OSR manual

Outpayment slip with reference number

PostFinance

499.37 en (pf.ch/dok.pf) 05.2020 PF

Customer Service

Consulting & Sales
Tel. +41 848 888 900 (standard rate)

Technical support Corporates
Tel.: +41 848 848 424
Fax: +41 58 667 66 00
E-mail tscorp@postfinance.ch

Test, Ready-to-Print and reject
PostFinance Ltd
Back Office Services ZV
Engehaldenstrasse 35
3030 Berne, Switzerland

Enquiries
PostFinance Ltd
National Enquiries
3030 Berne, Switzerland
Tel. +41 58 667 97 61
Fax: +41 58 667 62 74

Publication details
PostFinance Ltd
3030 Berne, Switzerland

Version
May 2019

Contents

1.	**General information**	**5**
1.1	Target group	5
1.2	Use of the manual	5
1.3	Applicable provisions and manuals	5
1.3.1	Third-party processing	6
1.3.2	Obligation of proof	6
1.3.3	Due diligence	6
1.4	Registration	6
1.5	Prices and conditions	6
1.6	Definitions	7
2.	**Range of services offered**	**8**
2.1	Functionality	8
2.1.1	Outpayment slip with reference number (OSR)	8
2.1.2	Service description	8
2.1.3	Notification of electronic account documents in accordance with ISO standard	9
2.2	Process steps	9
3.	**Preconditions, testing and commissioning**	**10**
3.1	Preconditions	10
3.1.1	Slip test	10
3.1.2	Test requirements	10
3.1.3	Test delivery	10
3.1.4	Test result	10
3.1.5	Tool for checking code lines	10
3.1.6	Most frequent errors on OSR slips	10
3.2	Test procedures, PostFinance recommendations	11
3.2.1	Productive customer test	11
3.2.2	Dependency	11
3.3	Commissioning	11
4.	**Operation**	**12**
4.1	Delivery times and deadlines	12
4.1.1	Periodicity of data delivery	12
4.2	Specifications	12
4.2.1	Identification of OSR customer	12
4.2.2	Slip types	13
4.2.2.1	OSR with amount	13
4.2.2.2	OSR+ without amount	13
4.2.2.3	OSR not designated for payment	14
4.2.2.4	Back side printing OSR	14
4.3	Modification of customer data	15
4.4	Notification/data delivery of incoming payments	15
4.4.1	Delivery channels	15
4.4.2	Delivery with multiple OSR	15
4.4.3	Corrections and reverse entries	16
4.4.4	Delivery of OSR slips	16
4.4.5	Debit entries	16
4.4.6	Reconciliation of delivered data	16
4.4.7	Rejects	16
4.4.8	Reconstructions (Recos)	17
4.4.9	Delivery as per ISO standard	17

4.5	Important OSR user criteria	17
4.5.1	Provision of funds	17
4.5.2	Outpayment options	17
4.5.3	Validity period	18
4.5.4	Validity check	18
4.5.5	Loss and blocking of OSR	18
4.6	Enquiries	18
4.6.1	Delivery with camt.053 and camt.054	18
4.7	Cancellation	19
4.7.1	Cancellation of services by the customer	19
4.7.2	Cancellation of services by PostFinance	19
5.	**Technical specifications**	**20**
5.1	Slip requirements	20
5.1.1	Printing	20
5.1.1.1	OSR customer number	20
5.1.1.2	Customer designation	20
5.1.1.3	Creditor designation	21
5.1.1.4	Coding zone	21
5.1.1.5	Structure of the code line	21
5.1.1.5.1	OSR with amount	22
5.1.1.5.2	OSR+ without amount	22
5.1.1.5.3	Slip codes (SC)	22
5.1.1.5.4	Amounts	22
5.1.1.5.5	Reference number and reference box	22
5.1.1.5.6	Issue number	23
5.1.1.5.7	Validity date	23
5.1.1.5.8	Place and date of issue	23
5.1.1.5.9	Signature	23
5.1.1.5.10	Auxiliary characters	23
5.1.1.5.11	Check digits (C1, C2, C3)	23
5.1.1.5.12	OCR-B1-character set	23
5.1.1.5.13	Printer	23
5.1.2	Mailing requirements	23
5.1.2.1	Separating	23
5.1.2.2	Folding	24
5.1.2.3	Perforations feed holes	24
5.1.2.4	Dispatch of OSR slips	24
5.1.2.4.1	OSR for crediting to the recipient's postal account	24
5.2	Examples and samples	24
5.2.1	Designing of slips	24
5.2.1.1	Verso printing	24
5.2.1.2	Attached forms	24
5.2.1.3	Multiple forms (carbons)	24
5.2.1.4	Paper	24
5.2.1.5	Printing	24
5.2.1.6	Ready-to-Print	25
5.2.1.7	Slip security of OSR forms	25
5.2.2	Design options (Scale 1:4)	25

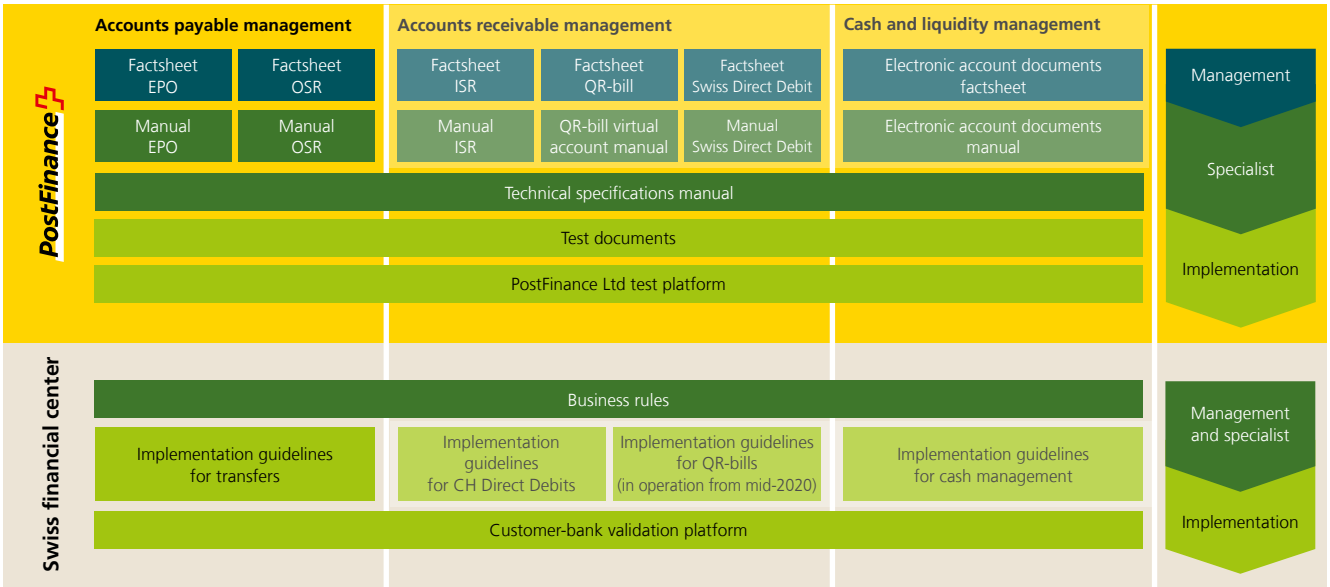
1. General information

1.1 Target group

The OSR is an electronic creditor service, which allows customers to make outpayments in cash if the recipient's account number is not known.

