

Handbook ECA-I

Electronic credit advice with image



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1. General information

1.1 Applicable provisions

Unless otherwise specified in the Handbook and appendices, the Subscriber Conditions ECA-I, the Subscriber Conditions Business account, and the General Terms and Conditions of PostFinance apply.

1.2 Registration

Along with registering for the ECA-I service, participation in the PostFinance file exchange server is also necessary. This takes place separately via Customer Service ECA-I upon submission of the necessary documents.

1.3 Handbook

The handbook for the ECA-I service is available electronically in PDF format. The latest version can be downloaded from www.postfinance.ch/manuals. The following languages are supported: G/F/I/E.

1.4 Service specifications

ECA-I = Electronic credit advice with image

ECA-I allows the customer to obtain inpayment slip credits from post offices and payment orders (PO) in electronic files for each account. The files contain image data and booking data. A maximum of 1000 images will be delivered in a file. Images in excess of 1000 will be compiled in an additional file. Details can be obtained from the file and record description (see section 3, "Technical descriptions").

The delivery of an info-file is offered upon request. The desired delivery arrangement must be submitted at time of registration. Two options are available to choose from:

- The info-file will be compiled and delivered whenever transactions are present.
- The info-file will be compiled and delivered even when no transactions are present.

1.5 Data medium – PostFinance Ltd file exchange server

The ECA-I service can only be provided via the file exchange server. ECA-I customers can download data as of 8 a.m. (1st delivery), 12 a.m. (2nd delivery) and 4 p.m. (3rd delivery) on the booking date.

1.6 Test data

Test data can be requested at any time from Customer Service ECA-I. Test data can either be supplied from the customer's business account using their own account payments, or alternatively fictitious data can be generated. It is not possible for customers to order historical test data from their own accounts. PostFinance recommends that the customer inform Customer Service ECA-I of the test date three days in advance. The test will use

current-date data, and will be delivered at approx. 4 p.m. (always just one distribution per day). The optional “Info-file” function can likewise be applied to the test data.

Test options				
Test data	Options	1st delivery	2nd delivery	3rd delivery
Fictitious data	No INFO-File	Transaction data LAST-File	–	–
	INFO-File if data	INFO-File Transaction data LAST-File	–	–
	INFO-File always	INFO-File	INFO-File	INFO-File
Productive data	No INFO-File	–	Transaction data ¹ LAST-File ¹	–
	INFO-File if data	–	INFO-File ¹ Transaction data ¹ LAST-File ¹	–
	INFO-File always	INFO-File	INFO-File Transaction data ¹ LAST-File ¹	INFO-File

¹ only if transaction data was processed in the productive delivery.

1.7 Mutations

Mutations need be reported in writing to Customer Service ECA-I 3 working days before they take effect:

- Change in the business account number or the SIC clearing account
- Communication-related changes (file exchange)
- Address changes

2. Service description

2.1 Customer/User identification for personal PostFinance Ltd mailbox

The ECA-I customer uses the business account number of the payment beneficiary for identification purposes. To download ECA-I files from the PostFinance file exchange server to his personal mailbox, the customer needs user identification (user ID) and a password; both are issued by Customer Service ECA-I.

2.2 Post office business day/balance sheet cut-off date

Working days are Monday to Friday, excluding general holidays (following the Bern city code schedule). A processing run always takes place at the end of the month; if this day falls on a weekend or holiday, an "extraordinary cut-off date" with three deliveries is arranged. ECA-I data from this processing run are designated and booked with this day's date. (Example: If the last day of the month falls on a weekend, payment for immediate credit is made on Friday after 4 p.m. The transaction is booked with Friday validity to the business account, compiled as an ECA-I file on the extraordinary balance sheet day, and placed immediately into the mailbox.)

2.3 Scope of data delivery

ECA-I: A delivery run contains the following documents and files:

- TAR-file(s): (ending .TAR), are folders that contain 1 or more (n-factor) TIFF files and one DAT file.
- TIFF-file(s): (ending .TIF), a virtual slip image as a TIFF file is delivered for each transaction (image file) with the corresponding key-code.
- Data-file(s): (ending .DAT), a transaction record with identical key-code (field no. 26) and the precise booking details are delivered for each TIFF file.
- Last-file: (ending .TXT), for each ECA-I delivery and business account number.
- Info-file: (ending .TXT), optional; for each ECA-I delivery and business account number (see chapter 3.1.4).

