

E-Payment manual

PostFinance payment methods
for online shops

PostFinance 

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1. General information

This document is intended for merchants who operate an online shop and who want to offer their customers the option of paying for their goods and services using PostFinance payment methods. This manual provides basic information.

1.1. Preconditions

1.1.1. General

In order for PostFinance payment methods to be integrated into an online shop, you must have:

- a PostFinance business account
- a contract with a payment service provider that can offer PostFinance payment methods
- shop software, or an in-house development, which can communicate with the interface of your payment service provider

1.1.2. Shop software

PostFinance works with a select range of partners that best integrate the E-Payment service. Through these partnerships, PostFinance aims to ensure efficient networking between the shop solutions and PostFinance's payment service providing service.

Information can be found at www.postfinance.ch/software

1.1.3. PostFinance as a payment service provider

The one-stop service for online payment solutions.

Information can be found at www.postfinance.ch/e-payment

1.2. Applicable provisions and more information

If the manual does not provide any specific provisions, you should refer to the following documents:

- Subscriber Conditions for PostFinance payment methods for online shops
- General Terms and Conditions and Subscriber Conditions of PostFinance
- PostFinance E-Payment price list

How to obtain them

E-Payment documents: www.postfinance.ch/download

General Terms and Conditions and Subscriber Conditions: www.postfinance.ch/gtc

1.3. Registration

Written registration is required for E-Payment. The relevant customer advisor supports business customers in registering for E-Payment. Contact details can be found under 7. Customer care.

1.4. Prices and conditions

The current prices are listed at www.postfinance.ch/download or can be provided by the customer advisor upon request. The prices for the PostFinance services used are calculated at the end of each month and charged directly to the business account on the first day of the following month.

1.5. Reversal requests

If purchasers contact PostFinance with reversal requests – for example due to service disruptions (including guarantee), refund of the purchase price due to contract cancellation, refund of the purchase price due to return of goods or any other disagreement between the seller and the purchaser – they will be referred to the merchant by PostFinance customer service.

PostFinance will consider reversals if:

1. Transactions have been executed with improperly used Alias user details.
Before any reversal can be authorized, PostFinance will first seek detailed clarification of the issue.
2. an entry has been made twice resulting in the authorization of two entries, and if a transaction is based on any other technical errors. In such cases, PostFinance may perform the corresponding correction manually.

Whenever possible, the merchant will be informed beforehand.

2. Range of services offered

Visa, MasterCard and the PostFinance payment methods are the E-Payment methods with the biggest market shares in Switzerland. The majority of all E-Payment transactions in the Swiss sales market are processed using these payment methods. Our payment methods are thus extremely well suited for online shops seeking to sell their goods and services in Switzerland. PostFinance enjoys an excellent reputation in Switzerland and purchasers are happy to use our payment methods. You can create extra trust among your customers in the sensitive E-Payment process. Today, PostFinance payment methods are included in the payment mix portfolio of over 11,000 merchants.

2.1. Our payment methods

PostFinance provides two payment methods for paying with a postal account in an online shop. The main differences lie in the identification methods used by the purchasers and the length of the payment guarantee. Purchasers value the PostFinance payment methods for online shopping as an alternative to credit cards – merchants primarily due to the large customer potential of about three million purchasers, the payment guarantee and the possibility of immediate credit once the transactions are delivered.

2.1.1. PostFinance Card payment method

With the PostFinance Card payment method, you will reach a customer potential of over three million cardholders. Depending on the size of the purchase amount to be authorized, authentication is performed either with or without a card reader (see 4.3). There is also a new authentication method based on the new login for e-finance. This means that there is no need to enter card data or use the yellow card reader.

2.1.1.1. Alias option (only for PostFinance Card)

Alias is an additional option for the PostFinance Card payment method for simple and regular transactions. Alias allows purchasers to process payments simply and quickly. The masked payment data (Alias) is stored in the online shop as the purchaser's personal profile during the one-time registration process. No further authentication is required from the purchaser for future purchases. The PostFinance Card Alias is thus ideal for small to medium-sized payment amounts, spontaneous purchases, bargains, subscriptions and regular purchases.

In addition, the merchant can offer the purchaser channel-optimized payment processes in mobile sales channels (e.g. in apps). All it takes is one click from the purchaser to initiate the payment.

Precondition

Activation of the Alias option during the E-Payment registration process, or later following registration via our Customer Service Merchanthelp.