1.2 Use of the manual

Overview of the documentation, grouped by the themes of accounts payable, accounts receivable, cash and liquidity management for PostFinance Ltd and the Swiss financial center.



This overview shows a selection of key documents relating to payment transactions. Other documents can be found online at **postfinance.ch/manuals;** version June 2020

In the manual the categories OSR and OSR+ are described. Differences are mentioned explicitly.
Information is provided on the ISO 20022 standard services. All specifications for electronic notifications are described in the Technical Specifications manual.

1.3 Applicable provisions and manuals

Unless the Manual and its Appendices stipulate otherwise, the following applies
– General Terms and Conditions of PostFinance
– Sample dimensions and designs
– Technical Specifications Manual
– Prices and general terms for business customers
– Electronic account documents manual

These documents can be downloaded at **www.postfinance.ch/manuals.**

Condition of subscription to the OSR service is a PostFinance account for business customers / associations in Swiss francs (savings account, account for private customers, etc. are not pemitted). The debit account must use the same currency as the OSR.
The customer undertakes to ensure sufficient cover is available in his debit account so that the OSR can be paid out. In case of insufficient cover, OSR participation will be blocked automatically. The guidelines and provisions set out in this manual are binding for the customer.

1.3.1 Third-party processing

The customer may have all or part of his processing handled by a third party (e.g. Computer Center/processing office). Responsibility vis-à-vis PostFinance rests with the customer.

1.3.2 Obligation of proof

The customer undertakes to disclose the necessary information about the creditor for enquiries, even up to 10 years after termination.

1.3.3 Due diligence

The OSR is to be treated carefully like a valuable or cash. The security measures required by PostFinance must be observed (e.g. only authorized print shops may print OSR, complete control of forms used).
The customer is liable for any losses arising from paid-out OSR slips that have been forged, falsified, illegally or incorrectly issued or lost.
The customer undertakes to process the data immediately. Should there be any irregularities, PostFinance must be informed without delay.
The Swiss Federal Council has imposed financial sanctions against a variety of natural and legal persons. Issuing OSR to these persons is prohibited. Prior to authorization it must be checked whether the beneficiary in question is on the list of sanctioned persons. An online database is provided for this purpose on the website of the State Secretariat for Economic Affairs (SECO).
www.seco.admin.ch/themen/00513/00620/04991/index.html?lang=de.
If the customer finds a sanctioned person as part of the query, please inform **gwgembargo@postfinance.ch**.

1.4 Registration

Registration is carried out with the "Registration/change outpayment slip with reference number (OSR)" form. The form must be completed in full with a valid signature and sent to PostFinance. By submitting the subscription form, customers confirm that they accept the guidelines and provisions of the manual. The OSR can be actively used only upon receipt of the confirmation of registration in writing. From this moment OSR slips can be sent in for testing or be forwarded to the creditors. Up to this point, the OSR can neither be tested nor paid out and processed.

1.5 Prices and conditions

The current prices are listed on **www.postfinance.ch** or will be provided on request by your contact person. The prices for the PostFinance services used will be charged at the end of the month. The customer must ensure that sufficient funds are available in the relevant fee account.

1.6 Definitions

Term	abbreviation	Definition
Outpayment slip	OSR	Outpayment slip with reference number
	OSR+	Outpayment slip with reference number without preprinted amount.
Credited OSR	or OSR	Instead of encashing at the post office counter, the OSR can be credited to a PostFinance account.
Post working day		Post working days are considered to be weekdays from Monday to Friday. Exceptions are general public holidays in the canton of Berne. If the periodicity falls on a public holiday, the delivery will be made on the following Post working day.
International Organization for Standardization	ISO	The International Organization for Standardization (ISO) is the international association of organizations for standardization which develops international standards in various fields.
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.
Additional Optional Services	AOS	Additional optional services in accordance with the ISO 20022 standard. These services may vary between various financial institutions.
camt message types	camt	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.
Extensible Markup Language	XML	Extensible Markup Language (XML) is a file format.
Bank Transaction Code	BTC	The entry type is defined in the BTC. This is an externally defined code list. In Switzerland the code is also known as a business transaction code.
Society for Worldwide Interbank Financial Telecommunication	SWIFT	A co-operative undertaking between international banks which operates a global telecommunications network and defines standards for electronic collaboration.
Business Identifier Code	BIC	A Business Identifier Code (BIC) is an 8- or 11-digit code (ISO 9362) issued by SWIFT used to clearly identify all directly and indirectly participating partners (financial institution, company, etc.).
Swiss Infrastructure and Exchange	SIX	SIX Group. Swiss financial service provider.
European Payments Council	EPC	The European Payments Council (EPC) is the coordination and decision-making body of the European banking industry for payment transactions. It develops – among other things – procedures for SEPA transfers and SEPA Direct Debit, which help to create the integrated euro payment transaction market.
Single Euro Payments Area	SEPA	The Single Euro Payments Area (SEPA) is the area of the EU/EEA Member States plus Switzerland, where citizens, companies and other economic operators are able to make and receive payments in euros, whether across or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.

2. Range of services offered

2.1 Functionality

The customer creates OSR payments. The OSR are printed with a reference number. The reference number contains the creditor's information (e.g. customer number and invoice number). Using this reference number, the customer can clearly identify the creditor. The reference number can consist of up to 26 characters plus the check digit. The customer can freely choose the content of the reference number. Restriction: For security reasons, a reference number may not be used twice within a month. The customer receives a delivery file with all necessary information so that the debits can be booked automatically.

2.1.1 Outpayment slip with reference number (OSR)

The OSR is ideal for larger slip volumes. The reference number / code line contains all data that is relevant for book-keeping. No slip images are delivered.