The delivered data/files always have uniform value dates. Certain processing constellations can lead, however, to some data/files in each delivery being generated with different value dates (e.g. transactions from abroad).

A last-file is generated for each delivery and account. The last-file signals the end of the clearing process, provided that transactions were processed.

If the customer so opts, an info-file with additional processing information is generated and delivered as well (see chapter 1.4).

2.4 Booking

All payments marked ECA-I are indicated separately in the file. The credit may be made to the business account (default) or – optionally for banks – to the SIC clearing account. The credit notes (collective postings) are always uniform and the value date is principally identical with the delivery date. If certain constellations result in different value dates, then a collective posting is provided for each value date.

2.4.1 Business account

One collective booking is made in the business account for each DAT-file (see Appendix 2). This simplifies the notification and reconciliation process for the customer.

2.4.2 SIC clearing account (only for SIC-Banks)

If the settlement is made in SIC, the credit for the first two deliveries (8 a.m. and 12 a.m.) is made on the same day, for the third delivery (4 p.m.) the value date falls on the next day, owing to the SIC clearing cut-off. One collective booking per DAT-file is channeled into the SIC clearing account of the SIC subscriber. The file reference is supplied in the SIC record MT-B10 in field 33A or 49A to help simplify the reconciliation process for the customer.

2.5 Reconciliation by the beneficiary

The beneficiary checks that the sequence of record numbers is complete for each data file. One can also check whether the number of TIFF images matches the number of transaction records sent. If the optional info-file is delivered, the amount total and the number of transactions per delivery can also be comparatively checked. The collective credits (for each balance sheet date) in the business account/SIC clearing account can be reconciled with the total record and trailer record ACCOUNT (field 76 chapter 3.3.4, and field 84 chapter 3.3.5).

2.6 Data delivery

2.6.1 Delivery of ECA-I

PostFinance provides the ECA-I files (for each account) on the file exchange server in the customer's personal mailbox ("ECA-I" folder for SFTP), as long as transactions were processed and/or the optional info-file is engaged. The customer can then download the files as of 8 a.m., 12 a.m. and after the PostFinance day-change as of 4 p.m. The image and booking data are delivered in TAR files. A TAR file consists of multiple image files and one data file. The maximum number of transactions (images) is limited to 1000 per file. This means that several TAR-files (per value date) per business account or SIC clearing account can be made available for each delivery.

TAR-files are made available daily, immediately after the booking runs in the morning (1st delivery), when payments are received between booking runs (2nd delivery), and at PostFinance day-change (3rd delivery).

(Example of a mailbox entry in Appendix 1, point 1.)

2.6.2 Data sorting

For each credit account, the data are sorted per data file in ascending order and supplemented by a total record and trailer records.

The data file records are sorted as follows:

- Header record FILE
- Header record ACCOUNT
- n transaction records
- Total record of transactions per account
- Trailer record ACCOUNT
- Trailer record FILE

2.7 Customer follow-up requests

In the event of a dispute concerning the receipt of a transferred amount, the customer must submit a request in writing to Customer Service "National Enquiries". The following information is imperative for a follow-up request:

Required information	Transaction record Field number
Beneficiary's business account number	16
Booking identifier	26
Amount	32
Booking date	29

2.8 Reconstruction of the delivery

2.8.1 Repeat retrieval of an ECA-I file from the file exchange server

From the date of creation a file remains available on the file exchange server for 9 days. During this time, the ECA-I customer can re-retrieve the file himself, unless the customer has deleted it in the meantime.

2.8.2 Requesting the ECA-I file from Customer Service ECA-I

Until the 10th day from the creation date, a copy of a file may be ordered via e-mail from "Customer Service ECA-I". It remains available on the file exchange server for 9 days. The customer will need to provide the business account number, the creation date at time of request and the filename, as well as the reason he was unable to process the data. The file will thereafter be reinserted in the mailbox on the file exchange server.

