

Manual Productive customer test

PostFinance 

Customer support

Customer support for the productive customer test

Consulting & Sales

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1 General information

1.1 Target group

Through its test service, PostFinance Ltd provides its business customers with the opportunity to carry out end-to-end and production-related testing of product-specific notifications. This manual shows which testing options are available per product and submission and delivery channel and how they can be used.

1.1.1 Electronic payment order (EPO) customer test

PostFinance provides its business customers with end-to-end testing options for their accounts receivable payments with electronic payment order (EPO) via file transfer and e-finance (upload). EPO orders can be placed in ISO-20022-XML format.

1.1.2 CH-DD Direct Debit (Swiss Direct Debit) customer test

PostFinance provides its business customers with end-to-end testing options for the two Swiss Direct Debit Schemes in the ISO-20022 standard:

- Swiss COR1 Direct Debit Scheme with right to object
- Swiss B2B Direct Debit Scheme without right to object

1.1.3 Outpayment slip with reference number (OSR) customer test

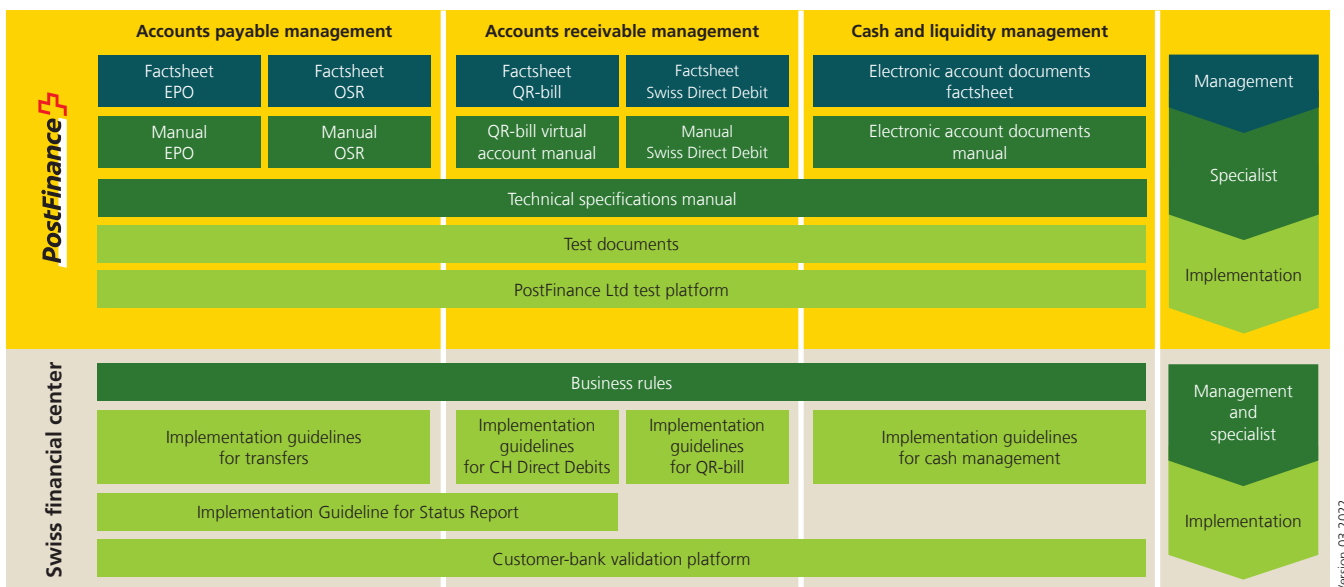
PostFinance provides its business customers with end-to-end testing options for the electronic accounts payable service OSR in the ISO 20022 standard. The OSR test delivery allows the use of productive data.

1.1.4 Customer test for QR-bill

PostFinance offers its business customers test deliveries of productive data for the QR-bill. Created QR-bills can be validated independently on the PostFinance test platform.

1.2 Use of the manual

The following diagram illustrates the service structure for documentation of PostFinance payment transactions and Swiss financial center specifications, and acts as a guide to the user of this manual.



Version 03.2022

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

The provisions of the Swiss financial center (Implementation Guidelines and Business Rules) as well as the product-specific manuals of PostFinance apply over and above the "Productive Customer Testing" manual.