- Fixed amounts can be predefined or the corresponding field is left empty and can be filled in manually.
- The recipient can collect the OSR at the post office counter or have it credited to his/her PostFinance account.
- The OSR slips are delivered to PostFinance, processed and debited to the customer.
- Debit data is delivered electronically and free of charge.
- PostFinance urgently recommends that a free preliminary test is run before the first slips are posted.
- OSR are for exclusive use in Switzerland, as the relevant infrastructure for slip processing is not available abroad.
- OSR are available in CHF only.

2.1.2 Service description

- Electronic posting of the debits in the book-keeping software.
- Secure, inexpensive processing of payments
- The basic OSR offer is free of charge
- Simple creditor control
- Delivery via e-finance: the users requested will be authorised for downloading for each OSR.
- Validity: min. 15 days, max. 2 months

2.1.3 Notification of electronic account documents in accordance with ISO standard

The following overview provides customers with a summary of possible combinations of PostFinance notification offers.

Electronic account documents at PostFinance			
Account statement	**ISO 20022 account statement** camt.053 – with/without slip image	**SWIFT account statement** MT940 – with/without slip image	**PDF account statement** – with slip image
Notification services (ISO 20022)	**Notification in account statement camt.053** – Transaction details integrated into camt.053		
	Separate detailed notification camt.054 per product – ISR (possible in combination with OSR) – OSR (possible in combination with ISR) – IS (with/without slip image) – CH-DD Direct Debit – SEPA Direct Debit		
Intraday account movements	**ISO 20022 intraday account movements** camt.052	**SWIFT intraday account movements** MT942	
Credit and debit notifications	**ISO 20022 credit and debit notifications** camt.054	**SWIFT credit and debit notifications** MT900/910	

Book-keeping software is a prerequisite for OSR processing.

2.2 Process steps

– The customer has appropriate book-keeping software.
– Creation of OSR outpayments.
– The OSR are printed and sent.
– After processing the incoming debits, the customer receives a delivery file with the information required to enter the transactions.
– The delivery file is imported into the book-keeping software by the customer.

3. Preconditions, testing and commissioning

3.1 Preconditions

To enable the customers to benefit from test support, it is recommended to get in touch with their contact person.

3.1.1 Slip test

With the slip test, the quality of the slips is checked and the cost of rejects can be decreased. Testing serves to control the work proceeding of the OSR processing, is free of charge and is recommended:

– prior to initial slip delivery
– for each OSR customer number
– for each slip type
– when programming changes affect the printing of code lines, when the OSR software undergoes major revisions (e.g. software conversion)
– high reject rate
– for every new edition

3.1.2 Test requirements

– 5 printed OSR/OSR+ slips, whole with any attachments (only visual checking of slips)
– At least 30, maximum 50 printed slips with different reference numbers per slip type. OSR+ without amounts. The OSR can therefore be scanned. In case of a positive test result, a file can be delivered on request.

3.1.3 Test delivery

Test data delivery is needed to check whether the read-in data can be processed by the book-keeping software. The delivered files also contain rejected, cancelled and corrected transactions. This ensures that the customer's book-keeping software is programmed in accordance with PostFinance guidelines.

– A test file can be delivered via the channels e-finance, FDS, H-Net or SWIFT FileAct.
– A test delivery only will be made on customer's request and if the results of the slip check are positive.
– Test files are delivered separately from the productive data.
– Once delivered, test data cannot be reconstructed. PostFinance requires further OSR slips for testing purposes to effect a new test data delivery.

3.1.4 Test result

Test results are communicated in writing either to the customer or his processing office.

3.1.5 Tool for checking code lines

PostFinance will provide upon request the following tool (price on request) for checking slips and code lines:

– Grid for checking the setup and positioning of the code line of the different OSR slip types (OSR/OSR+)

3.1.6 Most frequent errors on OSR slips

An overview of the most frequent errors can be found under section 4.4.7.

3.2 Test procedures, PostFinance recommendations

If the customer chooses a new delivery channel or if the book-keeping software is revised, it is recommended that tests are carried out first. Carrying out the tests guarantees that the customer's book-keeping software can further process OSR transactions automatically.

3.2.1 Productive customer test
The customer always has the option of ordering test files of his productive delivery data. These files are marked as "Test". The tests can be ordered for two months. Please note that this concerns productive data for test purposes. The customer must ensure that the data is handled with care.

3.2.2 Dependency
Slip tests and productive customer tests cannot be performed at the same time.

3.3 Commissioning

After successfully concluding the test activities, productive operations can start.

4. Operation

4.1 Delivery times and deadlines

	Day 0	Day +1	Day +2
Self-operated Swiss Post branch			
Credited OSR to PostFinance account			

Outpayment/credit Processing Debit value date

4.1.1 Periodicity of data delivery

The transactions are debited to the account of the customer on a daily basis (collective debit per OSR customer number), regardless of the selected periodicity. For a volume in excess of 99,999 transactions, there is, for technical reasons, a subsequent file with the corresponding collective debit. In these cases, the account statement will list several collective debits for the same OSR customer number.
Following daily processing, data deliveries are produced.
The periodicity of the data delivery can be free chosen for each delivery number.

Periodicities

a) on every Post working day
b) on 1 to 4 designated Post working days per week (except camt.053)
c) twice monthly, delivery on 15th calendar day and on the penultimate Post working day of the month, for account statement (camt.053) on the last Post working day of the month.
d) monthly, delivery on the penultimate Post working day of the month, for account statement (camt.053) on the last working day of the month.

– Each customer will automatically receive a delivery at year-end (exception: periodicity: daily) This guarantees that customers can book all incoming debits until 31 December. Exception: Account statement with detailed notifications (camt.053), here the delivery takes place on 1 January.
– Data deliveries may be suspended for a time (e.g. holidays). Please inform your contact person of such a suspension. The data will be summarized in one delivery at the end of the suspension.
– If no transaction is conducted, no delivery is created.

