Manual ISR

Orange inpayment slip with reference number in CHF and in EUR

PostFinance

ISR Customer Service

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Table of Contents

1. General information

1.1 Target group

ISR is an electronic debtor service which allows the customer to bill open invoices in CHF and EUR in a simple manner and to quickly post incoming payments.

1.2 Use of the manual

General overview of the documentation, structured around the themes of Accounts payable management, Accounts receivable management, and Cash and liquidity management for PostFinance Ltd and the Swiss financial center.

	Accounts payable management		Accounts receivable management			Cash and liquidity management	
PostFinance	Factsheet EPO	Factsheet OSR	Factsheet ISR	Factsheet CH-DD	Factsheet SEPA-DD	Factsheet Electronic Account Documents	Management
	PostFinance Ltd user manual on the harmonization of payment transactions						Specialist
	Manual EPO	Manual OSR	Manual ISR	Manual CH-DD	Manual SEPA-DD	Manual Electronic Account Documents	
	Test documents						Implementation
Swiss financial center	Swiss Usage Guide (planned)						Management and Specialist
	Business Rules						
	Implementation Guidelines for Transfers		Implementation Guidelines for CH Direct Debits (planned)	Implementation Guidelines for SEPA Direct Debits		Implementation Guidelines for Cash Management	Implementation
	Customer – Bank Validation Platform						

This overview shows a selection of the most important documents relating to payment transactions. Other documents can be found on the Internet at **www.postfinance.ch/manuals;** version January 2015

In this manual the ISR in CHF and EUR types are described. Where there is a difference, this is mentioned explicitly.
In addition, information is provided regarding existing and future services for electronic account documents. The new ISO 20022 standard services are expected to be available from 2016. For a comprehensive and successful introduction to the harmonization of payment transactions in Switzerland, PostFinance is offering its customers a parallel phase until the end of 2017. Processing of existing and new ISO 20022 formats will be guaranteed during this period.

1.3 Applicable provisions and manuals

Unless the manual and its appendices stipulate otherwise, the following applies
– General Terms and Conditions of PostFinance
– Subscriber Conditions Electronic services
– Sample dimensions and designs
– Record Description Electronic services
– Prices and Conditions for business customers

The General Terms and Conditions of PostFinance, the subscriber conditions, the sample dimensions and designs, the prices and conditions for business customers, the "ISR" and "Record Description Electronic services" manuals can be downloaded at **www.postfinance.ch/esr.**
Condition of subscription to the ISR service is a postal account for business customers/associations (savings account, account for private customers, etc. are not permitted). The credit account must use the same currency as the ISR. The guidelines set out in this manual are binding for the customer.

1.3.1 Due diligence
The customer undertakes to process the data immediately. Should there be any irregularities, PostFinance must be informed without delay.

1.4 Registration

Registration is carried out with the "Registration/change in inpayment slip with reference number (ISR)" 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 relevant Subscriber Conditions. The ISR can be actively used only upon receipt of the confirmation of registration in writing. From this moment ISR slips can be sent in for testing or be forwarded to the debtors. Up to this point, the ISR slips can neither be tested nor processed and credited.

1.5 Prices and conditions

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

1.6 Definitions

Term	Abbreviation	Definition
Inpayment slip	IS	Inpayment slip without reference number will be used as a replacement if a payment cannot be entered with the ISR slip.
	ISR	Inpayment slip with reference number
	ISR+	Inpayment slip with reference number without preprinted amount
	ISR own account	Cash payments with ISR to own account. There is a certain number of transactions, for which no cash payment fee is charged. This is only permitted for customers who earn money (e. g. retailers).
	ISR cash on delivery	The goods can only be exchanged for cash payment. ISR cash on delivery is only available in CHF.
Post workday		Post workdays are weekdays from Monday to Friday. Exceptions are standard holidays (Berne). If the due date specified by the customer is not a Post workday, the order will be executed/delivered on the next Post workday.
International Organization for Standardization	ISO	The International Organization for Standardization – abbreviated ISO – creates international standards in various areas.
ISO 20022 standard		The objective of this International Organization for Standardization (ISO) standard is to accomplish a 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 element. 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 produces the invoices. The ISR is printed with a reference number. The reference number contains the debtor's information (e. g. customer number and invoice number). Using this reference number, the ISR customer can individually identify the payer. The reference number can contain up to 26 positions plus the check digit. The ISR customer can freely choose the content of the reference number. No messages may be used, as the ISR code line is scanned in. The customer receives a delivery file, which contains all information necessary for the automatic book entry of the payment.

2.1.1 Inpayment slip with reference number (ISR) in CHF or EUR
ISR is ideal for larger slip volumes. The reference number/code line contains all data that are relevant for accounting. No slip images are delivered.
– Either fixed slips are provided or the corresponding field is left blank and filled in by hand.
– The debtor can choose whether to make payment at the post office counter, by payment order, or electronically via e-finance or e-banking. **Electronically sent ISR cannot be paid in at the post office counter or by payment order.**
– All payment slips are delivered to PostFinance, processed and then credited, s. 4.2.
– Credit data is delivered electronically and free of charge.
– PostFinance urgently recommends that a free preliminary test is run before the first slips are posted.
– ISR in CHF and in EUR are for exclusive use in Switzerland, as the relevant infrastructure for slip processing is not available abroad.

