

# Technical channels Manual

**PostFinance** 

# Customer Advice

If you have any questions about PostFinance products and payment channels, please contact your personal Customer Advisor.

Alternatively, **you can contact our Customer Advice service for business customers:**

Consulting & Sales

Telephone +41 58 448 14 24

## **Legal notice**

PostFinance Ltd  
3030 Bern

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# 1. General Information

## 1.1 Target group of the technical channels service

PostFinance Ltd offers its customers various channels for transmitting and collecting files. The technical channels EBICS, SWIFT and TBS and the SFTP-enabled channels MFTPF and FDS ensure automated data transfer and efficient processing of payment transaction requirements. The technical channels are available to business customers.

## 1.2 Using the Manual

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

## 1.3 Application

Registering for a technical channel service will always be carried out by completion of the relevant forms:

Channel	Form
EBICS and MFTPF	<ul style="list-style-type: none"><li>– Registration for/modification to EBICS at PostFinance Ltd</li><li>– Registration for/change to Managed File Transfer PostFinance (MFTPF) and at least one of the forms, etc.:</li><li>– Registration/change electronic payment order (EPO) via Filetransfer</li><li>– Registration/change CH-DD Direct Debit (Swiss Direct Debit)</li><li>– Registration/change to QR-bill virtual account</li><li>– Registration/change outpayment slip with reference number (OSR)</li><li>– Registration/change electronic account documents</li><li>– Registration for/change to reconciliation file / RAF (only with the MFTPF channel)</li><li>– E-bill registration (only in connection with the MFTPF channel)</li></ul>
SWIFT	<ul style="list-style-type: none"><li>– SCORE contract</li><li>– Registration/change electronic account documents (exchange MT940/MT942)</li><li>– Registration/change request for transfer MT101 (SWIFT third-party bank solution)</li></ul>

The forms can be obtained from your customer advisor. They must be duly completed, provided with a valid sole or joint signature and sent to PostFinance.

By submitting the registration form, the customer confirms that they accept the relevant General Terms and Conditions and Subscriber Conditions of PostFinance Ltd as per section 1.4.

The service can only be used after receipt of a written confirmation of subscription.

Opening a connection (EBICS, MFTPF, SWIFT) takes time. It is therefore recommended to apply at an early stage. It can take between several working days from receipt of the registration documents for a channel to be opened. Once the opening of the channel has been confirmed, you should allow some time for configuration by the customer.

## 1.4 Applicable provisions and manuals

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

- General Terms and Conditions and Subscriber Conditions of PostFinance.

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

- Managed File Transfer PostFinance (MFTPF) manual
- EPO Manual (Electronic Payment Orders)
- CH-DD Direct Debit (Swiss Direct Debit) manual
- QR bill virtual account manual
- OSR (Outpayment Slips with Reference Number) Manual
- Electronic Account Documents Manual
- Request for MT101 Transfer (SWIFT) – Manual and Formatting Guide
- Technical Specifications Manual
- E-bill manual

## 1.5 Prices and conditions

PostFinance does not charge any fees for the use of the technical channels service. 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
Cash & Multibanking Tool	CMT	The Cash & Multibanking Tool (CMT) is a multi-banking product that enables customers to manage their payment transactions and provides a liquidity overview of their PostFinance accounts and of any affiliated third-party accounts.
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.
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. Detailed information on FDS can be found at: <a href="http://swisspost.ch/fds">swisspost.ch/fds</a> .  <i>The SFTP-enabled channel FDS has been replaced by MFTPF and is no longer available for new registrations..</i>
Managed File Transfer PostFinance	MFTPF	Managed File Transfer PostFinance (MFTPF) is a channel that PostFinance offers for data transfers in SFTP format.
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.
QR-bill	QRR	The QR-bill is a standard in the Swiss finance industry for machine-readable invoices. The QR-bill is an invoice with an integrated payment element and receipt that is replacing the old orange/red inpayment slip.