4.2 Specifications

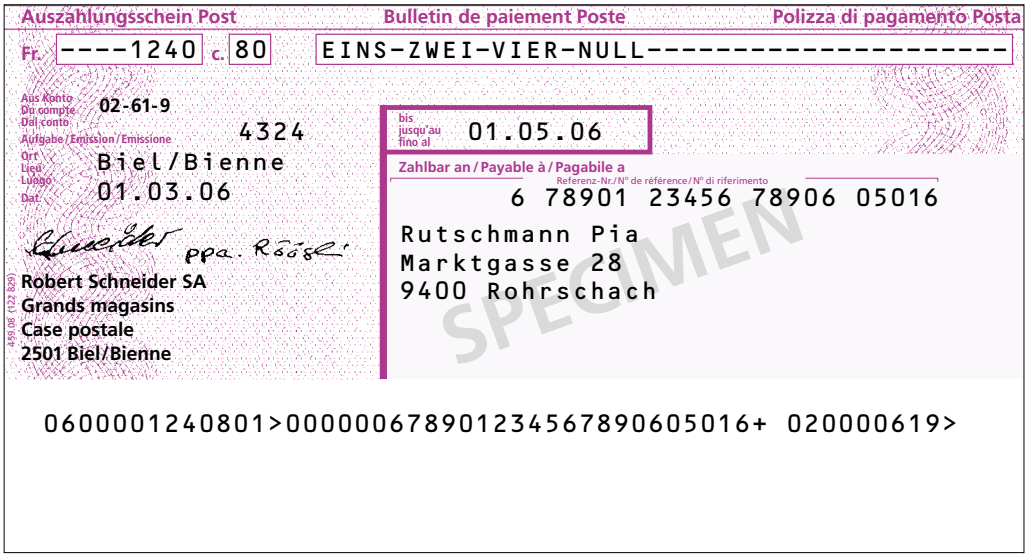
4.2.1 Identification of OSR customer

A customer number is assigned for processing of OSR. The customer can use several OSR but different designations are necessary.

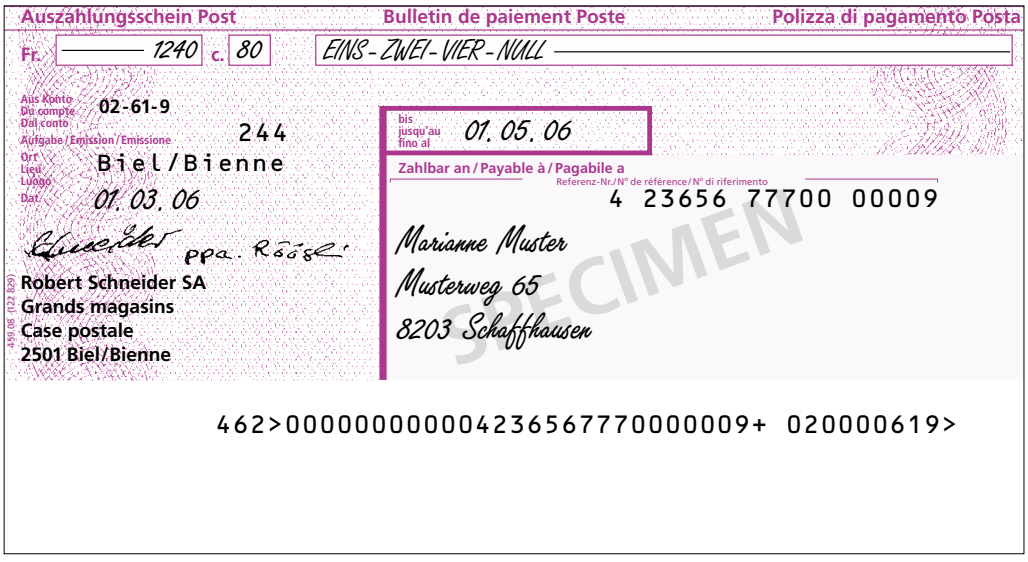
4.2.2 Slip types

There are different slip types on offer. The slips in the present manual do not reflect real dimensions and must therefore not be used as templates.

4.2.2.1 OSR with amount

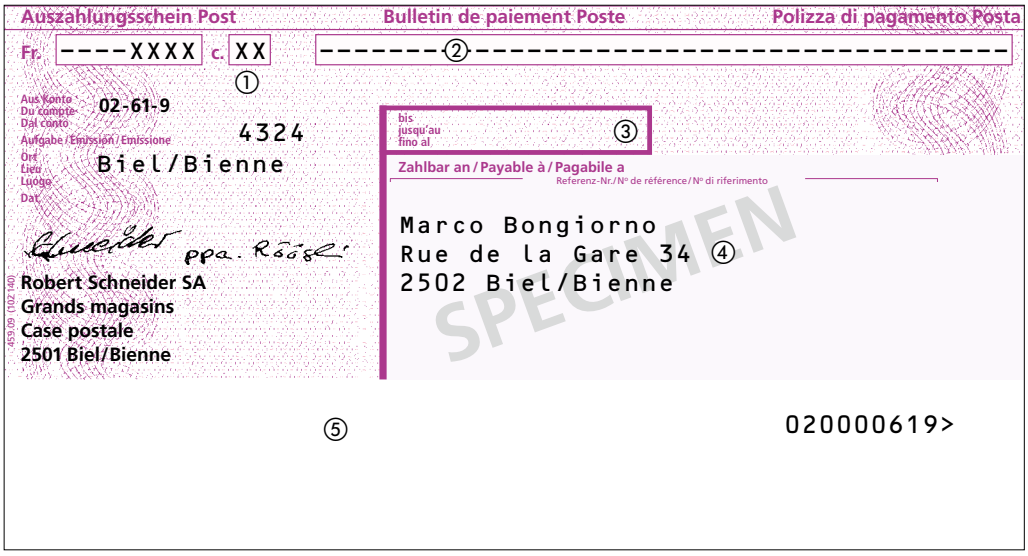


4.2.2.2 OSR+ without amount



4.2.2.3 OSR not designated for payment

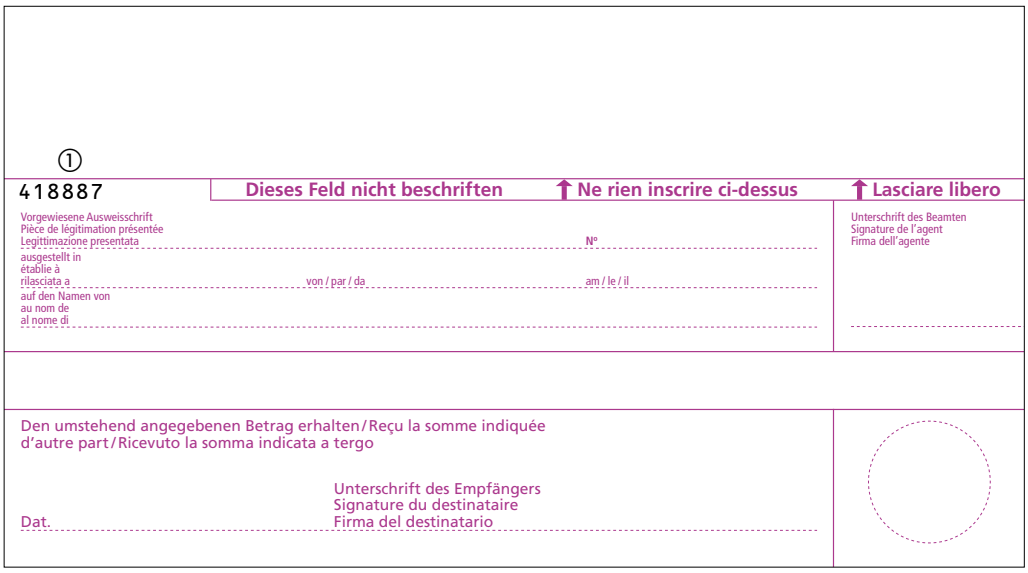
OSR not designated for outpayment (e.g. zero, supplementary invoices, etc.) must be marked as such to avoid eventual mix-ups with the other OSR.



