Record Description

Electronic services
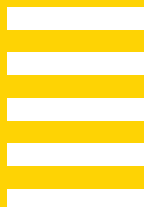
PostFinance

Table of Contents

1. General Information

1.1 Character set ISO 8859-1

PostFinance Ltd will convert the ISO 8859-1 character set.

	0	1	2	3	4	5	6	7	8	9	A	B	C	D	E	F
0																
1																
2		!	"	#	$	%	&	'	(	)	*	+	,	-	.	/
3	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
4	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5	P	Q	R	S	T	U	V	W	X	Y	Z	[	\	]	^	_
6	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7	p	q	r	s	t	u	v	w	x	y	z	{	|	}	~	
8																
9																
A		¡	¢	£	€	¥	¦	§	¨	©	ª	«	¬	-	®	¯
B	°	±	²	³	´	µ	¶	·	¸	¹	º	»	¼	½	¾	¿
C	À	Á	Â	Ã	Ä	Å	Æ	Ç	È	É	Ê	Ë	Ì	Í	Î	Ï
D	Ð	Ñ	Ò	Ó	Ô	Õ	Ö		Ø	Ù	Ú	Û	Ü	Ý	Þ	ß
E	à	á	â	ã	ä	å	æ	ç	è	é	ê	ë	ì	í	î	ï
F	∂	ñ	ò	ó	ô	õ	ö		ø	ù	ú	û	ü	ý	þ	ÿ

The hexadecimal value for SPACE is "20".

Examples:
Hexadecimal 50 ➜ P
Hexadecimal 41 ➜ A
Hexadecimal 6A ➜ j
etc.

Recommendation: Transactions directed to bank channels or abroad should adhere to the SWIFT-Standard minimized character set. Noncompliant values can not be forward processed.

	0	1	2	3	4	5	6	7	8	9	A	B	C	D	E	F
2								'	(	)		+	,	-	.	/
3	0	1	2	3	4	5	6	7	8	9	:					?
4		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5	P	Q	R	S	T	U	V	W	X	Y	Z					
6		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7	p	q	r	s	t	u	v	w	x	y	z					

1.2 Check digit computation module 10, recursive

The check digit is to be computed according to module 10. Such computation applies, for instance, to postal account numbers, ISR and OSR customer numbers.

Carry	Digit series										Check digit
	0	1	2	3	4	5	6	7	8	9	
0	0	9	4	6	8	2	7	1	3	5	0
1	9	4	6	8	2	7	1	3	5	0	9
2	4	6	8	2	7	1	3	5	0	9	8
3	6	8	2	7	1	3	5	0	9	4	7
4	8	2	7	1	3	5	0	9	4	6	6
5	2	7	1	3	5	0	9	4	6	8	5
6	7	1	3	5	0	9	4	6	8	2	4
7	1	3	5	0	9	4	6	8	2	7	3
8	3	5	0	9	4	6	8	2	7	1	2
9	5	0	9	4	6	8	2	7	1	3	1

Example: postal account number 70-4152-?

Expand the postal account number to 8 digits:

70-004152-8
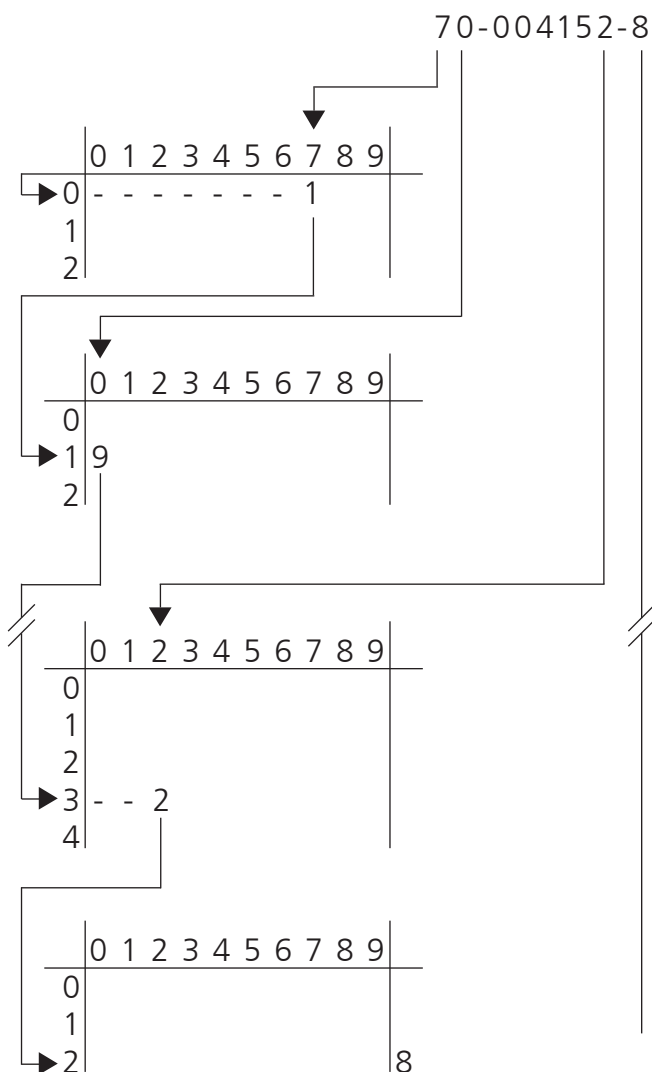
Rules

- Starting with a carry of "0" and combining it with the first digit of the example, "7" results in a combination value or carry of "1"

- The carry of "1" combined with the second digit of the example "0" results in a combination value or carry of "9"

- etc.

- The carry of "3" combined with the last digit of the example "2" results in a combination value or carry of "2"

- The value in the last column for the final carry of "2" is the check digit "8"

1.3 Check digit computation module 97–10

For a description of how the internationally standardised check digit of the IBAN is generated and validated, please refer to document of check digit algorithm on **www.iban.ch.**

1.4 Overview of CR/LF acceptance (Carriage Return/Line-Feed)

The length of the record depends on the delivery channel and the respective electronic service from PostFinance. The record lengths per delivery channel are detailed in the tables below.

1.4.1 EPO, Debit Direct delivery

Delivery channel	incl. CR/LF	excl. CR/LF
E-finance	701–702	700
Telebanking server	702	No offer
FDS, H-Net and SWIFT FileAct	52–702	700

1.4.2 Debit Direct delivery
Debit Direct delivery in ISR format record type 2 (200+ records)

Delivery channel	incl. CR/LF	excl. CR/LF
E-mail	200	200
E-finance	202	No offer
Telebanking server	202	No offer
FDS, H-Net and SWIFT FileAct	202	No offer

Debit Direct delivery in Debit Direct format (700+ records)

Delivery channel	incl. CR/LF	excl. CR/LF
E-mail	702/768	700/768
E-finance	702	No offer
Telebanking server	702	No offer
FDS, H-Net and SWIFT FileAct	702	No offer

1.4.3 ISR/OSR delivery
ISR/OSR record type 3 (100+ records)

Delivery channel	incl. CR/LF	excl. CR/LF
E-mail ASCII attachment	100/128	100/128
E-finance	100/128	No offer
Telebanking server	102	No offer
FDS, H-Net and SWIFT FileAct	100/128	No offer

ISR/OSR record type 4 (200+ records)

Delivery channel	incl. CR/LF	excl. CR/LF
E-mail ASCII attachment	202	200
E-finance	202	No offer
Telebanking server	202	No offer
FDS, H-Net and Connect Direct	202	No offer

1.5 Newsletter

With a subscription to the bi-annual free newsletter "News from PostFinance for software manufacturers and dealers" you are kept up-to-date about all technical changes to PostFinance's services. To receive the newsletter please send an e-mail with your details (company, first name, last name, etc.) and your preferred language (German, French, Italian) to **software-info@postfinance.ch.** Thank you for your interest.