2.1.2 Service description
– Electronic entry of the credit date in the accounting software (exception: e-mail in PDF format, ISR list), incl. reminders
– Secure and inexpensive processing of payments
– The basic ISR offer is free of charge
– Simple accounts receivable control
– ISR in EUR are the same in terms of structure and processing as those in CHF
– PostFinance offers a limited range of ISR slips. For detailed information, see documentation "Prices and conditions for business customers".

With the new ISO 20022 service, accounting software is required for ISR processing; e-mail in PDF format and ISR list are no longer available, as processing must take place electronically.

2.1.3 ISR list in CHF or EUR (PDF or paper)

Those delivery channels which can only be used up to the introduction of ISO 20022 formats are listed below.
The ISR with list is used by small companies without accounting software. Incoming payments are posted manually.

– PostFinance/Printer uses pre-printed, consecutively numbered inpayment slips which are printed in accordance with customers' requirements.
– The debtor can again choose whether to make payment at the post office counter, by payment order, or electronically via e-finance or e-banking.
– Periodic data delivery is available via e-mail in PDF format or on paper by post, subject to a fee.

2.2 Process steps

Customers with accounting software
– The customer has appropriate accounting software
– Invoicing of payments
– The ISR are printed and sent
– After the payment is credited the customer receives a delivery file with the information needed for the entry of the transactions
– The delivery file is scanned into the accounting software by the customer

Customers without accounting software
– Invoicing of payments
– The ISR are printed and sent
– After the payment is credited the customer receives the credit list (paper or PDF by e-mail) with all information needed for the entry of the transaction
– Payments are posted manually

3. Preconditions, testing and commissioning

3.1 Preconditions

To enable the customer to benefit from test support, it is recommended that the appropriate customer advisor is contacted directly, in particular if the issue relates to the new ISO 20022 services.

3.1.1 Slip test
With the test run, the quality of the slips is checked and the cost of rejects can be decreased. Testing serves to check the entire process of an ISR processing session, is free of charge and is highly recommended:
– prior to initial slip delivery
– for each individual ISR customer number
– for each individual slip type (section 4.3.3)
– when programming changes affect the printing of code lines, or when the ISR software undergoes major revisions (e. g. software conversion)
– in instances of high slip rejection rates
– for every new issue

3.1.2 Test requirements
– 5 fully printed ISR/ISR+ slips, whole with any attachments (only visual checking of slips)
– A minimum of 30 and a maximum of 50 printed ISR and/or ISR+ processing slips with different reference numbers (ISR+ excluding amounts) so that the slips can be scanned in and in case of a positive result a file can be delivered if requested.

3.1.3 Test data distribution
Test data distribution is needed to check whether the read-in data can be processed by the accounting software. The distributed files also contain rejected, cancelled and corrected records. This ensures that the customer's accounting software is programmed in accordance with PostFinance guidelines.
– Test data distribution can be done via channels e-finance, FDS, H-Net, Connect Direct, SWIFT FileAct or as e-mail.
– For test data to be dispatched, it must be requested by the customer and record positive results of the slip testing.
– Test files and test mails are delivered separately from the productive data.
– Once distributed, test data cannot be reconstructed in original form. PostFinance requires further ISR slips for testing purposes to carry out new test data delivery.

With the change to the new ISO 20022 service, an e-mail test delivery is no longer possible.

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

3.1.5 Tool for checking code lines

PostFinance will provide upon request the following tool (price upon request) for checking slips and code lines:
– Grid for controlling the setup and positioning of the code line of the different ISR slip types (e. g. ISR/ISR+)

3.1.6 Most frequent errors on ISR slips

An overview of the most frequent errors can be found under section 4.5.8.

3.2 Test procedures, PostFinance recommendations

If the customer chooses a new delivery channel or changes it to the new ISO 20022 service, it is recommended that tests are carried out first. Carrying out the tests ensures that the customer's accounting software can process further ISR 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 will be marked "test". These tests can be repeated as desired. Please note that this concerns productive data for test purposes. The customer must take care that the data is used carefully.

3.3 Commissioning

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

4. Operation

4.1 Contacts

Contact Center Consulting & Sales
Tel.   +41 848 848 424
Fax   +41 58 667 66 00
E-mail postfinance@postfinance.ch

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

Inquiries/Research
PostFinance Ltd
National Inquiries
3030 Berne
Tel.   +41 58 667 97 61
Fax   +41 58 667 62 74

4.2 Delivery times and deadlines

	Day −1	Day 0	Day +1	Day +2
Post office		🟥 Debit	⬛ Processing	🟩 Credit
Payment order (PO)	✉	🟥 Debit ⬛ Processing	🟩 Credit	
All electronic payments (e.g. EPO)		🟥 Debit ⬛ Processing	🟩 Credit	

🟥 Debit   🟩 Credit   ⬛ Processing

4.2.1 Periodicity of data delivery
Incoming payments are credited to the account of the customer on a daily basis (collective credit per ISR customer number), regardless of the selected periodicity. With ISO 20022 there is at least one collective credit per ISR customer number (dependent upon volumes).
Following daily processing, data deliveries are produced.
Customers are free to choose the periodicity of data delivery for each of their individual delivery numbers.

Existing periodicities

a) on every Post workday (except delivery by e-mail PDF format, ISR list)
b) on 1 to 4 designated Post workdays per week
c) on 1 or 2 specific Post workdays per month (month-end processing always occurs on the last Post workday of each month)
d) on the penultimate Post workday of the month, and for the remaining time, on 1 or 2 designated Post workdays per week
e) for special purposes (e. g. audits), data delivery may be requested for a specific day outside of the above listed standard options (special deliveries are limited to a maximum 12 per year). Special delivery can be combined with periodicity b)–d).