2.8.3 Requesting individual data reconstructions

Once 10 days have elapsed since the creation date, individual digital slips can be ordered in writing from "National Enquiries". The details to be provided are described in section 2.7 (Customer follow-up requests). This request type is subject to a fee. If a request is received by National Enquiries by 10 a.m., the data are usually generated on the same day. Reconstructions requested after 10 a.m. cannot be generated until the following day. These data are output on paper (A4).

2.9 Back-up procedure for delivery

If electronic delivery is not possible for any reason, the data can be delivered on compact disk (CD).

3. Technical descriptions

3.1 Transaction, image, and supporting data/file structure

Alphanumeric characters in the file names (as .DAT, .TAR, .TIF, .TXT) will always be indicated in capital letters.

3.1.1 File structure ECA-I

Images and corresponding booking data are transmitted in a TAR file. A TAR file contains one or more image files and one data file for a beneficiary account number. This means that several TAR files per account beneficiary number can be made available each day.

A TAR file is structured as follows (see Appendix 1, point 2):

1. n image files (max. 1000 images ~ 10 MB)

2. 1 data file with n data records

3.1.2 Image file

The images are delivered in the following format:

- TIFF format 5.0, single-strip, black/white
- Compressed according to CCITT T.6 (Fax Group 4)
- Resolution 200 dpi
- Size approx. 10 KB per image

3.1.3 Data file

The data file with the uniform value date booking data is set in **ISO 8859-1 character set** format and is structured as follows (TA = transaction):

HEADER FILE

HEADER ACCOUNT

TA 1

TA 2

TA n

TOTAL

TRAILER ACCOUNT

TRAILER FILE

3.1.4 Last-file and Info-file

A last-file is generated for each ECA-I delivery and account. This is primarily because ECA-I TAR files are assembled with a maximum of 1000 images, which sometimes results in multiple TAR files per delivery. The last-file ends and totals the delivery, provided that transactions are on hand.

An info-file with additional processing information is generated on customer request (optional). In contrast to the last-file, the info-file has yet additional information and, depending upon the generation option, will be sent even if no transactions are on hand in the delivery; confirming thereby the end of the delivery.

3.1.5 Character set: ISO 8859-1

PostFinance uses the ISO 8859-1 character set in ASCII hexadecimal format.

	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		ı	ç	ƒ	œ	¥	ı	§	¨	©	ª	“	¬	-	®	ˆ
B	º	±	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	ð	ñ	ò	ó	ô	õ	ö	÷	ø	ù	ú	û	ü	ý	þ	ÿ

Examples

Hexadecimal value 50 = P

Hexadecimal value 20 = Space

Hexadecimal value 6A = j

etc.

3.2 Structure of the file names

3.2.1 File names – Data-File/TAR-File

With ECA-I, the data file and the image files are packed in one TAR file.

The name of the TAR file is, with the exception of the ending (TAR), identical with the name of the data file.

Pos. 1-9 = beneficiary's business account number

Pos. 10-17 = creation date (= field 6)

Pos. 18-23 = file reference no. (= field 7)

Pos. 24 = test indicator (= field 10)

Sample data file:

123456789012345678901234

e.g.: 99999999920020731212201P.DAT

Structure of the file reference number (pos. 18-23 in the file name)

Pos. 18-20: Day; Date per Gregorian calendar (1-365);

e.g. 31.07.02 = 212

Pos. 21: Run number (delivery run); e.g. 2nd delivery

Pos. 22-23: Collective booking serial number; e.g. 1st file

Example: 212201

3.2.2 File name – Image-File

Pos. 1-8 = creation date
Pos. 9-12 = processing center/post office ID
Pos. 13-14 = reader number
Pos. 15-18 = UOW number
Pos. 19-23 = sequence number

Sample image-file:

12345678901234567890123
e.g.: 20020731123412123412345.TIF

3.2.3 File name – Last-File

Pos. 1-9 = beneficiary's business account number
Pos. 10-17 = creation date
Pos. 18-23 = file reference number
Pos. 24-29 = "LASTB-"
Pos. 30 = test indicator

Sample last-file:

123456789012345678901234567890
e.g.: 9999999920020731212203LASTB-T.TXT

Structure of the file reference number (pos. 18-23 in the file name)

