

Electronic account documents Manual

PostFinance 

Customer care

Customer Service for account documents

Consulting & Sales

Tel. 0848 888 900

(max. CHF 0.08/min. in Switzerland)

Publication details

PostFinance Ltd

3030 Berne

Switzerland

Version

November 2021

Modifications November 2021

Section Modification

- 1.1 Clarification: for batch bookings in a camt.054 the batch amount is shown in the PDF (any images in the camt.054)
- 1.2 IG for Status Report added to the overview of documents
- 1.2 IS and ISR are to be discontinued as of 30.9.2022

Modifications November 2020

EBICS has been added as a delivery channel for account documents throughout the document.

Section Modification

- 4.4.1 Account statements remain available in e-finance for a period of at least two years (gradual increase to ten years).

Modifications November 2019

SEPA-DD creditor services deleted throughout the document and initial information on the QR bill (introduction from mid-2020) has been provided (introduction from mid 2020) has been incorporated.

Section Modification

- 1.2 Changes to the overview of the documents

Modifications April 2018

Section Modification

- deleted: legacy formats
- 4.4.2 added: No reconstructions for camt.052 and MT942
- 5 deleted: Chapter Technical Specifications
- new: Technical Specifications Manual

Contents

1.	General information	5
1.1	Target group	5
1.2	Use of the manual	6
1.3	Applicable provisions and manuals	7
1.3.1	Legal aspects	7
1.4	Registration	7
1.5	Prices and conditions	7
1.6	Definitions	8
2.	Range of services offered	10
2.1	PostFinance services for electronic account documents	10
2.2	Overview of formats and delivery channels	12
2.2.1	Standard services	12
2.2.2	Format, channel and periodicity services	13
2.3	Delivery channels	17
2.3.1	EBICS	17
2.3.2	E-finance	17
2.3.3	Telebanking Server (TBS)	17
2.3.4	File Delivery Services (FDS)	17
2.3.5	SWIFT	17
2.4	Formats	18
2.4.1	camt.052 format	18
2.4.2	camt.053 format	18
2.4.3	camt.054 format	18
2.4.4	MT940/MT950 format	18
2.4.5	MT942 format	18
2.4.6	MT900 format (for banks only)	19
2.4.7	MT910 format (for banks only)	19
2.4.8	PDF format	19
3.	Preconditions, testing and commissioning	20
3.1	Preconditions	20
3.2	Test procedures, PostFinance Ltd recommendations	20
3.2.1	PostFinance test platform	20
3.2.2	Productive customer test	20
3.3	Commissioning	20
4.	Operation	21
4.1	Contact	21
4.2	Delivery times and deadlines	21
4.2.1	Deliveries for business customers	21
4.2.2	Deliveries for private customers	21
4.3	E-finance authorizations	21
4.4	Reordering and regenerating account documents	21
4.4.1	E-finance	21
4.4.2	Overview of delivery channels and message types	22
4.5	Modification of customer data	23
4.6	Cancellation	23

1. General information

1.1 Target group

PostFinance Ltd offers its customers the option of receiving their account documents electronically for easy, convenient accounting. E-finance customers, for example, can view account statements on screen and electronically archive them directly. Business customers on the other hand can automate their accounts receivable management thanks to electronic detailed notifications. Customers can choose the delivery channel and the format relevant for the transmission of their electronic account documents.

Which format is right for you?

ISO 20022 (XML)

- Data transfer for electronic account statements, credit and debit advices and detailed notifications via EBICS, e-finance (without credits and debits), File Delivery Services, Telebanking Server, H-Net® or SWIFT FileAct.
- Consistent customer reference throughout (end-to-end ID).
- Uniform, internationally applied transaction codes (BTC – Bank Transaction Codes).
- Notification of single entries for red inpayment slips (IS) with details and with or without image¹.
- Notification of single booked returns with details

