

# ISR manual

The ISR service will be discontinued as of 30.9.2022.

Orange inpayment slip with reference number  
in CHF and in EUR

**PostFinance** 

# Customer Service

## **Consulting & Sales**

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## **Test, Ready-to-Print and reject**

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# 1. General information

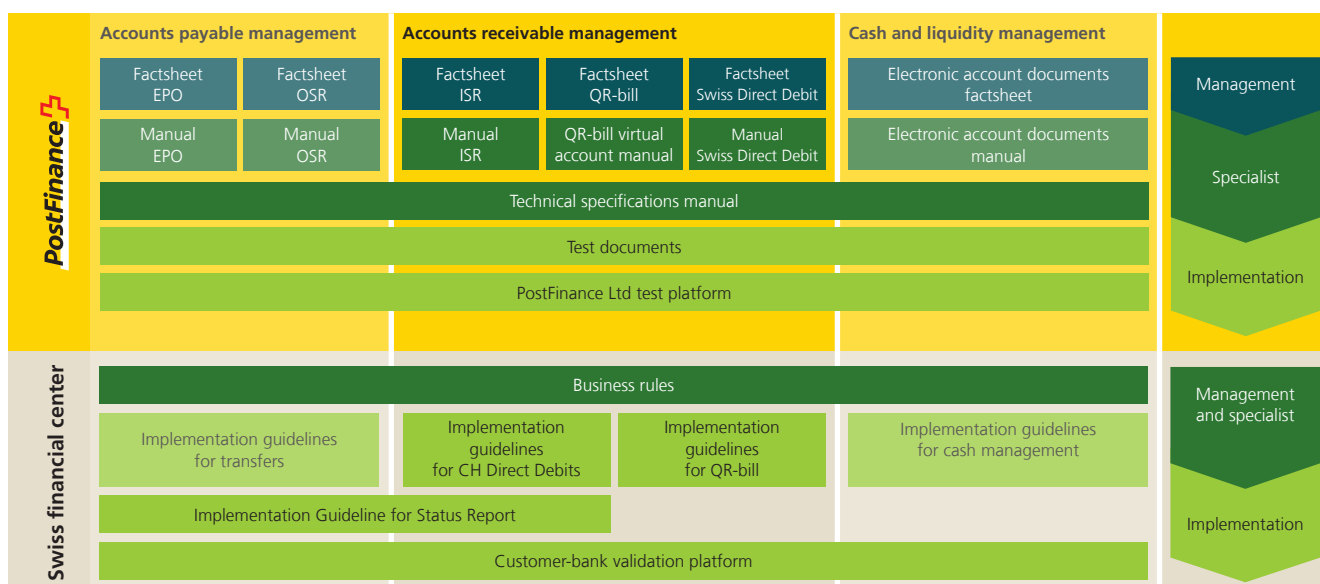
**Important information: The ISR service will be discontinued as of 30.9.2022.**

## 1.1 Target group

ISR is an electronic debtor service which allows the customer to bill open invoices in CHF and EUR in a simple manner and to quickly post incoming payments.

## 1.2 Use of the manual

Overview of the documentation, grouped by the themes of accounts payable, accounts receivable, cash and liquidity management for PostFinance Ltd and the Swiss financial center.



This overview shows a selection of key documents relating to payment transactions. Other documents can be found online at [postfinance.ch/manuals](https://postfinance.ch/manuals); version March 2021

The IS and ISR services will be discontinued as of 30.9.2022. Alternatively, QR-bill and eBill will be available.

In the manual the ISR categories in CHF and EUR are described. Differences are mentioned explicitly.

Information is provided on the ISO 2022 standard services. All specifications for electronic notifications are described in the Technical Specifications manual.

### 1.3 Applicable provisions and manuals

Unless the Manual and its Appendices stipulate otherwise, the following applies

- General Terms and Conditions of PostFinance
- Sample dimensions and designs
- Technical Specifications Manual
- Prices and Conditions for business customers
- Electronic account documents manual

These documents can be downloaded at **postfinance.ch/manuals**.

Condition of subscription to the ISR service is a postal account for business customers / associations (savings account, account for private customers, etc. are not permitted). The credit account must use the same currency as the ISR. The guidelines and provisions set out in this manual are binding for the customer.

#### 1.3.1 Third-party processing

The customer may have all or part of his processing handled by a third party (e.g. Computer Center/processing office). Responsibility vis-à-vis PostFinance rests with the customer.

#### 1.3.2 Obligation of proof

The customer undertakes to disclose the necessary information about the debtor for enquiries, even up to 10 years after termination.

#### 1.3.3 Due diligence

The customer undertakes to process the data immediately. Should there be any irregularities, PostFinance must be informed without delay.

### 1.4 Registration

Registration is carried out with the "Registration/change inpayment slip with reference number (ISR)" form. The form must be completed in full with a valid signature and sent to PostFinance. By submitting the subscription form, customers confirm that they accept the guidelines and provisions of the manual. The ISR can be actively used only upon receipt of the confirmation of registration in writing. From this moment ISR slips can be sent in for testing or be forwarded to the debtors. Up to this point, the ISR can neither be tested nor paid and processed.

If an ISR as PDF is used, the following provisions apply:

It must be clearly identifiable that it is an electronic ISR. The debtor must be made aware that it is not permitted to print the slip and make the payment at a Swiss Post branch or by payment order. If these specifications are not met, this may lead to the refusal of the payments or the charging of fees.

