

# Registration/change Electronic account documents

- Registration
- Change  
(Please provide new information, details that are to be deleted should be listed under "Comments")

Contact person at PostFinance	_____
Locality code	_____
Partner number	_____

## 1. Customer (subscriber)

E-finance no. (if available) \_\_\_\_\_

Company/association \_\_\_\_\_

Street, no. \_\_\_\_\_

P.O. Box \_\_\_\_\_

Post code \_\_\_\_\_ Location \_\_\_\_\_

Contact person \_\_\_\_\_

Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

## 2. Data supplier (only complete if different from 1)

E-finance no. (if available) \_\_\_\_\_

Company/association \_\_\_\_\_

Street, no. \_\_\_\_\_

P.O. Box \_\_\_\_\_

Post code \_\_\_\_\_ Location \_\_\_\_\_

Contact person \_\_\_\_\_

Telephone \_\_\_\_\_

E-mail \_\_\_\_\_

## 3. Postal accounts / custody accounts

Account/securities account number	Account description
_____	_____
_____	_____
_____	_____
_____	_____



## 4. Notification (account/credit/debit/intraday)

### 4.1 Account notification

#### 4.1.1 Delivery to subscribers

Electronic account documents or  paper

#### 4.1.1.1 Frequency

daily  weekly, Weekday \_\_\_\_\_ (Mon–Fri)  
 bimonthly  monthly  quarterly

#### 4.1.1.2 Channel

##### E-finance<sup>1</sup>

##### File transfer for business customers

File Delivery Services (FDS)  TBS  
 SWIFT Recipient's BIC \_\_\_\_\_

#### 4.1.1.3 Format

PDF with image  XML with image  
 MT950 without image

MT940 without image

with booking codes

without booking codes

MT940 with document image

with booking codes

without booking codes

ISO 20022 (camt.053)

with document image

without image

<sup>1</sup> E-finance users require permission for "Filetransfer Download"

#### 4.1.2 Delivery to third parties; E-finance no. \_\_\_\_\_

Electronic account documents or  paper

#### 4.1.2.1 Frequency

daily  weekly  bimonthly  monthly  quarterly

#### 4.1.2.2 Channel

E-finance<sup>1</sup>  File Delivery Services (FDS)  
 Telebanking Server (TBS)  SWIFT Recipient's BIC \_\_\_\_\_

#### 4.1.2.3 Format

PDF with image  XML with image  
 MT950 without image

MT940 without image

with booking codes

without booking codes

MT940 with document image

with booking codes

without booking codes

ISO 20022 (camt.053)

with document image

without image

## 4.2 Account advices (optional)

Details regarding credit or debit items must be stated where required only.

### 4.2.1 Credit advice

#### 4.2.1.1 Format

- MT910  
ISO 20022 (camt.054)  with document image  without image

#### 4.2.1.2 Channel

- File Delivery Services (FDS)  TBS  
 SWIFT Recipient's BIC \_\_\_\_\_

#### 4.2.1.3 Amount limit

\_\_\_\_\_ CHF  
(creation of the advice from this amount)

#### 4.2.1.4 Price settlement

- Post immediately  Suspend price (monthly)

### 4.2.2 Debit advice

#### 4.2.2.1 Format

- MT900  
ISO 20022 (camt.054)  with document image  without image

#### 4.2.2.2 Channel

- File Delivery Services (FDS)  TBS  
 SWIFT Recipient's BIC \_\_\_\_\_

#### 4.2.2.3 Amount limit

\_\_\_\_\_ CHF  
(creation of the advice from this amount)

#### 4.2.2.4 Price settlement

- Post immediately  Suspend price (monthly)

## 4.3 Intraday account statement (optional)

Details regarding the intraday account statement must be stated where required only.