1.3 Applicable provisions and manuals

Unless the manual and its annexes stipulate otherwise, the following applies

- EPO Manual, Electronic payment order via file transfer
- CH-DD Direct Debit Manual (Swiss Direct Debit)
- QR bill virtual account manual
- Manual OSR, Outpayment slip with reference number
- Manual, Electronic account documents
- Technical Specifications Manual
- Manual for technical channels
- Manual for technical specifications for FDS/MFTPF
- General Terms and Conditions and Subscriber Conditions of PostFinance
- Subscriber Conditions, Electronic Services
- Sample Dimensions and Designs
- Prices and Conditions for Business customers
 - they can all be found at [www.https://postfinance.ch/prices-bc](https://postfinance.ch/prices-bc) and
- The Swiss Implementation Guidelines
- The Swiss Business Rules Manual
 - to be found on www.iso-payments.ch.

1.4 Term definitions

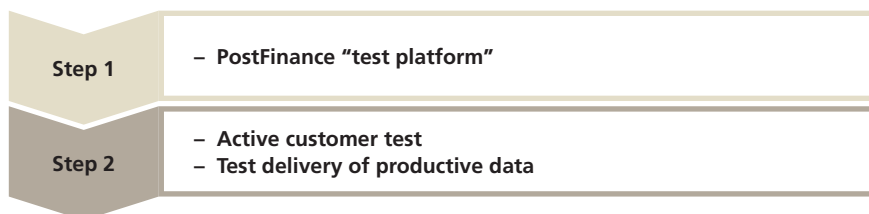
Term	Definition
Additional Optional Services (AOS)	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
Outpayment slip with reference number (OSR)	Accounts payable service which allows customers to make outpayments in cash if they do not know the recipient's account number.
Business-to-Business (B2B)	Signifies communication and trade relations between at least two companies.
Business-to-Customer	Stands for communications and trade relationships between companies and private persons (consumers, customers).
Gross principle	With the gross principle, the amount of all executable transactions is entered. Customers who submit orders are compensated for non-executable transactions with the same value date.
camt message types	camt is the abbreviation for Cash Management. These XML-based message types serve to report between bank and customer as per the definitions set out in the ISO 20022 standard.
camt.053	camt.053 is the ISO 20022 standard for account statement notifications and is delivered by default via the Bank Transaction Codes (BTC) published by ISO. On notification of account statements in camt.053 format, the ISO 20022 definitions basically apply, as laid down in the Swiss Business Rules and in the Implementation Guidelines for Cash Management. A camt.053 account statement is delivered as an XML file.
camt.054	Credit and debit notifications, as well as detailed notifications, are covered in the ISO 20022 standard by camt.054 messages. Credits and debits are delivered on an ongoing basis via inputs and outputs. The customer has the option to reduce the number of deliveries by defining a limit amount, above which he will receive a notification. Detailed notifications are available for QR-bill, OSR and CH-DD according to the chosen periodicity.
camt.054 Notification of creditor order	Cash management – bank-to-customer debit/credit notification: ISO 20022 message containing information on payment orders and transactions executed. Corresponds to an execution / individual confirmation at PostFinance.
CH-DD Direct Debit (Swiss Direct Debit)	With the CH-DD Direct Debit scheme, the invoice issuer (RS) can collect receivables in Swiss francs and euros electronically from their customers in Switzerland. The debtor (LZ) can pay quickly and free of charge with this solution.
CH-DD Core Direct Debit (Swiss COR1 Direct Debit)	The CH-DD Core Direct Debit with right of objection is the PostFinance payment scheme for the settlement of debits from business customers charged to consumers in Swiss francs or euros in Switzerland, as set out in the respective rulebook.
CH-DD B2B Direct Debit (Swiss B2B Direct Debit)	CH-DD B2B Direct Debit without right of objection is the PostFinance payment scheme for the settlement of debits for business customers as invoice issuers and business customers as debtors in Switzerland, as set out in the respective rulebook.
EBICS	The Electronic Banking Internet Communication Standard (EBICS) is an international standard for the secure exchange of payment transaction data between customers and banks.
Electronic payment order (EPO)	Electronic payment order in XML format in accordance with ISO 20022 standard.
Extensible Markup Language (XML)	Extensible Markup Language (XML) is a file format.
FDS	File Delivery Services (FDS) is a service offered by the Information Technology (IT) service unit of Post CH Ltd. Detailed information on FDS can be found at: www.swisspost.ch/fds . <i>The SFTP-compatible channel FDS is currently only available to e-billing customers for new registrations. From now on, the SFTP-compatible technical channel MFTPF will be available to all other customers.</i>
H-Net	H-Net (Health-Net) is a universal communication and integration platform for electronic data exchange in the Swiss healthcare system. PostFinance customers who are connected to the platform can process payment transactions via specialist transaction types. <i>Submissions and deliveries via the H-Net channel are now offered only to customers who have an existing H-Net contract. This channel is no longer offered for new registrations. The technical channels EBICS, MFTPF and SWIFT are available for this purpose.</i>