### 1.5 Prices and conditions

The current prices are listed on **www.postfinance.ch** or will be provided on request by your contact person. The prices for the PostFinance services used will be charged at the end of the month. The customer must ensure that sufficient funds are available in the relevant fee account.

## 1.6 Definitions

Term	Abbreviation	Definition
Inpayment slip	IS	Inpayment slip without reference number will be used as a replacement if a payment cannot be entered with the ISR slip.
	ISR	Inpayment slip with reference number
	ISR+	Inpayment slip with reference number without preprinted amount
	ISR own account	Cash payments with ISR to own account. There is a certain number of transactions, for which no cash payment fee is charged. This is only permitted for customers who earn money (e.g. retailers).
Post working day		Post working days are considered to be weekdays from Monday to Friday. Exceptions are general public holidays in the canton of Berne. If the periodicity falls on a public holiday, the delivery will be made on the following Post working day.
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.
Additional Optional Services	AOS	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
camt message types	camt	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.
Extensible Markup Language	XML	Extensible Markup Language (XML) is a file format.
Bank Transaction Code	BTC	The entry type is defined in the BTC. This is an externally defined code list. In Switzerland the code is also known as a business transaction code.
Society for Worldwide Interbank Financial Telecommunication	SWIFT	A co-operative undertaking between international banks which operates a global telecommunications network and defines standards for electronic collaboration.
Business Identifier Code	BIC	A Business Identifier Code (BIC) is an 8- or 11-digit code (ISO 9362) issued by SWIFT used to clearly identify all directly and indirectly participating partners (financial institution, company, etc.).
Swiss Infrastructure and Exchange	SIX	SIX Group. Swiss financial service provider.
European Payments Council	EPC	The European Payments Council (EPC) is the coordination and decision-making body of the European banking industry for payment transactions. It develops – among other things – procedures for SEPA transfers and SEPA Direct Debit, which help to create the integrated euro payment transaction market.
Single Euro Payments Area	SEPA	The Single Euro Payments Area (SEPA) is the area of the EU/EEA Member States plus Switzerland, where citizens, companies and other economic operators are able to make and receive payments in euros, whether across or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.

## 2. Range of services offered

### 2.1 How the scheme works

The customer produces the invoices. The ISR is printed with a reference number. The reference number contains the debtor's information (e.g. customer number and invoice number). Using this reference number, the customer can individually identify the payer. The reference number can consist of up to 26 numerical positions plus the check digit. The customer can freely choose the content of the reference number. However, it cannot consist of nothing but zeros. No messages may be used, as the ISR code line is scanned in. The customer receives a delivery file with all necessary information so that the payments can be booked automatically.

#### 2.1.1 Inpayment slip with reference number (ISR) in CHF or EUR

ISR is ideal for larger slip volumes. The reference number / code line contains all data that is relevant for book-keeping. No slip images are delivered.

- Fixed amounts can be predefined or the corresponding field is left empty and can be filled in manually.
- The debtor can choose whether to make payment at the post office counter, by payment order, or electronically via e-finance or e-banking.

##### **Electronically sent ISR cannot be paid in at the post office counter or by payment order.**

- The incoming payments are delivered to PostFinance, processed and credited to the customer.
- Credit data is delivered electronically and free of charge.
- PostFinance urgently recommends that a free preliminary test is run before the first slips are posted.
- ISR in CHF and in EUR are for exclusive use in Switzerland, as the relevant infrastructure for slip processing is not available abroad.

#### 2.1.2 Service description

- Electronic posting of the credits in the book-keeping software incl. reminders
- Secure and inexpensive processing of payments
- The basic ISR offer is free of charge.
- Simple debtor control
- ISR in EUR are the same in terms of structure and processing as those in CHF.
- Delivery via e-finance: the users requested will be authorised for downloading for each ISR.
- PostFinance offers a limited range of ISR slips. For the dispatch of slips, no P.O. box address must be used. For detailed information, see documentation "Prices and conditions for business customers".



### 2.1.3 Notification of electronic account documents in accordance with ISO standard

The following overview provides customers with a summary of possible combinations of PostFinance notification offers.

Electronic account documents at PostFinance			
<b>Account statement</b>	<b>ISO 20022 account statement</b> camt.053 – with/without slip image	<b>SWIFT account statement</b> MT940 – with/without slip image	<b>PDF account statement</b> – with slip image
<b>Notification services (ISO 20022)</b>	<b>Notification in account statement camt.053</b> – Transaction details integrated into camt.053		
	<b>Separate detailed notification camt.054 per product</b> – ISR (possible in combination with OSR) – OSR (possible in combination with ISR) – IS (with/without slip image) – CH-DD Direct Debit – SEPA Direct Debit		
<b>Intraday account movements</b>	<b>ISO 20022 intraday account movements</b> camt.052	<b>SWIFT intraday account movements</b> MT942	
<b>Credit and debit notifications</b>	<b>ISO 20022 credit and debit notifications</b> camt.054	<b>SWIFT credit and debit notifications</b> MT900/910	

Book-keeping software is a prerequisite for ISR processing.