Key

① = no figures must be entered
② = leave blank
③ = leave blank
④ = optional
⑤ = with exception of ISR customer number leave code line blank

4.2.2.4 Back side printing OSR



Key

① Control number

4.3 Modification of customer data

Modifications are to be reported to the contact person at least 3 Post working days prior to the changes taking effect:

In writing
– debit account
– account for fees
– address changes
– change of processing office

By phone
– slip types
– delivery channel
– periodicity of delivery
– OSR designation

4.4 Notification/data delivery of incoming payments

This chapter describes the delivery channels and deliveries of multiple OSR. The transactions are delivered only with one productive file. Multiple deliveries are not allowed in order to prevent the data from being processed twice.

4.4.1 Delivery channels

Delivery of OSR data is possible with the following channels:

– E-finance
– File transfer for business customers
  – direct network connection (FDS = File Delivery Services)
  – Telebanking Server (TBS)
  – EBICS
  – H-Net
  – SWIFT FileAct

The data is downloadable on the day following the selected periodicity at the latest by 6 a.m.

E-finance download	Files remain available over a period of 24 months.
Direct network connection (FDS) H-Net	Files (whether downloaded or not) remain available for 9 days. Downloaded files can be deleted.
Telebanking Server (TBS) EBICS	Files remain on the server until the data has been downloaded. After download the data is not longer accessible.
SWIFT FileAct	File is sent to the customer. The data of the delivery files for which receipt has been provided is deleted.

For more details, please call PostFinance, Contact Center on +41 848 848 424.

4.4.2 Delivery with multiple OSR

The data of several OSR customer numbers can either be consolidated in a file or delivered on an individual basis for each customer number. It is only possible to consolidate several OSR customer numbers if they are linked to the same debit account. For each OSR number a C-level is created. This corresponds to the entry in the account statement. The details of the transaction are displayed in a D-level, and one D-level per transaction.

If a customer number has been removed or cancelled in the camt.054 delivery, the customer will receive a file on the modification date, irrespective of the selected periodicity.

4.4.3 Corrections and reverse entries

Amount discrepancies between code lines and amount fields
The amounts in the amount field and code line must match. Discrepancies occur when the OSR is incorrectly printed. The amount in the amount field is usually debited to the customer.

Adjustment of delivered data
The scanned error-free data are delivered without rechecking. Corrections and cancellations, therefore, may follow at a later date. The corrections and cancellations are identified with their own C-level and correspond to the entries in the account statement. The details of the cancellation and/or correction are displayed in a D-level, and one D-level per cancellation/correction. Customers are advised to get in touch with their contact person in cases of doubtful debits (e.g. double debits), before proceeding to a final adjustment.

4.4.4 Delivery of OSR slips
The OSR slips are not delivered to the customer. They stay in the possession of PostFinance and are electronically archived.

4.4.5 Debit entries
A daily debit is posted to the customer's designated PostFinance account.

4.4.6 Reconciliation of delivered data
The debits on the account can be reconciled by comparing the total records (C level) of the deliveries camt.054 with the corresponding collective debits on the camt.053 account statements (C level). The debit date is given in the camt file. For camt.053 account statements with detailed notifications the total amount is also visible in the C-level.
Any discrepancies should be reported immediately to the contact person.

4.4.7 Rejects
OSR not in compliance with PostFinance guidelines may cause problems during processing. These slips cannot be automatically processed and additional processing needs to be carried out manually. PostFinance recommends the free test run to avoid rejects.
The main reasons for rejected slips are:
– OSR whose code line is not entirely recognizable by the equipment (e.g. illegible characters)
– OSR requiring manual processing (e.g. structure of the code line, positioning)
– OSR whose original slips can no longer be automatically processed (e.g. creased or dirtied slips)
– code line is not in OCR-B1 characters
– OSR cut incorrectly, therefore wrong positioning of the code line
– poor or irregular printing quality

In order for the customer (or his processing office) to remain informed about slip printing quality, he will be advised of any rejected OSR. This way the causes of rejects can be investigated and remedied as quickly as possible.
Incorrect slips are identified in the data file with the following codes:
0 = no reject
1 = reject
5 = bulk reject

Transactions with code number 1 are rejects, charged to the customer as per prices and conditions for business customers.

4.4.8 Reconstructions (Recos)

Recos are needed in case of loss of data, audits, damage to the original delivery, etc. Recos correspond to the original deliveries. Recos can be created retroactively for two years.
Requests for Recos may be ordered from the contact person. When ordering, the delivery number, the OSR customer number (if required), the total amount and the creation date of the delivery are to be indicated. Reco orders will be processed the same day. When ordering a Reco, the customer should inform why he was unable to process the file, as a technical problem might have occurred. PostFinance reserves the right to charge a price.
Reco files are delivered independent of productive data and are marked with an "R". Exceptions: TBS/EBICS deliveries.

4.4.9 Delivery as per ISO standard

Format	Notification type	Delivery channels	Periodicities
Account statement camt.053 with detailed notification	In this account statement the OSR files are presented in a separate C-level and can be processed automatically. The details of the transactions are used to produce a D-level.	E-finance Telebanking Server (TBS) EBICS File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly Fortnightly (on the 15th calendar day and on the last Post working day) Monthly (on the last Post working day of the month)
Account statement camt.053 with separate detailed notification camt.054	In this account statement the OSR files are listed as collective debits in a separate C level. Details about individual transactions are not included; they are listed in the separate detailed notifications camt.054.		
OSR detailed notification camt.054	For all OSR which pertain to the same debit account, a C-level is given in each file. The details of the transactions are used to produce a D-level.	E-finance Telebanking Server (TBS) EBICS File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly max. 4x week Fortnightly (on the 15th calendar day and on the penultimate Post working day) Monthly (on the penultimate Post working day of the month)

4.5 Important OSR user criteria

4.5.1 Provision of funds

The customer increases the account at the latest on the day of dispatch in the amount of the OSR issued. This means that at this time the account for debits must be covered with the sum of the OSR sent. This will ensure the OSR can be paid out.