Term	Abbreviation	Definition
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 Network	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.
SWIFT SCORE contract	SCORE	The SWIFT SCORE (Standardised Corporate Environment) contract is concluded between financial institutions and their customers, and allows customers to use the SWIFT FileAct as a payment transaction channel.
CH-DD Core Direct Debit and CH-DD B2B Direct Debit	CH-DD	The CH-DD Core Direct Debit and CH-DD B2B Direct Debit with or without right of objection are PostFinance payment procedures for processing direct debits from business customers in Swiss francs and euros in Switzerland. Only postal accounts can be debited.
Telebanking Server	TBS	Telebanking Server (TBS) is a transmission procedure for the exchange of payment transaction data.  <i>The TBS channel is no longer available for new registrations. The technical channels EBICS, MFTPF and SWIFT are available for this purpose.</i>

## 2. Range of Services Offered

### **Electronic Banking Internet Communication Services (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 business customers who have high volumes of payment orders or who carry out a daily reconciliation of accounts payable and receivable. EBICS-compatible software, a professional IT infrastructure and certain contractual agreements with PostFinance Ltd are required to use EBICS.

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
- distributed electronic signature (DES): time-sensitive approval possible either via client software or the PostFinance EBICS App, regardless of location
- because of its high performance, the latest encryption technology it comes with and the fact it is multi-bank compatible, EBICS is one of the most future-proof solutions in the field of payment transactions

### **SFTP-enabled channels Managed File Transfer PostFinance (MFTPF) and File Delivery Services (FDS)**

*The FDS channel is no longer offered for new registrations. The technical channel MFTPF is now available to customers who wish to communicate with PostFinance via an SFTP-enabled channel.*

MFTPF and FDS act as gateways in the IT security system, and allow the mutual exchange of files between PostFinance-internal applications and business customers, in addition to external partners. Both channels support the file transfer protocol SFTP.

PostFinance customers have the option of processing payment transactions, processing e-bills and/or exchanging reconciliation files / RAF via MFTPF and FDS. This service is intended for major customers with substantial payment transaction requirements.

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

### **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

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

*The TBS channel is no longer offered for new registrations. The EBICS, MFTPF and e-finance channels are available to new customers as an alternative.*

Service offer TBS is based on a direct encrypted link (TCP/IP) between PostFinance and any industry-specific application or software.

TBS is backed by the Intersystem (IS) of CREALOGIX AG.

PostFinance customers can use TBS for direct banking and finance management.

Important features:

- connection via a payment software (usually integrated in an accounting software)
- release process within the payment software



# 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 Direct Debit, 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 [Documents for business customers | PostFinance](#).

## 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

Technical channel	Process
EBICS	Depending on the customer's preferences and the contractual agreement, payment files can, when connected via EBICS, be approved as follows. Approval via: <ul style="list-style-type: none"><li>– Distributed electronic signature (DES) via EBICS itself or the PostFinance EBICS App</li><li>– Corporate seal (with approval in the customer-specific financial software)</li><li>– Approval in e-finance</li><li>– Approval in CMT (if a CMT contract has been concluded)</li></ul>
MFTPF / FDS	Payment orders submitted via MFTPF or FDS must be approved in e-finance (→ Sole or joint signature). As a general rule, triggering financial transactions absolutely requires strong authentication <sup>1</sup> .
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).
TBS	Approval of all payment orders submitted through TBS is managed through the customer-specific financial software.

<sup>1</sup> User and computer identity are validated.

## 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 section 1.4).

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

## 4.3 Mutations

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

## 4.4 Terminations

Termination of a service and of a technical channel can be communicated via e-mail or in writing, by indicating the desired deactivation date and the reason for the termination. The connection to a technical channel is only cancelled when there are no more pending orders or delivery instructions.

# 5. Technical Specifications

## 5.1 Electronic Banking Internet Communication Services (EBICS)

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

At PostFinance, the following versions of EBICS are offered: 3.0 and 2.5. EBICS version 3.0 is recommended.