New periodicities for migrated customers

a) on every Post workday
b) on 1 to 4 designated Post workdays per week for camt.054
c) weekly
d) twice monthly, delivery on the 15th calendar day and the penultimate Post workday of the month, for camt.053 on the last Post workday of the month
e) monthly, delivery on the penultimate Post workday of the month, for camt.053 on the last Post workday of the month
f) for special purposes (e. g. audits), data delivery may be requested for a specific day outside of the above listed standard options (special deliveries are limited to a maximum 12 per year). Special delivery can be combined with periodicity b)–e).

– Each customer will automatically receive an extra, penultimate closing delivery at year-end (exception: periodicity daily). This guarantees that customers can book all incoming credits up to and including 31 December. Exception: camt.053 with details, here delivery takes place on 1 January.
– If the last day of the month falls on a Saturday, Sunday or on a public holiday (canton of Berne), PostFinance will carry out internal entries and monthly settlements (extraordinary balance date). These dates are included in the next delivery (as per periodicity). The statements of account show two credit totals per ISR customer number (date of the extraordinary balance date and first Post workday of the new month). These internal entries by PostFinance have no impact on ISR data credits.
– 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.

4.3 Specifications

4.3.1 Identification of ISR customer
The customer is assigned an ISR customer number for payment processing of ISR. The customer can use several ISR but these must have different names. A separate ISR customer number is always issued for cash-on-delivery ISR in CHF. The ISR must be in pure currency, that is, ISR in CHF (e. g. **01**-162-8) and in EUR (e. g. **03**-162-5) have different subscriber numbers. It must also be possible to distinguish between them from an optical standpoint.

4.3.2 ISR slips
The ISR slip has two parts – the processing slip (used for processing) and an attached receipt stub (stays with the debtor). The processing slip and receipt stub must be perforated for easy separation.

4.3.3 Slip types
There are different slip types on offer. The slips in this manual are not produced to scale and must therefore not be used as templates.

4.3.3.1 ISR (with preprinted amount)

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

21 00000 00003 13947 14300 09017

Konto / Compte / Conto **01-162-8**
CHF

3949 . 75

Konto / Compte / Conto **01-162-8**
CHF

3949 . 75

Einbezahlt von / Versé par / Versato da

Einbezahlt von / Versé par / Versato da
2100000000031394714300 09017

```
  Rutschmann Pia
  Marktgasse 28
  9400 Rorschach
```

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  Rutschmann Pia
  Marktgasse 28
  9400 Rorschach
```

609

442.06

Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

0100003949753>210000000003139471430009017+ 010001628>

The amount fields can be with frames or with boxes. The amount does
not have to be entered in the boxes exactly.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

96 11169 00000 00660 00000 09284

Konto / Compte / Conto **03-162-5**
EUR

440 . 00

Konto / Compte / Conto **03-162-5**
EUR

440 . 00

Einbezahlt von / Versé par / Versato da

Einbezahlt von / Versé par / Versato da
9611169000000006600000009284

EURO

```
  Rutschmann Pia
  Marktgasse 28
  9400 Rorschach
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  Rutschmann Pia
  Marktgasse 28
  9400 Rorschach
```

701

442.41

Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

2100000440001>9611169000000006600000009284+ 030001625>

4.3.3.2 ISR+ (with blank amount fields)

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

25 00000 00000 13567 87654 55541

Konto / Compte / Conto 01-162-8
CHF

Konto / Compte / Conto 01-162-8
CHF

Einbezahlt von / Versé par / Versato da

Einbezahlt von / Versé par / Versato da
2500000000001135678765455541

Rutschmann Pia
Marktgasse 28
9400 Rorschach

Rutschmann Pia
Marktgasse 28
9400 Rorschach

609

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Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

042>2500000000001135678765455541+ 010001628>

The amount fields must be with boxes. The amount entered
in handwriting must be written exactly in the boxes.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

96 11169 00000 00660 00000 09284

Konto / Compte / Conto 03-162-5
EUR

Konto / Compte / Conto 03-162-5
EUR

Einbezahlt von / Versé par / Versato da
9611169000000006600000009284

Einbezahlt von / Versé par / Versato da

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EURO

Rutschmann Pia
Marktgasse 28
9400 Rorschach

Rutschmann Pia
Marktgasse 28
9400 Rorschach

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L'office de dépôt
L'ufficio d'accettazione

319>9611169000000006600000009284+ 030001625>

4.3.3.3 ISR for crediting on own account

Up to 20 inpayments per month on an own account are processed free
of charge. These include all payments from branches, e.g. instalments paid
to Head Office, regardless of the post office that handles them.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

21 00000 00003 13947 14300 09017

Konto / Compte / Conto 01-162-8
CHF

Konto / Compte / Conto 01-162-8
CHF

Einbezahlt von / Versé par / Versato da

3949 . 75

3949 . 75

Einbezahlt von / Versé par / Versato da
210000000031394714300009017

Auf eigenes Konto

609

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Robert  Schneider  SA
Grands  magasins
Case  postale
2501  Biel/Bienne
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Einbezahlt von / Versé par / Versato da
210000000031394714300009017

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Robert  Schneider  SA
Grands  magasins
Case  postale
2501  Biel/Bienne
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Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

442.06

1100003949754>210000000031394714300009017+ 010001628>

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen

Pas de communications

Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

96 11169 00000 00660 00000 09284

Konto / Compte / Conto 03-162-5
EUR

Konto / Compte / Conto 03-162-5
EUR

Einbezahlt von / Versé par / Versato da

440 . 00

440 . 00

Einbezahlt von / Versé par / Versato da
9611169000000006600000009284

Auf eigenes Konto

EURO

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Robert  Schneider  SA
Grands  magasins
Case  postale
2501  Biel/Bienne
```