4.5.2 Outpayment options

PostFinance determines the outpayment conditions for OSR at the post office counter.
– Up to CHF 1000, at any self-operated Swiss Post branch
– Outpayments over CHF 1,000 are only paid to the recipient at the self-operated Swiss Post branch where the recipient lives
– Credit to recipient's PostFinance account, at recipient's request

OSR orders will be paid out in cash to the recipient or his proxy. PostFinance defines the payment conditions if the labelling is defective, e.g. two creditors, incomplete printing, etc. These security measures are important for preventing abuse.
Medium and large customers send an Excel table with the OSR issued to PostFinance. This data will be used to verify the outpayments at a post office counter. Certain outpayments must be confirmed by the customer. By sending in this list, no more clarification with the customer will be needed. Waiting times for creditors at the counter will be reduced, as the administrative effort to check the OSR will be smaller. This also guarantees the OSR can be paid out without problems outside office hours and during weekends.
The customer (e.g. construction company) can deposit a task list at the self-operated Swiss Post branch as desired. The employees have the possibility to collect the OSR against identity proof at a post office near the workplace.

4.5.3 Validity period
OSR slips are valid for a minimum of 15 days and a maximum of 2 months, the date of issue not included. The last day of validity must be marked on the OSR. If no validity period is indicated, PostFinance reserves the right to pay out such OSR without making enquiries.

4.5.4 Validity check
The self-operated Swiss Post branch checks the validity date in the viewing field at the time of OSR outpayment, and in the code line during processing. The validity date cannot be checked during processing in cases where the date is displayed as "000000" in the code line.
OSR mistakenly paid out and debited after the expiry date will be reimbursed to the customer on request.

4.5.5 Loss and blocking of OSR
It is the customer's responsibility to replace any lost OSR. Paid-out OSR are debited to the customer in all cases. OSR issued by the customer cannot be blocked.

4.6 Enquiries

Requests for double-checking of data are to be made in writing to PostFinance, National Enquiries, or orally to the contact person. All data required are available in the file.

4.6.1 Delivery with camt.053 and camt.054
– OSR customer number
– reference number
– amount
– date of processing
– AccountServicerReference <AcctSvcrRef> from the D-level of the corresponding camt message

Enquiries are subject to a fee.

4.7 Cancellation

4.7.1 Cancellation of services by the customer

Cancellations must be submitted in writing and duly signed. The cancellation advice must contain the date of termination and, if possible, the reason for the cancellation.
The OSR can only be cancelled if no more valid slips are in circulation.
For technical reasons, cancellations are to be reported to the contact person at least one week before they take effect.
From the date of cancellation no more OSR can be processed. Exceptions are those OSR paid out on the date of termination at the self-operated Swiss Post branch counter.
From the date of cancellation the customer loses the right to send OSR slips. He undertakes to destroy any unused OSR slips.

All processed transactions up to the date of the cancellation are sent to the customer on the same day as a special delivery.
The customer undertakes to process the data immediately upon receipt.
An OSR can be reactivated for the existing customer. Cancelled OSR will not be reused for other companies.

4.7.2 Cancellation of services by PostFinance

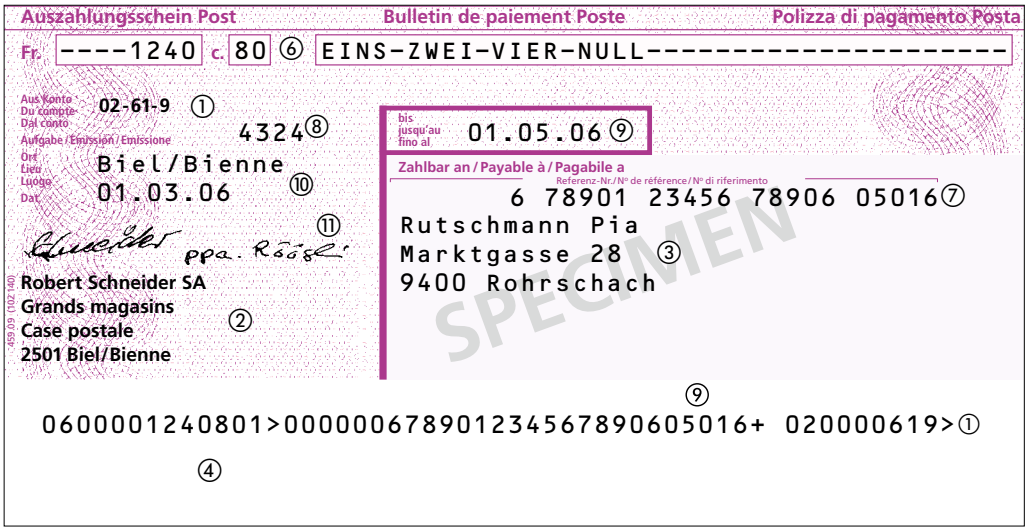
PostFinance reserves the right to cancel OSR (e. g. moderate use).

5. Technical specifications

5.1 Slip requirements

5.1.1 Printing

Note the following printing details for OSR:



5.1.1.1 OSR customer number

①

Processing slip

02-61-9

VV-XX-C	VV	=	OSR code
	-	=	hyphen
	XX	=	serial number (without preceding zeros)
	-	=	hyphen
	C	=	check digit

Code line (9 digits)

020000619>

VVXXXXXXC>	VV	=	OSR code
	XXXXXX	=	serial number (incl. preceding zeros)
	C	=	check digit
	>	=	auxiliary character

5.1.1.2 Customer designation

②

The creditor and the self-operated Swiss Post branch must be able to clearly identify the customer. The customer designation must therefore be indicated on the slips as follows:

- entries from the Commercial Register: must be worded exactly as published
- entries not in the Commercial Register: must include a first and last name and business address, or match the account designation and address
- associations, clubs, foundations: must match their Statutes/Articles of Foundation and main business address
- administrative bodies, official agencies and governmental authorities: must match their official designation and location

The main or business address must be preceded by the ZIP code. If the customer cannot be clearly identified, OSR payments may be refused.

5.1.1.3 Creditor designation

③

The creditor must be specified on the slip. Only one creditor may be listed on each OSR. A full postal address is required (name, street or P.O. Box, ZIP code and location). Creditor adresses are always to be printed in one block, that is, without blank lines. No additional information may be indicated (e.g. invoice numbers). The address fields may remain blank if the creditor is still unknown when the OSR are printed. The customer undertakes to send slips only completed in full to the creditor. If the regulations are not kept, PostFinance reserves the right to cancel entire orders or parts thereof and to take other appropriate measures.