Term	Definition
International Bank Account Number (IBAN)	The International Bank Account Number (IBAN) is the international standard for presenting account numbers. The International Organization for Standardization (ISO) and the European Committee for Banking Standards (ECBS) created the IBAN in order to rationalize cross-border payments. The presentation of conventional account numbers in the standardized IBAN format simplifies the recording, transmission and processing of payment data.
International Organization for Standardization (ISO)	The International Organization for Standardization (ISO) is the international association of standardization bodies. It elaborates international standards in diverse areas.
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. The new ISO 20022 version 2019 (ISO V2019) will be introduced throughout Switzerland in November 2022. The parallel phase, in which the 2009 (pain) / 2013 (camt) and 2019 versions will be available as standard, will run until November 2025.
MFTPF	Managed File Transfer PostFinance (MFTPF) is a channel that PostFinance offers for data transfers in SFTP format.
pain message types	pain (Payments Initiation) denotes XML messages used between customers and banks, as defined in the ISO 20022 standard.
pain.001	The "Customer Credit Transfer Initiation" XML message (pain.001) is used for electronic issuing of transfer orders made by customers to the transferring financial institution. PostFinance uses the ISO 20022 message for electronic payment orders (EPO).
pain.002	The "Customer Payment Status Report" (pain.002) XML message is used by the financial institution to inform customers of the status of sent transfer orders (pain.001) or collection orders (pain.008).
pain.008	The "Customer Direct Debit Initiation" XML message (pain.008) is used for electronic issuing of direct debit orders made by customers to the financial institution.
QR invoice (QRI)	QR IBAN For payments with a structured QR reference, a QR IBAN must be used to indicate the account to be credited. The payment procedure with reference is recognised via special identification of the financial institution (QR IID). QR IID The QR IID is a variation of the institute's identification (IID). QR IIDs consist of numbers between 30000 and 31999 only. For the new procedure with QR reference, only IBANs (QR IBANs) defined on the basis of these QR IIDs are used in QR invoices. QR invoice Invoice with QR code.
R-transactions	A transaction that results in exception processing during the payment process is referred to as an R-transaction. An R transaction means a payment transaction which cannot be properly executed by a payment service provider or which results in exception processing, for reasons such as a lack of funds, revocation, a wrong amount or a wrong date, a missing payment authorization, or wrong or closed account.
SWIFT network	The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a cooperative undertaking between international banks, which operates a global telecommunications network and defines standards for electronic collaboration.
TBS	The Telebanking Server (TBS) is a transmission method for the exchange of payment transaction data. <i>Submissions and deliveries via the TBS channel are now offered only to customers who have an existing TBS contract. This channel is no longer offered for new registrations. The technical channels EBICS, MFTPF and SWIFT are available for this purpose.</i>
Virtual account	Virtual accounts are provided by PostFinance to make receivables easy to manage. This means, for example, that the notification for each virtual account can be individually managed and processed in decentralized receivables departments.

2 Background

2.1 Test procedures, PostFinance recommendations

PostFinance has designed a test procedure for the optimal implementation of testing by customers. PostFinance therefore has a multi-level test procedure which is available to customers.



2.1.1 PostFinance test platform

The quality of all data formats can be tested comprehensively and easily on PostFinance's test platform. This solution is separate from production. This service is available to all customers and is designed for heterogeneous system environments. The service is ideal for initial testing to check the schemata of the formats. This procedure significantly facilitates further testing for customers. Detailed information is available under the following link: <https://testplattform.postfinance.ch>.

2.1.2 Productive customer test

After a successful format test on PostFinance's test platform, PostFinance recommends carrying out further testing with the productive customer test (this manual).

2.1.3 Test delivery of productive data

The customer wants to receive an additional test delivery in the format of their choice for OSR debits. This means customers can check whether the formats can be processed by their software.

