Manual
Productive customer test

PostFinance ✚

Customer support

Customer support for the productive customer test
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Contents

1 General information

1.1 Target group

Through its test service, PostFinance Ltd provides its customers with the opportunity to carry out end-to-end and production-related testing of product-specific notifications. This manual shows which testing options are available per product and channel and how they can be used.

1.1.1 EPO customer test
PostFinance provides its business customers with end-to-end testing options for their accounts receivable payments with electronic payment order (EPO) via file transfer and e-finance (upload). EPO orders can be placed in ISO-20022-XML format.

1.1.2 CH-DD Direct Debit (Swiss Direct Debit) customer test
PostFinance provides its business customers with end-to-end testing options for the two Swiss Direct Debit Schemes in the ISO-20022 standard:
– Swiss COR1 Direct Debit Scheme with right to object
– Swiss B2B Direct Debit Scheme without right to object
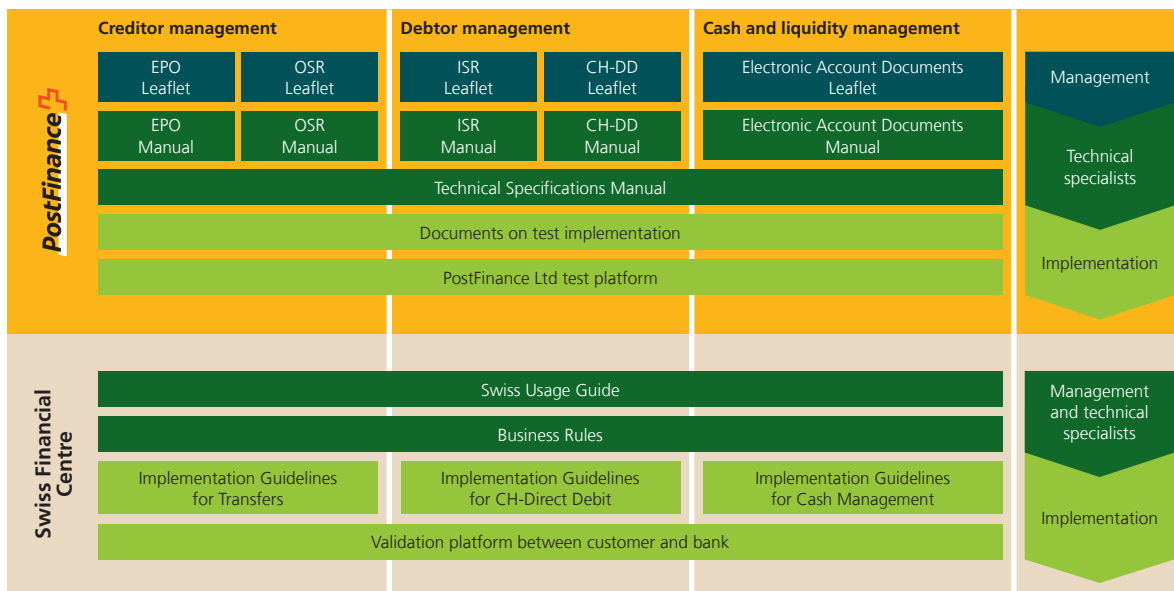
1.1.3 ISR / OSR customer test
PostFinance provides its business customers with end-to-end testing options for the ISR accounts receivable service (orange inpayment slip with reference number) and OSR (outpayment slip with reference number) in the ISO-20022 standard. The following testing options are available:
– ISR/OSR slip test
– ISR/OSR test delivery of productive data

1.2 Use of the manual

The following diagram illustrates the service structure for documentation of
PostFinance payment transactions and Swiss financial center specifications,
and acts as a guide to the user of this manual.