Einbezahlt von / Versé par / Versato da
9611169000000006600000009284

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Robert  Schneider  SA
Grands  magasins
Case  postale
2501  Biel/Bienne
```

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L'office de dépôt
L'ufficio d'accettazione

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4.3.3.4 ISR not designated for payment

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

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per	Einzahlung für / Versement pour / Versamento per	NICHT ZUR ZAHLUNG VERWENDEN	

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen
Pas de communications   ①
Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento
②

Konto / Compte / Conto **01-162-8**
CHF

Konto / Compte / Conto **01-162-8**
CHF

Einbezahlt von / Versé par / Versato da

X X X X X X X X . X X ④

X X X X X X X X . X X ④

Einbezahlt von / Versé par / Versato da

Rutschmann Pia
Marktgasse 28   ③
9400 Rorschach

Einbezahlt von / Versé par / Versato da

Rutschmann Pia
Marktgasse 28
9400 Rorschach

609

Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

⑤   010001628>

442.06

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per	Einzahlung für / Versement pour / Versamento per	NICHT ZUR ZAHLUNG VERWENDEN	

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Keine Mitteilungen anbringen
Pas de communications   ❶
Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento
❷

Konto / Compte / Conto **03-162-5**
EUR

Konto / Compte / Conto **03-162-5**
EUR

Einbezahlt von / Versé par / Versato da

X X X X X X X X . X X ❹

X X X X X X X X . X X ❹

Einbezahlt von / Versé par / Versato da

Rutschmann Pia
Marktgasse 28   ❸
9400 Rorschach

Rutschmann Pia
Marktgasse 28
9400 Rorschach

701

EURO

Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

❺   030001625>

442.41

Key

① ❶ = optional	④ ❹ = also in amount field of receipt stub
② ❷ = leave empty	⑤ ❺ = with exception of ISR customer number
③ ❸ = optional	leave code line empty

4.3.3.5 Cash on delivery ISR in CHF (COD-ISR)

Nachnahme-Empfangsschein	Récépissé pour remboursement	Ricevuta per rimborso

Zahlbar an / Payable à / Pagabile a

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Frist bis
Délai jusqu'au
Scadenza il ....

Eingezogen bei / Encaissé chez / Incassato presso

Konto / Compte / Conto **01–70–6**
CHF

1432 . 80

Caviezel Rinaldo
Veia Prinzipala
7453 Tinizong

N-Einzahlung Post	Versement pour remboursement Poste	Versamento per rimborso Posta

Zahlbar an / Payable à / Pagabile a

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

P.P.
2500 Biel / Bienne 1

Abgereist Parti Partito	Adresse ungenügend Insuffisante Indirizzo insufficiente	Unbekannt Inconnu Scono-sciuto	Nicht abgeholt Non recl. Non ritirato	Annahme verweigert Refusé Respinto

Referenz-Nr./N° de référence/N° di riferimento

36 10000 00000 00000 34567 54369

Konto / Compte / Conto **01–70–6**
CHF

1432 . 80

Caviezel Rinaldo
Veia Prinzipala
7453 Tinizong

609

412.80 PF

0300001432806>3610000000000000003456754369+ 010000706>

The conditions for designing the amount fields correspond to those of ISR.

4.4 Modification of customer data

Modifications are to be reported to the contact person 3 Post workdays prior to the changes taking effect.

In writing
– credit account
– fee account
– address changes
– change of processing office

By phone
– slip types
– data medium exchanges
– periodicity of delivery
– ISR name

4.5 Notification/data delivery of incoming payments

This chapter describes the data media used for dispatch, deliveries of multiple ISR, as well as sorting.
The data deliveries are always sent through one data medium only. Deliveries via multiple channels are not allowed in order to prevent the data from being processed twice.

4.5.1 Data media
Delivery of ISR data is possible via the following channels:

– E-finance
– File transfer for business customers
  – direct network connection (FDS = File Delivery Services)
  – partner network (FDS)
  – Telebanking Server (TBS), e. g. Mammut, Office Wings, etc.
  – 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 15 months. Data which has been downloaded is deleted after 30 days.
Direct network connection (FDS) Partner network (FDS) H-Net	Files (whether downloaded or not) remain available to customers for 9 days. The customer can delete files that have been downloaded.
Telebanking Server (TBS)	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 contact the PostFinance Contact Center, phone +41 848 848 424.

The following data media can only be used until the end of 2017:

– E-mail ASCII
Attachment in data carrier format, in encrypted form on request. The data can be downloaded by the customer at the latest by 6 a.m. on the day following the selected periodicity.

– E-mail PDF
Suitable for customers with no accounting software (see samples, sections 5.5.2.3 and 5.5.2.4). Also available in encrypted form on request. The data can be downloaded by the customer at the latest by 6 a.m. on the day following the selected periodicity.

– ISR list on paper (subject to a fee)*
Suitable for customers with no accounting software (see samples, sections 5.5.2.3 and 5.5.2.4). Data is delivered to the customer by post on the second day following the selected periodicity. PostFinance cannot guarantee timely distribution by PostMail.

4.5.2 Delivery with multiple ISR

Existing deliveries
Data of different ISR customer numbers for the same processing office can be delivered via a single data medium. In this case, a total record per ISR customer number will be drawn up, but never a data medium total.

New deliveries with ISO 20022 standard from 2016