SWIFT MT

- For businesses that use PostFinance partner software or a relevant financial accounting system with the SWIFT standard and further process the data.
- Standard for EBICS, File Delivery Services, Telebanking Server, H-Net®, SWIFT FIN or SWIFT FileAct.
- E-finance available on request.
- With or without a booking code
- With or without image¹

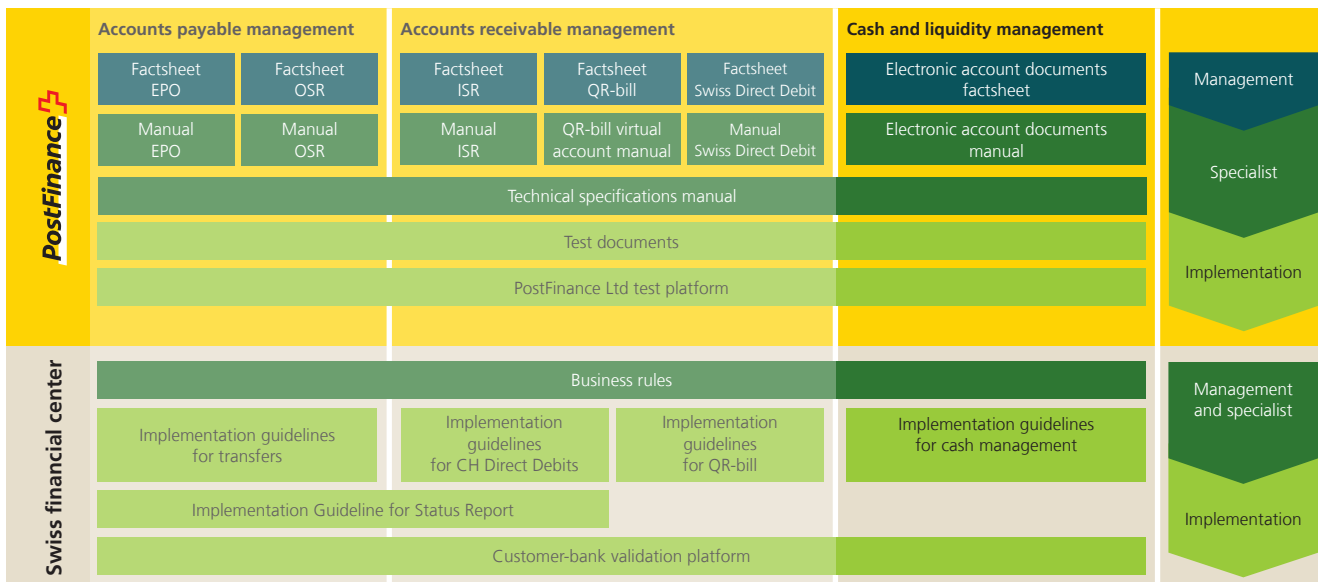
PDF

- Account statements will always be notified with the slip image (original). If credits are collected in a camt.054 (detailed notification), the batch amount is shown in the PDF and any images are delivered with the camt.054.¹
- Downloading account statements via EBICS, e-finance, File Delivery Services or Telebanking Server.
- Standard format with the same layout as paper documents.
- For reviewing, printing out and archiving electronically.
- Electronic processing of the data is not supported.

¹ Slip images are only notified until 30.9.2022.

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 this manual for the user.



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

The value of the services is not completely the same for business and private customers and is consequently dealt with separately in this manual for electronic account documents, where necessary. You will also find information on existing notification services from PostFinance. Detailed questions about product-specific topics can be found in the individual product documentation. All specifications for electronic notifications are described in the Technical Specifications manual.

1.3 Applicable provisions and manuals

Unless the “Electronic Account Documents” manual and its Appendices are subject to special provisions, the following documents apply:

- the General Terms and Conditions and Subscriber Conditions of PostFinance Ltd.
- the “Technical Specifications Manual”
- the SCORE Customer Agreement (for the SWIFT SCORE model)
- other product manuals, such as the “EPO” manual
- Swiss Implementation Guidelines for Cash Management,
- Swiss Business Rules for Payments and Cash Management.