2.1.4 Scope

This handbook explains the test procedure using productive customer tests and the test delivery of productive data.

2.2 Testing registration process

For test support, the required test must always be reported to the customer advisor.

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3 PostFinance productive customer test

PostFinance has a productive customer test which can be used by customers to test a service before commissioning. Customer tests in the ISO-20022 standard can therefore be carried out fully and end-to-end. The table in section 3.2 shows the formats which can be used for the customer test. The customer test is optional for customers but is nevertheless recommended by PostFinance. The test is designed to test work processes and to ensure that the payment orders or debits delivered during productive use can be processed. This significantly reduces the error rate. However, the productive customer test is not used to test/control master data and is not intended for master data and mass testing.

3.1 Characteristics

- The delivery and receipt are carried out via specially created directories, labelling or via the e-finance customer test system.
- The main requirement for the performance of testing is an existing business account or service participation (depending on the product).
- The validation is the same as in production but the implementation of orders is simulated in the customer test of ISO formats to ensure immediate notification.
- The rejects are artificially simulated so that customers can test error handling.
- Customers are advised to deliver files of up to a maximum of 100 transactions.
- With order placement in ISO format, the customer immediately receives a pain.002 which is deemed as a reply. This is why no written test result is produced.
- An existing file cannot be delivered again due to the duplicate testing. A new file with different characteristics must be sent (incl. ID).

3.1.1 Principles for productive customer test

The following cross-product principles apply to customer tests:

Order approval	All customer test files delivered are sent to test processing without approval or signature check. The delivery is carried out without signing authority for accounts payable/accounts receivable orders.
Due date	The delivered due date is ignored. Submitted tests are processed immediately. This enables prompt performance of the customer test.
Realistic delivery	To ensure meaningful test results, the delivery of realistic data which covers all types of transaction used in production is recommended.

3.2 Delivery and receipt options

Product	Test	Formats	Receipt	Delivery
EPO	Productive customer test	ISO 20022 pain.001 pain.002 camt.054 creditor notification camt.054 returns camt.053	<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input checked="" type="checkbox"/> CD backup	<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input type="checkbox"/> CD backup
CH-DD (Swiss Direct Debit)	Productive customer test	ISO 20022 pain.008 pain.002 camt.054 CH-DD COR1 camt.054 CH-DD B2B camt.053	<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input checked="" type="checkbox"/> CD backup	<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input checked="" type="checkbox"/> CD backup
OSR	Test delivery of productive data	ISO 20022 camt.053 camt.054		<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input checked="" type="checkbox"/> CD backup
IBAN/ QR-bill	Test delivery of productive data	ISO 20022 camt.053 camt.054		<input type="checkbox"/> EBICS <input checked="" type="checkbox"/> E-finance <input checked="" type="checkbox"/> FDS <input checked="" type="checkbox"/> H-Net® <input checked="" type="checkbox"/> MFTPF <input checked="" type="checkbox"/> SWIFT FileAct <input type="checkbox"/> TBS <input checked="" type="checkbox"/> CD backup

3.3 Test directories

Channel	EPO customer test	Swiss Direct Debit customer test
E-finance	URL https://www.postfinance.ch/test	URL https://www.postfinance.ch/test
FDS/MFTPF SFTP-Protokoll	Upload pain-001-in-t Download yellow-net-reports-t	Upload pain-008-chdd-in-t Download pain-002-chdd-out-t yellow-net-reports-t
TBS	No customer test available	No customer test available
SWIFT FileAct	Upload PAIN-001-TEST Download The files required are labelled with a T (test)	Upload PAIN-008-CHDD-TEST Download The files required are labelled with a T (test)
H-Net Directory-Baum <Drive:>\H-Net\ SendData\prod	Upload PF_PAIN_001_KTest Download PF_PAIN_002_KTest PF_CAMT_054_KTest	Upload PF_PAIN_008_CHDD_KTest Download PF_PAIN_002_KTest PF_CAMT_054_KTest
CD backup	Incoming data delivery For a customer test, the labelling of the CD as "Test" is mandatory and a paper order labelled as "Customer test" must be used for paper approval.	
EBICS	Possible on test platform	Possible on test platform

Note: To obtain the exact processes and information on the technical connection channels for business customers, please refer to the documents provided under item 1.3.