## 2.2 Process steps

- The customer has appropriate book-keeping software
- Invoicing of payments
- The ISR are printed and sent
- After processing the incoming payments the customer receives a delivery file with the information needed for the entry of the transactions
- The delivery file is imported into the book-keeping software by the customer

# 3. Preconditions, testing and commissioning

## 3.1 Preconditions

To enable the customers to benefit from test support, it is recommended to get in touch with their contact person.

### 3.1.1 Slip test

With the slip test, the quality of the slips is checked and the cost of rejects can be decreased. Testing serves to control the work proceeding of the ISR processing, is free of charge and is highly recommended:

- prior to initial slip delivery
- for each ISR customer number
- for each slip type
- when programming changes affect the printing of code lines, when the ISR software undergoes major revisions (e.g. software conversion)
- high reject rate
- for every new edition

### 3.1.2 Test requirements

- 5 printed ISR/ISR+ slips, with any attachments (only visual checking of slips)
- At least 30, maximum 50 printed slips with different reference numbers per slip type. ISR+ without amounts. The ISR can therefore be scanned. In case of a positive test result, a file can be delivered on request.

### 3.1.3 Test delivery

Test data delivery is needed to check whether the read-in data can be processed by the book-keeping software. The delivered files also contain rejected, cancelled and corrected transactions. This ensures that the customer's book-keeping software is programmed in accordance with PostFinance guidelines.

- A test file can be delivered via channels e-finance, FDS, H-Net or SWIFT FileAct.
- A test delivery only will be made on customer's request and if the results of the slip check are positive.
- Test files are delivered separately from the productive data.
- Once delivered, test data cannot be reconstructed. PostFinance requires further ISR slips for testing purposes to carry out new test data delivery.

### 3.1.4 Test result

Test results are communicated in writing either to the customer or his processing office.

### 3.1.5 Tool for checking code lines

PostFinance will provide upon request the following tool (price on request) for checking slips and code lines:

- Grid for checking the setup and positioning of the code line of the different ISR slip types (e.g. ISR/ISR+ etc.)

### 3.1.6 Most frequent errors on ISR slips

An overview of the most frequent errors can be found under section 4.4.7.

## **3.2 Test procedures, PostFinance recommendations**

If the customer chooses a new delivery channel or if the book-keeping software is revised, it is recommended that tests are carried out first. Carrying out the tests ensures that the customer's book-keeping software can process further ISR transactions automatically.

### **3.2.1 Productive customer test**

The customer always has the option of ordering test files of his productive delivery data. These files are marked as "Test". The tests can be ordered for two months. Please note that this concerns productive data for test purposes. The customer must ensure that the data is handled with care.

### **3.2.2 Dependency**












Slip tests and productive customer tests cannot be performed at the same time.

## **3.3 Commissioning**

After successfully concluding the test activities, productive operations can start.

# 4. Operation

## 4.1 Delivery times and deadlines

	Day -1	Day 0	Day +1	Day +2
Swiss Post branches		 		
Payment order (PO)		 		
All electronic payments (e.g. EPO)		 		



Debit



Processing



Credit value date

### 4.1.1 Periodicity of data delivery

The transactions are credited to the account of the customer on a daily basis (collective credit per ISR customer number), regardless of the selected periodicity. For a volume in excess of 99,999 transactions, there is, for technical reasons, a subsequent file with the corresponding collective credit. In these cases, the account statement will list several collective credits for the same ISR customer number.

Following daily processing, data deliveries are produced.

The periodicity of the data delivery can be free chosen for each delivery number.

#### Periodicities

- on every Post working day
- on 1 to 4 designated Post working days per week (except camt.053)
- twice monthly, delivery on 15th calendar day and on the penultimate Post working day of the month, for account statement (camt.053) on the last working day of the month.
- monthly, delivery on the penultimate Post working day of the month, for account statement (camt.053) on the last working day of the month.

- Each customer will automatically receive an delivery at year-end (exception: periodicity: daily) This guarantees that customers can book all incoming credits until 31 December. Exception: Account statement with detailed notifications (camt.053), here the delivery takes place on 1 January.
- Data deliveries may be suspended for a time (e.g. holidays). Please inform your contact person of such a suspension. The data will be summarized in one delivery at the end of the suspension.
- If no transaction is conducted, no delivery is created.

## **4.2 Specifications**

### **4.2.1 Identification of ISR customer**

A customer number is assigned for processing of ISR. The customer can use several ISR but different designations are necessary. The ISR must be in pure currency, that is, ISR in CHF (e.g. **01**-162-8) and in EUR (e.g. **03**-162-5) have different subscriber numbers and must also be optically distinguishable.

### **4.2.2 ISR slips**

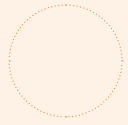
The ISR slip has two parts – the processing slip (used for processing) and an attached receipt stub (stays with the payer). The processing slip and receipt stub must be perforated for easy separation.

### **4.2.3 Slip types**

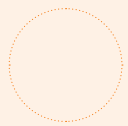

There are different slip types on offer. The slips in the present manual do not reflect real dimensions and must therefore not be used as templates.