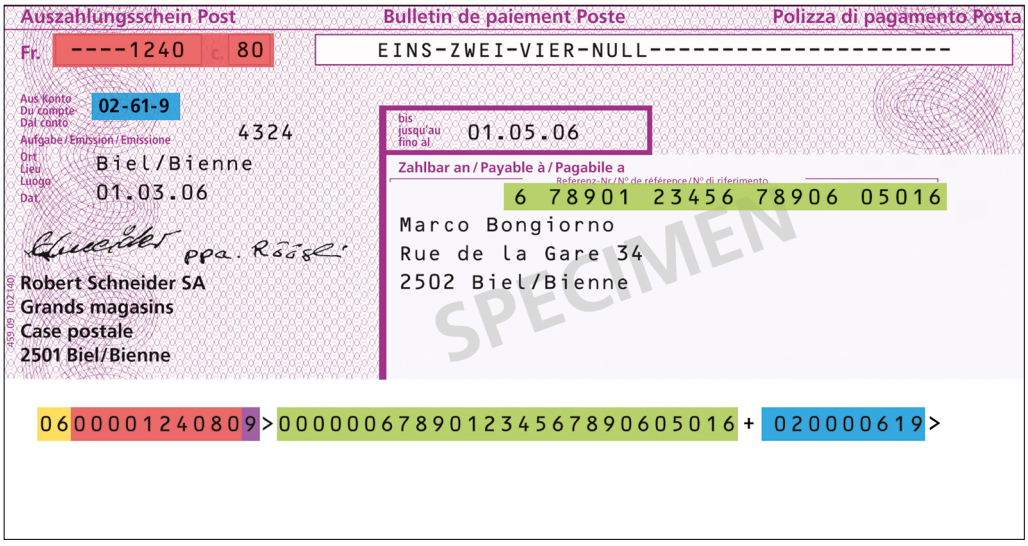
5.1.1.4 Coding zone

④

The coding zone encompasses lines 20–25 and is the area designed for the code line.
The correct structure, right positioning of the code line and OCR-B1 script are preconditions to allow for the automated processing of the slips.
If the slips do not correspond to the specifications provided by PostFinance, this can lead to rejects and possible disturbances during processing.

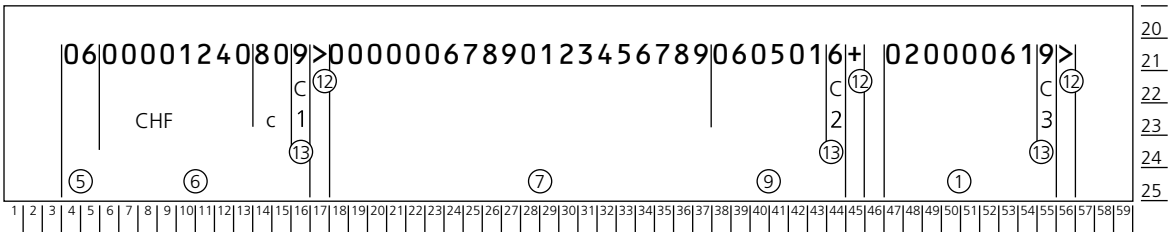
Tool for checking code line see 3.1.5.

5.1.1.5 Structure of the code line

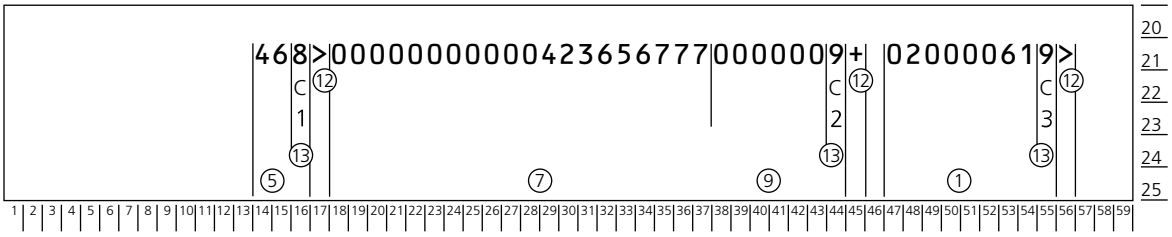


- slip type (coded)
- amount
- check digit of slip type and amount
- reference number (+ check digit)
- subscriber number

5.1.1.5.1 OSR with amount



5.1.1.5.2 OSR+ without amount



5.1.1.5.3 Slip codes (SC)

⑤
06 = OSR
46 = OSR+

5.1.1.5.4 Amounts

⑥
The amounts in the code line and amount fields must match. Amounts in excess of CHF 1,000 are to be printed in one block. Amounts stated with CHF 0.00 (zero), "blocking stars" and other fill characters are not permitted in the amount field (exception: 4.2.2.3 "OSR not designated for payment") Amounts must be rounded to 00 or 05 centimes (Swiss norm). The amount in Swiss francs can also be written out as follows: e.g. CHF 1240 as "one-two-four-zero" and is to be filled in with "–––––". The maximum amount per OSR is limited to CHF 10,000 and must not be exceeded.

5.1.1.5.5 Reference number and reference box

⑦
The reference number is numeric, up to max. 27 digits (incl. check digit).
The following points are to be observed:
– Code line: unused spaces are always aligned to the left and must be filled in with zeros.
– Reference box: the reference number is to be positioned flush right, in blocks of 5 digits plus one block of remaining digits. Preceding zeros are suppressed. The reference box is mandatory.

5.1.1.5.6 Issue number

⑧

The issue number must be printed continuously for at least 1 month, with no more than 6 digits and without preceding zeros.

5.1.1.5.7 Validity date

⑨

The validity date must be indicated in the viewing field as: day/month/year (DDMMYY), and in the code line as: year/month/day (YYMMDD). The two dates must match. Instead of the validity date zeros "000000" can be used in the code line.

5.1.1.5.8 Place and date of issue

⑩

The place and the date of issue are required. The issue date must correspond to the date of edition.

5.1.1.5.9 Signature

⑪

Outpayment slips can be printed with signature. Otherwise, each OSR must be signed by hand or machine at time of issue.

5.1.1.5.10 Auxiliary characters

⑫

The auxiliary characters > and + are used.