3.4 Test delivery of productive data

PostFinance's upgraded test enables the message types camt.053 and camt.054 to be used for test purposes. These messages contain productive transactions and bookings in the same way as productive deliveries. These notifications are generated in addition to the productive account statements and the credit and debit notifications in their existing format.

4 Customer test for electronic payment order (EPO)

PostFinance enables customers to carry out their own testing with the productive customer test. In order for PostFinance customers to benefit from the test support service, contractual details for the EPO service must be completed. Customers requiring test support must contact the customer advisor for a consultation before the tests are carried out for the first time. System availability of EPO customer test: MON–FRI from 6 a.m. to 11 p.m.

Please note: The EPO gross principle cannot be tested in the productive customer test. All tests are therefore processed on the basis of the net principle.

4.1 EPO test service in XML format (pain.001)

Tests for EPO XML format (pain.001) are carried out on an automated basis. The order notification is available in the ISO-20022 formats and is delivered designated as a test. This means automated end-to-end tests can be carried out.

4.1.1 Order notification tests

In order for the delivery of order notification tests to be carried out in ISO-20022 format, the relevant settings must be configured by PostFinance. This is why advance notice of customer tests is always required, otherwise no notification documents can be sent. If the test is delivered without prior notice, it must be delivered again for receipt of order notification. Only ISO-20022 formats are available for the end-to-end test.

4.1.1.1 Documents

Order notification tests are only available in the ISO 20022 formats so that the test can be carried out end-to-end and on an automated basis. Notifications in PDF and paper formats are not available.

Processing message (status report) pain.002

This status report is always compiled and delivered on issuing an order, both for positive and for incorrect orders/individual orders. After order execution, only any errors and irregularities are reported.

Processing message (technical) pain.002

With the MFTPF, FDS, H-Net and SWIFT FileAct channels, the customer also receives confirmation of receipt at message level (A level) via pain.002.

Please note: The processing message cannot be suppressed. The execution confirmation and individual confirmation in ISO 20022 format corresponds to camt.054. The management of these debit notes is carried out directly in the EPO (pain.001), with the CND (collective advice no details) code, the CWD (collective advice with details) code or with batch booking false and SIA (single advice) code or via the master data entered. Further details on order notification can be found in the EPO manual.

Execution confirmation camt.054

The customer receives an execution confirmation in XML format (pain.001) per EPO and per currency. This compilation shows the number of processed payments and the fees for each transaction type. Camt.054 as an execution confirmation merely shows details of the collective order.

Individual confirmation camt.054

Camt.054 as an individual confirmation merely shows details of the individual orders of pain.001. For a salary EPO, the default is set not to display amounts. Salary details can be displayed if the customer so requests.

Account statement camt.053

An account statement can be optionally opened in camt.053 format for the test. The account statement only contains the bookings made as a result of the pain.001 order received. The initial balance of the camt.053 account statement is therefore always the total amount of the EPO + 10%.

The debit notification (batch or individual debit) is controlled by the batch booking element in pain.001. A camt.053 account statement is created in pain.001 for each B level delivered.

4.1.1.2 Delivery time

Delivery in pain.002, camt.053 and camt.054 formats takes place continuously upon issue/execution of the order (approx. every 40 minutes). Order execution is simulated immediately after the order issue. All of an order's notifications are available almost immediately.

4.1.1.3 Delivery channels for order notification tests

The receipt and delivery channel do not necessarily have to be identical. Further details can be found in section 3.2.

4.1.2 Processing of error messages

Every fifth bookable transaction is cancelled in the productive customer test. A maximum of six errors are simulated. The aim of the error simulation is to test error handling. The simulation cannot be deactivated.

If the delivered test file contains an order with less than five bookings, no simulation of errors takes place.

The transactions which are cancelled by means of simulation are indicated in the processing message (pain.002) with an additional note. This enables simulated errors to be distinguished from other errors (note: customer test simulated error). In addition to this additional information, an error code with an error message is also indicated in the same way as during production. The errors are selected in line with the transaction details contained in pain.001.

Payment method	Type	Reason code	Error message
Payment method D: Domestic IBAN or QR-IBAN	<ul style="list-style-type: none"> – Reject, if payment recipient = PostFinance – Return, if different payment recipient 	AC01	IBAN/account end beneficiary incorrect
Payment method X: International and foreign currency domestic IBAN or account	<ul style="list-style-type: none"> – Reject, if payment recipient = PostFinance – Return, if different payment recipient 	AC01	IBAN/account end beneficiary incorrect
Payment method S: SEPA international payment	Reject	CH21	IBAN for this destination is mandatory
Payment method C: Cash international	Reject	NARR	Type of transfer to this country is not permitted

4.2 Performance of EPO tests

Test orders must differ from productive orders. The characteristics for distinguishing the tests differ for each channel. Further information can be found in section 3.3.