All ISR which are linked to the same credit account will be delivered in one file. Exception: for filesplitting several files will be delivered. For each ISR customer number, a C level is created, including total record. The C level corresponds to the entry on the account statement. The details of the transaction are displayed in the D level, with one D level per transaction.

4.5.3 Data sorting

Previous sorting
Data is listed in ascending order by ISR customer number, reference number, and also by transaction type for transactions bearing the same reference number.

Future sorting with ISO 20022
Must still be verified. Is designated at a later point.

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* This delivery channel is no longer active for the Banks market segment.

4.5.4 Adjusted 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 payer alters the amount field or when the ISR is incorrectly printed. The amount in the amount field is usually credited to the customer.

Delivered data adjustments
To provide the customer with access to his data as quickly as possible, scanned error-free data is delivered, without any rechecking. Corrections and cancellations, therefore, may follow at a later date (see 5.2.2 Transaction codes). Adjusted and reverse entries are marked in the delivery e-mail in PDF format, ISR list with "*" and with "-" (minus).

New adjustments of delivered data with the ISO 20022 standard
The error-free imported data are delivered without any rechecking. Corrections and cancellations, therefore, may follow at a later date. The corrections and cancellations are identified with a particular C level. The details of the cancellation and/or correction are displayed in the D level and one D level per cancellation/correction.
Customers are advised to get in touch with their contact person in cases of doubtful payments (e. g. double payments), before proceeding to a final adjustment.

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

4.5.6 Crediting sums
A daily ISR credit is posted to the customer's designated postal account.

4.5.7 Reconciliation

Previous data reconciliation
The amount posted to the account for credits can be reconciled by comparing the delivery total records with the collective credits on the account statements. The booking date is saved in the type 3 and 4 credit record ("Record Description Electronic services" manual, **www.postfinance.ch/isr**). This date is also specified on the account statement and it normally matches the date of the delivery.

New reconciliations of delivered data with the ISO 20022 standard
The amount posted to the account for credits can be reconciled by comparing all records (C level) of camt.054 deliveries with the collective credits on the camt.053 account statement (C level). The credit date is given in the camt file. For camt.053 account statements with detailed notifications the total amount is still visible in the C level.
Any discrepancies should be reported immediately to the contact person.

4.5.8 Rejects

ISR 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 (see chapter 3) to avoid rejects.
The main reasons for rejected slips are:
– ISR whose code line is not entirely recognizable by the equipment
  (e.g. illegible characters)
– ISR requiring manual processing (e.g. incorrect check digits,
  incorrect code line format, positioning)
– inpayments whose original ISR slips can no longer be automatically
  processed (e.g. creased or dirtied slips)
– code line is not in OCR-B1 characters
– ISR cut incorrectly, causing wrong positioning of the code line
– poor or irregular printing quality

In order for the customer (or his processing unit) to remain informed about slip printing quality, he will be advised of any rejected ISR. This way the causes of rejection can be investigated and remedied as quickly as possible. Incorrect slips are identified in the data file ("Reject code" field) with the following codes:
0 = not rejected
1 = rejected
5 = bulk reject

Records with code number 1 are rejections, and are charged to the customer as set out in the Prices and Conditions for Business Customers. Exception: For delivery of ISR list and e-mail in PDF format the rejected amounts cannot be viewed. These two delivery formats can only be used until the end of 2017.

4.5.9 Reconstructions

Recos (reconstructions) are needed in case of loss of data, audits, damage to the original delivery, etc. Recos correspond to the original deliveries. Recos with the new ISO 20022 service can be retroactively ordered for two years.
Requests for Recos may be ordered from the contact person. When ordering, the delivery number, the ISR 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. Recos ordered after 5 p.m. will be prepared for delivery on the following day. The customer must specify the original data medium problem when ordering a Reco, as a technical problem may have occurred. PostFinance reserves the right to charge a price. With the ISO 20022 service, the customers' fees are automatically debited.
Reco files and Reco e-mails are delivered independent of productive data and are marked with an "R". Exception: TBS deliveries ISR lists (paper) and e-mail PDF bear the remark "Copy".

4.5.10 Delivery according to ISO standard
The new ISO 20022 standard services will be available from 2016.

Format	Notification type	Delivery channels	Periodicities
Account statement camt.053 with detailed notification	In this account statement the ISR files are listed in a separate C level and can be automatically processed. The transaction details are displayed in the D level.	E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly Twice monthly (on the 15th calendar day and the last Post workday of the month) Monthly (last Post workday of the month)