	Creditor management		Debtor management		Cash and liquidity management	
PostFinance	EPO Leaflet	OSR Leaflet	ISR Leaflet	CH-DD Leaflet	Electronic Account Documents Leaflet	Management
	EPO Manual	OSR Manual	ISR Manual	CH-DD Manual	Electronic Account Documents Manual	Technical specialists
	Technical Specifications Manual					
	Documents on test implementation					Implementation
	PostFinance Ltd test platform					
Swiss Financial Centre	Swiss Usage Guide					Management and technical specialists
	Business Rules					
	Implementation Guidelines for Transfers		Implementation Guidelines for CH-Direct Debit		Implementation Guidelines for Cash Management	Implementation
	Validation platform between customer and bank					

This overview shows a selection of the most important documents regarding payment transactions. More documents can be found on the Internet at **www.postfinance.ch/manuals.**

The provisions of the Swiss financial center (Implementation Guidelines
and Business Rules) as well as the product-specific manuals apply over and
above the "Productive Customer Testing" manual.

1.3 Applicable provisions and manuals

Unless the manual and its annexes stipulate otherwise, the following applies
– EPO Manual, Electronic payment order via file transfer
– CH-DD Direct Debit Manual (Swiss Direct Debit)
– Manual ISR, Orange inpayment slip with reference number in CHF and
  EUR
– Manual OSR, Outpayment slip with reference number
– Manual, Electronic account documents
– Technical Specifications Manual
– General Terms and Conditions and Subscriber Conditions of PostFinance
– Subscriber Conditions, Electronic Services
– Sample Dimensions and Designs
– Prices and Conditions for Business customers
  → they can all be found at **www.postfinance.ch** and
– The Swiss Implementation Guidelines
– The Swiss Business Rules Manual
  → to be found on **www.iso-payments.ch.**

1.4 Term definitions

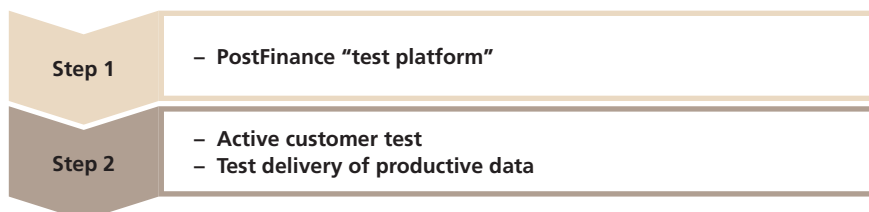| Term	Definition
Additional Optional Services (AOS)	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
Outpayment slip with reference number (OSR)	Accounts payable service which allows customers to make outpayments in cash if they do not know the recipient's account number.
Business-to-Business (B2B)	Signifies communication and trade relations between at least two companies.
Business-to-Customer	Stands for communications and trade relationships between companies and private persons (consumers, customers).
Gross principle	With the gross principle, the amount of all executable transactions is entered. Customers who submit orders are compensated for non-executable transactions with the same value date.
camt message types	camt is the abbreviation for Cash Management. These XML-based message types serve to report between bank and customer as per the definitions set out in the ISO 20022 standard.
camt.053	camt.053 is the ISO 20022 standard for account statement notifications and is delivered by default via the Bank Transaction Codes (BTC) published by ISO. On notification of account statements in camt.053 format, the ISO 20022 definitions basically apply, as laid down in the Swiss Business Rules and in the Implementation Guidelines for Cash Management. A camt.053 account statement without slip images is delivered as an XML file. Electronic camt.053 account statements with original slip images (TIFF) are delivered in a ZIP file (.tar.gz).
camt.054	Credit and debit notifications, as well as detailed notifications, are covered in the ISO 20022 standard by camt.054 messages. Credits and debits are delivered on an ongoing basis via inputs and outputs. The customer has the option to reduce the number of deliveries by defining a limit amount, above which he will receive a notification. Detailed notifications are available for IS, ISR, OSR and CH-DD according to the chosen periodicity. The camt.054 message can be delivered either with or without slip images.
camt.054 Notification of creditor order	Cash management – bank-to-customer debit/credit notification: ISO 20022 message containing information on payment orders and transactions executed. Corresponds to an execution / individual confirmation at PostFinance.
CH-DD Direct Debit (Swiss Direct Debit)	With the CH-DD Direct Debit scheme, the invoice issuer (RS) can collect receivables in Swiss francs and euros electronically from their customers in Switzerland. The debtor (LZ) can pay quickly and free of charge with this solution.
CH-DD Core Direct Debit (Swiss COR1 Direct Debit)	The CH-DD Core Direct Debit with right of objection is the PostFinance payment scheme for the settlement of debits from business customers charged to consumers in Swiss francs or euros in Switzerland, as set out in the respective rulebook.
CH-DD B2B Direct Debit (Swiss B2B Direct Debit)	CH-DD B2B Direct Debit without right of objection is the PostFinance payment scheme for the settlement of debits for business customers as invoice issuers and business customers as debtors in Switzerland, as set out in the respective rulebook.
EBICS	(Electronic Banking Internet Communication Standard) is an internet-based communication standard between businesses and financial institutions by which payment details can be submitted and collected.
Electronic payment order (EPO)	Electronic payment order in XML format in accordance with ISO 20022 standard.
Inpayment slip (IS)	An inpayment slip (IS) is a red PostFinance inpayment slip that can be used to transfer money into a postal account.
Inpayment slip with reference number (ISR)	An inpayment slip with reference number (ISR) is an orange PostFinance inpayment slip that can be used to transfer money into a postal account. The ISR includes a machine-readable code line which contains a subscriber and reference number. The subscriber number ensures crediting to the relevant postal account. The reference number allows the creditor to identify the invoice recipient. In this way, the payment process can be handled entirely electronically, from the invoicing date to the booking of the amount with the creditor.
Extensible Markup Language (XML)	Extensible Markup Language (XML) is a file format.
FDS	File Delivery Service