Pos. 18-20: Day; Date per Gregorian calendar (1-365);
e.g. 31.07.02 = 212
Pos. 21: Run number (delivery run); e.g. 2nd delivery
Pos. 22-23: Collective booking serial number; e.g. 3rd file
Example: 2122013

3.2.4 File name – Info-File

Pos. 1-9 = beneficiary's business account number
Pos. 10-17 = creation date
Pos. 18-23 = file reference number
Pos. 24-29 = "INFOB-"
Pos. 30 = test indicator

Sample info-file:

123456789012345678901234567890
e.g.: 9999999920020731212200INFOB-T.TXT

Structure of the file reference number (pos. 18-23 in the file name)

Pos. 18-20: Day; Date per Gregorian calendar (1-365);
e.g. 31.07.02 = 212
Pos. 21: Run number (delivery run); e.g. 2nd delivery
Pos. 22-23: Collective booking serial number (always 00)
Example: 2122000

3.3 Record structure

3.3.1 Data file: Header record FILE

Start record of the data file.

Length: **150 bytes**; Occurrence: 1 × for each data file

No.	Field	Pos.	Format	Content/remarks	
1	Record identifier (TAG)	1	An4	"HDRF" Header file	Active
2	Application version identifier	5	An3	Version/release ID for the header record (regarding format) "001"	Active
3	Record number	8	N14	Consecutive number within the data file beginning with "00000000000000"	Active
4	Sender identifier	22	An35	"POSTFINANCE"	Active
5	Recipient identifier	57	An35	Currently empty (regarding customer number)	Inactive
6	Creation date	92	N8	Date the data file was created (CCYYMMDD)	Active
7	File reference number	100	N6	Consecutive number (2 last positions = numbering of the files, in cases where multiple files will be delivered) (for structure, see chapter 3.2.1) "212202"	Active
8	Application reference	106	An14	Description of data file content: "EGA-B"	Active
9	Reserve	120	N9		Inactive
10	Test indicator	129	An1	Flag showing whether test or productive data are involved: "T" = test "P" = productive	Active
11	Function type	130	N1	Flag showing whether original data or pseudo-data are involved: Example: If "T" is shown in field 10 and "7" in field 11, then pseudo-data is involved "9" = original "7" = duplicate/pseudo-data	Active
12	Reserve	131	An20		Inactive

3.3.2 Data file: Header record ACCOUNT

Start record of an account within the data file.

Length: **222 bytes**; Occurrence: 1 × for each data file

No.	Field	Pos.	Format	Content/remarks	
13	Record identifier (TAG)	1	An4	"HDRK" Header file	Active
14	Record number	5	N14	Consecutive number within the data file "000000000000001"	Active
15	Account reference number	19	N6	Consecutive number for each account (until full) "000001"	Active
16	Beneficiary's business account number	25	An35	Business account number of the beneficiary of the data	Active
17	Business account currency code	60	An3	ISO currency code of the data beneficiary's business account	Active
18	Beneficiary's last name/first name	63	An35	Obtained from master data	Inactive
19	Beneficiary's additional name/description	98	An35	Obtained from master data	Inactive
20	Beneficiary's street	133	An35	Obtained from master data	Inactive
21	Beneficiary's postcode/city	168	An35	Obtained from master data	Inactive
22	Reserve	203	An20		Inactive

