

EBICS software parameter information

Parameters for connecting EBICS to PostFinance

URL	https://ebics.postfinance.ch/ebics/ebics.aspx	
Host name	PFEBICS	
Accepted keys	Encryption key	E002
	Authentication key	X002
	Electronic signature	A005 & A006
EBICS versions 3.0 (H005) and 2.5 (H004)	The recommendations for implementing the EBICS for the Swiss financial center can be found in the "Swiss Market Practice Guidelines EBICS". The latest version of this document can be downloaded from the SIX Interbank Clearing website at the following address: http://www.ebics.ch	
Other important links	EBICS: www.ebics.de (in German) www.ebics.org (in English) SIX Interbank Clearing: www.iso-payments.ch www.sepa.ch www.six-interbank-clearing.com European Union (EU): http://ec.europa.eu/finance/payments/framework/index_en.htm PostFinance: www.postfinance.ch/filetransfer	

General information about EBICS

A multilayered security concept comes into effect with EBICS. Each subscriber has an individual pair of keys, one public and one private. All access attempts, transactions and transferred data are logged and can be checked and reviewed at any time.

With EBICS version 3.0, the country-specific features of the previous versions are harmonized and cross-border use becomes a viable option. From November 2022, EBICS version 3.0 will also represent the basic technical requirements for exchanging the new ISO-20022 messages in the 2019 version using EBICS.

The key components of EBICS version 3.0 are:

- SIX describes the new EBICS version 3.0 as the only version that allows you to exchange the new ISO-20022 messages in the 2019 version.
- It is still possible to exchange the old ISO-20022 messages in the 2009 version via EBICS 3.0 and 2.5.

- The previous order types will be replaced by new identification features called business transaction formats (BTF). These allow you to label business items and their formats in a harmonized, structured manner.
- The exchange of keys has been adapted to the French version, and they are now being exchanged in the standardized X.509 format. The initialization process now refers to the hash values of key certificates, and no longer to key hash values. The new minimum key length will now be 2048 bits.

Record EBICS registration with PostFinance

The customer must register with PostFinance in order to be able to communicate with PostFinance via EBICS. If all documents were submitted, the customer receives a confirmation letter with the details of their connection parameters. The customer can then generate the keys, signature keys, encryption keys and authentication keys using the INI and HIA order types in their EBICS software solution.

Three keys are generated for each user and signing role (transport, collective or individual signature). PostFinance recommends that the three keys needed for each signing role should be displayed for the customer on separate A4 pages taken from the software. The customer then prints out this INI letter and mails it to PostFinance Ltd, Business Operations Support, Mingerstrasse 20, 3030 Berne, Switzerland. The hash values below are valid for the PostFinance public key that allows access to EBICS. Customers can use this key to check whether they are actually communicating with PostFinance.

The "HPB" system order types can be used to request public keys from PostFinance. The keys received from PostFinance will be automatically calculated by the EBICS client software in order to verify and compare the received hash values (either automatically or manually, depending on the software solution). As soon as the comparison is complete, the customer can establish a connection with PostFinance's EBICS server.

PostFinance hash values for EBICS versions 2.5 and 3.0

EBICS 2.5

Encryption key	E002 48 CD A5 55 35 E1 1B 44 61 8C C1 80 FD E1 B4 5C B9 58 AD 6B 98 08 8A CC 9C 3D 99 B0 A2 98 FA 34
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Authentication key	X002 AB 2E ED 68 85 A6 E6 A2 67 00 D6 C4 AB 68 79 B4 5C D2 AF C9 30 01 D4 E7 91 50 E3 31 46 D8 4D 6C
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X.509 certificate hash values for EBICS version 3.0

Encryption certificate	E002 70 5C 80 0E B3 7E 68 30 5F 3E 1C 88 15 2F 9D C2 5E B0 4A 92 BA 75 85 38 0B EC 3E 67 05 EA B9 09
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Authentication certificate	X002 C7 FE B4 DE 40 D6 43 94 00 35 CD 6D A5 42 49 74 99 B7 FB 23 C6 F3 C4 A7 0F 5B CA 50 A9 82 21 73
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Order types and BTF parameters

System order types (function – description)