Term	Definition
International Bank Account Number (IBAN)	The International Bank Account Number (IBAN) is the international standard for presenting account numbers. The International Organization for Standardization (ISO) and the European Committee for Banking Standards (ECBS) created the IBAN in order to rationalize cross-border payments. The presentation of conventional account numbers in the standardized IBAN format simplifies the recording, transmission and processing of payment data.
International Organization for Standardization (ISO)	The International Organization for Standardization (ISO) is the international association of standardization bodies. It elaborates international standards in diverse areas.
ISO 20022 standard	The objective of the International Organization for Standardization (ISO) standard is to accomplish the global harmonization of existing and new message standards across various areas of the financial industry. ISO 20022 not only includes payment transaction and account reporting messages, but also covers other areas, including securities trading, foreign trade and treasury.
pain message types	pain (Payments Initiation) denotes XML messages used between customers and banks, as defined in the ISO 20022 standard.
pain.001	The "Customer Credit Transfer Initiation" XML message (pain.001) is used for electronic issuing of transfer orders made by customers to the transferring financial institution. PostFinance uses the ISO 20022 message for electronic payment orders (EPO).
pain.002	The "Customer Payment Status Report" (pain.002) XML message is used by the financial institution to inform customers of the status of sent transfer orders (pain.001) or collection orders (pain.008).
pain.008	The "Customer Direct Debit Initiation" XML message (pain.008) is used for electronic issuing of direct debit orders made by customers to the financial institution.
QR invoice (QRI)*	**QR IBAN** For payments with a structured QR reference, a QR IBAN must be used to indicate the account to be credited. The payment procedure with reference is recognised via special identification of the financial institution (QR IID). **QR IID** The QR IID is a variation of the institute's identification (IID). QR IIDs consist of numbers between 30000 and 31999 only. For the new procedure with QR reference, only IBANs (QR IBANs) defined on the basis of these QR IIDs are used in QR invoices. **QR invoice** Invoice with QR code. **SCOR** Structured creditor reference (ISO 11649), only possible in connection with an IBAN.
R-transactions	A transaction that results in exception processing during the payment process is referred to as an R-transaction. An R transaction means a payment transaction which cannot be properly executed by a payment service provider or which results in exception processing, for reasons such as a lack of funds, revocation, a wrong amount or a wrong date, a missing payment authorization, or wrong or closed account.
SWIFT	A co-operative undertaking between international banks which operates a global telecommunications network and defines standards for electronic collaboration.
SWIFT FileAct	As well as regulated message types (e.g. MT940 etc.), files with a non-regulated structure can also be exchanged via SWIFTNet FileAct.
TBS	Telebanking Server

* QR invoices will be available from the middle of 2020

2 Background

2.1 Test procedures, PostFinance recommendations

PostFinance has designed a test procedure for the optimal implementation of testing by customers. PostFinance therefore has a multi-level test procedure which is available to customers.

