

# Offline Channels Manual

**PostFinance** 

# Customer Care

## **Customer care for business customers**

Advice and sales

Telephone +41 848 888 900

(max. CHF 0.08/min in Switzerland)

## **Customer service for offline channels and support**

Telephone +41 848 386 757

(max. CHF 0.08/min in Switzerland)

E-mail [offlinepf@postfinance.ch](mailto:offlinepf@postfinance.ch)

## **Legal notice**

PostFinance Ltd

3030 Berne

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# 1. General Information

## 1.1 Target group of the offline channels service

PostFinance Ltd offers its customers various channels for transmitting and collecting files. Offline channels File Delivery Services (FDS), Telebanking Server (TBS), Electronic Banking Internet Communication Standard (EBICS), H-Net and the Society for Worldwide Interbank Financial Telecommunication (SWIFT) ensure automated data transfer and efficient handling of the need for payment transactions. The offline channels are aimed at business customers.

## 1.2 Using the Manual

The following is a description of the services related to offline channels. Each offline channel has different technical features. The Manual does not cover the interface to e-finance and the CD backup.

## 1.3 Application

Applications for offline channels are always made through the following forms:

- Application/mutation for/of Electronic Payment Orders (EPO) via Filetransfer
- Application/mutation for/of Swiss Direct Debit
- Application/mutation for/of SEPA Direct Debit
- Application/mutation for/of Orange Inpayment Slips with Reference Number (ISR)
- Application/mutation for/of Outpayment Slips with Reference Number (OSR)
- Application/mutation for/of Electronic Account Documents
- Application/mutation request for MT101 transfer (third-party bank SWIFT solution)

The forms can be obtained from a customer adviser. They must be duly completed, provided with a valid sole or joint signature and sent to PostFinance. By applying, the customer confirms that he accepts the General Business and Subscription Terms in accordance with Chapter 1.4. The service can only be used after receipt of a written confirmation of subscription.

Opening an offline channel (e.g., EBICS, FDS, SWIFT) requires some time. It is therefore recommended to apply at an early stage. Two to three working days may be needed from receipt of the application to the offline channel being opened. After confirmation of the channel being open, more time will be needed for configuration on the part of the customer.

## 1.4 Applicable provisions and manuals

Unless differing provisions are included in the Manual, the following apply:

- General Business and Subscription Terms of PostFinance
- Subscription Terms for Electronic Services

Both documents can be found under [www.postfinance.ch](http://www.postfinance.ch).

In addition, the provisions in the following Manuals are relevant:

- EPO Manual (Electronic Payment Orders)
- Swiss Direct Debit Manual
- SEPA Direct Debit Manual
- ISR (Inpayment Slips with Reference Number) Manual
- OSR (Outpayment Slips with Reference Number) Manual
- Electronic Account Documents Manual
- Request for MT101 Transfer (SWIFT) – Manual and Formatting Guide
- Technical Specifications Manual

## 1.5 Prices and conditions

PostFinance does not charge any fees for the use of the offline channels. Fees may be incurred for sending messages to the SWIFT network, which are charged by SWIFT itself. Prices for services within payment transactions are listed under [www.postfinance.ch](http://www.postfinance.ch) or can be advised of on request from a customer adviser.

Prices for PostFinance services used are always charged at the end of the month. Hence, the customer has to make sure there is sufficient cover in the relevant charges account.