HAA	Collect accessible order types
HAC	Download customer log (xml. format)
HCA	Change EBICS subscriber key
HCS	Change electronic signature and EBICS subscriber key
HEV	Download supported EBICS versions
HIA	Transfer EBICS subscriber key
HKD	Download customer and subscriber data
HPB	Download the bank's public key
HPD	Download bank parameter
HTD	Download customer and subscriber data that has been saved at the bank
HVD	Download distributed electronic signature status
HVE	Add electronic signature
HVS	Distributed electronic signature cancellation
HVT	Download distributed electronic signature transaction details
HVU	Download distributed electronic signature overview
HVZ	Download distributed electronic signature overview with additional information
INI	Password initialization
PUB	Send public key
SPR	Communicate blocking of access data

Upload order types and BTF parameters

EBICS 2.5				EBICS 3.0							
Order type	Format	Description		Admin order type	Service name	Service scope	Service option	MsgName	MsgVersion 2009/2013	MsgVersion 2019	Container type
XE2	pain.001	Payment order		BTU	MCT	CH		pain.001	03	09	
XL5	pain.008	PostFinance Direct Debit COR1		BTU	DDD	BIL	CH001COR	pain.008	02		
XL6	pain.008	PostFinance Direct Debit B2B		BTU	DDD	BIL	CH001B2B	pain.008	02		

Download order types and BTF parameters

EBICS 2.5				EBICS 3.0							
Order type	Format	Description	Release	Admin order type	Service name	Service scope	Service option	MsgName	MsgVersion 2009/2013	MsgVersion 2019	Container type
Z01	pain.002	Customer Payment Status Report for pain.001/pain.008	pain.002.zip with 1-n status reports	BTD	PSR	CH		pain.002	03	10	ZIP
Z52	camt.052	Intraday account statement	camt.052.zip with 1-n account statements	BTD	STM	CH		camt.052	04	08	ZIP
Z53	camt.053	Account statement with or without detailed notification ²	camt.053.zip with 1-n account statements	BTD	EOP	CH		camt.053	04	08	ZIP
Z52	camt.054	Credit and debit notification	camt.054.zip with 1-n notifications	BTD	REP	CH	XDCI	camt.054	04	08	ZIP
Z54	camt.054	Separate detailed notification ^{1,2}	camt.054.zip with 1-n notifications	BTD	REP	CH		camt.054	04	08	ZIP
STA	MT940	Account statement in SWIFT format ²	MT940.sta (unzipped) with an MT940	BTD	EOP	CH		mt940			
VMK	MT942	Intraday account statement in SWIFT format	MT942.sta (unzipped) with an MT942	BTD	STM	CH		mt942			
ZDF	PDF	PDF account documents (account statement, interest statement, interim balance statement and confirmation of FX Forward/Spot/Swap)		BTD	DAR	CH		documents			ZIP

¹ Detailed notifications for the services: EPO, CH-DD Direct Debit, returns, QR-IBAN, OSR, IBAN (SCOR/NON SCOR)

² From November 2022, these notifications will be delivered without slip images. From this date onwards, slip images will only be available for subsequent deliveries until approximately 2025.

Additional order types specifically for the cash management tool (CMT) (can only be used in conjunction with a cash management contract with PostFinance)

Upload order types and BTF parameters

EBICS 2.5			EBICS 3.0							
Order type	Format	Description	Admin order type	Service name	Service scope	Service option	MsgName	MsgVersion 2009/2013	MsgVersion 2019	Container type
XL3	pain.008	Swiss bank LSV+ with objection	BTU	DDD	CH		pain.008	02		
XL4	pain.008	Swiss bank BDD without objection	BTU	DDD	CH	XB2B	pain.008	02		
CCT	pain.001	SEPA transfer	BTU	SCT	GLB		pain.001			
CCU	pain.001	Same-day express transfers in Euro (not SEPA)	BTU	XCT	DE	URG	pain.001			
RFT	RFT	MT101 payment order	BTU	RFT	GLB		mt101			

Download order types and BTF parameters

EBICS 2.5			EBICS 3.0							
Order type	Format	Description	Admin order type	Service name	Service scope	Service option	MsgName	MsgVersion 2009/2013	MsgVersion 2019	Container type
CRZ	pain.002	Payment Status Report for Credit Transfer	BTD	REP	DE	SCT	pain.002			ZIP
C52	camt.052	Bank to Customer Account Report	BTD	STM	DE		camt.052			ZIP
C53	camt.053	Bank to Customer Statement Report	BTD	EOP	DE		camt.053			ZIP
C54	camt.054	Bank To Customer Debit Credit Notification	BTD	STM	DE		camt.054			ZIP
Z95	MT195	SWIFT MT195 status report with response to SWIFT MT101 orders	BTD	PSR	GLB		mt195			