Step 1	– **PostFinance "test platform"**
Step 2	– **Active customer test** – **Test delivery of productive data**

2.1.1 PostFinance test platform
The quality of all data formats can be tested comprehensively and easily on PostFinance's test platform. This solution is separate from production. This service is available to all customers and is designed for heterogeneous system environments. The service is ideal for initial testing to check the schemata of the formats. This procedure significantly facilitates further testing for customers. Detailed information is available under the following link: https://isotest.postfinance.ch.

2.1.2 Productive customer test
After a successful format test on PostFinance's test platform, PostFinance recommends carrying out further testing with the productive customer test (this manual).

2.1.3 Test delivery of productive data
The customer wants to receive an additional test delivery in the format of their choice for ISR credits/OSR debits. This means customers can check whether the formats can be processed by their software.

2.1.4 Scope
This handbook explains the test procedure using productive customer tests and the test delivery of productive data.

2.2 Testing registration process

The Technical Support Corporates or customer advisor must be notified of the required test for test support.

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3 PostFinance productive customer test

PostFinance has a productive customer test which can be used by customers to test a service before commissioning. Customer tests in the ISO-20022 standard can therefore be carried out fully and end-to-end. The table in section 3.2 shows the formats which can be used for the customer test. The customer test is optional for customers but is nevertheless recommended by PostFinance. The test is designed to test work processes and to ensure that the payment orders or debits delivered during productive use can be processed. This significantly reduces the error rate. However, the productive customer test is not used to test/control master data and is not intended for master data and mass testing.

3.1 Characteristics

– The delivery and receipt are carried out via specially created directories, labelling or via the e-finance customer test system.
– The main requirement for the performance of testing is an existing business account or service participation (depending on the product).
– The validation is the same as in production but the implementation of orders is simulated in the customer test of ISO formats to ensure immediate notification.
– The rejects are artificially simulated so that customers can test error handling.
– Customers are advised to deliver files of up to a maximum of 100 transactions.
– With order placement in ISO format, the customer immediately receives a pain.002 which is deemed as a reply. This is why no written test result is produced.
– An existing file cannot be delivered again due to the duplicate testing. A new file with different characteristics must be sent (incl. ID).

3.1.1 Principles for productive customer test
The following cross-product principles apply to customer tests:

Order approval	All customer test files delivered are sent to test processing without approval or signature check. The delivery is carried out without signing authority for accounts payable/accounts receivable orders.
Due date	The delivered due date is ignored. Submitted tests are processed immediately. This enables prompt performance of the customer test.
Realistic delivery	To ensure meaningful test results, the delivery of realistic data which covers all types of transaction used in production is recommended.

3.2 Delivery and receipt options

Product	Test	Formats	Receipt	Delivery
EPO	Productive customer test	**ISO 20022** pain.001 pain.002 camt.054 camt.053	☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☑ CD backup	☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☐ CD backup
CH-DD Direct Debit (Swiss Direct Debit)	Productive customer test	**ISO 20022** pain.008 pain.002 camt.054 CH-DD COR1 camt.054 CH-DD B2B camt.053	☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☑ CD backup	☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☑ CD backup
ISR/OSR	Machine slip scanning test	**ISO 20022** camt.053 camt.054		☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☐ CD backup
ISR/OSR	Test delivery of productive data	**ISO 20022** camt.053 camt.054		☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☑ CD backup
IS/QRI*	Test delivery of productive data	**ISO 20022** camt.053 camt.054		☑ EBICS ☑ E-finance ☑ FDS ☑ H-Net® ☑ SWIFT FileAct ☐ TBS ☑ CD backup