## 1.6 Terms / abbreviations

Term	Abbreviation	Definition
Outpayment Slip with Reference Number	OSR	OSR is a physical creditor service which allows the customer to make cash payments if the account number of the recipient is not known.
Swiss Core and Business Direct Debit	CH-DD	Swiss Core and Business Direct Debits with or without the right of objection are the payment procedure of PostFinance for processing direct debits of business customers.
Electronic Banking Internet Communication Standard	EBICS	The Electronic Banking Internet Communication Standard (EBICS) is an international standard within the secure data exchange of payment transaction data between customers and the bank.
Inpayment Slip with Reference Number	ISR	An inpayment slip with reference number (ISR) is an orange inpayment slip of PostFinance by which money can be transferred into a postal account.
Electronic Payment Order	EPO	Electronic payment order (EPO via pain.001) in XML format as per the ISO 20022 Standard.
File Delivery Services	FDS	File Delivery Services (FDS) is a service offered by the Information Technology (IT) Service Division of Swiss Post CH AG.
Relationship Management System / RMA / SEPA Core and Business Direct Debit	SEPA-DD	SEPA Core Direct Debit with the right of objection is the payment procedure for processing direct debits of business customers in euro at the expense of consumers within the SEPA area, or for business customers as payees or payers, as laid down in the relevant Rulebook.
Secure File Transfer Protocol	SFTP	The SSH File Transfer Protocol (SFTP) is a network protocol which provides the functions for transmitting and administering data via a secure channel.
SWIFT Netzwerk	SWIFT	The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a cooperative society of international banks which operates a worldwide telecommunications network and defines standards for electronic cooperation.
Telebanking Server	TBS	Telebanking Server (TBS) is a transmission procedure for the exchange of payment transaction data.

## 2. Range of Services Offered

### **File Delivery Services (FDS)**

FDS is a service offered by the Information Technology Service Division of Swiss Post AG. FDS plays the role of a gateway within the IT security system and allows for the mutual exchange of data between Swiss Post-internal applications and business customers as well as external partners. FDS supports file transfer protocol SFTP.

PostFinance customers have the option to process their payment transactions via FDS. This service is intended for major customers with a high need for payment transactions.

Important features:

- big scalability of the payment volume
- release via e-finance (sole or joint signature)
- data traffic only (SFTP)
- integration into standard or individual software

### **Telebanking Server (TBS)**

Service offer TBS is based on a direct encrypted link (TCP/IP) between PostFinance and any industry-specific application or software (see [www.postfinance.ch/filetransfer](http://www.postfinance.ch/filetransfer) → Fact sheet: Software solutions). TBS is backed by the Intersystem (IS) of Crealogix AG.

TBS allows PostFinance customers to process payment transactions in an automated and secure manner.

Important features:

- connection via a payment software (usually integrated in an accounting software)
- release process within the payment software
- data transfer via the IS customer module is also offered by other banks

### **Electronic Banking Internet Communication Services (EBICS)**

With EBICS of PostFinance, customers can use a secure electronic access to payment transactions and cash management. EBICS is a standard for multibank-capable communication between PostFinance customers and other financial institutions. The EBICS interface provides modern, fast and secure data exchange.

Important features:

- standardised interface in the Swiss financial centre ([www.ebics.ch](http://www.ebics.ch))
- the transmission protocol is accepted by several banks
- connection via a payment software
- release possible via the payment software (distributed electronic signature)
- thanks to certain features, such as high performance, the latest encryption technology and multibank-capability, EBICS is the most sustainable solution within payment transactions.

### **Society for Worldwide Interbank Financial Telecommunication (SWIFT)**

SWIFT is used for data exchange in the areas of cash management and payment transactions between PostFinance and those customers who are connected to the SWIFT network.

More details on this offer can be found in the fact sheet: SWIFT solutions for business customers.

Important features:

- worldwide availability
- standardised messages allow for fully automated processes
- the highest security standard
- optimal liquidity management

### **H-Net**

H-Net is a universal communication and integration platform for electronic data exchange within the Swiss health care system. PostFinance customers connected to this platform can process payment transactions via domain-related transaction types.

Important features:

- industry solution for customers within the health care system
- secure transport of data via the H-Net platform of Swisscom
- release process via e-finance (sole or joint signature)

# 3. Prerequisites, Testing and Commissioning

## 3.1 Prerequisites

Before using the channels, it is recommended to secure the technical connection with the channel-specific parameters, to PostFinance. The connection can only be tested on the production environment. No test environment is provided for the connection test.

To perform a connection test, prerequisite is that the customer is subscribed to at least one electronic service (such as EPO, CH-DD, or account statements) and has received the relevant confirmation.

In case the customer is not familiar with the PostFinance payment formats (such as ISO 20022, or SWIFT MT), there is the possibility to test these via the productive customer test. It is the customer's responsibility to ensure his systems can handle the payment formats.