Regarding the SCORE Customer Agreement, please contact your customer advisor.

PostFinance’s General Terms and Conditions and Subscriber Conditions can be downloaded at [postfinance.ch](https://www.postfinance.ch).

1.3.1 Legal aspects

Electronic documents have the same level of authenticity as paper documents. Details are governed by regulations including the Swiss Business Records Ordinance (GeBüV) dated 1 June 2002. Please note that companies required to keep accounting records must fulfil their legal obligations to retain data (cf. Art. 957 et seq. of the Swiss Code of Obligations). camt messages and SWIFT message types are not signed. PDF and paper formats are suitable for audit purposes.

1.4 Registration

The Registration/Modification of Electronic Account Documents form must be used for registration. 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 relevant Subscriber Conditions. PostFinance will exchange any account documents with third-party banks only after receipt of written confirmation of registration.

1.5 Prices and conditions

The current prices are listed on [postfinance.ch](https://www.postfinance.ch) or will be provided on request by your customer advisor. The prices for used PostFinance Ltd services will be charged at the end of each month. The customer must therefore ensure that sufficient funds are available in the relevant debit account.

1.6 Definitions

Term	abbreviation	definition/explanation
Additional Optional Services	AOS	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
Bank Transaction Code	BTC	Business transaction code The type of entry is defined in the element "Bank Transaction Code". This is an externally defined code list. In Switzerland the code is also known as a business transaction code.
Business Identifier Code	BIC	A Business Identifier Code (BIC) is an eight or eleven digit code (ISO 9362) issued by SWIFT, with which every directly or indirectly participating partner (financial institution, company, broker etc.) can be clearly identified.
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.
CH-DD B2B Direct Debit (Swiss B2B Direct Debit)	CH-DD B2B	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.
CH-DD Core Direct Debit (Swiss COR1 Direct Debit)	CH-DD COR1	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.
Electronic payment order	EPO	Electronic payment order in XML format in accordance with ISO 20022.
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.
Extensible Markup Language	XML	Extensible Markup Language (XML) is a file format.
Inpayment slip ¹	IS	An inpayment slip (IS) is a red PostFinance inpayment slip that can be used to transfer money to a postal account.
Inpayment slip with reference number ¹	ISR	An inpayment slip with reference number (ISR) is an orange PostFinance inpayment slip that can be used to transfer money into a postal account. The ISR includes a machine-readable code line which contains a subscriber and reference number. The subscriber number ensures crediting to the relevant postal account. The reference number allows the creditor to identify the invoice recipient. In this way, the payment process can be handled entirely electronically, from the invoicing date to the booking of the amount with the creditor.
International Organization for Standardization	ISO	The International Organization for Standardization - abbreviated to 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.
Message Type	MT	SWIFT messages, standardized data formats for message exchange. Example: MT940

¹ IS and ISR services will be discontinued as of 30.9.2022.

Term	abbreviation	definition/explanation
Outpayment slip with reference number	ASR	The OSR is an electronic accounts payable service, which allows the customer to make any kind of cash payment. Debits can be entered electronically.
QR bill	QRR	<p>QR-IBAN When paying with a structured QR reference, the QR-IBAN must be used as a confirmation of the credit account. The payment method with reference is identified using a special financial institution identification (QR-IID).</p> <p>QR-IID The QR-IID is a variant of institutional identification (IID). QR-IIDs consist of only numbers from 30000 bis 31999. IBANs defined on the basis of these QR-IIDs (QR-IBANs), will only be used for the new procedure with QR reference in the QR bill.</p> <p>QR bill Invoice with a QR code.</p> <p>SCOR Structured creditor reference (ISO 11649), only possible in conjunction with IBAN.</p>
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.
Swiss Post working day	–	Swiss Post working days are considered to be weekdays from Monday to Friday. Exceptions are general public holidays in the canton of Berne.
XML Schema Definition	XSD	An XML schema describes the elements and structure of an XML file.

