Documents in paper form are delivered by mail on the following banking day.

Exception: for the order delivery, a processing message in paper form is compiled provided the execution date is not less than two days in the future. If the order is due immediately, a processing message is sent during execution of the order.

4.6.3 Execution confirmation (see examples and samples, section 5.2)

- The customer receives an execution confirmation for each EPO and each currency. This compilation shows the number of processed payments and the fees for each transaction type. Should incorrect transactions come to light during this processing stage or should transactions be cancelled, they will be detailed in a separate processing message.
- The order total in CHF (or relevant foreign currency) is the amount that will be charged to the customer's debit account on the due date. The execution confirmation contains also the total of fees.
- The document may be suppressed at the customer's request. Electronic delivery of the document is free of charge; delivery in paper format is subject to a fee.

The execution confirmation in ISO 20022 format corresponds to camt.054. Incorrect payments are notified additionally by means of a pain.002 (processing message in ISO 20022 format). This document selection is controlled directly during the EPO order (pain.001) with the code CND (Collective Advice No Details), or via the master data at PostFinance (as per EPO registration). Camt.054 as an execution confirmation merely shows details of the collective order. The prices incurred by the order are shown as a grand total.

4.6.4 Individual confirmation (see examples and samples, section 5.3)

- The customer has the option, for auditing purposes, to be provided with a detailed list of all payments executed via EPO.
- For a salary EPO, the default is set not to display amounts. Salary details can be displayed if the customer so requests.
- The document is available if requested by the customer. The document can be supplied free of charge in electronic form, while there is a fee for the paper version.

The individual confirmation in XML format is delivered by means of camt.054. This debit advice is controlled directly during EPO (pain.001) with the code CWD (Collective Data with Details) or batch booking false and code SIA (Single Advice) respectively, or via the master data at PostFinance (as per EPO registration). Camt.054 as an individual confirmation merely shows details of the individual orders of pain.001. Information on prices incurred is shown on the order level and per transaction. If salary details are not required in the master data, the individual confirmation (camt.054) for the salary payment is suppressed. The transaction amount is a mandatory field in the camt.054.

4.6.5 Processing message (see examples and samples, section 5.4)

- Orders with errors or transactions that contain field errors are reported on the processing message. Positive orders/individual orders are not reported in the formats PDF and Paper. Rejected orders or transactions cannot be corrected, therefore the entire transaction will need to be resubmitted.
- The processing message is free of charge (electronic/on paper) and can not be suppressed; notification of identified errors is always given. Whether the customer has waived the execution confirmations is therefore irrelevant when it comes to error notification. If a processing message has already been compiled during the order delivery, the already reported errors will not be notified again when the order is executed.

Delivery of a processing message in ISO 20022 format takes place by means of pain.002:

- This status report is always compiled and delivered on issuing an order, both for positive and for incorrect orders/individual orders.
- Invalid pain.001 messages and orders which contain errors will be reported as Rejected (RJCT).
- Orders with individual transactions which contain errors will be reported with the status Partially Accepted (PART), as the order is partially correct. The transactions from this order which contain errors will appear as rejected (RJCT). In this case, two pain.002 messages will be delivered.
- Accepted orders or transactions with notes will be reported as Status Accepted with Change (ACWC) and contain a warning.
- Error-free orders are confirmed with status Accepted (ACCP) on issuing.
- Following order execution, only subsequent errors and irregularities are advised of via pain.002.
- Each order delivered (B level) is always accompanied by at least one pain.002 message.
- If a processing message has already been created during the order delivery, the already reported errors and warnings will not be notified again when the order is executed.
- The pain.002 version is determined by the version of the pain.001 delivered.

4.7 Modification of customer data

The following changes must be reported to the customer service department in good time:

In writing

- Debit account
- Fee account
- Address changes
- Change of transmission or reception channel

By telephone

- Multiple debit attempts

4.8 Enquiries

An EPO enquiry may be issued directly in e-finance for payments which has failed to reach the recipient or which was delivered incompletely.

4.9 Term and notice

The business relationship between the customer and PostFinance is entered into for an unlimited duration. It can be terminated by either party at any time in writing, unless it is subject to special rules for payment transactions as part of the universal service.

For more information, please see the PostFinance General Terms and Conditions and Subscriber Conditions, which can be downloaded at **[postfinance.ch](https://www.postfinance.ch)**.

5. Samples and examples

5.1 Sample files

Sample files (pain and camt messages) can be downloaded from <https://e-finance.postfinance.ch/test.html>. To do this, customers will require e-finance security elements.

5.2 Execution confirmation



PostFinance Ltd
Your account is handled by
Priska Röllin and team
Telephone +41 31 229 91 24
Fax +41 31 229 97 65
www.postfinance.ch

P.P. 502301221
CH-4808 Zofingen

A-PRIORITY



Robert Schneider SA
Grands magasins
Biel/Bienne

Robert Schneider SA
Ruelle du Lac 177
2503 Biel/Bienne

Execution confirmation Electronic payment order (EPO)

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Date: 21.01.2015

Debit account:	25-9034-2	Due date:	21.01.2015
Fee debit account:	25-9034-2	Execution date:	21.01.2015
Order identification:	20080317000802000030001	E-finance number:	112212784
Order reference:	POST0317.028	Transmission per:	Telebanking Server
Order number:	77		
Message-ID:	MSG8BA4ADF95DC04043845D3C3DE14 E33D8		

	Number
Transactions delivered	5
Transactions booked	5

Initial order				Transfer		Rate	Debit in CHF
Transaction type	Number	Currency	Amount	Currency	Amount		Amount in CHF
IS	2	CHF	8 372.00	EUR			8 372.00
OP	1	CHF	65.10	EUR			65.10
GI	1	CHF	706.90	EUR	466.14	1.5278	706.90
CI	1	CHF	407.25	EUR	266.56	1.5278	407.25
Total			9 551.25				9 551.25
Price							39.00

All transactions have been considered.