Account statement camt.053 with batch entries	Always delivered with camt.054		
ISR detailed notification camt.054	A C level is provided in each file for all ISR which are sent to the same credit account. The transaction details are displayed in the D level.	E-finance Telebanking Server (TBS) File Delivery Services (FDS) H-Net SWIFT FileAct	Daily 1 × weekly max. 4 × per week Twice monthly (on the 15th calendar day and the penultimate Post work-day of the month) Monthly (penultimate Post workday of the month)

4.6 Payments without original ISR forms

Payments without original slips are still processed in the following cases:

4.6.1 Payments as paperless transactions
– The debtor or his authorized processing unit records the ISR data and submits it on a data medium.
– The debtor records the payments electronically (e-finance or e-banking).

The delivered ISR data is checked for formal accuracy. Electronic payment orders with missing, incorrect reference numbers or those filled in with "0" will be returned to the data media unit. The customer can only identify an erroneous reference number, provided that the check digit is correct.

4.6.2 Original slips cannot be processed automatically
The ISR slip is:
– torn
– presented with scotch tape
– contains corrections in the amount field
– missing, the receipt stub was submitted, instead

Such slips require manual processing but can still be delivered as ISR.

4.6.3 Red inpayment slip (IS) as replacement of an original ISR slip

The debtor or processing unit uses a red inpayment slip with indication of the ISR customer number and reference number if:
– the original ISR slip is no longer available
– the debtor wishes to pay an amount differing from the one printed on the slip

If the amounts cannot be processed as ISR (e. g. missing reference number, ISR paid in at the counter on the day of cancellation) the account number is added and the amounts are subsequently credited to the fee account. These payments cannot be delivered on the ISR data medium but are advised to the customer as red inpayment slips.

4.7 Researches

Requests for double-checking of data are to be made in writing to PostFinance, National Enquiries or orally to the contact person. A list of all data required can be taken from the file.

Existing formats

4.7.1 ISR in CHF with record type 3
– ISR customer number
– reference number
– amount
– transaction ID
– date of payment
– date of processing
– ID key

4.7.2 ISR in CHF and EUR with record type 4
– ISR customer number
– reference number
– amount
– financial institution's reference
– date of payment
– date of processing

New deliveries with the ISO 20022 standard from 2016 (camt.053 and camt.054)
Must still be verified. Will be designated at a later point.

4.8 Cancellation

4.8.1 Cancellation of service by the customer
Cancellations must be submitted in writing and duly signed. The cancellation advice must contain the cancellation date and, if possible, the reason for the cancellation.
From the date of cancellation no more ISR can be handled. Inpayments shall be refused. Exceptions are those ISR paid in on the date of termination at the post office counter.

Previous processing
All slips scanned until the date of termination shall be delivered by special delivery 2 days after termination.

Future processing with ISO 20022
All slips scanned up to the date of termination are delivered to the customer on the same day with a special delivery.
An ISR can be reactivated for the existing customer at any time. Cancelled ISR will not be reused for other companies.

4.8.2 Cancellation of service by PostFinance
PostFinance reserves the right to cancel ISR (e. g. moderate use).

5. Technical specifications

5.1 Supported ISO versions

PostFinance supports the current and most recently valid versions of the Business Rules and Implementation Guidelines published by SIX Interbank Clearing. These Swiss recommendations are based on the ISO and EPC documents and provide information about the supported ISO versions. The Swiss Business Rules and Implementation Guidelines can be downloaded from **www.iso-payments.ch.**

5.2 Overview of formats

Previous formats

5.2.1 Record type
Data is delivered either via record type 3 (only CHF) or type 4 (CHF and EUR) at the customer's choice. Record format is shown in the "Record Description Electronic services" manual under **www.postfinance.ch/isr.**

5.2.2 Transaction codes
Records for delivery are coded according to slip type and method of payment.

5.2.3 Transaction code index for record type 3 (only in CHF)
– Credit and correction records   = credited to the customer
– Cancellation records (reversals) = debited from the customer

Slip type	Payment type	Credit (+)	Cancellation (–)	Correction (+)
ISR	via account / e-transaction at post office counter	002 012	005 015	008 018
COD-ISR	at post office counter / via account	022	025	028
ISR own account	at post office counter	032	035	038
ISR+	via account / e-transaction at post office counter	102 112	105 115	108 118
ISR+ own account	at post office counter	132	135	138
Total record		999	995	

5.2.4 Transaction code index for record type 4 (ISR in CHF and EUR)
– Credit and correction records   = credited to the customer
– Cancellation records (reversals) = debited from the customer

Transaction code	ISR in CHF	01 = Normal 02 = Cash on delivery 03 = Own account
	ISR+ in CHF	11 = Normal 13 = Own account
		99 = Total record
	ISR in EUR	21 = Normal 23 = Own account
	ISR+ in EUR	31 = Normal 33 = Own account
		98 = Total record
Transaction type		1 = Credit (positive) 2 = Cancellation (negative) 3 = Correction (positive)
Origin		01 = Post office 02 = EPO/PSO 03 = e-transaction 04 = SIC/euroSIC

The following exception is possible:
For electronically registered ISR payments the data required for processing
(ISR customer number, reference number, amount) are removed from the
upper part of the processing slip and not the code line. The slip type code
contained in the code line is not registered. These payments are always
coded by PostFinance with the transaction type code "electronic payment
transaction".

5.3 Formats as per ISO 20022

There are both mandatory and optional fields in the Swiss Implementation
Guidelines at **www.iso-payments.ch.** The optional fields can be used
differently by each financial institution. The following tables provide infor-
mation on how some of these fields are used or treated by PostFinance.
Further details for certain key fields are provided to ensure the smooth pro-
cessing of camt messages.

5.3.1 camt.053 A level – Group Header (GrpHdr)

ISO Index	Message Item	<XML Tag>	Status*	Expert commentary / meaning		With details	Without details
A level – Group Header (GrpHdr), Swiss ISO 20022 standard							
				Normal transaction	Cancellations / corrections		
1.4	Group Header +Message Pagination **++Page Number**	<PgNb>	M	Used for numbering several camt messages within one account statement. Always delivered by PostFinance.		YES	YES
1.4	Group Header +Message Pagination **++Last Page Indicator**	<LastP-gInd>	M	This element specifies whether this is the last account statement in the message. If a statement has to be split over several messages due to (customer-specific or technical) size restrictions, then this element is "false" in the first message and "true" in the last message.		YES	YES
1.5	Group Header **+Additional Information**	<AddtlInf>	O	Shows the type of account statement involved. Possible values: "Productive", "Reconstruction" or "Test". If the tag "Test" is missing, it is always a productive delivery.		YES	YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.3.2 camt.053 B level – Statement (Stmt)

ISO Index	Message Item	<XML Tag>	Status*	Expert commentary / meaning		With details	Without details
B level – Statement (Stmt), Swiss ISO 20022 standard							
				Normal transaction	Cancellations / corrections		
2.5	Statement **+From To Date**	<FrToDt>	O	Delivers the start date and the end date of the account statement. Always delivered by PostFinance.		YES	YES
2.6	Statement **+CopyDuplicateIndi-cator**	<CpyDplctInd>	O	The field is delivered empty or, in the case of regeneration, with the value "DUPL".		YES	YES
2.10	Statement +Account ++Identification **+++IBAN**	<IBAN>	D	PostFinance always delivers the IBAN and no proprietary account formats.		YES	YES
2.26	Statement +Balance ++Type +++Code or Proprietary **++++Code**	<Cd>	M	Only codes "OPBD" for the opening balance and "CLBD" for the closing balance are used.		YES	YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.3.3 camt.054 A level – Group Header (GrpHdr)

ISO Index	Message Item	<XML Tag>	Status*	Expert commentary / meaning		With details	Without details
				Normal transaction	**Cancellations / corrections**		
1.4	Group Header +Message Pagination **++Page Number**	<PgNb>	**M**	Used for numbering several camt messages within one detailed notification. Always delivered by PostFinance.		YES	YES
1.4	Group Header +Message Pagination **++Last Page Indicator**	<LastPgInd>	**M**	If a detailed notification has to be split over several messages due to (customer-specific or technical) size restrictions, then this element is "false" in the first message and "true" in the last message.		YES	YES
1.5	Group Header **+Additional Information**	<AddtlInf>	**O**	Shows the type of detailed notification involved. Possible values: "Productive", "Reconstruction" or "Test". If the tag "Test" is missing, it is always a productive delivery.		YES	YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.3.4 camt.054 B level – Statement (Stmt)

ISO Index	Message Item	<XML Tag>	Status*	Expert commentary / meaning		With details	Without details
				Normal transaction	**Cancellations / corrections**		
2.0	Statement **+Notification**	<Ntfctn>	**M**	Delivered as a Notification due to the detailed notification.		YES	YES
2.1	Statement **+Identification**	<Id>	**M**	Unique identification. Always delivered by PostFinance. The elements "Group Header/ Message Identification" and "Notification/ Identification" are identical.		YES	YES
2.5	Statement **+From To Date**	<FrToDt>	**O**	Delivers the start date and the end date of the detailed notification. Always delivered by PostFinance.		YES	YES
2.6	Statement **+CopyDuplicate Indicator**	<CpyDplctInd>	**O**	The field is delivered empty or, in the case of regeneration, with the value "DUPL".		YES	YES
2.10	Statement +Account ++Identification **+++IBAN**	<IBAN>	**D**	PostFinance always delivers the IBAN and no proprietary account formats.		YES	YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.3.5 camt.053 / camt.054 C level – Report Entry (Ntry)

C level – Entry (Ntry), Swiss ISO 20022 standard								
ISO Index		**Message Item**	**<XML Tag>**	**Status***	**Expert commentary / meaning**		**With details**	**Without details**
053	**054**				**Normal transaction**	**Cancellations / corrections**		
2.77	2.57	Entry **+Entry Reference**	<NtryRef>	O	ISR/OSR: Displays the subscriber number in proprietary format.		YES	YES
2.78	2.58	Entry **+Amount**	<Amt>	M	Currency and amount of the entry The currency in the field "Amount" at "Entry" level is identical to the account currency. Please note: The currency is always included as an attribute to the element "Amount".		YES	YES
2.78	2.58	Entry +Amount **++Currency**	<Ccy>	M	Currency entry The currency of the field "Currency" at C level is identical to the account currency.		YES	YES
2.79	2.59	Entry **+Credit Debit Indicator**	<CdtDbtInd>	M	Indicator of debit and credit postings		YES	YES