2. Range of services offered

2.1 PostFinance services for electronic account documents

At the same time, business and private customers can select all available formats and delivery channels for electronic account statements from the existing notification service, and receive additional event-driven notification of their electronic account statement according to their selected periodicity.

Business customers can be notified of batch entries for red inpayment slips (IS) in paper-based payments, and specify that the electronic account statement be delivered with or without slip images. Individual booking is the default setting.

Private customers are always notified of slip-based inpayments with red inpayment slips (IS) as a single entry.

The following figure provides information about the delivery channels available and creation of an account statement.

Delivery channel	Create account statement
EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FIN SWIFT FileAct	Account statement is issued according to selected periodicity, irrespective of any movements in the account over this period.

By default, private customers receive savings account statements quarterly, listing all integrated and detailed credits and debits. By default, notifications for e-savings account statements are delivered annually, but the customer can amend the periodicity in e-finance to a quarterly account statement. An interest statement is created at the end of the year or when an account is suspended.

By default, customers with e-finance receive the interest statement and withholding tax statement electronically in PDF format.

Customers can receive detailed notifications for ISR¹, OSR, IS¹, QR-IBAN, Return and CH-DD in only one available format and via only one of the available delivery channels.

¹ IS and ISR services will be discontinued as of 30.9.2022.

- I When using EBICS, e-finance, Telebanking Server and File Delivery Services, the customer receives the account documents electronically and directly via this channel.

In the SWIFT channel, delivery can be made directly (for customers with own BIC) or indirectly (with BIC of third-party bank).

The following overview provides customers with a summary of possible combinations of PostFinance standard notification services for electronic account documents.

Notification type	ISO 20022 (XML)	SWIFT	Other formats
Intraday account movements	camt.052	MT942	
Account statement with detailed notification	camt.053	MT940¹	PDF¹
Account statement without detailed notification	camt.053	MT940²/MT950	PDF Paper
Separate detailed notification	camt.054 IS detailed notification³		
	camt.054 QR-IBAN detailed notification		
	camt.054 ISR³ and OSR detailed notification		
	camt.054 CH-DD COR1/B2B detailed notification		
	camt.054 return Detail notification of returns		
Credit and debit notification	camt.054	MT900/MT910 (Service for banks)	
Interest statement			PDF⁴ Paper
Withholding tax statement			PDF⁴ Paper

¹ Account statements in SWIFT (MT940) and PDF formats do not contain detailed transactions.

² Format MT940 format with or without booking code and with slip image. (Slip images are only notified until 30.9.2022.)

³ IS and ISR services will be discontinued as of 30.9.2022.

⁴ By default, customers with e-finance receive interest and withholding tax statements in PDF format.

2.2 Overview of formats and delivery channels

All formats and notification types offered by PostFinance are listed below.

2.2.1 Standard services

PostFinance offers the following electronic account statements and detailed notifications:

Electronic account documents at PostFinance			
Account statement	ISO 20022 account statement camt.053 – with/without slip image ¹	SWIFT account statement MT940 – with/without slip image ¹ – with/without booking code	PDF account statement – with slip image ¹
Notification services (ISO 20022)	Notification in account statement camt.053 – Transaction details integrated into camt.053		
	Separate detailed notification camt.054 per product – ISR ² (possible in combination with OSR) – OSR (possible in combination with ISR) – IS ² (with/without slip image ¹) – CH-DD Direct Debit – QR-IBAN – Return (without ISR/OSR/CH-DD Direct Debit)		
Intraday account movements	ISO 20022 intraday account movements camt.052	SWIFT intraday account movements MT942	
Credit and debit notifications	ISO 20022 credit and debit notifications camt.054	SWIFT credit and debit notifications MT900/910 (only for banks)	

¹ Slip images are only notified until 30.9.2022

² IS and ISR services will be discontinued as of 30.9.2022.

Account statement

The format of the account statement can be chosen for each account. camt.053 messages are available in addition to PDF, paper and MT940 formats.