#### 4.3.1 Format

- MT942  ISO 20022 (camt.052)

#### 4.3.2 Channel

- File Delivery Services (FDS)  TBS  
 SWIFT Recipient's BIC \_\_\_\_\_

#### 4.3.3 Delivery time(s)

(within the time window from 6.00-20.00)

##### 4.3.3.1 Periodically

- hourly  two-hourly

or

##### 4.3.3.2 Fixed time(s)

no more than three times possible, can be selected on the hour and in ascending sequence, e.g.: 8.00, 11.00 and 18.00

Time 1 \_\_\_\_\_

Time 2 \_\_\_\_\_

Time 3 \_\_\_\_\_

## 5. Custody account statement and movements (for all custody accounts in accordance with section 3)

- electronically (PDF only in e-finance) or  paper

## 6. Order advice EPO/Debit Direct

### Order advice EPO

Standard format for EZAG/online payments  PDF (only e-finance)  XML  paper<sup>3</sup>  
Format for EPO ISO 20022 (pain.001)<sup>2</sup>  PDF (only e-finance)  ISO 20022 (pain.002/camt.054)  paper<sup>3</sup>

### Execution/payment confirmation

none/only processing message  
 to the customer or  to the data supplier

### Individual confirmation (only with EPO)

none/only processing message  
 to the customer or  to the data supplier

### Debtor order advice (Debit Direct)

PDF (only e-finance)  XML  paper<sup>3</sup>

### Processing message

Default  reduced

### Execution confirmation

none/only processing message  to the customer or  to the data supplier

### Channel for electronic advice

E-finance<sup>4</sup>  File Delivery Services (FDS)  Telebanking Server (TBS)

## 7. E-banking program/software

Software name \_\_\_\_\_ Software company \_\_\_\_\_  
 Proprietary development

## 8. Comments

With my/our signature I/we hereby confirm acknowledgement and acceptance of the Subscriber Conditions Electronic services as per the enclosure.

Location \_\_\_\_\_ Date \_\_\_\_\_

Signature\* \_\_\_\_\_ Signature\* \_\_\_\_\_

Last name \_\_\_\_\_ Last name \_\_\_\_\_

First name \_\_\_\_\_ First name \_\_\_\_\_

\* Signature of principal or authorized agent. Two signatures are required for collective signatures.

<sup>1</sup> E-finance users require permission for "Filetransfer Download"

<sup>2</sup> Optional information, only required if different from the standard format

<sup>3</sup> subject to a fee, except processing report

<sup>4</sup> Right "Filetransfer download" for user e-finance required

# Information sheet

## Registration/change

### Electronic account documents

This information sheet will help you to fill in the form. The individual points refer to the corresponding sections on the form. Please visit [www.postfinance.ch/e-finance](http://www.postfinance.ch/e-finance) for details of the electronic account documents.

In the event of changes, the new information must always be provided in sections 1–6. The old details to be deleted should be listed under “Comments” (Section 8).

We understand electronic account documents to mean:

- Electronic account and custody account advices
- Electronic order advices (creditor and debtor)

#### 1. Customer

The account holder's address details should be entered here. Only provide the e-finance number and the delivery number if they already exist and are used for electronic advices.

#### 2. Data recipient

The address details of the recipient should be entered here only if this is a different person/company than the order originator. Only provide the e-finance number and the delivery number if they already exist and are used for electronic advices.

#### 3. Private, business account and/or custody account

Specify the accounts and custody accounts for which the electronic advices are to be registered. You can enter a custody account number if electronic advices (PDF) are required for a custody account in e-finance that is used for the processing of fund transactions (PostFinance Funds).

#### 4. Notification (account/credit/debit/intraday)

##### Channel/medium

##### e-finance

For delivery via the e-finance platform you must also register with e-finance.

##### File Delivery Services (FDS)

This connection links your data processing system directly with the file exchange server of PostFinance and functions via the Internet with Secure File Transfer Protocol (SFTP). The FDS connection must be tested by your IT department before registration. You will find details of the connection types in the “File Delivery Services” manual at [www.postfinance.ch/handbuecher](http://www.postfinance.ch/handbuecher). The file exchange server can also be accessed via the following partner networks: Migros network, KOMBV (BFI). If delivery via partner network is requested, the File Delivery Services medium must be marked and the relevant partner network recorded in the notes (e. g. inbound/outbound delivery via Migros network).