* QR invoices will be available from the middle of 2020

3.3 Test directories

Channel	EPO customer test	Swiss Direct Debit customer test
E-finance	**URL** https://e-finance.postfinance.ch/test	**URL** https://e-finance.postfinance.ch/test
FDS SFTP-Protokoll	**Upload** pain-001-in-t **Download** yellow-net-reports-t	**Upload** pain-008-chdd-in-t **Download** pain-002-chdd-out-t yellow-net-reports-t
Telebanking server (TBS)	No customer test available	No customer test available
SWIFT FileAct	**Upload** PAIN-001-TEST **Download** The files required are labelled with a T (test)	**Upload** PAIN-008-CHDD-TEST **Download** The files required are labelled with a T (test)
H-Net Directory-Baum <Drive:>\H-Net\ SendData\prod	**Upload** PF_PAIN_001_KTest **Download** PF_PAIN_002_KTest PF_CAMT_054_KTest	**Upload** PF_PAIN_008_CHDD_KTest **Download** PF_PAIN_002_KTest PF_CAMT_054_KTest
CD backup	**Incoming data delivery** For a customer test, the labelling of the CD as "Test" is mandatory and a paper order labelled as "Customer test" must be used for paper approval.	
EBICS	No customer test available	No customer test available

Note: For the exact processes and information on online and offline chan-
nels, please refer to the documents provided under item 1.3.

3.4 Test delivery of productive data

PostFinance's upgraded test enables the message types camt.053 and
camt.054 to be used for test purposes. These messages contain productive
transactions and bookings in the same way as productive deliveries. These
notifications are generated in addition to the productive account statements
and the credit and debit notifications in their existing format.

4 EPO customer test

PostFinance enables customers to carry out their own testing with the productive customer test. In order for PostFinance customers to benefit from the test support service, contractual details for the EPO service must be completed. Customers requiring test support must contact the Technical Support Corporate for a consultation or a customer advisor before the tests are carried out for the first time.

Please note: The EPO gross principle cannot be tested in the productive customer test. All tests are therefore processed on the basis of the net principle.

4.1 EPO test service in XML format (pain.001)

Tests for EPO XML format (pain.001) are carried out on an automated basis. The order notification is available in the ISO-20022 formats and is delivered designated as a test. This means automated end-to-end tests can be carried out. PostFinance offers manual evaluation for EPO in XML format (pain.001) in special cases and on request.

4.1.1 Order notification tests
In order for the delivery of order notification tests to be carried out in ISO-20022 format, the relevant settings must be configured by PostFinance. This is why advance notice of customer tests is always required, otherwise no notification documents can be sent. If the test is delivered without prior notice, it must be delivered again for receipt of order notification. Only ISO-20022 formats are available for the end-to-end test.

4.1.1.1 Documents
Order notification tests are only available in the ISO 20022 formats so that the test can be carried out end-to-end and on an automated basis. Notifications in PDF and paper formats are not available.

Processing message (status report) pain.002
This status report is always compiled and delivered on issuing an order, both for positive and for incorrect orders/individual orders. After order execution, only any errors and irregularities are reported.

Processing message (technical) pain.002
With the FDS, H-Net and SWIFT FileAct channels, the customer also receives confirmation of receipt at message level (A level) via pain.002.

Please note: The processing message cannot be suppressed. The execution and individual confirmation is only sent at the customer's express request. This customer request can be overridden in the order file (pain.001). In this case the settings configured by PostFinance are invalid and notification will be carried out according to the customer's request. Further details on order notification can be found in the EPO manual.

Execution confirmation camt.054
The customer receives an execution confirmation in XML format (pain.001) per EPO and per currency. This compilation shows the number of processed payments and the fees for each transaction type. Camt.054 as an execution confirmation merely shows details of the collective order.

Individual confirmation camt.054
Camt.054 as an individual confirmation merely shows details of the individual orders of pain.001. For a salary EPO, the default is set not to display amounts. Salary details can be displayed if the customer so requests.