2. ISR Records

2.1 Credit record, type 3

Field Name	Pos.	Picture¹	Contents				opt./req.²	Correlation/Comments
Transaction code	1	X(3)		Credit	Cancellation	Correction	req.	
			ISR e-transaction	= 002	005	008		
			ISR Post counter	= 012	015	018		
			COD-ISR	= 022	025	028		
			ISR own PA	= 032	035	038		
			ISR+ e-transaction	= 102	105	108		
			ISR+ Post counter	= 112	115	118		
			ISR+ own PA	= 132	135	138		
ISR customer no.	4	9(9)	99999999C C = Control digit (module 10, recursive)				req.	
Reference no.	13	9(27)	999999999999999999999999999C				req.	Flush right, numeric, with preceding ZEROS
Amount	40	9(8)V99	Example: CHF 123.55 = 0000012355				req.	Flush right, numeric, with preceding ZEROS Maximum amount: ISR/ISR+ with 5-digit customer number CHF 9 999 999.95 ISR/ISR+ with 9-digit customer number CHF 99 999 999.95
Transaction ID	50	X(10)					req.	4 digits, 2 SPACES and again 4 digits
Date of payment	60	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	Date of Post Office inpayment, or date of paperless transfer debit by the PostFinance Ltd Operations Center
Date of processing	66	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	Date by the Operations Center
Date of crediting	72	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	
Microfilm no.	78	9(9)					req.	
Rejection code	87	9	0 = None 1 = Reject 5 = Mass reject				req.	
Future use reserves	88	X(9)	"0" ZEROS					
Inpayment fees	97	9(2)V99					req.	

¹ 9 = numeric   ² opt. = optional
  X = alphanumeric   req. = required

2.2 Total record, type 3

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Transaction code	1	X(3)	Credit/Correction = 999 Cancellation = 995	req.	
ISR customer no.	4	9(9)	99999999C C = Control digit (module 10, recursive)	req.	
Sorting key code	13	9(27)	999999999999999999999999999	req.	
Amount	40	9(10)V99		req.	Flush right, numeric, with preceding ZEROS
Number of transactions	52	9(12)	Total record not included	req.	
Data carrier's creation date	64	9(6)	YYMMDD YY = Year MM = Month DD = Day	req.	
Inpayment fees	70	9(7)V99		req.	
Re-processed ISR+	79	9(7)V99		req.	
Future use reserves	88	X(13)	SPACES		

2.3 Credit record, type 4

Field Name	Pos.	Picture[1]	Contents		opt./req.[2]	Correlation/Comments
Transaction code	1	9(2)	ISR in CHF:	01 = Normal 02 = COD 03 = Own account	req.	
			ISR+ in CHF:	11 = Normal 13 = Own account		
			ISR in EUR:	21 = Normal 23 = Own account		
			ISR+ in EUR:	31 = Normal 33 = Own account		
Transaction type	3	9	1 = Credit (positive) 2 = Cancellation (negative) 3 = Correction (positive)		req.	
Origin	4	9(2)	01 = Post office 02 = EPO/PSO 03 = e-transaction 04 = euroSIC		req.	
Delivery type	6	9	1 = Original 2 = Reconstruction 3 = Test		req.	
ISR customer no.	7	9(9)	01999999C = CHF 03999999C = EUR C = Control number (module 10, recursive)		req.	
Reference no.	16	9(27)	999999999999999999999999999C		req.	Flush right, numeric, with preceding ZEROS
Currency code	43	X(3)	Currency code as per ISO standard		req.	CHF or EUR
Amount	46	9(10)V99	Example: CHF 123.55 = 000000012355		req.	Flush right, numeric, with preceding ZEROS. Maximum amount: CHF 99 999 999.95 EUR 99 999 999.99

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Financial institution's reference	58	X(35)		req.	ID characteristic for beneficiary institution
Date of payment	93	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Date paid in at post office or debit date of transfer by PostFinance Ltd Operations Center
Date of processing	101	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Date scanned at PostFinance Ltd Operations Center (PostFinance balance sheet date)
Date of crediting	109	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Collective credit date
Reject code	117	9	0 = None 1 = Reject 5 = Mass reject	req.	
Currency code	118	X(3)	Currency code as per ISO standard	req.	CHF or EUR
Fees	121	9(4)V99			Prices for Swiss Post inpayments (incl. post-processing ISR+/ISR+ in EUR)
Reserve	127	X(74)	SPACES		

2.4   Total record, type 4

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Transaction code	1	9(2)	99 = CHF 98 = EUR	req.	
Transaction type	3	9	1 = Credit (positive) 2 = Cancellation (negative)	req.	
Origin	4	9(2)	99	req.	
Delivery type	6	9	1 = Original 2 = Reconstruction 3 = Test	req.	
ISR customer no.	7	9(9)	01999999C = CHF 03999999C = EUR C = Control number (module 10, recursive)	req.	
Sorting key code	16	9(27)	999999999999999999999999999	req.	
Currency code	43	X(3)	Currency code as per ISO standard	req.	CHF or EUR
Total amount	46	9(10)V99		req.	Flush right, numeric, with preceding ZEROS
No. of transactions	58	9(12)	Excl. total record		
Date that data medium was created	70	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	
Currency code	78	X(3)	Currency code as per ISO standard	req.	CHF or EUR
Fees	81	9(9)V99		req.	
Reserve	92	X(109)	SPACES		

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

3. OSR Records

3.1 Debit record, type 3

Field Name	Pos.	Picture[1]	Contents				opt./req.[2]	Correlation/Comments
Transaction code	1	X(3)	OSR Post counter = 652 OSR+ Post counter = 552	Debit 652 552	Cancellation 655 555	Correction 658 558	req.	
OSR customer no.	4	9(9)	99999999C C = Check digit (module 10, recursive)				req.	
Reference no.	13	9(27)	999999999999999999999999999C				req.	Flush right, numeric, with preceding ZEROS. Validity date flush right = YYMMDD. Without validity date = fixed with ZEROS (000000)
Amount	40	9(8)V99	Example: CHF 123.55 = 0000012355				req.	Flush right, numeric, with preceding ZEROS Maximum amount: CHF 10 000.00
Transaction ID	50	X(10)					req.	4 digits, 2 SPACES and again 4 digits
Outpayment date	60	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	Date of post office outpayment, or credit date of paperless transfer by the PostFinance Ltd Operations Center
Date of processing	66	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	Date of processing by the Operations Center
Debit date	72	9(6)	YYMMDD YY = Year MM = Month DD = Day				req.	
Microfilm no.	78	9(9)					req.	
Reject code	87	9	0 = None 1 = Reject 5 = Mass reject				req.	
Reserve	88	X(9)	"0" ZEROS					
Outpayment fees	97	9(2)V99					req.	