Notification of services

There is a choice between two types of detailed notification:

a) Detailed notification in the account statement (camt.053)

All credits and debits for the IS¹, QR-IBAN, ISR², OSR, CH-DD and Return³ services are integrated into the camt.053 account statement in detail.

b) Separate detailed notification (camt.054)

Details of credits and debits can be delivered in a camt.054 message for each service (IS², QR-IBAN, ISR², OSR, CH-DD and Return). Precisely one camt.054 is delivered for ISR and OSR per participant number. Upon request, several ISR and OSR participations can be delivered in a single camt.054.

2.2.2 Format, channel and periodicity services

Account statements

Format	Notification type	Delivery channels	Periodicities
I camt.053 account statement ISO 20022 service	Account statement – with slip image ⁴ – without slip image	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
Options – camt.053 with detailed transactions – camt.053 without detailed transactions ⁵ – Delivery with or without slip images for IS inpayments ⁴ – Individual or batch bookings for IS inpayments and returns. – Delivery with detailed notification for ISR ² /OSR, CH-DD, IS ² , QR bill and return payments (manage via “Registration /Change electronic account documents”)			

¹ IS individual booking with structured details is the default.

In other words, IS inpayments will be notified with details in the camt.053 by default.

The notification of IS as a batch booking with details can be selected (optional).

² IS and ISR services will be discontinued as of 30.9.2022.

³ Returns are notified as an individual entry with details by default. Notification of returns can also be made as a batch entry (optional).

⁴ Slip images are only notified until 30.9.2022

⁵ For camt.053 without detailed transactions, detailed notification for ISR, OSR, QR-IBAN and CH-DD must be made in camt.054. IS and return are notified with details in camt.053 by default. The notification of IS, QR-IBAN and/or returns as a batch booking with details can be selected (optional).

Format	Notification type	Delivery channels	Periodicities
MT940 Without slip image With entry code	Account statement	EBICS E-finance SWIFT FIN SWIFT FileAct File Delivery Services (FDS) Telebanking Server (TBS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
MT940 Without slip image Without entry code	Account statement	EBICS E-finance SWIFT FIN SWIFT FileAct Telebanking Server (TBS) File Delivery Services (FDS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
MT940 With slip image ¹ With entry code	Account statement	EBICS E-finance SWIFT FileAct File Delivery Services (FDS) Telebanking Server (TBS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
MT940 With slip image ¹ Without entry code	Account statement	EBICS E-finance SWIFT FileAct File Delivery Services (FDS) Telebanking Server (TBS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
MT950 Without slip image	Account statement	EBICS SWIFT FIN SWIFT FileAct	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
PDF account statement	Account statement	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly Yearly
PDF account document	Interest statement	E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Year end Account closure
PDF account document	Withholding tax statement	E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Year end Account switch Account closure

¹ Slip images are only notified until 30.9.2022

Separate detailed notifications

Detailed notifications (camt.054) will be delivered per individual product. This means that exactly one camt.054 will be generated per service (IS¹, QR-IBAN, ISR¹, OSR, CH-DD, Returns) (exception: ISR and OSR can be grouped together).

Format	Notification type	Delivery channels	Periodicities
IS detailed notification camt.054 ISO 20022 service Entry variant option in the account statement – Delivery with or without slip images for IS inpayments. ² – Individual or batch bookings for IS inpayments and IBAN from QR bill ³ (manage via “Registration/Change electronic account documents”)	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily, twice daily, hourly 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly up to three fixed times
QR-IBAN detailed notification camt.054 ISO 20022 service	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily, twice daily, hourly 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly up to three fixed times
ISR¹ and OSR detailed notification camt.054 ISO 20022 service	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily, twice daily, hourly ⁴ 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly
CH-DD COR1/B2B detailed notification camt.054 ISO 20022 service	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly
Return detailed notification camt.054⁵ (without ISR/OSR/CH-DD/SEPA-DD) ISO 20022 service	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly

¹ IS and ISR services will be discontinued as of 30.9.2022.