3.3.3 Data file: Transaction record (ADJUSTED FOR VALUE DATE)

Length: **350 bytes**; Occurrence: 1-n × for each data file

No.	Field	Pos.	Format	Content/remarks	
23	Record identifier (TAG)	1	An4	"TRAV" transactions per value date and account	Active
24	Record number	5	N14	Consecutive number per data file, 1 st transaction record after header record = "00000000000002"	Active
25	Beneficiary's account number for redirecting	19	N9	Original business account number of data beneficiary, if diverted to account number (field 16), otherwise zeroes	Active
26	Booking identifier	28	An32	Positions 1-23: image code Positions 24-32: booking information	Active
27	Slip type	60	An1	Type of slip: Giro = "1"; ES (inpayment slip) = "2"	Active
28	Surrender date	61	N8	Date on which the transaction was submitted to Swiss Post (CCYYMMDD)	Active
29	Booking date	69	N8	Date on which the transaction was booked to Swiss Post (business account credited) (CCYYMMDD)	Active
30	Value date	77	N8	Value date at PostFinance Ltd (CCYYMMDD)	Active
31	Balance sheet date	85	N8	Balance sheet date (booking date) (CCYYMMDD)	Active
32	Credit amount	93	N18	Amount of actual credit "9(15)V999"	Active
33	Credit currency	111	An3	Currency of the credited amount (ISO currency code)	Active
34	Price 1	114	N18	Price for the credited giro payments "9(15)V999"	Active
35	Price 2	132	N18	Price for ECA-I delivery "9(15)V999"	Active
36	Price 3	150	N18	Price for the conversion "9(15)V999"	Inactive
37	Price 4	168	N18	Price for cash inpayment (IS) to own account "9(15)V999"	Active
38	Price 5	186	N18	Inactive "9(15)V999"	Inactive
39	Price currency	204	An3	Currency of the price of the inpayment (ISO currency code). Valid for all prices (field 34-38)	Active
40	Credit currency	207	An3	Currency code of the payment amount (ISO currency code)	Active
41	Payment amount	210	N18	Payment amount "9(15)V999"	Active
42	Conversion rate	228	N12	Rate for conversion "9(4)V9(8)"	Active
43a	Reject flag ¹	240	N1	Reject information "0" = no reject "1" = reject "5" = mass rejects	Active
43b	Reserve	241	An7	Currently blank	Inactive
44	Error code image	248	An3	Error information "000" = image available "001" = image missing "002" = image defective	Active
45	Reference number	251	An35	If present	Active
46	Sender's account number for debiting	286	An35	Sender's account number for debiting or bank clearing number ² of sender's bank or empty	Active
47	Conversion code	321	N1	"0" = payment made with business account number "1" = payment made with bank clearing number	Inactive
48	Bank clearing number ²	322	An9	Clearing number for ECA-I, if available	Active
49	Reserve	331	An20		Inactive

¹ Reject flag: a service fee will be charged if the slips are not readable by machine.

Settlement transpires the following month via the business account.

² A clearing number will always be indicated in pseudo postal account format (9-digit, numerical):

Pos. 1-2 = Prefix; 07 = CHF, 08 = EUR (transaction currency)

Pos. 2-8 = Bank clearing number with proof-digit and eventual preceding zeros

Pos. 9 = Proof-digit according to module 10, recursive over positions 1-8

3.3.4 Data file: Total record (ADJUSTED FOR VALUE DATE)

Length: **137 bytes**; Occurrence: 1 × for each data file

No.	Field	Pos.	Format	Content/remarks	
69	Record identifier (TAG)	1	An4	"TOTV" total per value date and account	Active
70	Record number	5	N14	Consecutive number for each data file "0000000000nnnn"	Active
71	V-sequence (from-sequence)	19	N14	Lowest (from) sequence number. The transaction records contain a record number in field 24. The first number is used here "00000000000002"	Active
72	B-sequence (to-sequence)	33	N14	Highest (to) sequence number. The last record number of the transaction record (field 24) is used here "0000000000nnnn"	Active
73	Beneficiary's business account number	47	An35	Business account number of the data beneficiary	Active
74	Date	82	N8	Value date (CCYYMMDD)	Active
75	Number of transactions ¹	90	N10	Number of transactions per file and value date "000000nnnn"	Active
76	Total amount ²	100	N18	Total amount for each file and value date "9(15)V999"	Active
77	Reserve	118	An20		Inactive

¹ Field 75 is identical with field 83 in chapter 3.3.5

² Field 76 is identical with field 84 in chapter 3.3.5

3.3.5 Data file: Trailer record ACCOUNT

Length: **129 bytes**; Occurrence: 1 × for each data file

No.	Field	Pos.	Format	Content/remarks	
78	Record identifier (TAG)	1	An4	"ENDK" Trailer record account	Active
79	Record number	5	N14	Consecutive number for each data file "0000000000nnnn"	Active
80	V-sequence (from-sequence)	19	N14	Lowest (from) sequence number. The transaction records contain a record number in field 24. The first number is used here "00000000000002"	Active
81	B-sequence (to-sequence)	33	N14	Highest (to) sequence number. The last record number of the transaction record (field 24) is used here "0000000000nnnn"	Active
82	Beneficiary's business account number	47	An35	Business account number of the data beneficiary	Active
83	Number of transactions ¹	82	N10	Number of transactions per file "000000nnnn"	Active
84	Total amount ²	92	N18	Total amount per file "9(15)V999"	Active
85	Reserve	110	An20		Inactive