3.2 Total record, type 3

Field Name	Pos.	Picture[1]	Contents		opt./req.[2]	Correlation/Comments
Transaction type	1	X(3)	Debit/Correction = 999 Cancellation = 995		req.	
OSR customer no.	4	9(9)	99999999C C = Check digit (module 10, recursive)		req.	
Sorting key code	13	9(27)	999999999999999999999999999		req.	
Amount	40	9(10)V99			req.	Flush right, numeric, with preceding ZEROS
Number of transactions	52	9(12)	Total record not included		req.	
Data carrier's creation date	64	9(6)	YYMMDD YY = Year MM = Month DD = Day		req.	
Outpayment fees	70	9(7)V99			req.	
Reserve	79	9(7)V99			req.	
Reserve	88	X(13)	SPACES			

[1] 9 = numeric   [2] opt. = optional
    X = alphanumeric   req. = required

3.3   Debit record, type 4

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Transaction code	1	9(2)	OSR: 06 = Counter OSR+: 46 = Counter	req.	
Transaction type	3	9	1 = Debit (negative) 2 = Cancellation (positive) 3 = Correction (negative)	req.	
Origin	4	9(2)	01 = Post office 02 = EPO	req.	
Delivery type	6	9	1 = Original 2 = Reconstruction 3 = Test	req.	
OSR customer no.	7	9(9)	02999999C C = Control number (module 10, recursive)	req.	
Reference no.	16	9(27)	999999999999999999999999999C	req.	Flush right, numeric, with preceding ZEROS Validity date flush right = YYMMDD. Without validity date = fixed with ZEROS (000000)
Currency code	43	X(3)	Currency code as per ISO standard	req.	CHF
Amount	46	9(10)V99	Example: CHF 123.55 = 000000012355	req.	Flush right, numeric, with preceding ZEROS Maximal amount CHF 10 000.00
Financial institution's reference	58	X(35)		req.	ID characteristic for beneficiary institution
Date of payment	93	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Outpayment date at post office or credit date at PostFinance Ltd Operations Center
Date of processing	101	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Date scanned at PostFinance Ltd Operations Center (PostFinance balance sheet date)
Debit date	109	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	Collective debit date
Reject code	117	9	0 = None 1 = Reject 5 = Mass reject	req.	
Currency code	118	X(3)	Currency code as per ISO standard	req.	CHF
Fees	121	9(4)V99		req.	Prices for outpayments
Reserve	127	X(74)	SPACES		

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

3.4   Total record, type 4

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Transaction code	1	9(2)	99	req.	
Transaction type	3	9	1 = Credit (negative) 2 = Cancellation (positive)	req.	
Origin	4	9(2)	99	req.	
Delivery type	6	9	1 = Original 2 = Reconstruction 3 = Test	req.	
OSR customer no.	7	9(9)	02999999C C = Control number (module 10, recursive)	req.	
Sorting key code	16	9(27)	999999999999999999999999999	req.	
Currency code	43	X(3)	Currency code as per ISO standard	req.	CHF
Total amount	46	9(10)V99		req.	Flush right, numeric, with preceding ZEROS
No. of transactions	58	9(12)	Excl. total record		
Date that data medium was created	70	9(8)	YYMMDD YY = Year MM = Month DD = Day	req.	
Currency code	78	X(3)	Currency code as per ISO standard	req.	CHF
Fees	81	9(9)V99		req.	
Reserve	92	X(109)	SPACES		

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

4. EPO Records (TXT format)

4.1 EPO with ISO 20022

Record structures for EPO in ISO 20022 format Credit Transfer (see also **www.iso-payments.ch**) are set out in the Swiss Implementation Guidelines and the EPO manual. This document describes only delivery of EPO in TXT format. If you have any questions, please contact **software-info@postfinance.ch**.

4.2 General comments on international payments
(Transaction types 34, 37)

When sending international payments, we recommend that the optional fields be filled in, provided the information is available (addresses of end beneficiaries, clients, etc.). This supports smooth processing of payments abroad and helps avoid payments being rejected.

4.3 Control range

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
File identification	1	9(3)	036	req.	
Due date	4	9(6)	YYMMDD YY = Year MM = Month DD = Day	req.	Post office working day
Reserve	10	9(5)	ZEROS	req.	
Control characteristic	15	9	1	req.	Fixed value
Debit account no.	16	9(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial reference no.; right-justified, ZEROS to fill the left C = Check digit	req.	The check digit is computed recursively according to module 10
Charge account no.	25	9(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial reference no.; right-justified, ZEROS to fill the left C = Check digit	req.	The check digit is computed recursively according to module 10
Order no.	34	9(2)	01–99	req.	For each due date 99 order numbers are allocable per currency
Transaction type	36	9(2)	00 = Header record 22 = Record for domestic postal account payments (IS) 24 = Record for domestic cash outpayment orders (OP) 27 = Record for domestic clearing payments (IS) 28 = Record for inpayment slips (ISR) with reference no. 34 = Record for Cash international (CI) 37 = Record for Giro international (GI) 97 = Total record	req.	
Transaction serial no.	38	9(6)	Header record = 000000 Transaction record = 000001–nnnnnn Total record > highest transaction serial no.	req.	The transactions within each order must be sorted by transaction serial no. in ascending order. A transaction serial no. may appear only once for any given order number
Reserve	44	9(2)	ZEROS	req.	
Reserve	46	9	ZERO	req.	
Reserve	47	9(4)	ZEROS	req.	

[1] 9 = numeric, X = alphanumeric   [2] opt. = optional, req. = required

4.4 Header record
(Transaction type 00)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Reserve	51	X(650)	SPACES		

4.5 Record for domestic postal account payments (IS)
(Transaction type 22)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	www.postfinance.ch/izv	req.	
Payment amount	54	9(11) V99	≠ ZERO In cases where foreign currencies do not allow or have limitations on fractions of the currency unit, PostFinance will round the amount up to the next allowable currency unit	req.	Example: CHF 123.55 = 0000000012355
Reserve	67	X	SPACE		
ISO code for payment currency	68	X(3)	www.postfinance.ch/izv	req.	Other currencies not permitted: if the remittance currency is not identical to the account currency, the payment currency must be adjusted to match the remittance currency
ISO country code	71	X(2)	CH or LI	req.	Switzerland or Liechtenstein
Payee's postal account no.	73	9(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial reference no.; right-justified, ZEROS to fill the left C = Check digit	req.	The check digit is computed recursively according to module 10
Reserve	82	X(6)	SPACES		
IBAN[3], End beneficiary's bank account no.	88	X(35)	Contains a maximum of 27 characters; when not used = SPACES In case of IBAN[3]: LLCCNNNNNXXXXXXXXXXXX LL = CH or LI is required CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit account no.	opt./req.	Recommended for transfer to a bank's postal account The check digit is computed according to module 97–10
Payee's last name/ first name	123	X(35)		req.	For transfers to a postal account list only the account holders. End beneficiaries (e.g. bank account holders) are always listed in the end beneficiary fields
Supplemental payee designation	158	X(35)	When not used = SPACES	opt.	
Payee's street address	193	X(35)	When not used = SPACES	opt.	
Payee's postal code	228	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	opt.	
Payee's city	238	X(25)	When not used = SPACES	opt.	
End beneficiary's last name/first name	263	X(35)	When not used = SPACES	opt./req.	Recommended for transfer to a bank's postal account