### 4.2.3.2 ISR+ without amount

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p>	 <p>04.2006 IR</p>
<p>Referenz-Nr./N° de référence/N° di riferimento</p> <p><b>25 00000 00000 13567 87654 55541</b></p>			
<p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>□ □ □ □ □ □ □ □ . □ □</p> <p>Einbezahlt von / Versé par / Versato da 250000000000135678765455541</p> <p><b>Rutschmann Pia</b> Marktgassee 28 9400 Rorschach</p>	<p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>□ □ □ □ □ □ □ □ . □ □</p> <p><b>609</b></p>	<p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> Marktgassee 28 9400 Rorschach</p>	<p>442.06</p>
<p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p> <p><b>042&gt;250000000000135678765455541+ 010001628&gt;</b></p>			

The amount fields must be mandatory with boxes. The amount entered in handwriting must be written exactly in the boxes.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p>	 <p>04.2006 IR</p>
<p>Referenz-Nr./N° de référence/N° di riferimento</p> <p><b>96 11169 00000 00660 00000 09284</b></p>			
<p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>□ □ □ □ □ □ □ □ . □ □</p> <p>Einbezahlt von / Versé par / Versato da 961116900000006600000009284</p> <p><b>Rutschmann Pia</b> Marktgassee 28 9400 Rorschach</p>	<p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>□ □ □ □ □ □ □ □ . □ □</p> <p><b>701</b></p> <p><b>EURO</b></p>	<p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> Marktgassee 28 9400 Rorschach</p>	<p></p> <p>442.41</p>
<p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p> <p><b>319&gt;961116900000006600000009284+ 030001625&gt;</b></p>			

### 4.2.3.3 ISR for crediting on own account

Up to 20 cash payments per month on an own account are processed free of charge (only permitted for certain customers). These include all payments from branches e.g. instalments paid to Head Office, regardless of the Swiss Post branch that handles them.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>□□□□□ 3949 . 75</p> <p>Einbezahlt von / Versé par / Versato da 21000000003139471430009017</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>□□□□□ 3949 . 75</p> <p>Auf eigenes Konto 609</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento <b>21 00000 00003 13947 14300 09017</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>04.2006 IR</p> <p>442.06</p>
<p>1100003949754&gt;210000000003139471430009017+ 010001628&gt;</p>			

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>□□□□□ 440 . 00</p> <p>Einbezahlt von / Versé par / Versato da 96111690000006600000009284</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>□□□□□ 440 . 00</p> <p>Auf eigenes Konto 701</p> <p><b>EURO</b></p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento <b>96 11169 00000 00660 00000 09284</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p>	<p>04.2006 IR</p> <p>442.41</p>
<p>2300000440009&gt;96111690000006600000009284+ 030001625&gt;</p>			



#### 4.2.3.4 ISR not designated for payment

ISR not designated for payment (e.g. zero, supplementary invoices, etc.) must be marked as such to avoid eventual mix-ups with the other ISR.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>X X X X X X X X X X . X X <b>④</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> Marktgasse 28 9400 Rorschach</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>01-162-8</b> <b>CHF</b></p> <p>X X X X X X X X X X . X X <b>④</b></p> <p>609</p>	<p>NICHT ZUR ZAHLUNG VERWENDEN</p> <p>Keine Mitteilungen anbringen <b>①</b> Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento</p> <p><b>②</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> <b>③</b> Marktgasse 28 9400 Rorschach</p> <p><b>⑤</b></p>	<p>04.2006 IR</p> <p>442.06</p> <p><b>010001628&gt;</b></p>

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>X X X X X X X X X X . X X <b>④</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> Marktgasse 28 9400 Rorschach</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto <b>03-162-5</b> <b>EUR</b></p> <p>X X X X X X X X X X . X X <b>④</b></p> <p><b>EURO</b> 701</p>	<p>NICHT ZUR ZAHLUNG VERWENDEN</p> <p>Keine Mitteilungen anbringen <b>①</b> Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento</p> <p><b>②</b></p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> <b>③</b> Marktgasse 28 9400 Rorschach</p> <p><b>⑤</b></p>	<p>04.2006 IR</p> <p>442.41</p> <p><b>030001625&gt;</b></p>

#### Key

- ① ① = optional
- ② ② = leave blank
- ③ ③ = optional
- ④ ④ = also in amount field of receipt stub
- ⑤ ⑤ = with exception of ISR customer number leave code line blank

### 4.3 Modification of customer data

Modifications are to be reported to the contact person at least 3 Post working days prior to the changes taking effect:

#### In writing

- credit account
- account for fees
- address changes
- change of processing office

#### By phone

- slip types
- delivery channel
- periodicity of delivery
- ISR designation

### 4.4 Notification/Data delivery of incoming payments

This chapter describes the delivery channels and deliveries of multiple ISR. The transactions are delivered only with one productive file. Multiple deliveries are not allowed in order to prevent the data from being processed twice.

#### 4.4.1 Delivery channels

Delivery of ISR data is possible via the following channels:

- **E-finance**
- **File transfer for business customers**
  - direct network connection (FDS = File Delivery Services)
  - Telebanking Server (TBS)
  - EBICS
  - H-Net
  - SWIFT FileAct

The data is downloadable on the day following the selected periodicity at the latest by 6 a.m.

E-finance download	Files remain available over a period of 24 months.
Direct network connection (FDS) H-Net	Files (whether downloaded or not) remain available for 9 days. Downloaded files can be deleted.
Telebanking Server (TBS) EBICS	Files remain on the server until the data has been downloaded. After download the data is not longer accessible.
SWIFT FileAct	File is sent to the customer. The data of the delivery files for which receipt has been provided is deleted.