5.1.1.5.11 Check digits (C1, C2, C3)

⑬

Interference factors such as soiling, overstamping or hand-written changes to the slips can cause problems on reading them. Incomplete or illegible digits can lead to rejection or incorrect reading of slips. To prevent these error sources, check digits are added to the code line.
The check digit is calculated using module 10, recursive. For description, see Payment transactions at **www.postfinance.ch/manuals.**

5.1.1.5.12 OCR-B1-character set

For the code line, the script to be applied for the whole set of characters is OCR-B, size 1 (including the two auxiliary characters + >), 10 characters per inch.
For character design and nominal shape of the characters the regulations of standard "DIN 66009", edition 1977, apply.

5.1.1.5.13 Printer

Only printers provided with an OCR-B compatible script may be used for labelling the code line.

5.1.2 Mailing requirements

This chapter details the requirements for dispatch. This includes a description of aspects such as separating, folding, etc.

5.1.2.1 Separating

Continuous-feed payment forms can be cut as well as torn by hand or machine. The cut markings are to be closely observed, as poorly cut slips may be rejected.

5.1.2.2 Folding
When OSR are folded, the fold must occur along the perforated line.

5.1.2.3 Perforations feed holes
Perforated feed holes must be removed before the slips are sent.

5.1.2.4 Dispatch of OSR slips
OSR are to be sent in a letter rate stamped envelope or handed over directly to the recipient. Window envelopes may be used provided the address is clearly legible and the slip inside the envelope cannot shift. They can be presented to any self-operated Swiss Post branch (also letterbox).

5.1.2.4.1 OSR for crediting to the recipient's PostFinance account
Such OSR are to be marked accordingly and sent in an envelope to the relevant Operations Centre. The OSR must still be valid on arrival at the Operations Centre. The recipient's name and account number must be indicated.
OSR credits into bank accounts are not allowed.

5.2 Examples and samples

5.2.1 Designing of slips
The automated processing of OSR requires special technical procedures to produce quality OSR. There are certain mandatory requirements for the design, production and delivery of the OSR. These regulations are laid down in the form of technical specifications and sample dimensions and designs. The customer is responsible vis-à-vis PostFinance for ensuring that the printer complies with the layout guidelines.

5.2.1.1 Verso printing
The reverse side of the slip must conform to chapter 4.2.2.4. Recipient comments to the customer are not permitted.

5.2.1.2 Attached forms
The OSR slip may be supplemented with an attached form. A form may be attached to the right of or beneath the OSR upon request.

5.2.1.3 Multiple forms (carbons)
Carbon forms are permitted. The slip itself (original), however, must not be chemically coated. In order to ensure good OCR printing quality on the processing slip, the use of chemically coated paper is recommended. Carbons duplicating in light pink or deep violet are not to be used.

5.2.1.4 Paper
Only OCR DIN 6723 90 g/m^2 paper is to be used for the OSR slips.

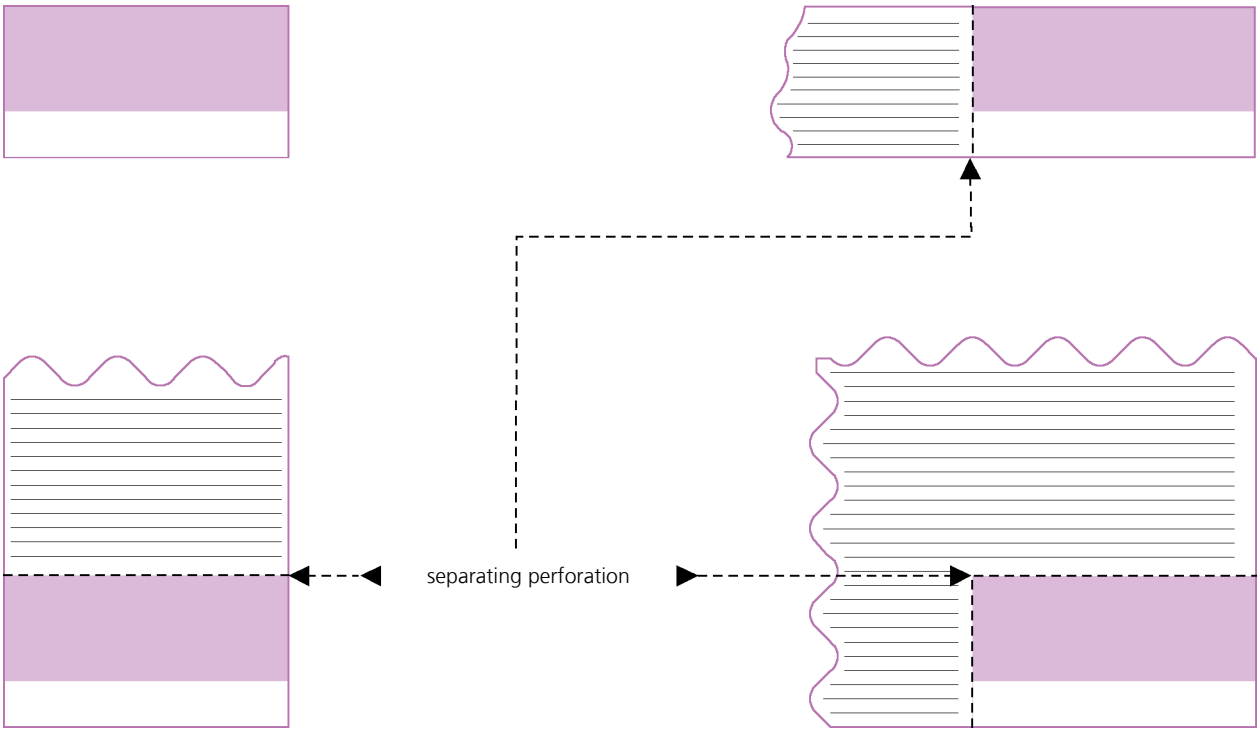
5.2.1.5 Printing
The print shops authorized by PostFinance possess the necessary technical and detailed layout specifications and are prepared to assist customers in designing the necessary forms.
Only print shops designated by PostFinance are authorized to print OSR.
No other print shops have the right to print OSR slips.

5.2.1.6 Ready-to-Print

The printer takes the Ready-to-Print of a first edition of an OSR as well as for a reissue with text or design changes to PostFinance. The form may be printed as per the Ready-to-Print which is issued.
The Ready-to-Print documents can also be submitted via e-mail in PDF format to the following address: **ELDL@postfinance.ch** (A4 1:1 format, front and back side).

5.2.1.7 Slip security of OSR forms

To guard against misuse and enable the customer to be in complete control of forms used, OSR forms are printed by the print shop with a consecutive control number (six digits). The customer assumes responsibility for the OSR slips upon obtaining them from the print shop.

5.2.2 Design options (Scale 1:4)

OSR slips may include an attachment of any size, either above and/or to the left of the slip.