Account statement camt.053
An account statement can be optionally opened in camt.053 format for the test. The account statement only contains the bookings made as a result of the pain.001 order received. The initial balance of the camt.053 account statement is therefore always the total amount of the EPO +10%.
The debit notification (batch or individual debit) is controlled by the batch booking element in pain.001. A camt.053 account statement is created in pain.001 for each B level delivered.

4.1.1.2 Delivery time
Delivery in pain.002, camt.053 and camt.054 formats takes place continuously upon issue/execution of the order (approx. every 40 minutes). Order execution is simulated immediately after the order issue. All of an order's notifications are available almost immediately.

4.1.1.3 Delivery channels for order notification tests
The receipt and delivery channel do not necessarily have to be identical. Further details can be found in section 3.2.

4.1.2 Processing of error messages
Every fifth bookable transaction is cancelled in the productive customer test. A maximum of six errors are simulated. The aim of the error simulation is to test error handling. The simulation cannot be deactivated.
If the delivered test file contains an order with less than five bookings, no simulation of errors takes place.

The transactions which are cancelled by means of simulation are indicated in the processing message (pain.002) with an additional note. This enables simulated errors to be distinguished from other errors (note: customer test simulated error). In addition to this additional information, an error code with an error message is also indicated in the same way as during production. The errors are selected in line with the transaction details contained in pain.001.

Payment method	Type	Reason code	Error message
Payment method 1 Inpayment slip with reference number (ISR)	Reject	AC01	ISR reference number incorrect
Payment method 2.1 Inpayment slips for credit to a postal account (IS)	Reject	AC01	Recipient account invalid
Payment method 2.2 Inpayment slips for credit to a bank account (IS)	Return	AC01	IBAN/account end beneficiary incorrect
Payment method 3 Bank or postal payment (without a slip) with the postal account / IBAN (QR-IBAN*) and BIC (IS)	– Reject, if payment recipient = PostFinance – Return, if different payment recipient	AC01	IBAN/account end beneficiary incorrect
Payment method 4 Bank or postal payment (without a slip) in a foreign currency (IS)	– Reject, if payment recipient = PostFinance – Return, if different payment recipient	AC01	IBAN/account end beneficiary incorrect
Payment method 5 SEPA (GI) payment abroad	Reject	CH21	IBAN for this destination is mandatory
Payment method 6 Payment abroad in any currency (GI)	Reject	CH21	IBAN for this destination is mandatory
Payment method 8 Cash international (CI)	Reject	NARR	Type of transfer to this country is not permitted

* QR invoices will be available from the middle of 2020

4.2 Performance of EPO tests

Test orders must differ from productive orders. The characteristics for distinguishing the tests differ for each channel. Further information can be found in section 3.3.

E-finance
The delivery is carried out via https://e-finance.postfinance.ch/test in the EPO "Send" tile. The login is carried out with productive login details.

Order notifications for EPO in XML format (pain.001) are displayed in the payment confirmation box in the e-finance customer test system. camt.053 account statements are displayed in the account document box.

FDS
The delivery is carried out via the FDS directory pain-001-in-t for EPO in XML format (pain.001).

The order notifications for EPO in XML format (pain.001) are available for download in the FDS test directory yellow-net-reports-t.

H-Net
The delivery is carried out via the H-Net directory or transaction PF_PAIN_001_KTest for EPO in XML format (pain.001).

SWIFT FileAct
The delivery is carried out via the productive system. The file description parameter "PAIN-001-TEST" for XML uploads must be used when sending to identify this as a test.

The order notifications for EPO in XML format (pain.001) are labelled "test" in the file name.

5 CH-DD Direct Debit (Swiss Direct Debit)

The Swiss Direct Debit customer test is optional. However, PostFinance recommends the test in particular for the following constellations:
– Initial delivery of a Swiss Direct Debit
– System update or change of software by the customer

5.1 General provisions

The contract details must be completed in order to benefit from PostFinance's test support service. If test support is required, the customer advisor responsible should be contacted for a consultation.

