

IS full recording manual

Full recording of red inpayment slips

PostFinance 

Customer care IS full recording

**Enquiries regarding the IS full recording service
as well as applications, changes, cancellations**

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1. General information

1.1 Target group

IS full recording is an accounts receivable service that allows automated payment entry thanks to full recording of the data on the red inpayment slip.

1.2 Applicable provisions and manuals

Unless the "IS full recording" 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 Electronic account documents manual
- the Technical Specifications Manual
- the Prices and Conditions for business customers

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

1.3 Registration

Registration is carried out with the „Registration and modification form IS full recording“ from. The form must be completed in full with a valid signature and sent to PostFinance.

The application form must be posted to Customer Service IS Full Recording at least five working days before the desired subscription start date.

1.4 Prices and conditions

The current prices are listed on www.postfinance.ch or will be provided on request by your customer advisor. The prices for the PostFinance services used will be charged at the end of the month.

1.5 Definitions

Term	Abbreviation	Definition/explanation
camt message types	camt	camt is an abbreviation for cash management. These XML-based message types are used as a reporting tool between bank and customer according to the definitions of standard ISO 20022.
	Camt.053	camt.053 messages are the ISO 20022 standard for account statements and are by default notified of together with the bank transaction codes (BTC) released by ISO. In notifications of camt.053 account statements, the definitions of ISO 20022 basically apply, which are laid down in the Swiss Business Rules and the Implementation Guidelines for Cash Management. camt.053 messages are available with or without detailed notification.
	camt.054	Detailed notifications of credits and debits in standard ISO 20022 are covered through camt.054 messages. At PostFinance, detailed notifications can be received in format camt.054 or format camt.053 (account statements with detailed notifications) on request. Duplicate outgoing deliveries of details are not possible.
Inpayment slip	ES	Inpayment slips (IS) are red inpayment slips of PostFinance through which funds can be transferred to a postal account.
International Organization for Standardization	ISO	The International Organisation for Standardisation – ISO for short – is an international association of standards organisations. It works out international standards in various fields.
ISO 20022 Standard		The objective of the International Organization for Standardization (ISO) standard is to accomplish the global harmonization of existing and new message standards across various areas of the financial industry. ISO 20022 not only includes payment transaction and account reporting messages, but also covers other areas, including securities trading, foreign trade and treasury.
Payments Clearing & Settlement	Pacs.008	The pacs.008 message is sent from the payer's financial institution to the creditor's financial institution in order to process a customer payment.
Payment order	PPO	Paper payment order: one order for multiple credit transfer.
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.
Extensible Markup Language	XML	Extensible markup language (XML) is a data format.

2. Service description

2.1 How the scheme works

In this service, PostFinance takes care of the full recording of red inpayment slips from post offices or paper payment orders (PO), thus enabling credit notification of all inpayment slips without image. The following data is fully recorded:

- details of the client,
- details of the end beneficiary (for banks only),
- messages.

Full recording does not cause any time delay with regard to image notification (not fully recorded).

This service can be activated individually for each postal account.

2.2 Notification of fully recorded inpayments for business customers

Fully recorded transactions can be delivered either in ISO 20022 (camt.054 IS detailed notification) or on the account statement (ISO 20022, SWIFT, PDF and paper).

2.2.1 Notification of electronic account documents

The following overview provides customers with a summary of possible combinations

Electronic account documents at PostFinance			
Account statement	ISO 20022 account statement camt.053 – with/without slip image	SWIFT account statement MT940 – with/without slip image	PDF account statement – with/without slip image
Notification services (ISO 20022)	Notification in account statement camt.053 – Transaction details integrated into camt.053		
	Separate detailed notification camt.054 per product <ul style="list-style-type: none">– ISR (possible in combination with OSR)– OSR (possible in combination with ISR)– IS and IBAN from QR bill (with/without slip image for IS, without slip image for IBAN from QR bill)– QR-IBAN– CH-DD Direct Debit– SEPA Direct Debit– Return (without ISR/OSR/CH-DD Direct Debit/SEPA 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	

Notification of fully recorded transactions with account statement camt.053, camt.054 detailed notification and MT940 is described in the following manuals:

- Electronic account documents manual
- Technical specifications manual

2.2.2 Notification of account documents

Notification is also possible on the account statement (paper, PDF). In addition to the fully recorded information, there is the option of retaining the original image.

2.2.3 Incomplete entry of transactions

For incompletely recorded slips, the recorded data (including recording note) is entered and notified individually. If notifications without image are required, the individual IS original images can be viewed in e-finance with the booking ID if necessary. If an account statement format with image (e.g. PDF) is delivered in parallel, the images can be viewed on the account statement.

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. 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

Productive customer tests in connection with the camt.054 detailed notification are not possible in all circumstances

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

Electronic services

Tel. +41 848 848 424

E-Mail ELDL@postfinance.ch

Enquiries

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National Enquiries

3030 Berne

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4.2 Modification of customer data

Changes must be submitted to Customer Service IS Full Recording in writing at least five working days before the desired modification date.

4.3 Cancellation of the service

Cancellations must be made in writing and with a legally valid signature at least five working days before the desired cancellation date.

The cancellation letter must show the desired cancellation date.

Cancellations must be sent to Customer Service IS full recording.