# EBICS Fact Sheet

A standard asserts itself

PostFinance

With EBICS, PostFinance offers secure electronic access to your payment transactions and cash management. EBICS is a European standard for automatic data exchange. A fundamental added value compared to other channels is that you can exchange data with all financial institutions that offer EBICS in more than one country via one channel. The EBICS interface of PostFinance provides you with a modern, fast and secure communication channel which is continuously further developed.
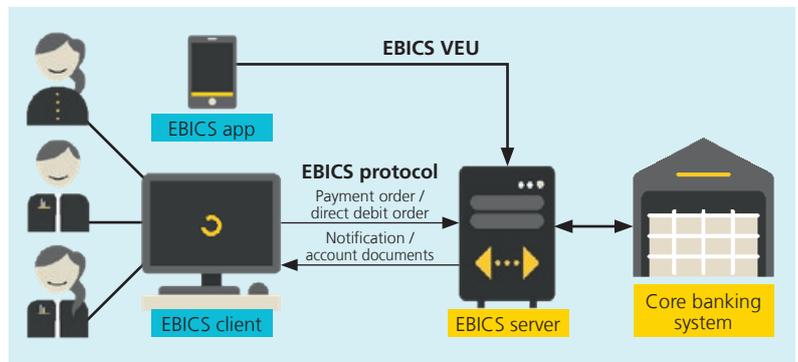
Benefits of EBICS

– Automatic interface and integrated solution with optimised processes

– State-of-the-art security standards using hash values, encryption and electronic signatures

– Payment is released by authorised employees via Distributed Signature. The signature is affixed via the PostFinance EBICS app or its software application (corporate seal).

– Standard interface supported by common software solutions

– All transactions are recorded in a protocol and can be traced at any time

– Suitable for large data volumes

– The use of EBICS is free of charge

Our offer

Distributed electronic signature (DES)

Corporate signature (corporate seal)
– sole signature (S)
– transport signature (T)

**Personalized signature
(authority for each user)**
– sole signature (S)
– transport signature (T)
– collective signature A/B

EBICS offer

Types of messages (orders)

– **pain.001** (payment order) and **pain.002** (processing message)
– **pain.008** (CH-DD Cor1 and B2B direct debit order) and **pain.002** customer payment status report (processing message)
– **camt.052** and **MT942** (report of balances, intraday account movements)
– **camt.053** and **MT940 with and without image** (account statement)
– **camt.054 with and without image** (execution confirmation / individual confirmation for EPO, CH-DD direct debit, ISR, IS, return, OSR, credit and debit advice)
– Account statement and EPO technical processing message as a PDF

PostFinance offers a "distributed electronic signature" (DES).

Payment orders can be transmitted by the customer to the EBICS server either through sole signature and transport signature (corporate seal) for direct processing, or for release with signature authority for each user (sole signature, transport signature, collective signature A/B).
For DES via a separate interface (autonomously from the software application), the PostFinance EBICS app will be available. For security reasons, we recommend the release via the PostFinance EBICS app. Alternatively, payment orders can also be released via e-finance.

Suitability

EBICS is suitable for business customers seeking process auto-mation, who place high demands on payment transactions and whose software solution would support the use of EBICS. It would be expected that regular transactions are processed via EBICS. PostFinance reserves the right to reject registrations and to refer customers to other channels. For customers with irregu-lar payment transactions and lower volumes, PostFinance offers the e-finance interface.

PostFinance assumes that the software solution used by the customer will support the use of EBICS.

Handling EBICS and secure access to PostFinance

Protecting your company-wide infrastructure and se-curing the electronic access to PostFinance is essential. You should therefore:

– Protect your IT infrastructure by regularly updating your antivirus programs and operating systems.

– Never open attachments to e-mails from unknown sources.

– Never instal any programs from untrustworthy manufacturers.

Should you be interested in EBICS, please contact your customer advisor. We will be pleased to assist you.

PostFinance