E-finance

The delivery is carried out via <https://www.postfinance.ch/test> in the EPO "Send" tile. The login is carried out with productive login details.

The order notifications for EPO in XML format (pain.001) are shown in the e-finance customer test system in the Documents tile.

The camt.053 account statement is shown in the "Documents" tile.

FDS/MFTPF

The delivery is carried out via the FDS/MFTPF directory pain-001-in-t for EPO in XML format (pain.001).

The order notifications for EPO in XML format (pain.001) are available for download in the FDS/MFTPF test directory yellow-net-reports-t.

H-Net

The delivery is carried out via the H-Net directory or transaction PF_PAIN_001_KTest for EPO in XML format (pain.001).

SWIFT FileAct

The delivery is carried out via the productive system. The file description parameter "PAIN-001-TEST" for XML uploads must be used when sending to identify this as a test.

The order notifications for EPO in XML format (pain.001) are labelled "test" in the file name.

5 CH-DD direct debit (Swiss Direct Debit) customer test

The Swiss Direct Debit customer test is optional. However, PostFinance recommends the test in particular for the following constellations:

- Initial delivery of a Swiss Direct Debit
- System update or change of software by the customer

5.1 General provisions

The contract details must be completed in order to benefit from PostFinance's test support service. If test support is required, the customer advisor responsible should be contacted for a consultation.

The following conditions must be met in order for a test order to be processed and evaluated:

- Correct file structure (according to the currently applicable version of the Swiss Payment Standards of SIX and PostFinance's product manuals)
- The authorizations are checked in the same way as for production.
An order cannot be sent without authorization.

Data validation for the productive customer test is carried out in the same way as during production.

5.2 Swiss Direct Debit test service

Tests for pain.008 (Swiss Direct Debit and SEPA Direct Debit) are automated. Notification is carried out in ISO-20002 formats (pain.002 status report and camt messages) and is delivered marked as a test. This means automated end-to-end tests can be carried out. No documents are delivered without existing test delivery definition.

5.2.1 Simulation of errors (optional)

Error simulation can be deactivated if required.

With the delivery of a test file, every fifth transaction is cancelled as a reject (up to the 30th transaction). The 7th, 12th and 17th transactions simulate an error during execution. These three bookings are issued in a separate pain.002 processing message. The 6th transaction is simulated as a refund. This booking is found in the camt messages. If the file contains less than five transactions, no simulation takes place.

The table below shows the error simulation created for Swiss Direct Debit:

Rejects

Transaction no.	Reject code	Swiss Direct Debit error message	pain.002 notification
5	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On placing
10	CUST	Transaction was cancelled by the customer; customer test simulated error	On placing
15	AC01	Incorrect/invalid account number; customer test simulated errors	On placing
20	DU05	"Instruction Identification" element is not clear in the B level; customer test of simulated error	On placing
25	CH16	Content is not correct; customer test of simulated error	On placing
30	NARR	Transaction was cancelled by PostFinance; customer test simulated error	On placing
7	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution
12	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution
17	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution

Execution error (Refund / Refusal / Returns)

Transaction no.	Reject code	Error message
6 (Refund)	MD06	Debit objection by debtor; customer test simulated error

5.2.2 Documents

The account statement and detailed notification are only available in the ISO-20022 formats in the productive customer test. A list of the delivery formats is set out in section 3.2.

Processing message (status report) pain.002 Swiss Direct Debit

PostFinance always delivers one pain.002 per order (B level). Therefore, pain.002 does not receive a group status but rather the payment information or transaction status. The pain.002 message is regarded as confirmation that PostFinance has started processing the order.

camt.053 account notification

The camt.053 account notification can be provided with or without details. If the account statement with details is selected, all debit bookings and their details are contained in the camt.053 file. However, if the variant without details is selected, the camt.053 file contains the batch booking including the abbreviated details on the individual transactions. The details are sent in the camt.054 file. Notification of the format and execution error messages set out under section 5.2.1 is provided individually depending on the variant chosen in camt.053 or in camt.054.