For more details, please call the PostFinance Contact Center on +41 848 888 900.

#### **4.4.2 Delivery with multiple ISR**

The data of several ISR customer numbers can either be consolidated in a file or delivered on an individual basis for each customer number. It is only possible to consolidate several ISR customer numbers if they are linked to the same credit account. For each ISR number, a C-level is created. This corresponds to the entry in the account statement. The details of the transaction are displayed in a D-level, and one D-level per transaction.

If a customer number has been removed or cancelled in the camt.054 delivery, the customer will receive a file on the modification date, irrespective of the selected periodicity.

#### **4.4.3 Corrections and reverse entries**

##### **Amount discrepancies between code lines and amount fields**

The amounts in the amount field and code line must match. Discrepancies occur when the payer alters the amount field or when the ISR is incorrectly printed. The amount in the amount field is usually credited to the customer.

##### **Adjustment of delivered data**

The scanned error-free data are delivered without rechecking. Corrections and cancellations, therefore, may follow at a later date. The corrections and cancellations are identified with their own C-level and correspond to the entries in the account statement. The details of the cancellation and/or correction are displayed in a D-level, and one D-level per cancellation/correction. Customers are advised to get in touch with their contact person in cases of doubtful payments (e.g. double payments), before proceeding to a final adjustment.

#### **4.4.4 Delivery of ISR slips**

The ISR slips are not delivered to the customer. They stay in the possession of PostFinance and are electronically archived.

#### **4.4.5 Credit entries**

A daily credit is posted to the customer's designated postal account.

#### **4.4.6 Reconciliation of delivered data**

The credits on the account can be reconciled by comparing the total records (C level) of the deliveries camt.054 with the corresponding collective credits on the camt.053 account statements (C level). The credit date is given in the camt file. For camt.053 account statements with detailed notifications the total amount is also visible in the C-level.

Any discrepancies should be reported immediately to the contact person.

#### 4.4.7 Rejects

ISR not in compliance with PostFinance guidelines may cause problems during processing. These slips cannot be automatically processed and additional processing needs to be carried out manually. PostFinance recommends the free test run to avoid rejects.

The main reasons for rejected slips are:

- ISR whose code line is not entirely recognizable by the equipment (e.g. illegible characters)
- ISR requiring manual processing (e.g. structure of the code line, positioning)
- inpayments whose original ISR slips can no longer be automatically processed (e.g. creased or dirtied slips)
- code line is not in OCR-B1 characters
- ISR cut incorrectly, causing wrong positioning of the code line
- poor or irregular printing quality
- electronically sent ISR

In order for the customer (or his processing office) to remain informed about slip printing quality, he will be advised of any rejected ISR. This way the causes of rejects can be investigated and remedied as quickly as possible.

Incorrect slips are identified in the data file with the following codes:

0 = no reject

1 = reject

5 = bulk reject

Transactions with code number 1 are rejects, charged to the customer as per prices and conditions for business customers.

#### 4.4.8 Reconstructions (Recos)

Recos are needed in case of loss of data, audits, damage to the original delivery, etc. Recos correspond to the original deliveries. Recos can be created retroactively for two years (720 days).

Requests for Recos may be ordered from the contact person. When ordering, the delivery number, the ISR customer number (if required), the total amount and the creation date of the delivery are to be indicated. Reco orders will be processed the same day. When ordering a Reco, the customer should inform why he was unable to process the file, as a technical problem might have occurred. PostFinance reserves the right to charge a price.

Reco files are delivered independent of productive data and are marked with an "R". Exceptions: TBS/EBICS deliveries.

#### 4.4.9 Delivery as per ISO standard

Format	Notification type	Delivery channels	Periodicities
Account statement camt.053 with detailed notification	In this account statement the ISR files are listed in a separate C-level and can be automatically processed. The details of the transactions are used to produce a D-level.	E-finance Telebanking Server (TBS) EBICS File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly Fortnightly (on the 15th calendar day and on the last Post working day of the month) Monthly (on the last Post working day of the month)
Account statement camt.053 with separate detailed notification camt.054	In this account statement the ISR files are listed as collective credits in a separate C level. Details about individual transactions are not included; they are listed in the separate detailed notifications camt.054.		
Separate ISR detailed notification camt.054	A C-level is provided in each file for all ISR which are sent to the same credit account. The details of the transactions are used to produce a D-level.	E-finance Telebanking Server (TBS) EBICS File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly max. 4x week Fortnightly (on the 15th calendar day and on the penultimate Post working day of the month) Monthly (on the penultimate Post working day of the month)

#### 4.5 Payments without original ISR forms

Payments without original slips are still processed in the following cases:

##### 4.5.1 Electronic payments

- The debtor or his authorized processing office captures the ISR data and submits them with a file.
- The debtor captures the payments electronically (e-finance or e-banking).

The delivered ISR data is checked for formal accuracy. Electronic payment orders with missing, incorrect reference numbers or those filled in with “0” will be returned. The customer can only identify an erroneous reference number, provided that the check digit is correct.

##### 4.5.2 Original slips cannot be processed automatically

The ISR slip is:

- torn
- presented with adhesive tape
- contains corrections in the amount field
- missing, the receipt stub was submitted, instead

Such slips require manual processing but can still be delivered as ISR+.