Yours sincerely

PostFinance

5.3 Individual confirmation electronic payment order EPO

Date:	21.01.2015				
Debit account:	25-9034-2	Due date:	21.01.2015	Robert Schneider SA	Page 1 / 1
Fee debit account:	25-9034-2	Execution date:	21.01.2015	Ruelle du Lac 177	
Order identification:	20080929.0040.04.721770001	E-finance number:	112212784	2503 Biel/Bienne	
Order reference:	DSP06102008124600	Transmission per:	Online file transfer		
Order number:	123				
Message-ID:	MSG8BA4ADF95DC04043845D3C3DE14E33D				

No. TA	Currency Initial amount	Account recipient Recipient	Details for beneficiary ISR reference number	Additional information	Debit in CHF
123456789 IS	CHF 4 500.70	25-9034-2 Robert Schneider SA 2503 Biel/Bienne		Miete März 2015	4 500.70
123456789 OP	CHF 65.10	Robert Schneider SA 2502 Biel/Bienne		Reparatur Kundennummer 4916	65.10
123456789 GI	CHF 706.90	PBNKDEFF Deutsche Postbank AG	999.999.01290 REF789 Peter Beispiel RHEINFELDEN	Heizkosten 4. Quartal 2014	706.90
123456789 CI	CHF 407.25	Hans Muster Rue Exemple FRANCE			407.25
				Total	5 679.95
				Price	39.00

	Number
Transactions delivered	4
Transactions booked	4

All transactions have been considered.

5.4 Processing message electronic payment order EPO

Date	21.01.2015				
Debit account:	25-9034-2	Due date:	21.01.2015	Robert Schneider SA	Page 1 / 2
Fee debit account:	25-9034-2	Execution date:	21.01.2015	Ruelle du Lac 177	
Order identification:	200080403.0008.04.528540001	E-finance number:	112212784	2503 Biel/Bienne	
Order reference:	Auftrag 06.11	Transmission per:	Online file transfer		
Order number:	111111111111				
Message-ID:	MSG8BA4ADF95DC04043845D3C3DE14E33D				

Executed & erroneous transactions

No./TA	Recipient	End beneficiary	Additional information	Currency	Initial amount
25697451 IS	Robert Schneider SA 2503 Biel/Bienne			CHF	11.55
*		Note End beneficiary name missing. Please check your data input			

Transactions not executed

No./TA	Recipient	End beneficiary	Additional information	Currency	Initial amount
25697451 IS	Robert Schneider SA 2503 Biel/Bienne			CHF	393.95
*	Data field 30-234587-5	Error Recipient account unknown			
25697451 CI			Facture 01/2015	CHF	850.40
*	Data field Land BE Kontob: CHF 850.40 Fremdb:	Error Our Cost not permitted for country and/or service			

Transactions deleted

No./TA	Recipient	End beneficiary	Additional information	Currency	Initial amount
25697451 IS	PostFinance Engelhaldestrasse 35 3030 Bern	Robert Schneider SA 2503 Biel/Bienne	Miete März 2015	CHF	345.35
*		Note Single order cancelled by customer			

Processing message electronic payment order EPO



Debit account: 25-9034-2 Due date: 21.01.2015
 Order number: 1111111111111 E-finance number: 112212784
 Message-ID: MSG8BA4ADF95DC04043845D3C3DE14E33D8

Transactions deleted

No./TA	Recipient	End beneficiary	Additional information	Currency	Initial amount
25697451 IS	PostFinance Engelhaldestrasse 35 3030 Bern	Robert Schneider SA 2503 Biel/Bienne	Miete Mai 2015	CHF	345.35

*

Note

Single order cancelled by customer

Total non-executed or deleted transactions**2**

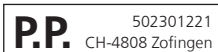
Yours sincerely

PostFinance

5.5 Processing message (high format)



PostFinance Ltd
Your account is handled by
Ursula Müller and team
Telephone +41 58 338 99 77
Fax +41 58 338 99 77
www.postfinance.ch



A-PRIORITY



Robert Schneider SA
Grands magasins
Biel/Bienne

Robert Schneider SA
Ruelle du Lac 177
2503 Biel/Bienne

Processing message Electronic payment order (EPO)

Page: 1 / 1
Date: 20.01.2015

Debit account:	25-9034-2	Due date:	21.01.2015
Fee debit account:	25-9034-2	Execution date:	21.01.2015
Order identification:	20090104.0008.00.621729755	E-finance number:	112212784
Order reference:	234	Transmission per:	Telebanking Server
Order number:	78		
Message-ID:	MSG8BA4ADF95DC04043845D3C3DE14 E33D8		

Order not executed

Note	Number of transactions	Currency	Total amount
Collective order with same key term exists	34	CHF	18 377.80

Yours sincerely

PostFinance