

List for PostFinance international payments (IP List)

1. Introduction

This document describes the data structure of the PostFinance IP List. The list is updated daily and made available on the Internet by PostFinance free of charge; it can be downloaded as an ASCII file from www.postfinance.ch/manuals.

The IP List contains all the available options for international payments (all currencies) and domestic payments in foreign currencies. This information is designed as an aid in the execution of payments. The intention is that both software producers and payment software users (clients) should scan the ASCII file into their accounts payable and payment programs to enable plausibility testing of electronic payment orders (EPO).

PostFinance Ltd advises software producers to refer customers wishing to execute international or domestic payments in foreign currencies to the download page of the IP List. Scanning of the IP List should, if possible, be facilitated by means of an import function.

2. Data format

ASCII ISO 8859-1, fixed data-set lengths. The tab sign is the separator.

3. Data structure

Full file name = destinationen_2.txt

| Data element | Column no. | Data type | Length | Brief description |
|-----------------|------------|-----------|--------|--|
| Type of account | 1 | Num | 1 | 1 = payment from CHF account 2 = payment from foreign-currency account |
| Country | 2 | Char | 2 | ISO code of destination country ¹ |
| Product | 3 | Char | 2 | The code corresponds to the PostFinance product. The table below shows the transaction or payment type with which the product can be used. |
| Currency | 4 | Char | 3 | ISO code of payment currency ¹ |
| Our Cost | 5 | Num | 1 | «Our» Taxcode: 0 = no 1 = yes Our: Third-party charges levied by PostFinance's international partner are taken over by the requester. |
| Urgent | 6 | Num | 1 | 0 = no 1 = yes Urgent: The payment is effected more rapidly abroad. |

| Code | Name of transaction or payment type | EPO ISO 20022 (pain.001) ¹ |
|------|--|---|
| GI | Domestic postal account payment (Destination country CH or LI) | PT 2.1 / PT 2.2 ² / PT 3 / PT 4 ³ |
| CI | Cash international | PT 8 |
| GI | Domestic bank payment (Destination country CH or LI) | PT 2.2 ⁴ / PT 3 / PT 4 ⁵ |
| GI | Giro international (including SEPA) | PT 5 / PT 6 |

¹ See EPO manual, manual technical specification and Swiss Implementation Guidelines for Customer-to-Bank Messages Credit Transfer (www.iso-payments.ch)

² Option 3 with bank's postal account for identification of financial institution (creditor agent)

³ The creditor's financial institution (creditor agent) is PostFinance (e.g. with BIC POFICHBE or BC 9000)

⁴ Options 1 and 2 (as per Swiss Implementation Guidelines) with clearing number (BC number) of the bank as identification of the financial institution (creditor agent)

⁵ Options 1–3 (as per Swiss Implementation Guidelines) with a creditor's financial institution (creditor agent) other than PostFinance

4. Liability

The General Terms and Conditions of PostFinance and the Electronic Services Subscriber Conditions apply.

5. Contact

You can obtain information about the IP List by contacting software-info@postfinance.ch.