2.1.2. PostFinance E-Finance payment method

With PostFinance E-Finance, you can reach over one million PostFinance customers who use e-banking. For this payment method, authentication is carried out via the e-finance online banking security elements.

2.1.2.1. Transactions using PostFinance ID and card reader

For this option, authentication is carried out using the PostFinance ID card and the card reader. This generates a one-time code which is entered in the field "Card reader code".

IMPORTANT (PostFinance Card)

- The merchant bears the reversal risk for transactions using the PostFinance Card Alias.
 - Every PostFinance Card has a fixed limit for payments using Alias and the simple ID process (see 4.3).
-

2.1.2.2. Transactions using Mobile ID

Authentication also works quickly, easily and from any location, with the one device that you always have with you, your mobile phone. There is no need to install an app or to download any additional software. All you need is a Mobile ID-compatible SIM card which can be obtained from any mobile operator. The SIM card serves as a key bearer, which means that it will work on all standard mobile phones (smartphone is not a requirement). Of course, smartphone users have the advantage of being able to make online purchases while on the move and can place orders and make purchases without having to carry around additional devices.

When activating the Mobile ID, you can specify a personal Mobile ID PIN, which can then be used to log in to e-finance and for online shopping. The card reader is no longer required.

More information at www.postfinance.ch/mobileid

2.1.3. Payment guarantee

If the merchant complies with our recommendations for delivery deadlines, they will benefit from a payment guarantee with both PostFinance payment methods PostFinance Card and PostFinance E-Finance.

PostFinance Card transactions must be delivered within three working days of the purchase amount being authorized.

With PostFinance E-Finance transactions, the merchant benefits from the payment guarantee for a period of 90 days following authorization.

2.1.4. Return of goods (initiating credits to purchasers)

Should you need to refund part or all of the purchase amount to your purchaser after it has been entered, you can do this by initiating a credit via the payment service provider interface. This is useful in cases where the purchaser returns the goods.

The merchant does not need any information about the purchaser's account – the account that was used for the payment process is credited automatically. A delivered transaction must be credited within 14 months. No more than the delivered amount can be reimbursed.

IMPORTANT (both payment methods)

Delivered transactions that are more than 90 days old will no longer be processed.

3. Payment screens

3.1. General

The payment screens have been developed with a responsive web design, so they adjust automatically to the screen resolution of the device being used. Irrespective of whether you use a desktop, tablet or smartphone to do your online shopping.

3.2. Accessibility

PostFinance adopts a consistent approach to implementing the latest version of the Web Content Accessibility Guidelines (WCAG 2.0, AA).

3.3. Size recommendations for the desktop/tablet version

Preferred standard: 850×750 pixels.

Above a width of 750 pixels there is a break; in other words, the box with the payment information will be displayed above the input fields if the width falls below the limit.

3.4. Size recommendations for mobile

To prevent scrolling, the recommended resolution is 320×800–850 pixels.

4. Payment process

When the purchaser selects one of our payment methods, the payment service provider redirects them to the corresponding page on our server.

1. PostFinance displays the corresponding payment screens for the selected payment method.
2. The purchaser enters the security elements into our payment screens.
3. PostFinance checks that the entries are correct and that sufficient funds are available.
4. Assuming the checks are successful, the merchant's payment service provider redirects the purchaser to the online shop according to their order (merchant's payment service provider settings).

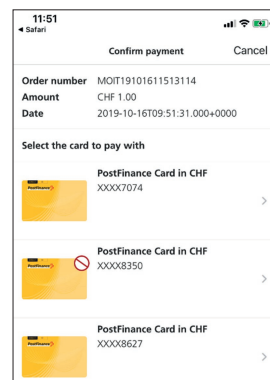
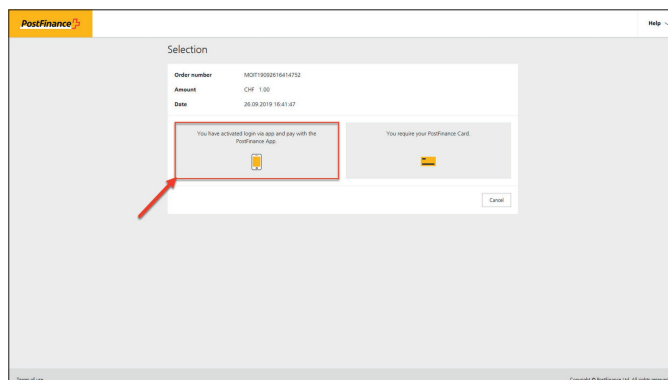
4.1. Payment screen process