##### Telebanking Server (TBS)

This channel requires a special access program from a PostFinance software partner and a direct connection via the internet.

##### SWIFT

Additional settings are necessary for this delivery channel. Please contact your customer advisor.

##### Format

###### PDF

This format is suitable for the on-screen viewing, printing and/or saving of files, however it is not intended for further electronic processing. It requires that the **Acrobat Reader** software be installed. Account advices are always sent together with a document image.

###### XML

This format enables the documents (proprietary format from PostFinance) to be structured. The data can be displayed in a browser or transferred to other programs/applications for further processing. Account advices in XML format are always sent together with a document image.

###### ISO 20022

ISO 20022 (XML) messages can be displayed in a browser or automatically transferred to other programs/applications for further processing.

###### camt.052

ISO 20022 message for intraday account statements. The delivery of the camt.052 message can be recorded periodically (hourly, two-hourly) or at a maximum of three set times within the time window from 6.00–20.00.

**camt.053**

ISO 20022 message for the account statement. Delivery of the account statement in ISO 20022 format (camt.053) does not require an ISO message to be sent. However, the customer's software must support camt.053 messages. camt.053 messages can be sent out either without images (pure .xml files) or with images (tar.gz file with the camt.053 message (.xml) and the related images (.tiff)).

**camt.054**

ISO 20022 message for credit or debit advice. The message is delivered continuously for credits and debits. To reduce the number of deliveries, an amount limit can be defined. If it is defined, the delivery of the camt.054 message is only carried out on bookings  $\geq$  the defined amount (e.g. amount limit 500, credits or debits are only advised from 500). camt.054 messages can be sent out either without images (pure .xml files) or with images (tar.gz file with the camt.054 message (.xml) and the related images (.tiff)).

**MT900**

MT900 messages are used for debit advices.

**MT910**

MT900 messages are used for credit advices.

**MT940 / MT950**

MT940/MT950 are suitable for companies that use one of PostFinance's partner software applications to process the data further. The following options are available:

- E-finance MT940 with or without image
- Telebanking server MT940 with image
- FDS MT940 with or without image
- SWIFT MT940 without image or MT950 without image
- With booking codes You can request to receive your account information in MT940 format with a structured field 86 including booking codes.

**MT942**

MT942 message for intraday account statements. The delivery of the MT942 message can be recorded periodically (hourly, two-hourly) or at a maximum of three set times within the time window from 6.00–20.00. MT942 messages are always delivered full. Full means that all postings since the last standard account statement are included in the MT942 message.

Additional information can be found at [www.postfinance.ch/swift](http://www.postfinance.ch/swift).

## Overview of possible formats/channels

Notification	Advice channel	Format										
		camt.052 – XML ISO 20022 Standard	camt.053 – XML ISO 20022 Standard	camt.054 – XML ISO 20022 Standard	XML with image	MT900	MT910	MT940 without image without/with posting code	MT940 with document image without/with posting code	MT942 without image	MT950 without image	PDF (with document image)
Account notification	E-Finance		X		X			X	X			X
	Telebanking Server (TBS)		X		X				X			X
	File Delivery Services (FDS)		X		X		X	X	X			X
	SWIFT		X				X	X		X		
Credit advice (optional)	Telebanking Server (TBS)			X								
	File Delivery Services (FDS)			X								
	SWIFT			X		X						
Debit advice (optional)	Telebanking Server (TBS)			X								
	File Delivery Services (FDS)			X								
	SWIFT			X		X						
Intraday	Telebanking Server (TBS)	X									X	
	File Delivery Services (FDS)	X									X	
	SWIFT	X									X	

### 4.1 Account notification

#### 4.1.1 Delivery to subscribers

- Daily, weekly and fortnightly deliveries on paper are subject to a fee.
- Two different frequencies may be selected for each registration.