[1] 9 = numeric   [2] opt. = optional   [3] IBAN = International Bank Account Number
  X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
End beneficiary's supplemental designation	298	X(35)	When not used = SPACES	opt.	
End beneficiary's street address	333	X(35)	When not used = SPACES	opt.	
End beneficiary's postal code	368	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	opt.	
End beneficiary's city	378	X(25)	When not used = SPACES	opt.	
Information block 1	403	X(35)	When not used = SPACES	opt.	
Information block 2	438	X(35)	When not used = SPACES	opt.	
Information block 3	473	X(35)	When not used = SPACES	opt.	
Information block 4	508	X(35)	When not used = SPACES	opt.	
Reserve	543	X(3)	SPACES		
Reserve	546	X	SPACE		
Order issuer's last name/ first name	547	X(35)	When not used = SPACES	opt.	The order issuer may be a third person initiating payments via EPO customer (e.g. bank customer via bank)
Order issuer's supplemental designation	582	X(35)	When not used = SPACES	opt.	
Order issuer's street address	617	X(35)	When not used = SPACES	opt.	
Order issuer's postal code	652	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	opt.	
Order issuer's city	662	X(25)	When not used = SPACES	opt.	
Reserve	687	X(14)	SPACES		

4.6 Record for domestic cash outpayment orders (OP)
(Transaction type 24)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	As per currency overviews in EPO Handbook	req.	Other currencies not permitted: only account currency or CHF
Payment amount	54	9(11)V99	≠ ZERO and < 1 million CHF In cases where foreign currencies do not allow or have limitations on fractions of the currency unit, PostFinance will round the amount up to the next allowable currency unit	req.	Example: CHF 123.55 = 0000000012355
Reserve	67	X	SPACE		
ISO code for payment currency	68	X(3)	As per currency overviews in EPO Handbook	req.	At present only CHF is permitted
ISO country code	71	X(2)	CH or LI	req.	Switzerland or Liechtenstein
Reserve	73	X(15)	SPACES		
Reserve	88	X(34)	SPACES		
Note "person-to-person"	122	X	1 or SPACE	opt.	1 = the payment is to be personally handed over to the payee SPACE = no special order requirements

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Payee's last name/first name	123	X(35)		req.	
Payee's supplemental designation	158	X(35)	When not used = SPACES	opt.	
Payee's street address	193	X(35)	When not used = SPACES	opt.	
Payee's postal code	228	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	req.	
Payee's city	238	X(25)			
End beneficiary's last name/first name	263	X(35)	When not used = SPACES	opt.	
End beneficiary's supplemental designation	298	X(35)	When not used = SPACES	opt.	
End beneficiary's street address	333	X(35)	When not used = SPACES	opt.	
End beneficiary's postal code	368	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	opt.	
End beneficiary's city	378	X(25)	When not used = SPACES	opt.	
Information block 1	403	X(35)	When not used = SPACES	opt.	
Information block 2	438	X(35)	When not used = SPACES	opt.	
Information block 3	473	X(35)	When not used = SPACES	opt.	
Information block 4	508	X(35)	When not used = SPACES	opt.	
Reserve	543	X(3)	SPACES		
Reserve	546	X	SPACE		
Order issuer's last name/first name	547	X(35)	When not used = SPACES	opt.	The order issuer may be a third person initiating payments via EPO customer (e.g. bank customer via bank)
Order issuer's supplemental designation	582	X(35)	When not used = SPACES	opt.	
Order issuer's street address	617	X(35)	When not used = SPACES	opt.	
Order issuer's postal code	652	X(10)	As a rule: 4-position postal code left-justified, filled with 6 SPACES to the right When not used = SPACES	opt.	
Order issuer's city	662	X(25)	When not used = SPACES	opt.	
Reserve	687	X(14)	SPACES		

[1] 9 = numeric   [2] opt. = optional
   X = alphanumeric   req. = required

4.7 Record for domestic clearing payments (IS)
(Transaction type 27)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	As per currency overviews in EPO Handbook	req.	
Payment amount	54	9(11)V99	≠ ZERO In cases where foreign currencies do not allow or have limitations on fractions of the currency unit, PostFinance will round the amount up to the next allowable currency unit	req.	Example: CHF 123.55 = 000000012355
Reserve	67	X	SPACE		
ISO code payment currency	68	X(3)	As per currency overviews in EPO Handbook	req.	Other currencies not permitted: if the remittance currency is not identical to the account currency, the payment currency must be adjusted to match the remittance currency
ISO country code	71	X(2)	CH or LI	req.	Switzerland or Liechtenstein
Clearing no. or BIC[4]	73	X(15)	When not used = SPACES Structure clearing no.: XXXXXX or ƀƀXXXXXX ƀƀ = SPACES XXXXXX = Clearing no. left-justified, without check digit, filled with ZEROS to the right Rest = SPACES otherwise: 07XXXXXXC or 08XXXXXXC Pos. 1+2 = 07 or 08 Pos. 3–7 = Clearing no. right-justified, with ZEROS on the left Pos. 8 = Check digit of clearing no. Pos. 9 = Check digit of entire field Pos. 10–15 = SPACES Structure BIC[4]: Pos. 1–4 = Bank name abbreviation Pos. 5+6 = ISO country code Pos. 7+8 = City Pos. 9–11 = Free text Pos. 12–15 = SPACES	opt./req.	The field is optional if IBAN[3] is existing (field pos. 88). Otherwise the clearing no. is required if payment currency = CHF, for payments with currency ≠ CHF the clearing no. or the BIC[4] is required The check digit is computed recursively according to module 10 BIC[4] contains a minimum of 8 and a maximum of 11 characters
IBAN[3], End beneficiary's bank account no.	88	X(35)	Contains a maximum of 27 characters In case of IBAN[3]: LLCCNNNNNXXXXXXXXXXXX LL = CH or LI is required CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit account no. In case of postal account: PPXXXXXXC PP = Prefix XXXXXX = Reference no.; right-justified, with ZEROS on the left C = Check digit	req.	Left-justified, filled with SPACES The check digit is computed according to module 97–10 The check digit is computed recursively according to module 10
Name of recipient bank/ financial institution	123	X(35)	When not used = SPACES	opt./req.	In case of clearing no. or IBAN[3] = optional Required in all other cases