4.1.1. PostFinance Card payment method

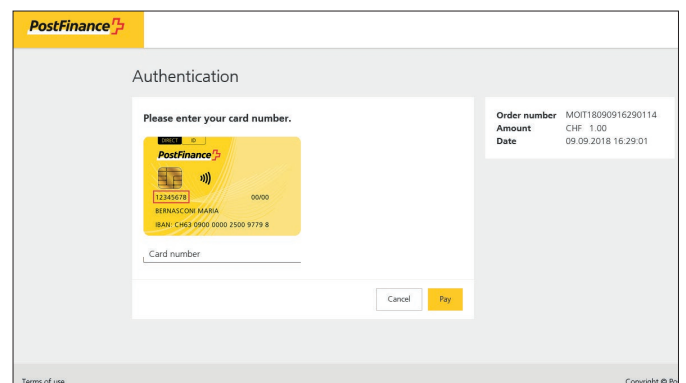
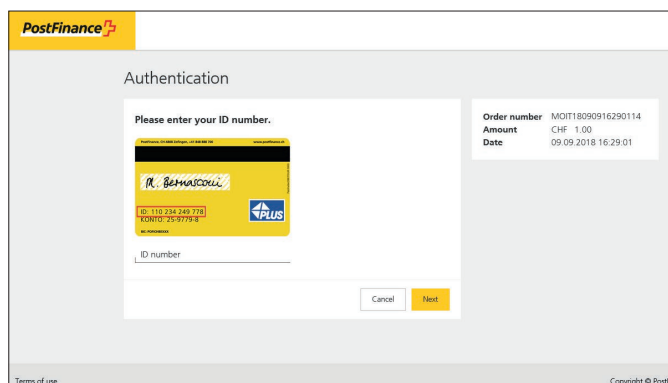
For this payment method, there are three different authentication processes.

- Transaction with the "Login via PostFinance App" authentication method (for any amount)
- Transactions with amount < CHF 500 / EUR 350
- Transactions with amount > CHF 500 / EUR 350

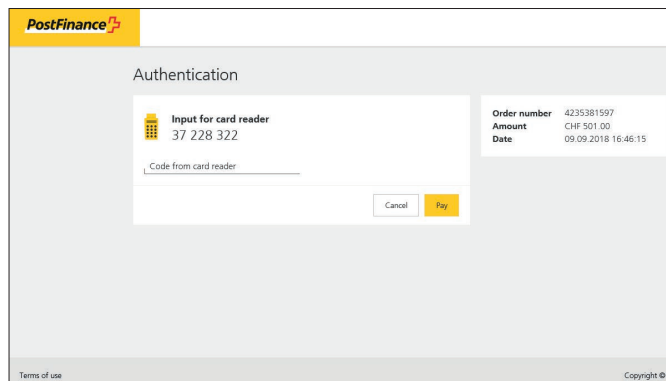
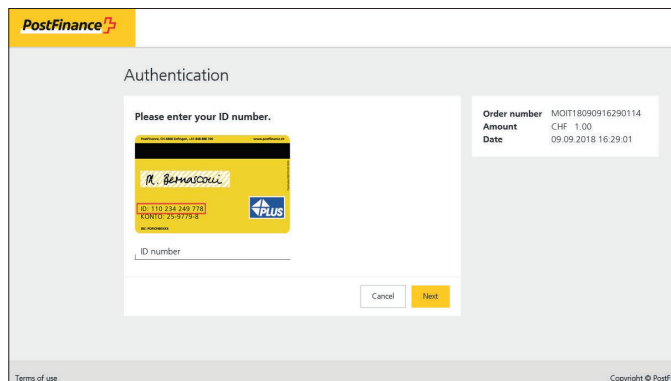
4.1.1.1. Transaction with the "Login via PostFinance App" authentication method (for any amount)



4.1.1.2. Transactions with amount < CHF 500 / EUR 350



4.1.1.3. Transactions with amount > CHF 500 / EUR 350

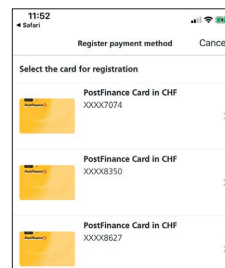
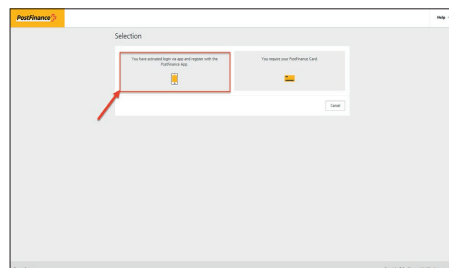
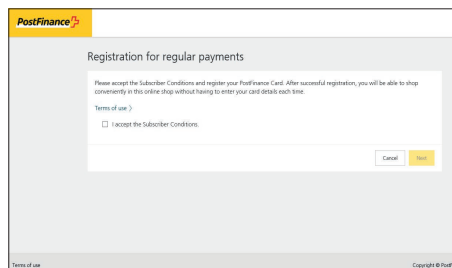