##### 4.1.1.1 Frequency

- Daily (event-based): default
- Weekly: on any selected weekday
- Fortnightly: delivery on the 15th and on the last day of the month
- Monthly: delivery on the last day of the month
- Quarterly: delivery on the last day of the last month of the quarter

##### 4.1.1.2 Channel

Delivery of the electronic advices depends on the connection type you select. Additional information please visit [www.postfinance.ch/e-services](http://www.postfinance.ch/e-services) for details of the various options. Your contact person will be happy to advise you. Your contact will be happy to advise you.

#### 4.1.2 Delivery to third parties

The details are the same as in Section 4.1.1. For delivery of electronic account documents to third parties, you are free to choose between e-finance, FDS direct connection/partner network or the telebanking server as the data medium, provided that the data recipient supports these connections (see also Section 4.1.1.2).

### 4.2 Account advices

The credit and/or debit advices are an optional advice and does therefore not need to be recorded.

#### Amount limit

The amount limit can be used to reduce the number of advices, A client with a large amount of credits or debits can record with the help of the amount limit from what credit or debit amount an advice should be made.

#### Price settlement

For an occurring price debit, it is recorded here whether the prices are posted immediately (<< Post immediately >>) or only at the end of the month (<< Suspend price (monthly) >>).

### 4.3 Intraday account statement

The intraday account statement is an optional advice and does therefore not need to be recorded.

#### 4.3.3 Delivery time(s)

The delivery times of the intraday account statement can be determined here. The delivery can be recorded periodically (hourly, two-hourly), Section 4.3.3.1, or at a maximum of three set times (Section 4.3.3.2) within the time window from 6.00–20.00.

## 5. Custody account statement/transactions

The custody account statement is sent twice a year and is available on paper or electronically via e-finance in PDF format only.

## 6. Order advice EPO/DD

The order advice is used for checking the order delivery and processing. The receipt of the order advice can be selected for each document.

The selection is defined as a standard setting. However, it is possible to change this again for the transfer of payments. Required documents are available in PDF or XML format or in paper form. If no advice documents are required, only errors and irregularities will be reported in a processing message. This cannot be disabled. It is therefore necessary in all cases to specify the format in which the documents are to be issued (electronic/paper) and to whom the documents are to be sent (order originator or data supplier). On request, an alternative format to the standard can be defined for pain.001 orders (EPO with ISO 20022). The short processing message for Debit Direct can only be requested if the rejections are delivered in electronic form.

**XML as standard format for order advice:** Please note that the XML will be sent out in one of two formats, depending on the delivery format of the order: XML (PF) or XML (ISO 20022). For e-finance online payments, EPO in TXT format and Debit Direct orders, an XML (PF) will be delivered. This is a proprietary format of PostFinance which can be viewed in Documents Manager (free software from PostFinance). In the case of EPO orders submitted via pain.001, ISO 20022 messages are sent out in XML format (pain.002/camt.054).

**ISO 20022 (pain.002 / camt.054):** ISO 20022 format for further processing data. XML files must be recorded directly in the customer's software. This format may only be chosen for the order advice if the customer submits the order via pain.001 (EPO XML). PostFinance sends out pain.002 and camt.054 messages as order documents.

The following table shows the delivery format based on the EPO format:

EPO delivery format	EPO in text format	EPO in XML format (pain.001)
Order documents	PDF*, CML (PF) or paper	PDF*, ISO 20022 (pain.002) or paper
Processing message		
Execution confirmation		PDF*, ISO 20022 (camt.054) or paper
Individual confirmation		

\* Only available via e-finance

E-finance, File Delivery Services (FDS) or Telebanking server (TBS) may be selected for delivery of the electronic order advice (see also Section 4.1.2).

## 8. E-banking program/software

Please indicate the software product you use. This information must be provided if you use the telebanking server. If the program was developed in-house, please check the "In-house development" field only.

## 8. Comments

In the event of changes, list the details to be deleted here (e. g. previous data medium).

### Signatures

The registration or change must be signed by the grantor of power of attorney or authorized person for the accounts and custody accounts listed in Section 3. For collective signatures, two signatures are required.

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