

# Electronic account documents Manual

**PostFinance** 

# Customer care

## **Customer Service for account documents**

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(max. CHF 0.08/min. in Switzerland)

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## 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

## Modifications July 2017

### Section Modification

- 2.2.1 All references in the document to the word "spring" have been updated with "3 April".
- 4.4.2 "File Delivery Service (FDS)" delivery channel added as separate block.
- 5.2 Note stating that the TBS channel is excluded has been deleted. TBS channel has now been included.
- 5.2.1 "Suffix" deleted from the note in brackets concerning file name extensions. In addition, all references in the document to the word "spring" have been updated with "3 April".
- 5.2.2 TBS now included with an additional note. Other improvements made to existing file names.
- 5.4.2 Expert commentary on ISO index 2.6 defined more precisely.
- 5.4.4 Expert commentary on ISO index 2.6 defined more precisely.
- 5.4.6 ISO indices 2.139 and 2.314 moved to C level (section 5.4.5).

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# 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 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 image.
- Notification of single booked returns with details

#### SWIFT MT

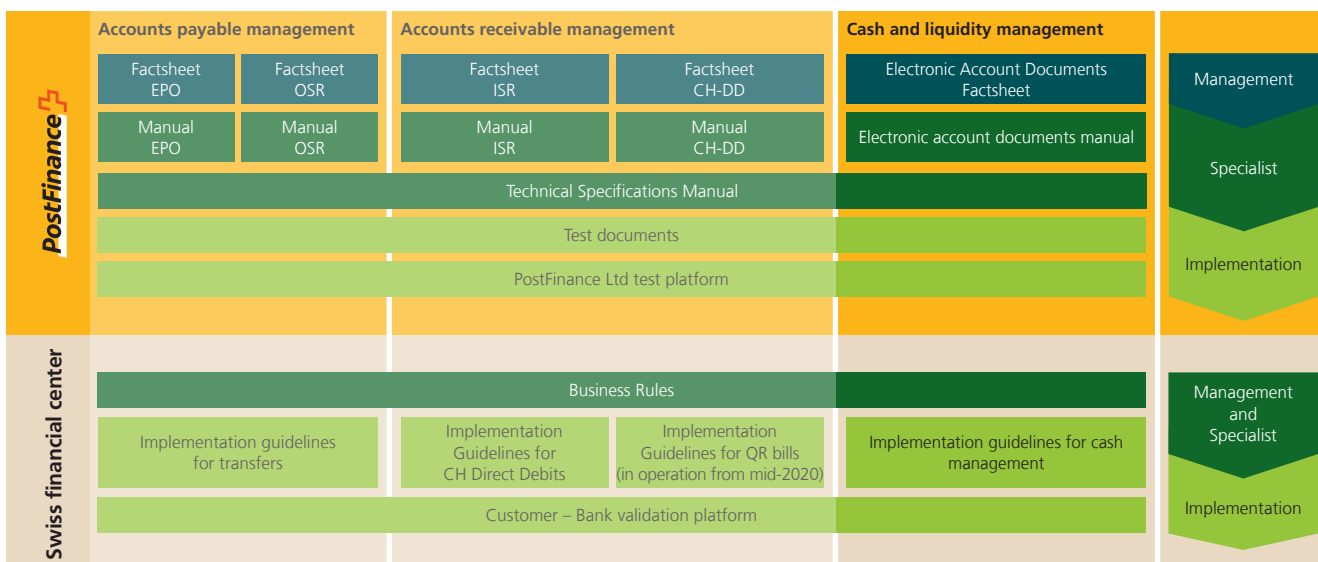
- For businesses that use PostFinance partner software or a relevant financial accounting system with the SWIFT standard and further process the data.
- Standard for File Delivery Services, Telebanking Server, H-Net®, SWIFT FIN or SWIFT FileAct.
- E-finance available on request.
- With or without a booking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

#### PDF

- Account statements will always be notified with the slip image (original).
- Downloading account statements via 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 statements can easily be printed out.
- Electronic processing of the data is not supported.

## 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 the most important documents relating to payment transactions. Other documents can be found on the Internet at [postfinance.ch/manuals](https://postfinance.ch/manuals); Version November 2019

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	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	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.
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.



Term	abbreviation	definition/explanation
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. IS individual booking is the default setting.

Private customers always receive the notifications for slip-based inpayments with a red inpayment slip (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
I 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.  Exception: The daily PDF account statement in e-finance is issued only if any movements have occurred.

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 ISR, OSR, IS, QR-IBAN, Return and CH-DD in only one available format and via only one of the available delivery channels.