4.1.2. PostFinance Card – Alias registration

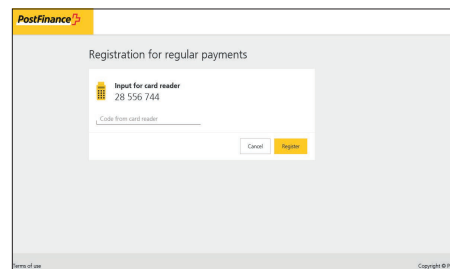
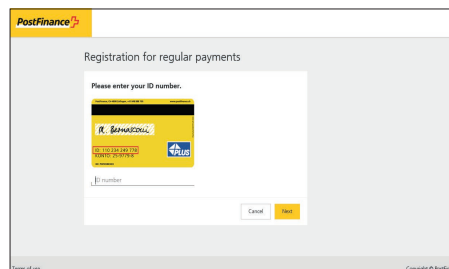
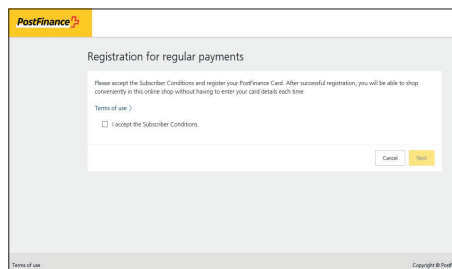
You may choose between two different authentication procedures here:

- Alias registration using the “Login via PostFinance App” authentication method
- Alias registration using the PostFinance ID and card reader

4.1.2.1. Alias registration using the “Login via PostFinance App” authentication method



4.1.2.2. Alias registration using the PostFinance ID and card reader



4.1.3. PostFinance E-Finance payment method

For this payment method, there are three different authentication processes.

- Authentication using Login via PostFinance App
- Authentication using PostFinance ID and card reader
- Authentication using Mobile ID

4.1.3.1. Authentication using Login via PostFinance App

PostFinance Authentication screen. Fields include: Finance number or username, Password, Password forgotten, If available: User identification. Order details: Order number MO118090311561899, Amount CHF 1.00, Date 03.09.2018 11:56. Buttons: Cancel, Next.

PostFinance Authentication screen. Text: "We have sent a login request to your smartphone. Please only confirm the push message of your smartphone if the following code is displayed there: 82A". Input field for code. Buttons: Cancel, Next. Note: "Use without card reader? Use Mobile ID".

PostFinance Select debit account screen. Debit account: PostFinance AG-Equament Team CHF 1000 0000 2071 3008 4. Order details: Order number 4235225377, Amount CHF 1.00, Date 09.09.2018 15:54. Buttons: Cancel, Yes.

4.1.3.2. Authentication using PostFinance ID and card reader

PostFinance Authentication screen. Fields include: Finance number or username, Password, Password forgotten, If available: User identification. Order details: Order number MO118090311561899, Amount CHF 1.00, Date 03.09.2018 11:56. Buttons: Cancel, Next.

PostFinance Authentication screen. Text: "Input for card reader 13 121 190". Input field for code from card reader. Buttons: Cancel, Next. Order details: Order number MO118090912403363, Amount CHF 1.00, Date 03.09.2018 15:24.

PostFinance Select debit account screen. Debit account: PostFinance AG-Equament Team CHF 1000 0000 2071 3008 4. Order details: Order number 4235225377, Amount CHF 1.00, Date 09.09.2018 15:54. Buttons: Cancel, Yes.

4.1.3.3. Authentication using Mobile ID

PostFinance Authentication screen. Fields include: Finance number or username, Password, Password forgotten, If available: User identification. Order details: Order number MO118090311561899, Amount CHF 1.00, Date 03.09.2018 11:56. Buttons: Cancel, Next.

PostFinance Authentication screen. Text: "Your authentication request was sent ... Please take note of the instructions on your mobile phone. You will be redirected after authenticating successfully." Buttons: Cancel, Next. Order details: Order number 4235346526, Amount CHF 1.00, Date 09.09.2018 16:14.