### **4.5.3 Red inpayment slip (IS) as replacement of an original ISR slip**

The debtor or processing office uses a red inpayment slip with indication of the ISR customer number and reference number if:

- the original ISR slip is no longer available
- the debtor wishes to pay an amount differing from the one printed on the slip

If the slips cannot be processed as ISR (e.g. missing reference number, ISR paid in at the counter on the day of cancellation) the account number is added and the amounts are subsequently credited to the account for fee. These payments cannot be delivered in the ISR file but are advised to the customer as red inpayment slips.

## **4.6 Enquiries**

Requests for double-checking of data are to be made in writing to PostFinance, National Enquiries, or orally to the contact person. All data required are available in the file.

### **4.6.1 Delivery with camt.053 and camt.054**

- ISR customer number
- reference number
- amount
- date of processing
- AccountServicerReference <AcctSvcrRef> from the D-level of the corresponding camt message

Enquiries are subject to a fee.

## **4.7 Cancellation**

### **4.7.1 Cancellation of services by the customer**

Cancellations must be submitted in writing and duly signed. The cancellation advice must contain the date of termination and, if possible, the reason for the cancellation.

For technical reasons, cancellations are to be reported to the contact person at least one week before they take effect.

From the date of cancellation no more ISR can be processed. Inpayments shall be refused. Exceptions are those ISR paid in on the date of termination at the Swiss Post branches.

All processed transactions up to the date of the cancellation are sent to the customer on the same day as a special delivery.

The customer undertakes to process the data immediately upon receipt.

An ISR can be reactivated for the existing customer. Cancelled ISR will not be reused for other companies.

### **4.7.2 Cancellation of services by PostFinance**

PostFinance reserves the right to cancel ISR (e.g. moderate use).

# 5. Technical specifications

## 5.1 Slip requirements

### 5.1.1 Printing

Note the following printing details for ISR in CHF and EUR:

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins ② Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 01-162-8 ① <b>CHF</b></p> <p>☐☐☐⑥☐ 3949 . ☐75</p> <p>Einbezahlt von / Versé par / Versato da 21000000003139471430009017 ⑦</p> <p><b>Rutschmann Pia</b> ③ Marktgassee 28 9400 Rorschach</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins ② Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 01-162-8 ① <b>CHF</b></p> <p>☐☐☐⑥☐ 3949 . ☐75</p> <p>609</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento ⑦ 21 00000 00003 13947 14300 09017</p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> ③ Marktgassee 28 9400 Rorschach</p>	<p>04.2006 IR</p> <p>442.06</p>
<p>0100003949753&gt;210000000003139471430009017+ 010001628&gt;①</p> <p>④</p>			

ISR: amount fields with frames or boxes. The amount does not have to be entered in the boxes exactly.

ISR+: amount fields with boxes only. The amount must be entered in the boxes exactly.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins ② Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 03-162-5 ① <b>EUR</b></p> <p>☐☐☐⑥☐ 440 . ☐00</p> <p>Einbezahlt von / Versé par / Versato da 9611169000000660000009284 ⑦</p> <p><b>Rutschmann Pia</b> ③ Marktgassee 28 9400 Rorschach</p> <p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins ② Case postale 2501 Biel/Bienne</p> <p>Konto / Compte / Conto 03-162-5 ① <b>EUR</b></p> <p>☐☐☐⑥☐ 440 . ☐00</p> <p>701</p> <p><b>EURO</b></p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p> <p>Referenz-Nr./N° de référence/N° di riferimento ⑦ 96 11169 00000 00660 00000 09284</p> <p>Einbezahlt von / Versé par / Versato da</p> <p><b>Rutschmann Pia</b> ③ Marktgassee 28 9400 Rorschach</p>	<p>04.2006 IR</p> <p>442.41</p>
<p>2100000440001&gt;96111690000000660000009284+ 030001625&gt;①</p> <p>④</p>			

### 5.1.1.1 ISR customer number in CHF or EUR

① and ❶

#### Processing slip and receipt stub

01-162-8

or

03-162-5

VV-XXX-C	VV	=	ISR code
	-	=	hyphen
	XXX	=	serial number (without preceding zeros)
	-	=	hyphen
	C	=	check digit

#### Code line (9 digits)

010001628>

or

030001625>

VVXXXXXXC>	VV	=	ISR code
	XXXXXX	=	serial number (incl. preceding zeros)
	C	=	check digit
	>	=	auxiliary character

### 5.1.1.2 Customer designation

② and ❷

The payers and the Swiss Post branches must be able to clearly identify the customer. The customer designation must therefore be indicated on the slips as follows:

- entries from the Commercial Register: must be worded exactly as published
- entries not in the Commercial Register – must include a first and last name and business address, or match the account designation and address
- associations, clubs, foundations: must match their Statutes/Articles of Foundation and main business address
- administrative bodies, official agencies and governmental authorities: must match their official designation and location

The main or business address must be preceded by the ZIP code. If the customer cannot be clearly identified, payments may be refused.



### 5.1.1.3 Debtor designation

③ and ③

The debtor must be specified on the processing slip and the receipt stub. A full postal address is required on the processing slip (name, street or P.O. Box, postcode and location). Debtor addresses are always to be printed in one block, that is, without blank lines. No additional information may be indicated (e.g. invoice numbers). The address fields may remain blank if the debtor is unknown when the ISR are printed. In this case two different forms must be created and/or the address fields be provided with preprinted lines. A minimum line spacing of 3/12" is required to allow for both printed or hand entries of debtor details.