The following conditions must be met in order for a test order to be processed and evaluated:
– Correct file structure (according to the currently applicable version of the Swiss Payment Standards of SIX and PostFinance's product manuals)
– The authorizations are checked in the same way as for production. An order cannot be sent without authorization.

Data validation for the productive customer test is carried out in the same way as during production.

5.2 Swiss Direct Debit test service

Tests for pain.008 (Swiss Direct Debit and SEPA Direct Debit) are automated. Notification is carried out in ISO-20002 formats (pain.002 status report and camt messages) and is delivered marked as a test. This means automated end-to-end tests can be carried out. No documents are delivered without existing test delivery definition.

5.2.1 Simulation of errors (optional)
Error simulation can be deactivated if required.

With the delivery of a test file, every fifth transaction is cancelled as a reject (up to the 30th transaction). The 7th, 12th and 17th transactions simulate an error during execution. These three bookings are issued in a separate pain.002 processing message. The 6th transaction is simulated as a refund. This booking is found in the camt messages. If the file contains less than five transactions, no simulation takes place.

The table below shows the error simulation created for Swiss Direct Debit:

Rejects

Transaction no.	Reject code	Swiss Direct Debit error message	pain.002 notification
5	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On placing
10	CUST	Transaction was cancelled by the customer; customer test simulated error	On placing
15	AC01	Incorrect/invalid account number; customer test simulated errors	On placing
20	DU05	"Instruction Identification" element is not clear in the B level; customer test of simulated error	On placing
25	CH16	Content is not correct; customer test of simulated error	On placing
30	NARR	Transaction was cancelled by PostFinance; customer test simulated error	On placing
7	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution
12	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution
17	MS03	The reason for return is not specified by the payment service provider; customer test simulated error	On execution

Execution error (Refund / Refusal / Returns)

Transaction no.	Reject code	Error message
6 (Refund)	MD06	Debit objection by debtor; customer test simulated error

5.2.2 Documents

The account statement and detailed notification are only available in the ISO-20022 formats in the productive customer test. A list of the delivery formats is set out in section 3.2.

Processing message (status report) pain.002 Swiss Direct Debit

PostFinance always delivers one pain.002 per order (B level). Therefore, pain.002 does not receive a group status but rather the payment information or transaction status. The pain.002 message is regarded as confirmation that PostFinance has started processing the order.

camt.053 account notification

The camt.053 account notification can be provided with or without details. If the account statement with details is selected, all debit bookings and their details are contained in the camt.053 file. However, if the variant without details is selected, the camt.053 file contains the batch booking including the abbreviated details on the individual transactions. The details are sent in the camt.054 file. Notification of the format and execution error messages set out under section 5.2.1 is provided individually depending on the variant chosen in camt.053 or in camt.054.

In contrast to production, a camt.053 message is issued in the productive test for each order (B level).

camt.054 detailed notification

If a camt.054 message has been selected, the details of the Swiss Direct Debit transactions are issued in the camt.054 message.

5.2.2.1 Delivery time

Delivery in pain.002, camt.053 and camt.054 formats takes place continuously upon issue/execution of the order (approx. every 40 minutes). Order execution is simulated immediately after the order issue. All deliveries are available at practically the same time.

5.2.2.2 Receipt/delivery channels

The receipt and delivery channel do not necessarily have to be identical. The same channels are available for delivery as for receipt (details in section 3.2).

5.3 Implementation

Test orders must differ from productive orders. The characteristics for distinguishing the tests differ for each channel.

The test directory can be found in section 3.3.

6 ISR/OSR customer test

The customer always has the option of ordering test files of its productive delivery data. These files are marked "test". The tests can be repeated as often as required.

There is also the option of checking the slips and ordering a test file. This means the customer can check whether the data has been read into the accounts software correctly at the same time (end-to-end test).

However, PostFinance recommends the test in particular for the following constellations:
– prior to initial slip delivery
– when programming changes affect the printing of code lines, or when the ISR/OSR software undergoes major upgrades
– with a high reject rate at the request of PostFinance
– for every new issue

and specifically:
– for each individual ISR/OSR customer number
– for every slip type

To enable the customer to benefit from test support, it is recommended that the relevant customer advisor is contacted directly.