PostFinance Select debit account screen. Debit account: PostFinance AG-Equament Team CHF 1000 0000 2071 3008 4. Order details: Order number 4235225377, Amount CHF 1.00, Date 09.09.2018 15:54:22. Buttons: Cancel, Yes.

4.2. Response after a completed transaction

In most cases, PostFinance forwards the authentication/authorization result directly to the payment service provider. These results are returned to the merchant from their payment service provider in the specified and agreed form. Input errors made by the purchaser, system errors or session breaks may prevent the results being forwarded automatically.

4.3. Security and limits

4.3.1. Highest security standards

The purchaser always enters his or her security elements in the PostFinance server environment using the highest security standards. Third parties cannot view the entered data. Card and account numbers cannot be saved by the merchant.

Authentication process, limits and security elements:

4.3.1.1. PostFinance Card – login procedure via PostFinance App

- Valid limits of the PostFinance Card
- Smartphone with registered new login method

4.3.1.2. PostFinance Card – Standard process

- Limit \geq CHF 500 / EUR 350
- PostFinance Card
 - ID number
 - Card reader to generate a one-off password

4.3.1.3. PostFinance Card – Simple ID process

- Limit per transaction and per month
- Limit $<$ CHF 500 / EUR 350
 - PostFinance Card
 - ID and card number

4.3.1.4. PostFinance Card – Alias option

Generating the Alias

- Login via PostFinance App authentication method
 - Smartphone with registered new login method
- PostFinance Card authentication method
 - ID number
 - Card reader to generate a one-off password

Transactions

- Limit of CHF 1500 per transaction and per month

4.3.1.4. PostFinance E-Finance (e-banking as a payment method)

- E-finance contract number and password

ID process

- Login via PostFinance App
 - Smartphone with registered new login method
- Mobile ID
 - Mobile phone (smartphone is not a requirement)
- PostFinance ID
 - PostFinance Card or login card
 - Card reader to generate a one-off password

IMPORTANT

- Apart from the limits specified above, our customers can set their own individual account and card limits.
 - Any delivery must be authorized within 90 days. After this, processing will be refused.
 - The simple ID process and Alias can be disabled individually by the account holder.
-

5. Payment notification

Depending on the chosen entry method, delivered transactions are credited to the PostFinance business account either individually – soon after delivery – or in a daily batch entry. Batch entry is the standard method. Transactions are entered separately for each payment method.

Account notifications can be amended if required (format, periodicity and delivery channel).

More information can be found in the “Electronic account documents manual” at www.postfinance.ch/download

5.1. Batch credit (standard)

All transactions will be credited in an individual entry one working day after delivery.

PostFinance Card entry detail
CREDIT FOR E-PAYMENT TRANSACTIONS
POSTFINANCE CARD
DELIVERED ON 28.08.2015
SAMPLECOMPANY LTD
PFYPX0000000000
WWW.SAMPLEMERCHANT.CH

PostFinance E-Finance entry detail
CREDIT FOR E-PAYMENT TRANSACTIONS
POSTFINANCE E-FINANCE
DELIVERED ON 28.08.2015
SAMPLECOMPANY LTD
PFYP60740000001
WWW.SAMPLEMERCHANT.CH

5.2. Individual credit

Every transaction will be credited individually, soon after delivery.

PostFinance Card entry detail
CREDIT FOR E-PAYMENT TRANSACTION
POSTFINANCE CARD
ON 29.08.2015
SAMPLECOMPANY LTD
PFYPX0000000000
WWW.SAMPLEMERCHANT.CH
PAYMENTID 30162958000489326395
ORDER NUMBER 00000000XXA0450192

PostFinance E-Finance entry detail
CREDIT FOR E-PAYMENT TRANSACTION
POSTFINANCE E-FINANCE
ON 29.08.2015
SAMPLECOMPANY LTD
PFYPX0000000000
WWW.SAMPLEMERCHANT.CH
PAYMENTID 30162958000489326395
ORDER NUMBER 00000000XXA0450192

5.3. Fee entry

The fees are shown separately for transactions below and above CHF 25 / EUR 17.