[1] 9 = numeric [2] opt. = optional [3] IBAN = International Bank Account Number [4] BIC = Bank Identifier Code (SWIFT address)
  X = alphanumeric req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Supplemental designation of recipient bank/financial institution	158	X(35)	When not used = SPACES	opt.	
Street address of recipient bank/financial institution	193	X(35)	When not used = SPACES	opt.	
Postal code of recipient bank/financial institution	228	X(10)	As a rule: 4-digit postal code left-justified, with 6 SPACES to the right When not used = SPACES	opt./req.	In case of clearing no. or IBAN[3] = optional Required in all other cases
City of recipient bank/financial institution	238	X(25)	When not used = SPACES		
Last name/first name of end beneficiary/account holder	263	X(35)		req.	
Supplemental designation of end beneficiary/account holder	298	X(35)	When not used = SPACES	opt.	
Street address of end beneficiary/account holder	333	X(35)	When not used = SPACES	opt.	
Postal code of end beneficiary/account holder	368	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right	opt./req.	In case of IBAN[3] = optional Required in all other cases
City of end beneficiary/account holder	378	X(25)			
Information block 1	403	X(35)	When not used = SPACES	opt.	
Information block 2	438	X(35)	When not used = SPACES	opt.	
Information block 3	473	X(35)	When not used = SPACES	opt.	
Information block 4	508	X(35)	When not used = SPACES	opt.	
Reserve	543	X(3)	SPACES		
Reserve	546	X	SPACE		
Order issuer's last name/first name	547	X(35)	When not used = SPACES	opt.	The order issuer may be a third person initiating payments via EPO customer (e.g. bank customer via bank)
Order issuer's supplemental designation	582	X(35)	When not used = SPACES	opt.	
Order issuer's street address	617	X(35)	When not used = SPACES	opt./req.	In case of payment currency ≠ CHF: The fields are required for regulatory reasons if order issuer's name is existing (field pos. 547)
Order issuer's postal code	652	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES		
Order issuer's city	662	X(25)	When not used = SPACES		
Reserve	687	X(14)	SPACES		

[1] 9 = numeric [2] opt. = optional [3] IBAN = International Bank Account Number
  X = alphanumeric req. = required

4.8 Record for inpayment slips (ISR) with reference no.
(Transaction type 28)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	As per currency overviews in EPO Handbook	req.	Other currencies not permitted: only account currency, CHF or EUR
Payment amount	54	9(11)V99	≠ ZERO	req.	– ISR/ISR+ with 5-digit customer number: The first 4 positions are filled with ZEROS – ISR/ISR+ with 9-digit customer number: The first 3 positions are filled with ZEROS Example: CHF 123.55 = 0000000012355
Reserve	67	X	SPACE		
ISO code for payment currency	68	X(3)	CHF or EUR	req.	
ISO country code	71	X(2)	CH or LI	req.	Switzerland or Liechtenstein
Check digit module 11	73	X(2)	Check digit or SPACES	opt.	If the first character of the code line is an auxiliary symbol "<", the two digits immediately following should be entered in this field
ISR customer no.	75	9(9)	99999999C C = Check digit Z = Zero suppression	req.	The layout may vary: – ISR/ISR+ with 5-digit customer number: 9999C Right-justified, with the first 4 positions filled with ZEROS – ISR/ISR+ with 9-digit customer number: 99-ZZZZZ9-C Note: The number between the hyphens can vary from 1 to 6 digits. The leftover positions should be filled with ZEROS on the left. Example: 01-162-8 ➞ 010001628 It is recommended that the check digit calculation be rechecked (module 10, recursive)
Reference no.	84	9(27)	For 5-digit ISR customer no.: 000000000000099999999999999 For 9-digit ISR customer no.: 999999999999999999999999999C	req.	The reference no. is printed on the processing form in blocks of 5, whereby leading ZEROS may be suppressed. Enter data right-justified in the field, filling the missing positions with leading ZEROS. Reference numbers with a value of "0" (ZERO) will be rejected. It is recommended that the check digit calculation be rechecked (module 10, recursive)
Sender's reference	111	X(35)	When not used = SPACES	opt.	Individual order issuer reference
Reserve	146	X(555)	SPACES		

[1] 9 = numeric   [2] opt. = optional
   X = alphanumeric   req. = required

4.9 Record for Cash international (CI)
(Transaction type 34)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	As per currency overviews in EPO Handbook	req.	
Payment amount	54	9(11)V99	≠ ZERO In cases where foreign currencies do not allow or have limitations on fractions of the currency unit, PostFinance will round the amount up to the next allowable currency unit	req.	Example: CHF 123.55 = 0000000012355
Reserve	67	X	SPACE		
ISO code for payment currency	68	X(3)	As per currency overviews in EPO Handbook	req.	Other currencies not permitted: if the remittance currency is not identical to the account currency, the payment currency must be adjusted to match the remittance currency
ISO country code	71	X(2)	As per country overviews in EPO Handbook	req.	≠ CH or LI
Reserve	73	X(15)	SPACES		
Reserve	88	X(35)	SPACES		
Payee's last name/first name	123	X(35)		req.	
Payee's supplemental designation	158	X(35)	When not used = SPACES	opt.	
Payee's street address	193	X(35)	When not used = SPACES	opt.	
Payee's postal code	228	X(10)		req.	
Payee's city	238	X(25)			
Reserve	263	X(35)	SPACES		
Reserve	298	X(35)	SPACES		
Reserve	333	X(35)	SPACES		
Reserve	368	X(10)	SPACES		
Reserve	378	X(25)	SPACES		
Information block 1	403	X(35)	When not used = SPACES	opt.	
Information block 2	438	X(35)	When not used = SPACES	opt.	
Information block 3	473	X(35)	When not used = SPACES	opt.	
Information block 4	508	X(35)	When not used = SPACES	opt.	
Fees	543	X(3)	OUR or BEN Other values (e.g. SPACES) ➞ BEN	opt.	OUR: Third-party fees are paid by order issuer BEN: Third-party fees are paid by payee Please consult previously International Payments Handbook or IP List (www.postfinance.ch/manuals)
Reserve	546	X	SPACE		
Order issuer's last name/first name	547	X(35)	When not used = SPACES	opt.	The order issuer may be a third person initiating payments via EPO customer (e.g. bank customer via bank)
Order issuer's supplemental designation	582	X(35)	When not used = SPACES	opt.	