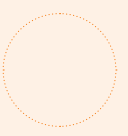
### 5.1.1.4 Coding zone

④ and ④

The coding zone encompasses lines 20–25 on the processing slip and is the area designed for the code line. The correct structure, right positioning of the code line and OCR-B1 script are preconditions to allow for the automated processing of the slips. If the inpayment slips do not correspond to the specifications provided by PostFinance, this can lead to rejects and possible disruption during processing.

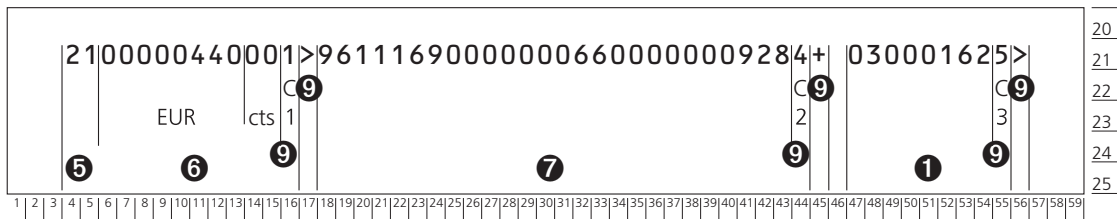
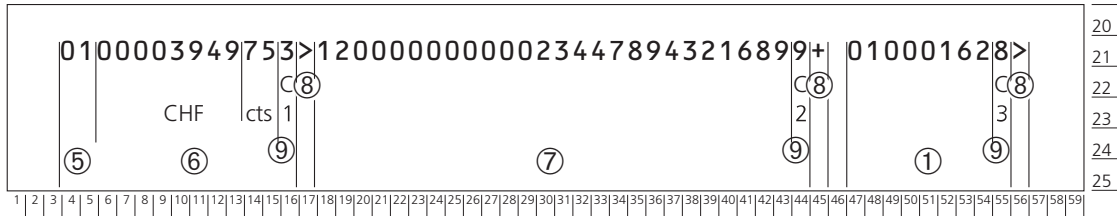
Tool for checking code line see 3.1.5.

### 5.1.1.5 Structure of the code line

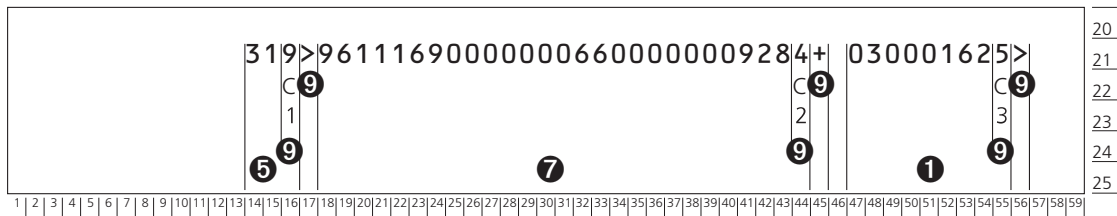
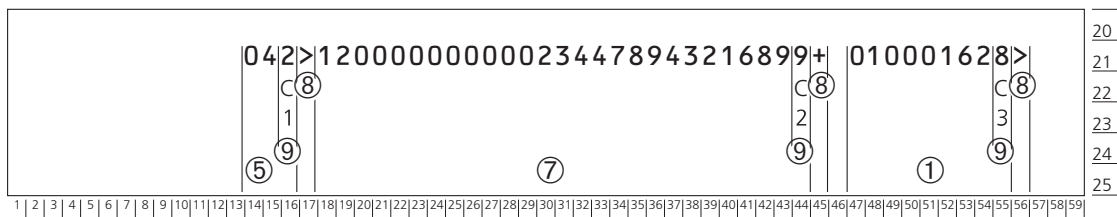
Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel / Bienne</p>	<p>Einzahlung für / Versement pour / Versamento per</p> <p><b>Robert Schneider SA</b> Grands magasins Case postale 2501 Biel / Bienne</p>	<p>Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni</p>	 <p>04.2006 IR</p>
<p>Konto / Compte / Conto <b>01-162-8</b></p> <p>CHF</p> <p>3949 75</p> <p>Einbezahlt von / Versé par / Versato da <b>12000000000234478943216899</b></p> <p><b>Rutschmann Pia</b> Marktgasse 28 9400 Rorschach</p>	<p>Konto / Compte / Conto <b>01-162-8</b></p> <p>CHF</p> <p>3949 75</p> <p>609</p>	<p>Referenz-Nr./N° de référence/N° di riferimento <b>12 00000 00000 23447 89432 16899</b></p> <p>Einbezahlt von / Versé par / Versato da <b>Rutschmann Pia</b> Marktgasse 28 9400 Rorschach</p>	<p>442.06</p>
<p>Die Annahmestelle L'office de dépôt L'ufficio d'accettazione</p> <p><b>0100003949753</b>&gt;<b>120000000000234478943216899</b>+<b>010001628</b>&gt;</p>			

- slip type (coded)
- amount
- check digit of slip type and amount
- reference number (+ check digit)
- subscriber number

### 5.1.1.5.1 ISR with amount



### 5.1.1.5.2 ISR+ without amount



### 5.1.1.5.3 Slip codes (SC)

⑤ and ⑥

- 01 = ISR in CHF
- 04 = ISR+ in CHF
- 11 = ISR in CHF for credit to own account
- 14 = ISR+ in CHF for credit to own account
- 21 = ISR in EUR
- 23 = ISR in EUR for credit to own account
- 31 = ISR+ in EUR
- 33 = ISR+ in EUR for credit to own account

#### 5.1.1.5.4 Amounts

##### ⑥ and ⑥

The amounts in the code line and amount fields must match. Amounts in excess of CHF or EUR 1,000 are to be printed in one block. Amounts stated with CHF/EUR 0.00 (zero), “blocking stars” and other fill characters are not permitted in the amount field (exception, see section 4.2.3.4 “ISR not designated for payment”).