² Slip images are only notified until 30.9.2022.

³ IS individual booking is the default, i.e. IS inpayments will be notified with details in camt.053 by default. The notification of IS as a batch booking with details can be selected (optional).

⁴ twice daily and hourly notification is only available for ISR

⁵ Returns are notified as an individual entry with details by default. Notification of returns can also be made as a batch entry (optional).

Intraday account movements

Format	Notification type	Delivery channels	Periodicities
camt.052	Intraday account movements	EBICS Telebanking Server (TBS) File Delivery Services (FDS) SWIFT FileAct	Hourly Every two hours Every day, up to max. three fixed times
MT942 With entry code	Intraday account movements	EBICS Telebanking Server (TBS) File Delivery Services (FDS) SWIFT FIN SWIFT FileAct	Hourly Every two hours Every day, up to max. three fixed times

Credit/debit notifications

Format	Notification type	Delivery channels	Periodicities
camt.054 credit and debit notifications	camt.054 credit and debit notifications	EBICS Telebanking Server (TBS) File Delivery Services (FDS) SWIFT FileAct	Approximately every 15 minutes following issue/execution of the order All transactions Depending on the amount (excluding price and interest bookings)
MT900 for banks	Credit notification	EBICS SWIFT FIN	All transactions Depending on the amount (excluding price and interest bookings)
MT910 for banks	Debit notification	EBICS SWIFT FIN	All transactions Depending on the amount (excluding price and interest bookings)

2.3 Delivery channels

2.3.1 EBICS

EBICS is a multi-bank compatible international standard that is used for communication between business customers and financial institutions. It has various authorization structures thanks to DES (distributed electronic signature) and enables the exchange of a wide range of message formats. EBICS is suitable for companies that carry out a daily transfer of large payment files and/or a daily alignment of accounts payable and receivable. EBICS-compatible software, a professional IT infrastructure and certain contractual agreements with PostFinance Ltd are required to use EBICS.

2.3.2 E-finance

By default, customers receive electronic account statements and electronic detailed notifications in e-finance, according to the service they select. The available electronic account documents can be downloaded as a file for further processing, via the menu item "Collect".

2.3.3 Telebanking Server (TBS)

Customers can perform direct banking and financial management transactions using the Telebanking Server and a special access program supplied by one of PostFinance's software partners. Connection takes place directly over the Internet. Customers can find more information on the available partner software in the brochure "Software solutions" or at **postfinance.ch/software** under the heading "Business customers/Payment transaction solutions".

2.3.4 File Delivery Services (FDS)

FDS is a direct link between the computer application and the PostFinance file exchange server, which enables the mutual exchange of files and applications between PostFinance and its external partners. Files can also be exchanged over a partner network. Customers can find further details in the manual "File Delivery Services" under **postfinance.ch/manuals**.

2.3.5 SWIFT

The SWIFT solutions provided by PostFinance are ideal instruments for standardized communication via the secure SWIFT network and simplified cash management. SWIFT FIN allows the exclusive exchange of SWIFT messages (MT message types such as MT101 or MT940) with structured SWIFT format specifications and is recommended for sending high value payments. SWIFT FileAct allows you to send different payment transaction formats (e.g. ISO 20022, EPO in XML format [20022], MT101), which are compatible with PostFinance and recommended for sending high volume payment transactions.

The SWIFT format is designed for customers using PostFinance partner software or relevant financial accounting software with the SWIFT standard who wish to continue processing data after receipt.

2.4 Formats

The present manual only describes the special provisions that apply in relation to the delivery of camt messages which are not covered by the documents mentioned above. The Swiss Business Rules and Implementation Guidelines can be downloaded from [iso-payments.ch](https://www.iso-payments.ch).