¹ Field 83 is identical with field 75 in chapter 3.3.4

² Field 84 is identical with field 76 in chapter 3.3.4

3.3.6 Data file: Trailer record FILE

Length: **76 bytes**; Occurrence: 1 × for each data file

No.	Field	Pos.	Format	Content/remarks	
86	Record identifier (TAG)	1	An4	"ENDF" Trailer record file	Active
87	Record number	5	N14	Consecutive number for each data file "0000000000nnnn"	Active
88	V-sequence (from-sequence)	19	N14	Lowest (from) sequence number of all issued record numbers in the file "0000000000001"	Active
89	B-sequence (to-sequence)	33	N14	Highest (to) sequence number of all issued record numbers in the file "0000000000nnnn"	Active
90	Number of transactions	47	N10	Number of transactions per file "000000nnnn"	Active
91	Reserve	57	An20		Inactive

3.3.7 Last-file: Transaction record

Length: **66 bytes**; Occurrence: 1 × per data delivery

No.	Field	Pos.	Format	Content/remarks	
1	Date	1	N8	Date of processing (the indicator for the date change is the PostFinance Ltd booking date) (CCYYMMDD)	Active
2	V-sequence (from-sequence)	9	N14	Lowest (from) file reference of all record numbers issued in the file "00000000212201"	Active
3	B-sequence (to-sequence)	23	N14	Highest (to) file reference number of all record numbers issued in the file "00000000212203"	Active
4	Number of transactions	33	N10	Number of transactions covering all sequence numbers with the date of the delivered file	Active
5	Reserve	47	An20		Inactive

3.3.8 Info-file: Transaction record

Length: **102 bytes**; Occurrence: 1 × per delivery

(dependant on selected service arrangement; see chapter 1.4)

No.	Field	Pos.	Format	Content/remarks	
1	Date	1	N8	Date of processing (the indicator for the date change is the PostFinance Ltd booking date) (CCYYMMDD)	Active
2	V-sequence (from-sequence)	9	N14	Lowest (from) file reference number of all record numbers issued in the file "00000000212201" If no data was processed, the numbers in positions 21-22 are always "00". Example: 00000000212200	Active
3	B-sequence (to-sequence)	23	N14	Highest (to) file reference number of all record numbers issued in the file "00000000212203" (Only the sequences of the data files are counted) If no data was processed, the numbers in positions 35-36 are always "00". Example: 00000000212200	Active
4	Number of transactions	37	N10	Number of transactions per account, covering all files and value dates "nnnnnnnnnn" If no transactions were processed, the numbers in positions 37-46 are always "0000000000"	Active
5	Beneficiary's business account number	47	An35	Number of the data beneficiary's business account	Active
6	Total amount	82	N18	Total credit amount per account, covering all files and value dates "9(15)V999" If no transactions were processed, the numbers in positions 82-99 are always "000000000000000000"	Active
7	Credit currency	100	An3	Currency of the credited amount	Active

4. SIC-return message for banks



If a ECA-I transaction can not be processed by the bank, a return message can be sent through the SIC-System. A SIC MT-A11 has to be generated for every single return message and it needs to comply with the following criteria (see also Technical Rules SIC, Appendix I-8).