Detailed information on the productive customer test can be found in the Productive Customer Test Manual under [www.postfinance.ch/download](http://www.postfinance.ch/download).

## 3.2 Commissioning

After a successful connection test and securing compatibility of the payment formats, the service can be productively commissioned.

In case there are any problems when transmitting orders or collecting account documents, customer service should be contacted.



# 4. Operation

## 4.1 Release process

Offline channel	Process
FDS / H-Net	Payment orders supplied via FDS or H-Net must by all means be released on e-finance (→ Sole or joint signature). As a general rule, triggering financial transactions absolutely requires strong authentication*.
TBS	Payment orders and direct debits supplied via TBS do not require a release via e-finance. The release process is administered by the customer himself via an accounting software.
EBICS	If the customer has a distributed electronic signature in place, the order is placed only after positive checking of the signatures. Orders with individual signatory powers do not require a release in e-finance and are placed directly.
SWIFT FIN	All MT101 payment orders via SWIFT FIN are released automatically. When placing an order, the SWIFT subscriber assumes responsibility for the respective payment.
SWIFT FileAct	All payment orders and direct debits can be processed with or without release (via e-finance).

## 4.2 Delivery times and time limits

PostFinance recommends to supply and release the data as early as possible. In this way, there will be enough time to correct any errors signalled, and the incorrect transactions can be resupplied with the desired due date.

Please note the detailed provisions in the manuals for services (see 1.4).

Supplying payments, collecting account documents and releasing via e-finance is basically possible every day around the clock (7 x 24h). Exceptions are extraordinary system interruptions or maintenance work (usually on weekends).

## 4.3 Mutations

If a change to a service (such as periodicity or format change) or the change of an offline channel is intended, this is to be notified of in good time and in writing.

## 4.4 Terminations

Termination of a service and of an offline channel can be communicated via e-mail or in writing, by indicating the desired deactivation date and the reason for the termination. Offline channels are only cancelled if there are no more pending orders or outgoing delivery definitions.

\* The identity of the user and the PC is validated.

# 5. Technical Specifications

## 5.1 File Delivery Services

Data traffic via FDS takes place via file protocol SFTP. For incoming deliveries, payment orders and direct debits are transmitted to the FDS server in clearly defined directories.

Notifications and account document are collected via a single directory (except CH-DD and SEPA-DD pain.002) and can be distinguished on the basis of the file name structure.

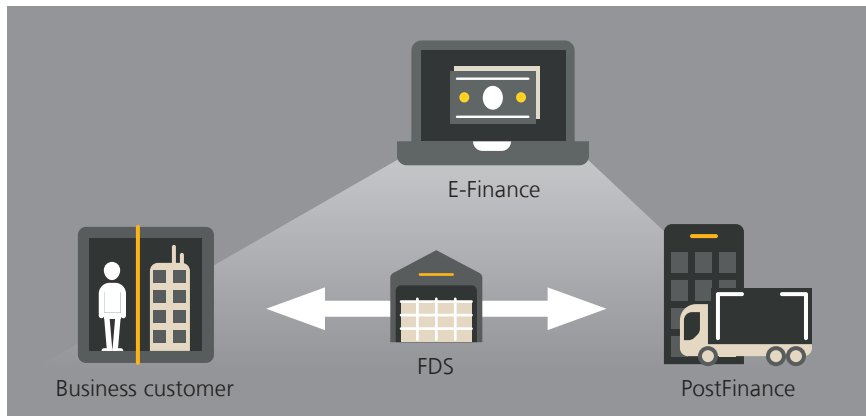


Figure 1: Payment transactions via FDS with release on e-finance

The following directories are available for payment transactions:

Directories	Service
pain-001-in	pain.001 electronic payment order
pain-008-chdd-in	pain.008 CH-DD direct debit order
pain-008-sdd-in	pain.008 SEPA-DD direct debit order
pain.002-chdd-out	pain.002 status report (response to pain.008 CH-DD)
pain-002-sdd-out	pain.002 status report (response to pain.008 SEPA-DD)
yellow-net-reports	pain.002 status report (response to pain.001) camt.054 credit and debit notification camt.054 EPO, CH-DD and SEPA-DD processing message camt.054 detailed IS notification camt.054 return (IS) camt.054 detailed ISR and OSR notification camt.053 account statement with/without document image interest settlement (pdf) confirmation of EPO execution (pdf)

Conventional software providers offer an automatic interface for data traffic via SFTP. Further details can be found on the web page [www.post.ch/fds](http://www.post.ch/fds).