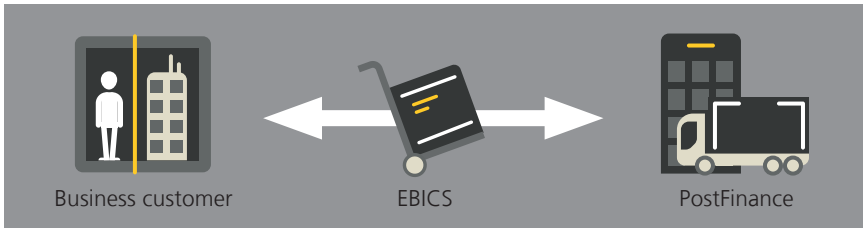


Figure 1: Payment transactions via the EBICS interface

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

### Upload order types and BTF parameters

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

## Download order types and BTF parameters

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

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

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

If a CMT contract is concluded in addition to the EBICS contract, other CMT-specific order types can be used. To see more technical details as well as the system order types, consult the "EBICS parameter datasheet". These can be downloaded from [postfinance.ch/filetransfer](https://postfinance.ch/filetransfer).

## 5.2 The SFTP-enabled channels MFTPF and FDS (Managed File Transfer PostFinance and File Delivery Services)

Managed File Transfer PostFinance (MFTPF) is PostFinance's new SFTP-enabled channel. It can be used by all customers with immediate effect and fully replaces the FDS channel.

The FDS channel is no longer offered for new registrations.

Data traffic via FDS and MFTPF uses the file protocol SFTP.

Payment orders and debits are transmitted for posting in defined directories on the FDS or MFTPF server.

Notifications and account documents are collected via a single directory (except pain.002 CH-DD Direct Debit) and can be distinguished by the file name structure.

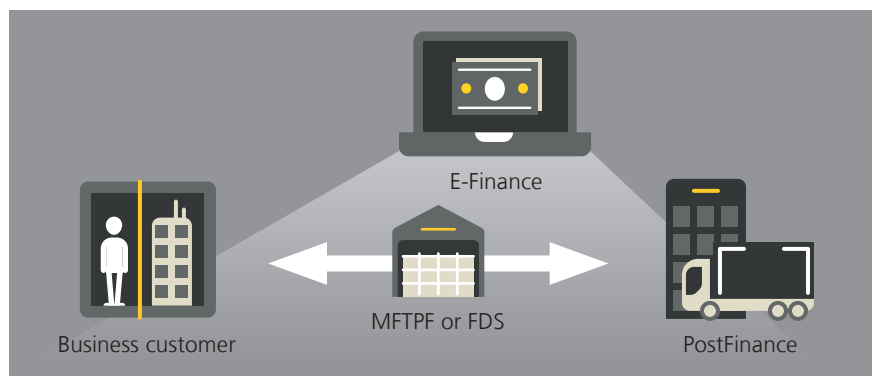


Figure 2: Payment transactions via FDS with release on e-finance

The following directories are available for payment transactions, for the exchange of RAF files and for e-bills:

Directories	Service
pain-001-in	pain.001 electronic payment order
pain-008-chdd-in	pain.008 CH-DD Direct Debit order
pain.002-chdd-out	Customer Payment Status Report (pain.002); (response to pain.008 CH-DD Direct Debit)
yellow-net-reports	Customer Payment Status Report (pain.002); (answer on pain.001) Credit and debit notification camt.054 CH-DD Direct Debit camt.054 and processing message EPO Detailed notification camt.054 of IBAN (SCOR/NON-SCOR) Return camt.054 Detailed notification camt.054 of QR-bill virtual account OSR detailed notification camt.054 Account statement camt.053, MT940, pdf Interest statement (pdf) EPO execution confirmation (pdf) Intraday account statement camt.052, MT942
aqs-in	RAF submission and tax files in XML format
aqs-out	Reconciliation/RAF-Reports (XML)
billing-in	Rechnungsdateien in den Formaten yellowbill, SAP iDOC, EDIFACT, Faktur-X_ZUGFeRD, UBL, CII, eBill XML, FSCM
billing-out	Verarbeitungsprotokolle (XML) und Reports (XML & CSV) Rechnungsempfänger B2B: Rechnungsdateien in den Formaten yellowbill, SAP iDOC, EDIFACT, Faktur-X_ZUGFeRD, UBL, CII, FSCM
billing-qrpdf-in	QR-PDF
billing-qrpdf-out	Verarbeitungsprotokolle (XML) Rechnungsempfänger B2B (QR-PDF)

Traditional software providers offer an automatic interface for data transfer via SFTP<sup>1</sup>.