[1] 9 = numeric   [2] opt. = optional
X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Order issuer's street address	617	X(35)	When not used = SPACES	opt./req.	The fields are required for regulatory reasons if orders issuer's name is existing (field pos. 547)
Order issuer's postal code	652	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right. When not used = SPACES		
Order issuer's city	662	X(25)	When not used = SPACES		
Reserve	687	X(14)	SPACES		

4.10 Record for Giro international (GI)
(Transaction type 37)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
ISO code for remittance currency	51	X(3)	As per currency overviews in EPO Handbook	req.	
Payment amount	54	9(11)V99	≠ ZERO. In cases where foreign currencies do not allow or have limitations on fractions of the currency unit, PostFinance will round the amount up to the next allowable currency unit	req.	Example: CHF 123.55 = 0000000012355
Reserve	67	X	SPACE		
ISO code for payment currency	68	X(3)	As per currency overviews in EPO Handbook	req.	Other currencies not permitted: if the remittance currency is not identical to the account currency, the payment currency must be adjusted to match the remittance currency
ISO country code	71	X(2)	As per country overviews in EPO Handbook	req.	≠ CH or LI
Clearing no. or BIC[4]	73	X(15)	When not used = SPACES. The clearing number structure is country-specific. Structure BIC[4]: Pos. 1–4 = Bank name abbreviation, Pos. 5+6 = ISO country code, Pos. 7+8 = City, Pos. 9–11 = Free text	opt.	Provide BIC[4] or clearing no. whenever possible. Otherwise additional fees abroad are possible. BIC[4] contains a minimum of 8 and a maximum of 11 characters; necessary with IBAN[3] for secure processing
IBAN[3], End beneficiary's bank account no.	88	X(35)		req.	In case of IBAN[3]: – first 2 characters: ISO country code, except CH or LI – contains a maximum of 34 characters
Payee bank's name	123	X(35)		req.	
Payee bank's supplemental designation	158	X(35)	When not used = SPACES	opt.	
Payee bank's street address	193	X(35)	When not used = SPACES	opt./req.	In case of clearing no., IBAN[3] or BIC[4] = optional. Required in all other cases

[1] 9 = numeric   [2] opt. = optional   [3] IBAN = International Bank Account Number   [4] BIC = Bank Identifier Code (SWIFT address)
    X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
Payee bank's postal code	228	X(10)	When not used = SPACES	opt./req.	In case of IBAN[3] = optional Required in all other cases
Payee bank's city	238	X(25)	When not used = SPACES		
End beneficiary's last name/first name	263	X(35)		req.	
End beneficiary's supplemental designation	298	X(35)	When not used = SPACES	opt.	
End beneficiary's street address	333	X(35)	When not used = SPACES	opt.	
End beneficiary's postal code	368	X(10)		req.	
End beneficiary's city	378	X(25)			
Information block 1	403	X(35)	When not used = SPACES	opt.	
Information block 2	438	X(35)	When not used = SPACES	opt.	
Information block 3	473	X(35)	When not used = SPACES	opt.	
Information block 4	508	X(35)	When not used = SPACES	opt.	
Fees	543	X(3)	OUR or BEN Other values (e.g. SPACES) → BEN	opt.	OUR: Third-party fees are paid by order issuer BEN: Third-party fees are paid by payee Please consult previously IP List (www.postfinance.ch/manuals)
Urgent	546	X	N = Normal U = Urgent Other values (e.g. SPACES) → Normal	opt.	Urgent: Payment will be processed more quickly abroad Please consult previously IP List (www.postfinance.ch/manuals)
Order issuer's last name/first name	547	X(35)	When not used = SPACES	opt.	The order issuer may be a third person initiating payments via EPO customer (e.g. bank customer via bank)
Order issuer's supplemental designation	582	X(35)	When not used = SPACES	opt.	
Order issuer's street address	617	X(35)	When not used = SPACES	opt./req.	The fields are required for regulatory reasons if order issuer's name is existing (field pos. 547)
Order issuer's postal code	652	X(10)	As a rule: 4-digit postal code left-justified, filled with 6 SPACES to the right When not used = SPACES		
Order issuer's city	662	X(25)	When not used = SPACES		
Reserve	687	X(14)	SPACES		

[1] 9 = numeric   [2] opt. = optional   [3] IBAN = International Bank Account Number   [4] BIC = Bank Identifier Code (SWIFT address)
    X = alphanumeric   req. = required

4.11 Total record
(Transaction type 97)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Correlation/Comments
1. currency unit	51		PPPXXXXXX9999999999999	req.	For each currency used in an order, a currency code must be indicated. If there are more than 15 currencies, a separate order must be issued. All domestic and international transactions to be delivered in CHF should be added up under "ISO code for remittance currency" in CHF. Transactions in foreign currencies should be accumulated using the relevant "ISO code for remittance currency"
		X(3)	PPP = ISO code for remittance currency		
		9(6)	XXXXXX = Number of transactions in the relevant currency		
		9(11)V99	9999999999999 = Total amount of the relevant currency		
2. currency unit	73	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
3. currency unit	95	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
4. currency unit	117	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
5. currency unit	139	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
6. currency unit	161	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
7. currency unit	183	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
8. currency unit	205	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
9. currency unit	227	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
10. currency unit	249	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
11. currency unit	271	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
12. currency unit	293	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
13. currency unit	315	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
14. currency unit	337	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
15. currency unit	359	X(22)	See 1. currency unit	req.	Unused currency units should be filled with ZEROS
Reserve	381	X(320)	SPACES		

[1] 9 = numeric   [2] opt. = optional
  X = alphanumeric   req. = required

5. Debit Direct Records

5.1 Indelivery records

5.1.1 Control range

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Comments
File ID	1	9(3)	036	req.	
Due date	4	9(6)	YYMMDD YY = Year MM = Month DD = Day	req.	Ordinary or extraordinary accounting day (e.g. AD = last calendar day of the month on a Sat., Sun., or holiday)
Debit Direct customer no.	10	9(5) 9	XXXXXC XXXX = Customer no. C = Check digit	req.	The check digit is computed recursively according to module 10
Control attribute	16	9	1	req.	Fixed value
Reserve	17	9(8)	ZEROS	req.	
Reserve	25	9(9)	ZEROS	req.	
Debit Direct order no.	34	9(2)	01–99	req.	The same Debit Direct order no. may not occur twice within the same accounting day (= DD in the "Due date" field)
Transaction type	36	9(2)	00 = Head record 47 = Record for charges to a domestic postal account 97 = Total record	req.	
Transaction serial no.	38	9(6)	Head record = 000000 Transaction record = 000001–nnnnnn Total record > highest transaction serial no.	req.	Transactions within a Debit Direct order must be sorted in ascending order according to transaction serial no. The same transaction serial no. may only be applied once for each Debit Direct order no.
Reserve	44	9(2)	ZEROS	req.	
Reserve	46	9	ZERO	req.	
Reserve	47	9(4)	ZEROS	req.	