6.1 General provisions ISR/OSR customer test

Data validation for the productive customer test is carried out in the same way as during production. The files required are delivered via the defined channels. For the tests with productive data, a parallel delivery of the files in XML format is also generated. This enables the customer to check whether their software is able to process the formats.

If a test notification file is required for the slip tests, at least 30 and a maximum of 50 labelled ISR/OSR and/or ISR+/OSR+ processing slips (without amounts) with different reference numbers are required. The slips belonging to the requested test must be sent to the following address:

PostFinance Ltd
Back Office Services ZV
Engehaldenstrasse 35
3030 Berne
Switzerland

6.2 ISR/OSR test service

6.2.1 Test delivery of productive data
When using this test service, the aim is to obtain a test delivery on the basis of the existing productive data. To do so, the data processed during production is delivered again as a test file in the required format via the relevant channel.

6.2.2 Slip test

The aim of the slip test is to check the quality of the individual slips delivered. If at least 30 slips are submitted, they can be scanned and a file delivery can be sent to the customer on request. A maximum of one ISR/OSR participation can be tested at the same time.

6.2.3 Simulation of various events

If a test is carried out with productive data, the test file contains the same transactions as the productive delivery. There is no simulation of errors or events with the test delivery of productive data. Rejected, cancelled and corrected transactions are also simulated in the file in the slip test.

6.3 Documents

6.3.1 ISO-20022 files

camt.053 account notification with detailed notification
The ISR and OSR are set out in separate C levels in this account statement. The details of the transactions are contained in the D Level and can be processed on an automated basis.

camt.053 account notification with batch booking
The total amounts of the bookings (batch booking at C level) are shown in this account statement. The details of the individual bookings are documented as camt.054 ISR or OSR detailed notification.

ISR/OSR detailed notification camt.054
One C level (batch booking) is included in the file for all ISR/OSR.
The details of the transactions are used to produce a D level.

6.3.2 Delivery time

The test files with productive data are delivered from the required date in the evening at the same time as the productive data. The order must be received by PostFinance at least one day before the first test delivery so that the technical requirements for the tests can be met.

The file delivery of a slip test is carried out immediately after the technical requirements are met. The preparation period is one day after receipt of the order from the customer.

6.4 Implementation

Test orders must differ from productive orders and be labelled with a "T". A list in table form of the different channels is documented under section 3.3.

7 IS/QRI customer test*

The customer has the option to order test files of his productive delivery data at any time. These files are marked "Test". Tests can be repeated any number of times.
To allow customers to benefit from the test support service, it is recommended they contact the customer consultant in charge directly.

7.1 General provisions for the IS/QRI customer test

In a productive customer test, data validation is performed in the same way as during production. The files required are delivered via channels specifically defined for this purpose. For tests with productive data, an additional delivery of the files in XML format is created in parallel. In this way, the customer has the option to check whether his software is able to process the formats.

7.2 IS/QRI test service

Test delivery of productive data
When using this test service, the aim is to obtain a test delivery on the basis of existing productive data. To this end, the processed data from production is again delivered as a test file in the format required and via the relevant channel.

7.3 Documents

7.3.1 ISO 20022 files

camt.053 account notification with detailed notification
In this account statement, IS and QRI are listed at separate C levels. Details of transactions are shown at D level and can be processed on an automated basis.

camt.053 account notification with batch booking
In this account statement, only total amounts of bookings (batch booking at C level) are shown. Details of individual bookings are documented as detailed camt.054 notifications.

Detailed camt.054 notification
The file lists a C level (batch booking) for each IS/QRI. Details of transactions are shown at D level.

7.3.2 Delivery time
From the date selected, test files with productive data are delivered in the evening at the same time as productive data. The order must be received by PostFinance not later than one day prior to the first test delivery, so that the technical requirements for the tests can be met.

7.4 Implementation

Test orders must differ from productive orders and are marked "T".
A tabular list of the different channels is provided in section 3.3.

* QRI will be available from the middle of 2020