PostFinance Card entry detail
PRICE FOR E-PAYMENT
POSTFINANCE CARD
UP TO CHF 25 / EUR 17
WWW.SAMPLEMERCHANT.CH
NUMBER OF TRANSACTIONS: 15
REVENUE CHF 30.76
JANUARY 2016

PRICE FOR E-PAYMENT
POSTFINANCE CARD
FROM CHF 25 / EUR 17
WWW.SAMPLEMERCHANT.CH
NUMBER OF TRANSACTIONS: 15
REVENUE CHF 30.76
JANUARY 2016

PostFinance E-Finance entry detail
PRICE FOR E-PAYMENT
POSTFINANCE E-FINANCE
UP TO CHF 25 / EUR 17
WWW.SAMPLEMERCHANT.CH
NUMBER OF TRANSACTIONS: 15
REVENUE CHF 30.76
JANUARY 2016

PRICE FOR E-PAYMENT
POSTFINANCE E-FINANCE
FROM CHF 25 / EUR 17
WWW.SAMPLEMERCHANT.CH
NUMBER OF TRANSACTIONS: 15
REVENUE CHF 30.76
JANUARY 2016

5.4. Notice of payment

Merchants can reconcile the payment data using the options offered by their payment service provider (merchant GUI, API, etc.). A notice of payment can be requested for PostFinance payment methods. This is supplied in PDF or paper format (subject to a charge). Available delivery channels are post, e-mail or e-finance. You are also able to select whether the notice of payment should be delivered monthly or for each event. For monthly delivery we supplement the list of transactions with the fees incurred during the previous month.

Notice of payment notes are generated from the time the delivery is activated in our system. Delivery cannot be ordered for transactions executed before activation.

5.5. Reconciliation files

The most important information contained within the files for electronic reconciliation is the processing results of both PostFinance payment types. Depending on which payment service provider your merchant has chosen, we generate an RAF (reconciliation advice file) or an ERF (EPAY reconciliation file) for download. In both cases it is in .xml format.

Reconciliation files are generated from the time of activation. Delivery cannot be ordered for transactions executed before activation.

RAF (reconciliation advice files) are generated when a payment service provider uses the ep2 protocol to process PostFinance payment methods. This is interesting for merchants with high to very high transaction volumes. An ep2 infrastructure is a precondition for further processing by the merchant. More information can be found at <http://www.eftpos2000.ch/>

ERF (E-Payment reconciliation files) are generated when a payment service provider uses the non-ep2 protocol to process PostFinance payment methods.

Example files can be obtained from Customer Service Merchanthelp.

5.6. Delivery channels for reconciliation

All files contain the processing results of both payment types. PostFinance E-Finance and PostFinance Card.

RAF (reconciliation advice file)*

MI-Rec-Server (PMS)	For automated downloading and further processing of RAF. Requires the merchant to have an ep2 infrastructure.
E-finance	For semi-automated reconciliation of transactions. Download the RAF in e-finance and manually import it into the merchant's system.
FDS (File Delivery System)	For automated downloading and further processing of RAF.

* Requires a PSP who uses the ep2 protocol to process transactions.
Current examples: Datatrans Ltd, SIX Payment Services Ltd

ERF-File (proprietary PostFinance format)

E-finance	For semi-automated reconciliation of transactions. Download the ERF in e-finance and manually import it into the merchant's system.
FDS (File Delivery System)	For automated downloading and further processing of ERF.

Notice of payment

E-finance	<ul style="list-style-type: none">– For manual reconciliation– PDF
E-mail	<ul style="list-style-type: none">– For manual reconciliation– PDF

5.7. Enquiries and archiving

If you have any questions regarding transactions, please contact our Customer Service or our advisors. Transactions are archived for a period of 15 months. Account entries are archived for a period of 10 years.

6. More information

A current list of payment service providers that can offer PostFinance payment methods: www.postfinance.ch/psp-partner

More information about changes, important messages, recommendations, tips and tricks, studies etc. relating to E-Payment can be found at www.postfinance.ch/E-Payment-info.

Documentation such as logos, price lists, Subscriber Conditions, the information sheet "Recommendations for safe handling and protecting your Alias and customer data" can be downloaded from www.postfinance.ch/onlineshops

PostFinance may revise this manual at any time. Revisions will be communicated to the merchant in an appropriate form.

7. Customer care

Consulting & Sales for Business Customers
Tel. +41 848 848 848 (standard rate)

Do you already use the PostFinance payment methods in your online shop?

PostFinance Ltd
Contact Center E-Payment
3030 Berne
Switzerland
Telephone: +41 848 382 423
E-mail: merchanthelp@postfinance.ch

Would you like to offer your purchasers optimum support for problems encountered during the payment process using PostFinance payment methods?

PostFinance Ltd
Contact Center
3030 Berne
Switzerland
Telephone: +41 848 888 710