5.1.2 Head record
(Transaction type 00)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Comments
Reserve	51	X(76)	SPACES		
Reserve	127	X(574)	SPACES		

[1] 9 = numeric   [2] opt. = optional
   X = alphanumeric   req. = required

5.1.3 Record for charges to a postal account
(Transaction type 47)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Comments
ISO currency code payment amount	51	X(3)	Optional values per order: CHF = for Swiss Franks EUR = for Euro	req.	For the time being, the authorized currencies are CHF and EUR
Payment amount	54	9(11)V99	≠ ZERO Flush right and left filled in with ZEROS i.e.: 169.75 = 0000000016975	req.	Maximum amount: CHF = 20 000 000.00 EUR = value of CHF 20 000 000.00
Reserve	67	X	SPACE		
Reserve	68	X(3)	SPACES		
Reserve	71	X(2)	SPACES		
Debtor's postal account no.	73	X(9)	When not used = SPACES PPXXXXXXC PP = Prefix XXXXXX = Serial no., flush right with ZEROS left C = Check digit	opt./req.	If "IBAN of debtor's postal account no." is available = SPACES, otherwise "Debtor's postal account no." is mandatory The check digit is computed recursively according to module 10
Reserve	82	X(6)	SPACES		
Reference no.	88	X(27)	When not used = SPACES	opt.	
Reserve	115	X(8)	SPACES		
Debtor's last/first name	123	X(35)		req.	Only the owner of the postal account may be specified
Debtor's additional description	158	X(35)	When not used = SPACES	opt.	Only the owner of the postal account may be specified
Debtor's street address	193	X(35)	When not used = SPACES	opt.	
Debtor's postal/ZIP code	228	X(10)	Usually: 4-digit ZIP code flush left, completed with 6 SPACES to the right When not used = SPACES	opt.	
Debtor's city	238	X(25)	When not used = SPACES	opt.	
IBAN of debtor's postal account no.	263	X(21)	When not used = SPACES IBAN of postal account, 21 digits: LLCCNNNNNXXXXXXXXXXXX LL = CH is required CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit postal account no.	opt./req.	If "Debtor's postal account no." is available = SPACES, otherwise "IBAN of debtor's postal account no." is mandatory The check digit is computed according to module 97–10 Only the PostFinance clearing no. (= 09000) is admissible
Reserve	284	X(14)	SPACES		
Reserve	298	X(35)	SPACES		
Reserve	333	X(35)	SPACES		
Reserve	368	X(10)	SPACES		
Reserve	378	X(25)	SPACES		
Messages, block 1	403	X(35)	When not used = SPACES	opt.	
Messages, block 2	438	X(35)	When not used = SPACES	opt.	
Messages, block 3	473	X(35)	When not used = SPACES	opt.	
Messages, block 4	508	X(35)	When not used = SPACES	opt.	
Reserve	543	X(3)	SPACES		
Reserve	546	X	SPACE		

[1] 9 = numeric   [2] opt. = optional
   X = alphanumeric   req. = required

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Comments
Orderer's last/first name	547	X(35)	When not used = SPACES	opt.	A third party making charges through a Debit Direct customer is considered the ordering customer
Orderer's additional description	582	X(35)	When not used = SPACES	opt.	
Orderer's street address	617	X(35)	When not used = SPACES	opt.	
Orderer's postal/ZIP code	652	X(10)	Usually: 4-digit ZIP code flush left, completed with 6 SPACES to the right When not used = SPACES	opt.	
Orderer's city	662	X(25)	When not used = SPACES	opt.	
Reserve	687	X(14)	SPACES		

5.1.4 Total record
(Transaction type 97)

Field Name	Pos.	Picture[1]	Contents	opt./req.[2]	Comments
Currency type credit	51		PPPXXXXXX9999999999999	req.	The order must be submitted in one currency which must match the designated currency of the Debit Direct account for crediting
		X(3)	PPP = Deposit curr. ISO code		
		9(6)	XXXXXX = Number of transactions		
		9(11)V99	9999999999999 = Total amount		
Reserve	73	X(628)	SPACES		

5.2   Outdelivery records in Debit Direct format type 2

5.2.1   Control range

Field Name	Pos.	Picture[1]	Contents	Comments
File identification	1	9(3)	036	
Due date	4		YYMMDD	Postal work day[3]
		9(2)	YY = Year	
		9(2)	MM = Month	
		9(2)	DD = Day	
Debit Direct customer no.	10		XXXXXC	The check digit is computed recursively according to module 10
		9(5)	XXXXX = Customer no.	
		9	C = Check digit	
Reserve	16	9(9)	ZEROS	
Reserve	25	9(9)	ZEROS	
Debit Direct order no.	34	9(2)	01–99	[4]
Transaction type	36	9(2)	81 = Credit record	
			84 = Reject/reversal record	
			97 = Total record	
Transaction serial no.	38	9(6)	Transaction record = 000001–nnnnnn	The serial numbers are sorted in ascending order within the transaction type field
			Total record = 999999	
Reserve	44	9(7)	ZEROS	

[1] 9 = numeric   [2] opt. = optional   [3] for total record = data medium creation date   [4] for total record = ZEROS
   X = alphanumeric   req. = required

5.2.2 Record for credits
(Transaction type 81)

Field Name	Pos.	Picture[1]	Contents	Comments
ISO currency code credit	51	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	The currency correlates to the Debit Direct account to be credited
Amount	54	9(11)V99		
Reserve	67	X	SPACE	
Reserve	68	X(3)	SPACES	
Reserve	71	X(2)	SPACES	
Debtor's postal account no.	73	X(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial no., flush right with ZEROS left C = Check digit	SPACES if field "IBAN of debtor's postal account no." shows value The check digit is computed recursively according to module 10
Reserve	82	X(6)	SPACES	
Reference no.	88	X(27)		
Date of valuation	115	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	The individual Debit Direct order's date of valuation
Credit date	123	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	The individual Debit Direct order's date of booking
Debtor's last/first name	131	X(35)		
Debtor's additional description	166	X(35)		
Debtor's street address	201	X(35)		
Debtor's postal/ZIP code	236	X(10)		
Debtor's city	246	X(25)		
IBAN of debtor's postal account no.	271	X(21)	IBAN of postal account, 21 digits: LLCCNNNNNXXXXXXXXXXXX LL = CH CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit postal account no.	SPACES if field "Debtor's postal account no." shows value The check digit is computed according to module 97–10 Only the PostFinance clearing no. (= 09000) is delivered
Reserve	292	X(14)	SPACES	
Reserve	306	X(35)	SPACES	
Reserve	341	X(27)	SPACES	
Transaction ID	368	X(35)	Internal PostFinance booking identification no.	
Messages, block 1	403	X(35)		
Messages, block 2	438	X(35)		
Messages, block 3	473	X(35)		
Messages, block 4	508	X(35)		
Reserve	543	9(2)	ZEROS	
Reserve	545	X(2)	SPACES	
Orderer's last/first name	547	X(35)		
Orderer's additional description	582	X(35)		

[1] 9 = numeric

X = alphanumeric

Field Name	Pos.	Picture[1]	Contents	Comments
Orderer's street address	617	X(35)		
Orderer's postal/ZIP code	652	X(10)		
Orderer's city	662	X(25)		
ISO currency code fee	687	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	Service fees are currently collected only in CHF
Service fee	690	9(4)V99	Credit fee	
Reserve	696	X(5)	SPACES	