In contrast to production, a camt.053 message is issued in the productive test for each order (B level).

camt.054 CH-DD detailed notification

If a camt.054 message has been selected, the details of the Swiss Direct Debit transactions are issued in the camt.054 message.

5.2.2.1 Delivery time

Delivery in pain.002, camt.053 and camt.054 formats takes place continuously upon issue/execution of the order (approx. every 40 minutes). Order execution is simulated immediately after the order issue. All deliveries are available at practically the same time.

5.2.2.2 Receipt/delivery channels

The receipt and delivery channel do not necessarily have to be identical. The same channels are available for delivery as for receipt (details in section 3.2).

5.3 Implementation

Test orders must differ from productive orders. The characteristics for distinguishing the tests differ for each channel.

The test directory can be found in section 3.3.

6 Outpayment slip with reference number (OSR) customer test

The customer always has the option of ordering test files of its productive delivery data. These files are marked "test". The tests can be repeated as often as required.

6.1 General provisions OSR customer test

Data validation for the productive customer test is carried out in the same way as during production. The files required are delivered via the defined channels. For the tests with productive data, a parallel delivery of the files in XML format is also generated. This enables the customer to check whether their software is able to process the formats.

6.2 OSR test service

6.2.1 Test delivery of productive data

When using this test service, the aim is to obtain a test delivery on the basis of the existing productive data. To do so, the data processed during production is delivered again as a test file in the required format via the relevant channel.

6.2.2 Slip test

The aim of the slip test is to check the quality of the individual slips delivered. This involves visually testing the slip.

6.2.3 Simulation of various events

If a test is carried out with productive data, the test file contains the same transactions as the productive delivery. There is no simulation of errors or events with the test delivery of productive data.

6.3 Documents

6.3.1 ISO-20022 files

camt.053 account notification with detailed notification

OSR are set out in separate C levels in this account statement. The details of the transactions are contained in the D Level and can be processed on an automated basis.

camt.053 account notification with batch booking

The total amounts of the bookings (batch booking at C level) are shown in this account statement. The details of the individual bookings are documented as camt.054 OSR detailed notification.

OSR detailed notification camt.054

One C level (batch booking) is included in the file for all OSR. The details of the transactions are used to produce a D level.

6.3.2 Delivery time

The test files with productive data are delivered from the required date in the evening at the same time as the productive data. The order must be received by PostFinance at least one day before the first test delivery so that the technical requirements for the tests can be met.

The file delivery of a slip test is carried out immediately after the technical requirements are met. The preparation period is one day after receipt of the order from the customer.

6.4 Implementation

Test orders must differ from productive orders and be labelled with a "T". A list in table form of the different channels is documented under section 3.3.

7 Customer test for QR-bill

The customer has the option to order test files of his productive delivery data at any time. These files are marked "Test". Tests can be repeated any number of times.

To allow customers to benefit from the test support service, it is recommended they contact the customer consultant in charge directly.

7.1 General provisions for the QRI customer test

In a productive customer test, data validation is performed in the same way as during production. The files required are delivered via channels specifically defined for this purpose. For tests with productive data, an additional delivery of the files in XML format is created in parallel. In this way, the customer has the option to check whether his software is able to process the formats.

7.2 QRI test service

Test delivery of productive data

When using this test service, the aim is to obtain a test delivery on the basis of existing productive data. To this end, the processed data from production is again delivered as a test file in the format required and via the relevant channel. An IBAN and a virtual account are required for the test deliveries of the QR-bill product.

7.3 Documents

7.3.1 ISO 20022 files

camt.053 account notification with detailed notification

In this account statement, QRI are listed at separate C levels. Details of transactions are shown at D level and can be processed on an automated basis.

camt.053 account notification with batch booking

In this account statement, only total amounts of bookings (batch booking at C level) are shown. Details of individual bookings are documented as detailed camt.054 notifications.

Detailed camt.054 notification

One C level (batch booking) is included in the file for all QR-bills. Details of transactions are shown at D level.

7.3.2 Delivery time

From the date selected, test files with productive data are delivered in the evening at the same time as productive data. The order must be received by PostFinance not later than one day prior to the first test delivery, so that the technical requirements for the tests can be met.

7.4 Implementation

Test orders must differ from productive orders and are marked "T". A tabular list of the different channels is provided in section 3.3.