## 5.2 Telebanking Server

Payment transactions are processed on TBS with active connections between client and server (also called sessions) in place.

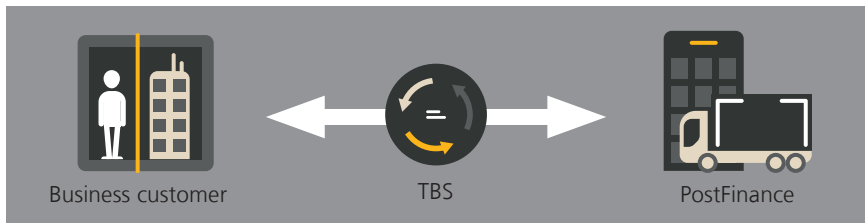


Figure 2: Automatic interface on TBS

To send in payment orders and collect account documents, the following sessions are relevant for PostFinance\*:

Session ID	Service
130	pain.001 electronic payment order
129	pain.008 CH-DD and SEPA-DD direct debit order
241	pain.002 status report (response to pain.001 and pain.008)
244	camt.054 credit and debit notification camt.054 EPO, CH-DD and SEPA-DD processing message camt.054 detailed IS notification camt.054 return (IS) camt.054 detailed ISR and OSR notification
243	camt.053 account statement with/without document image
245	account statement and confirmation of EPO execution (pdf)
247	camt.052 intraday account statement
200	MT940 account statement with/without document image

For software providers with implemented FTX NG of Crealogix®, the order types are already implemented.

\* Sessions can differ depending on the financial institution.

### 5.3 Electronic Banking Internet Communication Services

The EBICS interface offers payment transactions via standardised order types which are also accepted by other financial institutions.

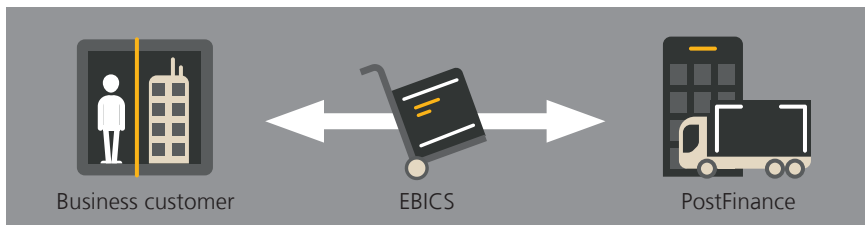


Figure 3: Payment transactions via the EBICS interface

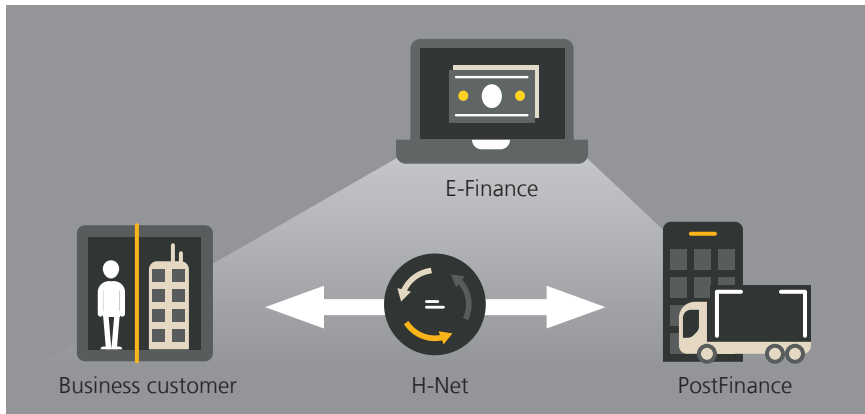
To send in orders and collect account documents via EBICS, the following order types are to be activated by the payment software:

Order type	Services	Issuer
XE2	pain.001 electronic payment order	EBICS Standard
XE3	pain.008 SEPA-DD direct debit order (core)	CH-Standard
XE4	pain.008 SEPA-DD direct debit order (business)	CH-Standard
XL5	pain.008 CH-DD direct debit order (core)	PostFinance
XL6	pain.008 CH-DD direct debit order (business)	PostFinance
Z01	pain.002 status report (response to pain.001 and pain.008)	EBICS Standard
Z52	camt.052 intraday account statement	EBICS Standard
Z53	camt.053 account statement without document image	EBICS Standard
Z52	camt.054 credit and debit notification	EBICS Standard
Z54	camt.054 EPO, CH-DD and SEPA-DD processing message camt.054 detailed IS notification camt.054 return (IS) camt.054 detailed ISR and OSR notification	EBICS Standard
ZZ3	camt.053 account statement with document image	PostFinance
ZZ4	camt.053 account statement with document image	PostFinance
ZZ9	MT940 account statement with document image	PostFinance
STA	MT940 account statement without document image	EBICS Standard
VMK	MT942 intraday account statement	EBICS Standard

Further technical details can be found on the EBICS parameter sheet for customers. This can be obtained from a customer adviser.

## 5.4 H-NET

Incoming and outgoing deliveries via the H-Net platform are regulated depending on the order types. Each order type is assigned to one or more services.



The following table lists the types of order and their services:

Order type	Services
PF_PAIN_001	electronic payment order
PF_PAIN_008_CHDD	CH-DD direct debit order
PF_PAIN_008_SDD	SEPA-DD direct debit order
PF_PAIN_002	pain.002 status report (response to pain.001 and pain.008)
PF_CAMT_054	credit and debit notification EPO, CH-DD and SEPA-DD processing message detailed IS notification return (IS) detailed ISR and OSR notification
PF_CAMT_053	account statement with/without document image
PF_PDF	account statement / interest settlement

## 5.5 SWIFT

The transmission of orders and collection of account documents is processed via a separate SWIFT interface or organised via a service office. Sending in MT101 single payments via a third-party bank is possible also.

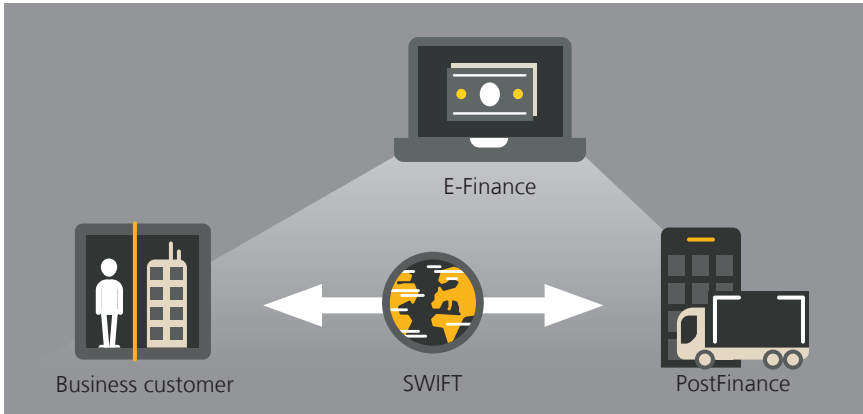


Figure 4: Payment transactions via the SWIFT network (release in e-finance is optional)

For payment transactions via SWIFT, there are two services available to the customer:

Service	Services available
SWIFT FIN	<ul style="list-style-type: none"> <li>– MT101 single payment</li> <li>– MT940 account statement without document image</li> <li>– MT942 intraday account movements</li> </ul>
SWIFT FileAct	<ul style="list-style-type: none"> <li>– pain.001 electronic payment order</li> <li>– MT101 single payment</li> <li>– pain.008 CH-DD / SEPA-DD direct debit order</li> <li>– pain.002 status report (response to pain.001 and pain.008)</li> <li>– camt.054 credit and debit notification</li> <li>– camt.054 EPO, CH-DD and SEPA-DD processing message</li> <li>– confirmation of EPO execution (pdf)</li> <li>– camt.054 detailed IS notification</li> <li>– camt.054 return (IS)</li> <li>– camt.054 detailed ISR and OSR notification</li> <li>– MT942 intraday account movements</li> <li>– camt.053 and M940 account statement with/without document image</li> </ul>

Managing business relationships via SWIFT FIN is secured by the SWIFT Relationship Management Application (SWIFT RMA) \*. If the customer wishes processing to be done via SWIFT FileAct, he is to notify PostFinance of the communication parameters.