5.2.3 Record for rejects/reverse entries
(Transaction type 84)

Field Name	Pos.	Picture[1]	Contents	Comments
ISO currency code Reject/reverse booking	51	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	The currency correlates to the Debit Direct account to be credited
Amount	54	9(11)V99		
Reserve	67	X	SPACE	
Reserve	68	X(3)	SPACES	
Reserve	71	X(2)	SPACES	
Debtor's postal account no.	73	X(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial no., flush right with ZEROS left C = Check digit	SPACES if field "IBAN of debtor's postal account no." shows value The check digit is computed recursively according to module 10
Reserve	82	X(6)	SPACES	
Reference no.	88	X(27)		
Date of valuation	115	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	Reject = ZEROS Reverse entry = date of debit valuation
Date of execution attempt/ date of debit	123	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	Reject = date of execution attempt Reverse entry = accounting day of debit
Debtor's last/first name	131	X(35)		
Debtor's additional description	166	X(35)		
Debtor's street address	201	X(35)		
Debtor's postal/ZIP code	236	X(10)		
Debtor's city	246	X(25)		
IBAN of debtor's postal account no.	271	X(21)	IBAN of postal account, 21 digits: LLCCNNNNNXXXXXXXXXXXX LL = CH CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit postal account no.	SPACES if field "Debtor's postal account no." shows value The check digit is computed according to module 97–10 Only the PostFinance clearing no. (= 09000) is delivered
Reserve	292	X(14)	SPACES	
Reserve	306	X(35)	SPACES	
Reserve	341	X(27)	SPACES	

[1] 9 = numeric

  X = alphanumeric

Field Name	Pos.	Picture[1]	Contents	Comments
Transaction ID	368	X(35)	Internal PostFinance booking identification no.	
Messages, block 1	403	X(35)		
Messages, block 2	438	X(35)		
Messages, block 3	473	X(35)		
Messages, block 4	508	X(35)		
Reject/reversal	543	9(2)	Value for reject: 03 Value for reversal: 02	Rejects incur no booking For reverse entries, a booking results everytime (debit)
Reserve	545	X(2)	SPACES	
Orderer's last/first name	547	X(35)		
Orderer's additional description	582	X(35)		
Orderer's street address	617	X(35)		
Orderer's postal/ZIP code	652	X(10)		
Orderer's city	662	X(25)		
ISO currency code fee	687	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	Service fees are currently collected only in CHF
Service fee	690	9(4)V99	Fee for reject/reversal	
Reserve	696	X(5)	SPACES	

5.2.4 Total record for deliveries
(Transaction type 97)

Field Name	Pos.	Picture[1]	Contents	
Currency unit/credits	51		PPPXXXXXX9999999999999	
		X(3)	PPP	= ISO currency code
		9(6)	XXXXXX	= Number of credit transactions
		9(11)V99	9999999999999	= Total amount of credits
Currency unit/rejections	73		PPPXXXXXX9999999999999	
		X(3)	PPP	= ISO currency code
		9(6)	XXXXXX	= Number of rejections
		9(11)V99	9999999999999	= Total amount of rejections
Currency unit/reversals	95		PPPXXXXXX9999999999999	
		X(3)	PPP	= ISO currency code
		9(6)	XXXXXX	= Number of reversals
		9(11)V99	9999999999999	= Total amount of reversals
Currency unit/fee	117		PPP99999999999	
		X(3)	PPP	= ISO currency code
		9(4)V99	99999999999	= Total amount of fees
Reserve	131	X(570)	SPACES	

[1] 9 = numeric

X = alphanumeric

5.3 Outdelivery records in format DD-ISR type 2

5.3.1 Individual record for credits and rejects/reversals

Field Name	Pos.	Picture[1]	Contents	Comments
Transaction type	1	9(3)	081 = Debit Direct credit 084 = Debit Direct reject/reversal	
Reserve	4	X(2)	SPACES	
Delivery mode	6	9	1 = Original 2 = Duplicate 3 = Test	
Debit Direct customer no.	7	9(5) 9	XXXXXC XXXXX = Customer no. C = Check digit	The check digit is computed recursively according to module 10
Reserve	13	X(3)	SPACES	
Reference no.	16	X(27)		
ISO currency code credit and reject/reversal	43	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	The currency correlates to the Debit Direct account to be credited
Amount	46	9(10)V99		
Transaction ID	58	X(35)	Internal PostFinance booking no.	
Due date	93	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	Due date of supplied Debit Direct order
Date of valuation	101	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	
Credit/debit date	109	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	TR 081 = Credit booking date of the individual Debit Direct order TR 084 = Date of execution attempt and reject; booking date of reversal debit
Reserve	117	X(3)	SPACES	
Debtor's postal account no.	120	X(9)	PPXXXXXXC PP = Prefix XXXXXX = Serial no., flush right with ZEROS left C = Check digit	SPACES if field "IBAN of debtor's postal account no." shows value The check digit is computed recursively according to module 10
Reject/reversal	129	9(2)	Value for reject: 03 Value for reverse entry: 02	Rejects incur no booking. For reverse entries, a booking results everytime (debit)
Debit Direct order no.	131	9(2)	Debit Direct customer order no.	
Transaction serial no.	133	9(6)	Transaction serial no. within a Debit Direct order	
ISO currency code credit fee	139	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	Service fees are currently collected only in CHF
Fee	142	9(4)V99	Fee for credit/reject/reversal	

[1] 9 = numeric
X = alphanumeric

Field Name	Pos.	Picture[1]	Contents	Comments
IBAN of debtor's postal account no.	148	X(21)	IBAN of postal account, 21 digits: LLCCNNNNNXXXXXXXXXXXX LL = CH CC = Check digit NNNNN = 5-digit clearing no., numeric X = 12-digit postal account no.	SPACES if field "Debtor's postal account no." shows value The check digit is computed according to module 97–10 Only the PostFinance clearing no. (= 09000) is delivered
Reserve	169	X(32)	SPACES	

5.3.2 Total record for credits and rejects/reversals
(Transaction type 97)

Field Name	Pos.	Picture[1]	Contents	Comments
Transaction type	1	9(3)	097 = Total record	
Reserve	4	X(2)	SPACES	
Delivery mode	6	9	1 = Original 2 = Duplicate 3 = Test	
Debit Direct customer no.	7	9(5) 9	XXXXXC XXXXX = Customer no. C = Check digit	The check digit is computed recursively according to module 10
Reserve	13	X(3)	SPACES	
Sorting code	16	9(27)	9…9	Place holder according to ISR
ISO currency code credit and reject/reversal	43	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	The currency correlates to the Debit Direct account to be credited
Sum total credits	46	9(10)V99		
Number of credit transactions	58	9(12)	Without total record	
Data medium creation date	70	9(8)	YYYYMMDD YYYY = Year MM = Month DD = Day	
Total amount of rejects	78	9(10)V99		
Number of reject transactions	90	9(12)	Without total record	
Total amount of reverse entries	102	9(10)V99		
Number of reverse entry transactions	114	9(12)	Without total record	
Reserve	126	X(3)	SPACES	
ISO currency code credit fee	129	X(3)	Value options per order: CHF = for Swiss Franks EUR = for Euro	Service fees are currently collected only in CHF
Total fees	132	9(9)V99		
Reserve	143	X(58)	SPACES	

[1] 9 = numeric
  X = alphanumeric

6. SEPA Direct Debit records

SEPA Direct Debit is the procedure for processing debits in euros in the SEPA zone, as defined in the relevant rulebook. ISO 20022 Payments, Swiss Implementation Guidelines for Customer-to-Bank Messages SEPA Direct Debit (SEPA Direct Debit Scheme) are available online at **www.iso-payments.ch.** The guidelines and other information can be found in the SEPA Direct Debit manual at **www.postfinance.ch/manuals.**