<sup>1</sup> More details on:

- FDS can be found on the website [swisspost.ch/fds](https://www.swisspost.ch/fds)
- MFTPF can be found on the website [postfinance.ch/filetransfer](https://www.postfinance.ch/filetransfer)

### 5.3 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.

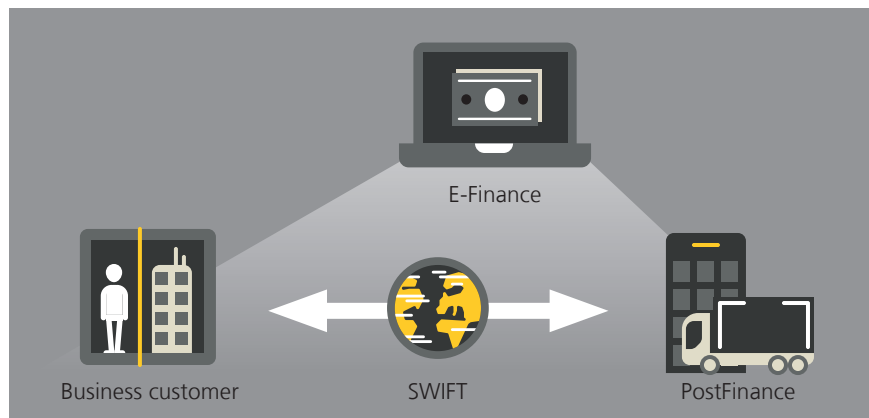


Figure 3: Payment transactions via the SWIFT network (release in e-finance is optional)

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</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>– CH-DD Direct Debit order (pain.008)</li> <li>– Customer Payment Status Report (pain.002); (answer on pain.001 and pain.008)</li> <li>– camt.054 credit and debit notification</li> <li>– CH-DD Direct Debit camt.054 and processing message EPO</li> <li>– confirmation of EPO execution (pdf)</li> <li>– Detailed notification camt.054 of IBAN (SCOR/NON-SCOR)</li> <li>– camt.054 return</li> <li>– OSR detailed notification camt.054</li> <li>– intraday account movements camt.052 and MT942</li> <li>– Detailed notification camt.054 of QR-bill virtual account</li> <li>– account statement camt.053 and M940</li> <li>– account statement MT950</li> </ul>

Managing business relationships via SWIFT FIN is secured by the SWIFT Relationship Management Application (SWIFT RMA)<sup>1</sup>. If the customer wishes processing to be done via SWIFT FileAct, he is to notify PostFinance of the communication parameters.

Detailed information on communication via SWIFT and on the registration process for SWIFT at PostFinance can be obtained from your customer advisor.

<sup>1</sup> RMA Service 7.0, Operations Guide, Version 28.7.2020

## 5.4 Telebanking Server (TBS)

*This channel is no longer offered for new registrations.*

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

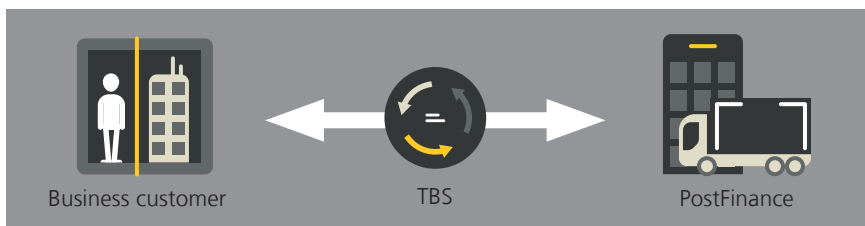


Figure 4: Automatic interface on TBS

To send in payment orders and collect account documents, the following sessions are relevant for PostFinance <sup>1</sup>:

Session ID	Service
129	CH-DD Direct Debit order (pain.008)
130	pain.001 electronic payment order
200	MT940 account statement
211	foreign exchange rates
218	MT942 (intraday)
241	Customer Payment Status Report (pain.002); (answer on pain.001 and pain.008)
243	camt.053 account statement
244	camt.054 credit and debit notification camt.054 EPO and CH-DD Direct Debit processing message Detailed notification camt.054 of IBAN (SCOR/NON-SCOR) camt.054 return OSR detailed notification camt.054 Detailed notification camt.054 of QR-bill virtual account
245	account statement and confirmation of EPO execution (pdf)
247	camt.052 intraday account statement

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

<sup>1</sup> Sessions can differ depending on the financial institution.



## 5.5 Supported formats for each channel

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

### Payment orders

Product	Format		Channel				
			EBICS	MFTPF/ FDS	SWIFT FileAct	SWIFT FIN	TBS
EPO	ISO 20022	xml: pain.001	✓	✓	✓	–	✓
	SWIFT	MT101	✓	–	✓	✓	–
CH-DD Direct Debit	ISO 20022	xml: pain.008	✓	✓	✓	–	✓

### Notifications and account documents

Product	Format		Channel				
			EBICS	MFTPF/ FDS	SWIFT FileAct	SWIFT FIN	TBS
Technical confirmation of receipt	ISO 20022	xml: pain.002	–	✓	✓	–	–
EPO status report	ISO 20022	xml: pain.002	✓	✓	✓	–	✓
Customer Payment Status Report	ISO 20022	xml: pain.002	✓	✓	✓	–	✓
Credit and debit advice	ISO 20022	xml: camt.054	✓	✓	✓	–	✓
Notification of EPO order	PDF		✓	✓	✓	–	✓
IBAN (SCOR/NON-SCOR)	ISO 20022	xml: camt.054	✓	✓	✓	–	✓
OSR	ISO 20022	xml: camt.054	✓	✓	✓	–	✓
Virtual account QR-bill	ISO 20022	xml: camt.054	✓	✓	✓	–	✓
Account statement	SWIFT Eurogiro	MT940/MT942	✓	✓	✓	✓	✓
Account statement	ISO 20022	xml: camt.053/ camt.052	✓	✓	✓	–	✓
Account documents in PDF format (account statement, interest statement, reference date value and confirmation of Date/Spot/Swap foreign exchange transactions)	PDF		✓	✓	✓	–	✓

## E-commerce

Product	Format		Channel				
			EBICS	MFTPF/ FDS	SWIFT FileAct	SWIFT FIN	TBS
Reconciliation / RAF files and reports, submission and tax files	XML	xml: pain.002	-	✓	-	-	-

## E-bills

Product	Format		Channel				
			EBICS	MFTPF/ FDS	SWIFT FileAct	SWIFT FIN	TBS
E-bills	yellowbill SAP iDOC EDIFACT QR-PDF Faktur-X_ZUGFeRD UBL CII FSCM		-	✓	-	-	-
E-bill processing logs	XML		-	✓	-	-	-
E-bill reports	XML CSV		-	✓	-	-	-

## Availability of delivered files

Channel	Availability of the delivery files
MFTPF/FDS	Ordered files are available to customers for nine days, regardless of whether they are downloaded or not. Downloaded files can be deleted by the customer.
EBICS/TBS	Ordered files remain on the server until the data is downloaded, and for a maximum of 12 months. After download, the data is no longer accessible.
SWIFT File Act	Ordered files are delivered to the customer. The data of the delivery files for which receipt has been provided is deleted.

Subsequent deliveries (reconstructions) can still be ordered for 24 months.

# 6. Legal Provisions

## 6.1 Liability

The liability of PostFinance is generally based on the General Terms and Conditions and the applicable Subscriber Conditions.

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 technical channels

Your customer advisor will be happy to answer any questions you may have or to provide a consultation.

## 7.2 What to do in case of faults

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

- The interface is to be checked for any faults.
  - In case of inexplicable error messages in your payment software, the software manufacturer or the internal IT department is to be contacted.
  - If the customer cannot detect any errors, they should contact their Customer Advisor by telephone.