To apply for SWIFT FileAct, the customer enters into an agreement. To transmit payment transaction data via a third-party bank, the application form « Application/Mutation for/of Electronic Account Documents » (for MT940/MT942) and for single payments the form « Application/Mutation Request for MT101 Transfer (third-party bank SWIFT solution) » is to be submitted.

Detailed information on communication via SWIFT and the relevant application procedure can be obtained from a customer adviser.

\* RMA Service 7.0, Operations Guide, Version 20.7.2017

## 5.6 Supported formats for each channel

The following tables show which products and formats are supported by which channels.

### Payment orders

Product	Format		Channel					
			FDS	TBS	SWIFT FileAct	SWIFT FIN	EBICS	H-Net
EPO	ISO 20022	xml: pain.001	✓	✓	✓	–	✓	✓
	SWIFT	MT101	–	–	✓	✓	–	–
CH-DD	ISO 20022	xml: pain.008	✓	✓	✓	–	✓	✓
SEPA-DD	ISO 20022	xml: pain.008	✓	✓	✓	–	✓	✓

### Notifications and account documents

Product	Format		Channel					
			FDS	TBS	SWIFT FileAct	SWIFT FIN	EBICS	H-Net
Technical confirmation	ISO 20022	xml: pain.002	✓	✓	✓	–	✓	✓
EPO status report	ISO 20022	xml: pain.002	✓	✓	✓	–	✓	✓
CH-DD status report	ISO 20022	xml: pain.002	✓	✓	✓	–	✓	✓
SEPA-DD status report	ISO 20022	xml: pain.002	✓	✓	✓	–	✓	✓
Credit and debit advice	ISO 20022	xml: camt.054	✓	✓	✓	–	✓	✓
Notification of EPO order	PDF		✓	✓	✓	–	–	–
IS	ISO 20022	xml: camt.054	✓	✓	✓	–	✓	✓
ISR/OSR	ISO 20022	xml: camt.054	✓	✓	✓	–	✓	✓
Account statement	SWIFT Eurogiro	MT940/MT942	✓	✓	✓	✓	✓	✓
Account statement	ISO 20022	xml: camt.053/camt.052	✓	✓	✓	–	✓	✓
Account statement Statement of interest	PDF		✓	✓	–	–	–	–

# 6. Legal Provisions

## 6.1 Liability

The liability of PostFinance is always based on the General Business and Subscription Terms applicable.

PostFinance will not double-check on any orders already released via SWIFT FIN (MT101), SWIFT FileAct, TBS and EBICS (individual signatory power).

Orders without prior release are subject to additional risks, such as impairment due to incorrect execution, double execution, loss, delay, errors, or modifications.

The customer will be responsible for any consequences arising from the use of orders placed in an inaccurate, incomplete or incorrect manner. In such cases, PostFinance can charge a fee for additional work and expense.



# 7. Contact

## 7.1 General questions on offline channels

For general questions or advice, a customer adviser should be contacted. For technical questions on the offline channels, the Electronic Services Team will be available to customers:

0848 386 757 [offlinepf@postfinance.ch](mailto:offlinepf@postfinance.ch)

## 7.2 What to do in case of faults

If no connection with PostFinance can be established, the following steps should be followed:

1. The interface is to be checked for any faults.
  - a. In case of inexplicable error messages in your payment software, the software manufacturer or the internal IT department is to be contacted.
2. If no errors can be detected at the customer's end, he can immediately seek the advice of the Electronic Services Team by phone on +41 848 386 757 or via e-mail to [offlinepf@postfinance.ch](mailto:offlinepf@postfinance.ch).