Amounts in CHF must be rounded to 00 or 05 centimes (Swiss norm). The EUR can be handled in individual cents, e.g. 02. The maximum amount is limited to CHF 99,999,999.95, EUR 99,999,999.99 and must not be exceeded.

#### 5.1.1.5.5 Reference number and reference box

##### ⑦ and ⑦

The reference number is numeric, up to max. 27 digits (incl. check digit). Reference numbers with 16 digits are still permitted (only for ISR in CHF).

The following points are to be observed:

- Code line: unused spaces are always aligned to the left and must be filled in with zeros.
- Reference box of the processing slip: the reference number is to be positioned flush right, in blocks of 5 digits plus one block of remaining digits. Preceding zeros are suppressed. The reference box is mandatory.
- Receipt stub: Free blocking (digits can be printed continuously), preceding zeros are suppressed.

#### 5.1.1.5.6 Auxiliary characters

##### ⑧ and ⑧

The auxiliary characters > and + are used.

#### 5.1.1.5.7 Check digits (C1, C2, C3)

##### ⑨ and ⑨

Interference factors such as soiling, over stamping or hand-written changes to the slips can cause problems on reading them. Incomplete or illegible digits can lead to rejection or incorrect reading of slips. To prevent these error sources, check digits are added to the code line.

The check digit is calculated using module 10, recursive. For description, see Payment transactions at [www.postfinance.ch/manuals](http://www.postfinance.ch/manuals).

#### 5.1.1.5.8 OCR-B1-character set

For the code line, the script to be applied for the whole set of characters is OCR-B, size 1 (including the two auxiliary characters + >), 10 characters per inch.

For character design and nominal shape of the characters the regulations of standard “DIN 66009”, edition 1977, apply.

#### 5.1.1.5.9 Printer

Only printers provided with an OCR-B compatible script may be used for labelling the code line.

### 5.1.2 Mailing requirements

This chapter details the requirements for dispatch. This includes a description of aspects such as separating, folding, etc.

### **5.1.2.1 Separating**

Continuous-feed payment forms can be cut as well as torn by hand or machine. The cut markings are to be closely observed, as poorly cut slips may be rejected.

### **5.1.2.2 Folding**

When ISR are folded, the fold must occur along the perforated line.

### **5.1.2.3 Perforated feed holes**

Perforated feed holes must be removed before the slips are sent.

### **5.1.2.4 Bound ISR forms (ISR Booklet)**

ISR slips can be delivered to the debtor in bound/booklet form. The binding must lie outside Post's portion of the receipt stub. We recommend perforation directly near the binding steam of the booklet, enabling the inpayer to present the processing and receipt portions of a slip connected together but separated from the booklet at the post office counter. The receipt stub may only be attached at the top or left-hand edge of the processing slip, with perforations running either vertically or horizontally, as the case may be.

## **5.2 Examples and samples**

### **5.2.1 Designing of slips**

The automated processing of ISR requires special technical procedures to produce quality ISR. There are certain mandatory requirements for the design, production and delivery of the ISR. These regulations are laid down in the form of technical specifications and sample dimensions and designs. The customer is responsible vis-à-vis PostFinance for ensuring that the printer complies with the layout guidelines.

#### **5.2.1.1 Verso printing**

The reverse side of the processing slip may be printed on print lines 1–17; that of the receipt stub may be printed on anywhere. Inpayer comments to the customer are not permitted anywhere on the processing slip.

#### **5.2.1.2 Attached forms**

The ISR may be supplemented with an attached form. A form may be attached to the right or beneath the ISR upon request.

#### **5.2.1.3 Multiple forms (carbons)**

Carbon forms are permitted. The processing slip itself (original), however, must not be chemically coated. In order to ensure good OCR printing quality on the processing slip, the use of chemically coated paper is recommended. Carbons duplicating in orange or red shades are not to be used.

#### **5.2.1.4 Paper**

Only OCR DIN 6723 90 g/m<sup>2</sup> paper is to be used for the ISR slips.

#### **5.2.1.5 Printing**

Print shops possess the necessary technical and detailed layout specifications and are prepared to assist customers in designing the necessary forms.

### 5.2.1.6 Ready-to-Print

The printer takes the Ready-to-Print of a first edition of an ISR as well as for a reissue with text changes or design changes to PostFinance. The form may be printed as per the Ready-to-Print which is issued.

The Ready-to-Print documents can also be submitted via e-mail in PDF format to the following address: **tscorp@postfinance.ch** (A4 1:1 format, front and back side).

### 5.2.2 Design options (scale 1:4)