2.4.1 camt.052 format

The ISO 20022 message camt.052 for intraday account movements can be delivered at regular intervals (every hour or every two hours) or at a maximum of three set times between 6 a.m. and 8 p.m. Each camt.052 message contains all the entries since the last ordinary account statement. This arrives at the specified time with a processing delay and contains the bookings processed by that date. The camt.052 is used to control cash and liquidity management.

2.4.2 camt.053 format

The camt.053 message is the ISO 20022 standard for account statements. By default, booking notifications are delivered 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. An electronic account statement (camt.053) without slip images is delivered as an XML file. An electronic account statement (camt.053) with slip images¹ (TIFF) is delivered in a ZIP file (.tar.gz).

2.4.3 camt.054 format

Credit and debit notifications, returns, creditor order notifications as well as detailed notifications, are covered in the ISO 20022 standard by camt.054. Delivery of credit and debit notes is ongoing via inputs and outputs, and the customer has the option to reduce the number of deliveries by defining a limit amount, above which they would like to be notified. Detailed notifications are available for IS², QR-IBAN, ISR², OSR, CH-DD and Returns according to the chosen periodicity. The camt.054 message can be delivered either with or without slip images¹.

2.4.4 MT940/MT950 format

The electronic account statements in MT940 and MT950 format without original slip images are delivered as standard SWIFT MT. The MT940 account statement is a more detailed version than the MT950 format. The electronic account statement MT940 with original slip images¹ (TIFF) is delivered in a ZIP file (.tar.gz). MT940 can be delivered either with or without entry codes. The booking code list is available on the Internet at [postfinance.ch/swift](https://www.postfinance.ch/swift).

2.4.5 MT942 format

The intraday account movements can be delivered via MT942 at regular intervals (every hour or every two hours) or at a maximum of three set times between 6 a.m. and 8 p.m. Each MT942 message contains all the entries since the last ordinary account statement. It is used to control cash and liquidity management.

¹ Slip images are only notified until 30.9.2022

² IS and ISR services will be discontinued as of 30.9.2022.

2.4.6 MT900 format (for banks only)

The debit notification MT900 is ongoing for outgoing payments and does not indicate the account balance. The customer has the option to reduce the number of notifications by defining a limit amount, above which a notification should be triggered. Price and interest bookings are not advised within this notification.

2.4.7 MT910 format (for banks only)

The credit notification MT910 is ongoing for incoming payments and does not indicate the account balance. The customer has the option to reduce the number of notifications by defining a limit amount, above which a notification should be triggered. Price and interest bookings are not advised within this notification.

2.4.8 PDF format

Electronic account statements can be delivered as standard in PDF format with electronic signature and are suitable for archiving.

Content and layout correspond 1:1 to the documents in hard copy form. An electronic account statement in PDF format with original slip images¹ is also delivered with an electronic signature. The interest statement and withholding tax statement documents are also provided in PDF format. Customers will need the current version of Adobe Acrobat Reader in order to display the documents.

I ¹ Slip images are only notified until 30.9.2022

3. Preconditions, testing and commissioning

3.1 Preconditions

Contractual details for the selected products and services must be concluded so that PostFinance customers can benefit from the test support service. Customers who need test support are recommended to consult their customer service advisor directly.

3.2 Test procedures, PostFinance Ltd recommendations

3.2.1 PostFinance test platform

PostFinance offers a testing service, enabling customers to perform tests independently on the PostFinance test platform. Customers will be able to test their formats and validations on this test platform fully (end-to-end), safely and independently. The test data are fully analysed automatically and generated as a report. All PostFinance Additional Optional Services (AOS) are represented and thus match the ISO 20022 formats in use.

3.2.2 Productive customer test

PostFinance recommends additional tests after successful format testing via the active customer test system (end-to-end). Before performing a test for the first time, please notify the PostFinance Customer Service or your customer advisor. As soon as you are familiar with the procedure, you can independently carry out tests with no need for further registration. Faulty test files can be analysed in detail on the PostFinance test platform. After correction, we recommend that you perform another full test procedure via the PostFinance test platform and the productive customer test system. If the error cannot be rectified, please contact the PostFinance Customer Service.