SIC MT-A11 record			ECA-I record	
Field-ID	Short description	Condition ¹	Field	Content/remarks
02	BC number ordering bank	ma	–	Own BC number (sender)
03	Transaction reference number	ma	–	New TRN of the sender (bank)
15	Currency code	ma	Field 33	"CHF" = within SIC "EUR" = within euroSIC
16	Value date debit	ma	–	Date of the return message
17A	Credit amount	ma	Field 32	Original amount
18	BC number beneficiary bank	ma	–	"090002" (BC number PostFinance Ltd)
31A	Ordering party's account number	op	–	Returning financial institution's account number of the processing account, if available
32A	Ordering party's address	ma	–	Short identifier of the returning financial institution
45B	Beneficiary's account number	co	Field 46	Ordering party's original account number (if available)
46A	Beneficiary's address	ma	–	To capture from the inpayment slip Ordering party's original address
49A	Beneficiary's reference number	ma	Field 16	Business account number of the ECA-participant
51A	Messages to the beneficiary	co	–	To capture from the inpayment slip Ordering party's original message (if available)
53	Bank-to-bank-information 1 st line	ma	Field 29	Error message: "RETOUR ECA-I VAL" {TT.MM.JJJJ} (original value date)
	2 nd line resp. 2 nd and 3 rd line, if bilingual	ma	–	Variable error message, such as: "BENEFICIARY UNKNOWN" if bilingual: "BENEFICIARY UNKNOWN" "BEGUENSTIGTER UNBEKANNT"
	3 rd to 6 th line resp. 4 th to 6 th line, if bilingual	ma	–	Original details of the beneficiary
56	The ordering customer's payment reference	ma	Field 26	Booking identifier
59	Notification code	ma	–	"9"

¹ Field conditions:
ma = mandatory
co = conditional (if data was available in the original message)
op = optional

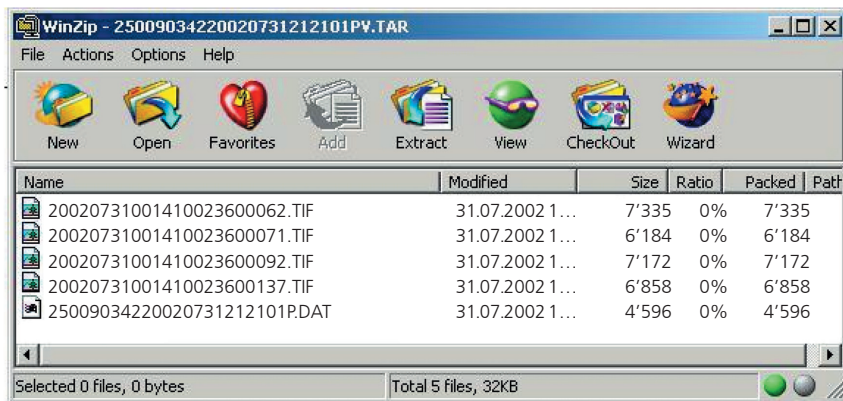
Appendix 1

1. Delivery as seen in the mailbox (example without and with Info-File)

 25009034220020731212101P.TAR
 25009034220020731212102LASTB-P.TXT

 25009034220020731212100INFOB-P.TXT
 25009034220020731212101P.TAR
 25009034220020731212102LASTB-P.TXT

2. Delivery files as seen in the TAR file



PostFinance
Your account is handled by
Anna Brügger and team
Telephone 031 999 99 99
Fax 031 999 99 99
Saldophone 0848 221 221 (normal tariff)
www.postfinance.ch

P.P. 502301221
CH-4808 Zofingen



Robert Schneider SA
Biel/Bienne

Robert Schneider SA
Grands Magasins
Postfach
2501 Biel/Bienne

For reasons of security, all documents will be electronically stored and their contents periodically updated. Subsequently requested account documents may therefore vary from the original. Such variations can apply to address and account information, but not to financial data.

Business account

Date: 2.08.2002

Account statement 2.08.2002

Account number 25-9034-2 **CHF**
IBAN CH03 0900 0000 2500 9034 2
BIC POFICHBEXXX

Date	Text	Credit	Debit	Value date	Balance
30.07.02	ACCOUNT BALANCE				1 985 263.03
31.07.02	EPO COLLECTIVE ORDER NO. 99 E-FINANCE NUMBER 999999999		2 845 525.50	31.07.02	
	COLLECTIVE ENTRY ECA-I 25009034220020731212101P	852 263.73		31.07.02	
	COLLECTIVE ENTRY ECA-I 25009034220020731212201P	45 213.85		31.07.02	37 215.11
	TOTAL	897 477.58	2 845 525.50		
31.07.02	ACCOUNT BALANCE				37 215.11

Yours sincerely

Swiss Post
PostFinance