When using 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	<b>camt.052</b>	<b>MT942</b>	
Account statement with detailed notification	<b>camt.053</b>	<b>MT940<sup>1</sup></b>	<b>PDF<sup>1</sup></b>
Account statement without detailed notification	<b>camt.053</b>	<b>MT940<sup>2</sup>/MT950</b>	<b>PDF Paper</b>
Separate detailed notification	<b>camt.054 IS detailed notification</b>		
	<b>camt.054 QR-IBAN detailed notification</b>		
	<b>camt.054 ISR and OSR detailed notification</b>		
	<b>camt.054 CH-DD COR1/B2B detailed notification</b>		
	<b>camt.054 return Detail notification of returns</b>		
Credit and debit notification	<b>camt.054</b>	MT900/MT910 (Service for banks)	
Interest statement		<b>PDF<sup>3</sup> Paper</b>	
Withholding tax statement		<b>PDF<sup>3</sup> Paper</b>	

<sup>1</sup> Account statements in SWIFT (MT940) and PDF formats do not contain detailed transactions

<sup>2</sup> Format MT940 format with or without booking code and with slip image

<sup>3</sup> 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:

<b>Electronic account documents at PostFinance</b>			
<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 – with/without booking code	<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 – QR-IBAN – Return (without ISR/OSR/CH-DD 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 (only for banks)	

## 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 IS<sup>1</sup>, QR-IBAN, ISR, OSR, CH-DD and Return<sup>2</sup> 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 (IS, QR-IBAN, ISR, 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.

<sup>1</sup> 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).

<sup>2</sup> Returns are notified as an individual entry with details by default. Notification of returns can also be made as a batch entry (optional).

## 2.2.2 Format, channel and periodicity services

### Account statements

Format	Notification type	Delivery channels	Periodicities
<b>camt.053 account statement</b> ISO 20022 service	Account statement – with slip image – without slip image	E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
<b>Options</b> – camt.053 with detailed transactions – camt.053 without detailed transactions <sup>3</sup> – Delivery with or without slip images for IS inpayments. – Individual or batch bookings for IS inpayments and returns. – Delivery with detailed notification for ISR/OSR, CH-DD, IS, QR bill and return payments (manage via “Registration /Change electronic account documents”)			

<sup>3</sup> For camt.053 without detailed transactions, detailed notification for ISR, OSR, QR-IBAN (from introduction in mid 2020) 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
I <b>MT940</b>  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
I <b>MT940</b>  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
I <b>MT940</b>  With slip image With entry code	Account statement	EBICS E-finance SWIFT FileAct File Delivery Services (FDS) Telebanking Server (TBS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
I <b>MT940</b>  With slip image Without entry code	Account statement	EBICS E-finance SWIFT FileAct File Delivery Services (FDS) Telebanking Server (TBS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
I <b>MT950</b>  Without slip image	Account statement	EBICS SWIFT FIN SWIFT FileAct	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly
I <b>PDF account statement</b>	Account statement	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Daily Weekly (Mon–Fri) Fortnightly Monthly Quarterly Yearly
<b>PDF account document</b>	Interest statement	E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Year end Account closure
<b>PDF account document</b>	Withholding tax statement	E-finance Telebanking Server (TBS) File Delivery Services (FDS)	Year end Account switch Account closure

## 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 (IS, QR-IBAN, ISR, OSR, CH-DD, Returns) (exception: ISR and OSR can be grouped together).

Format	Notification type	Delivery channels	Periodicities
<b>I IS detailed notification camt.054</b> ISO 20022 service  <b>Entry variant option in the account statement</b> – Delivery with or without slip images for IS inpayments. – Individual or batch bookings for IS inpayments <sup>1</sup> (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
<b>I QR-IBAN detailed notification camt.054</b> 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
<b>I ISR and OSR detailed notification camt.054</b> ISO 20022 service	Detailed notification	EBICS E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net® SWIFT FileAct	Daily, twice daily, hourly <sup>2</sup> 1 to 4 specified working days per week (Mon–Fri) Weekly (Mon–Fri) Fortnightly Monthly
<b>I CH-DD COR1/B2B detailed notification camt.054</b> 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
<b>I Return detailed notification camt.054<sup>3</sup></b> (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

<sup>1</sup> 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).

<sup>2</sup> twice daily and hourly notification is only available for ISR

<sup>3</sup> 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
I <b>camt.052</b>	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
I <b>MT942</b>  With entry code	Intraday account movements	EBICS SWIFT FIN SWIFT FileAct Telebanking Server (TBS) File Delivery Services (FDS)	Hourly Every two hours Every day, up to max. three fixed times

## Credit/debit notifications

Format	Notification type	Delivery channels	Periodicities
I <b>camt.054 credit and debit notifications</b>	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)
I <b>MT900</b> for banks	Credit notification	EBICS SWIFT FIN	All transactions Depending on the amount (excluding price and interest bookings)
I <b>MT910</b> 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 gives customers secure electronic access to payment transactions and cash management. EBICS is an international standard for multi-bank compatible communication between business customers and financial institutions. The EBICS interface offers modern, fast and secure data exchange. EBICS-compatible software and a contractual agreement are required to use the service.

### 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 quickly, safely and professionally, 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](https://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](https://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.053 and camt.054 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://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 images (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 IS, QR-IBAN, ISR, OSR, CH-DD and Returns according to the chosen periodicity. The camt.054 message can be delivered either with or without slip images.

#### **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 images (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.

#### **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 images 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.

# 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. The aim is to prepare for the conversion using file validation as part of the migration of Swiss payment transactions. To do this, best practice cases and the necessary tools will be made available on the test platform.

### 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

Electronic Services Customer Service  
Tel. 0848 880 424  
(CHF 0.08/min. from a landline)

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

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 “Contact Center” under the heading “Personal data”)

#### **4.6 Cancellation**

Electronic account document services can be terminated via e-mail or via e-finance (“New message” 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.