3.3 Commissioning

Upon successful completion of the recommended test activities, the products and services can be accepted for use in productive operation following consultation with PostFinance.

4. Operation

4.1 Contact

Technical information about XML
Tel. 0848 880 480
(CHF 0.08/min. from a landline)
E-mail: e-finance@postfinance.ch

4.2 Delivery times and deadlines

4.2.1 Deliveries for business customers

Electronic detailed notifications and account statements will be ready for collection by 6 a.m. on the following day.

4.2.2 Deliveries for private customers

The electronic bank statements are ready for collection from 5 p.m. the following day.

4.3 E-finance authorizations

To download electronic account statements, detailed notifications, returns and custody account documents, the user must have the necessary rights in e-finance.

4.4 Reordering and regenerating account documents

4.4.1 E-finance

Electronic account statements remain available in PDF format in e-finance for a period of at least two years and cannot be deleted during this time. Their availability will gradually be increased by PostFinance to ten years. If a document is missing or if the retention period has been exceeded, a repeat order can be placed by selecting the "Order and download documents" option under "Contact and support" at postfinance.ch. This feature is available only with e-finance login. Account statements can alternatively be reordered on paper from Customer Service.

Electronic account statements (camt.053) and electronic detailed notifications (camt.054) in accordance with ISO 20022 also remain available for at least two years in the e-finance archive. If you require account statements and detailed notifications which are no longer available, customers can have these messages regenerated in e-finance via the "Contact Center" tab under the heading "Order documents" or via Customer Service. However, generating documents in this way is only possible from entries which are less than two years (720 days) old.

4.4.2 Overview of delivery channels and message types

The following diagram provides an overview of which delivery channels can be used to reorder electronic account documents.

These delivery channels are flagged accordingly during processing.

Delivery channel	Message type	Labelling
E-finance	PDF account statement	Tagged with "Duplicate".
	camt.053 account statement camt.054 detailed notification	B level, "CpyDplctInd" the value "DUPL" is specified. In addition, the value "999" will be integrated into the <ElctrncSeqNb> field (camt.053).
	MT940 account statement	Tag 28C: Statement Number is displayed as "999".
File Delivery Service (FDS)	PDF account statement	Tagged with "Duplicate".
	camt.053 account statement camt.054 detailed notification camt.054 credit and debit notification	B level, "CpyDplctInd" the value "DUPL" is specified. In addition, the value "999" will be integrated into the <ElctrncSeqNb> field (camt.053).
	MT940 account statement	Tag 28C: Statement Number is displayed as "999".
H-Net® SWIFT FileAct	camt.053 account statement camt.054 detailed notification camt.054 credit and debit notification	B level, "CpyDplctInd" the value "DUPL" is specified. In addition, the value "999" will be integrated into the <ElctrncSeqNb> field (camt.053).
	MT940 account statement	Tag 28C: Statement Number is displayed as "999".
Telebanking Server (TBS) and EBICS	PDF account statement	Tagged with "Duplicate".
	camt.053 account statement camt.054 detailed notification camt.054 credit and debit notification	B level, "CpyDplctInd" the value "DUPL" is specified. In addition, the value "999" will be integrated into the <ElctrncSeqNb> field camt.053).
	EBICS only: MT940 account statement	Tag 28C: Statement Number is displayed as "999".

Repeat orders can be created only for a completed balance date.
For this reason, it is not possible to regenerate a camt.052 or MT942.

4.5 Modification of customer data

Customer Service must be notified of the following changes early on and in writing:

- account changes
- change of channel
- periodicity of delivery
- Changes of address (can alternatively be performed online with e-finance login via “Settings and profile” under the heading “My data”)

4.6 Cancellation

Electronic account document services can be terminated via e-mail or via e-finance (“Contact and Support” via “Mailbox” function), stating the desired cancellation date and reason for termination. Customer must be able to identify themselves clearly when cancelling over the phone.