2.80	2.60	Entry **+Reversal Indicator**	<RvslInd>	O	Always contains the value "false".	In the case of a cancellation entry, this field is delivered with the value "true".	YES	YES
2.81	2.61	Entry **+Status**	<Sts>	M	Entry status. PostFinance always delivers the value "BOOK".		YES	YES
2.82	2.62	Entry **+Booking Date**	<BookgDt>	O	Entry date. Always delivered by PostFinance.		YES	YES
2.83	2.63	Entry **+Value Date**	<ValDt>	O	Entry value date. Always delivered by PostFinance.		YES	YES
2.84	2.64	Entry **+Account Servicer Reference**	<AcctSvcrRef>	O	Unique entry reference assigned by the financial institution.		YES	YES
2.91	2.71	Entry **+Bank Transaction Code**	<BkTxCd>	M	This element provides information about the type of entry.		YES	YES
2.173	2.153	Entry +Charges **++TtlChrgs AndTaxAmtCcy**	<TtlChrgs AndTaxAmt>	O	Total entry fees which will be charged to the fee debit account at the end of each month.		YES	YES
2.173	2.153	Entry +Charges ++TtlChrgsAnd TaxAmtCcy **+++Currency**	<Ccy>	O	Currency of the total entry fees which will be charged to the fee debit account at the end of each month.		YES	YES
2.178	2.158	Entry +Charges ++Record +++Type ++++Proprietary **+++++Identifi- cation**	<Id>	O	Categorization of fees: 1 = Reject 2 = Inpayments at the post office 3 = Inpayments to own account 4 = Post-processing ISR+ 7 = Accelerated ISR notification 8 = Accelerated ISR notification with preferential interest		YES	YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

C level – Entry (Ntry), Swiss ISO 20022 standard							
ISO Index		**Message Item**	**<XML Tag>**	**Status***	**Expert commentary / meaning**		**With details**
053	**054**				**Normal transaction**	**Cancellations / corrections**	**Without details**
–	–	Entry +Charges ++Record **+++Amount**	<Amt>	O	Total fees for the relevant category at entry level.		YES YES
–	–	Entry +Charges ++Record +++Amount **++++Currency**	<Ccy>	O	Currency of the total fees for the relevant category at entry level.		YES YES
2.175	2.155	Entry +Charges ++Record **+++Credit Debit Indicator**	<CdtDbtInd>	O	Indicator of whether the fee has a positive (DBIT = regular fee) or negative (CRDT = refund) amount.		YES YES
–	–	Entry +Charges ++Record **+++Charges Included Indicator**	<ChrgInclInd>	O	Indicator of whether the fees will be deducted from the entry amount or not (e.g. debit at end of the month). PostFinance always delivers a note on the fees here and therefore the value "false".		YES YES
2.139	2.119	Entry +Entry Details ++Batch **+++Number of Transactions**	<NbOfTxs>	M	Number of transactions (D level) of the corresponding entry (C level).		YES YES
2.314	2.294	Entry **+Additional Entry Information**	<AddtNtryInf>	O	PostFinance always delivers the entry text here.		YES YES

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.3.6 camt.053 / camt.054 D level – Transaction Details (TxDtls)

D level – Transaction Details (TxDtls), Swiss ISO 20022 standard								
ISO Index		**Message Item**	**<XML Tag>**	**Status***	**Expert commentary / meaning**		**With details**	**Without details**
053	**054**				**Normal transaction**	**Cancellations / corrections**		
2.145	2.125	Transaction Details +References **++Account Servicer Reference**	<AcctSvcrRef>	O	Unique transaction ID assigned by PostFinance.		YES	YES
2.154	2.134	Transaction Details +References ++Proprietary **+++Type**	<Tp>	O	Values: 002 ISR cash on delivery 011 ISR+ 003 ISR to own account 013 ISR+ to own account 021 EUR ISR 023 EUR ISR to own account 031 EUR ISR+ 033 EUR ISR+ to own account		YES	NO
2.155	2.135	Transaction Details +References ++Proprietary **+++References**	<Ref>	O	Unique slip number (original or artificial).		YES	NO
2.156	2.136	Transaction Details +Amount Details ++Transaction Amount **+++Amount**	<Amt>	M	Transaction amount The amount of the field "Amount" at D level is provided in the account currency.		YES	YES
2.156	2.136	Transaction Details +Amount Details ++Transaction Amount +++Amount **++++Currency**	<Ccy>	M	Transaction currency The currency of the field "Currency" at D level is identical to the account currency.		YES	NO
2.162	2.142	Transaction Details **+Credit Debit Indicator**	<CdtDbtInd>	M	Always delivered by PostFinance and identical to the value at C level.		YES	YES
2.163	2.143	Transaction Details **+Bank Transaction Code**	<BkTxCd>	O	This element provides information about the type of transaction.		YES	NO
2.173	2.153	Transaction Details +Charges **++TtlChrgsAndTaxAmt**	<TtlChrgs AndTaxAmt>	O	Total transaction fees charged to the fee debit account at the end of each month.		YES	NO
2.173	2.153	Transaction Details +Charges ++TtlChrgsAndTaxAmt **+++Currency**	<Ccy>	O	Currency of the total transaction fees which will be charged to the fee debit account at the end of each month.		YES	NO
2.178	2.158	Transaction Details +Charges ++Record +++Type ++++Proprietary **+++++Identification**	<Id>	O	Categorization of fees: 1 = Reject 2 = Inpayments at the post office 3 = Inpayments to own account 4 = Post-processing ISR+ 7 = Accelerated ISR notification 8 = Accelerated ISR notification with interest advantage		YES	NO
–	–	Transaction Details +Charges ++Record **+++Amount**	<Amt>	O	Fees for the relevant category at transaction level.		YES	NO

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

D level – Transaction Details (TxDtls), Swiss ISO 20022 standard								
ISO Index		Message Item	<XML Tag>	Status*	Expert commentary / meaning		With details	Without details
053	054				Normal transaction	Cancellations / corrections		
–	–	Transaction Details +Charges ++Record +++Amount **++++Currency**	<Ccy>	O	Currency of fees for the relevant category at transaction level.		YES	NO
2.175	2.155	Transaction Details +Charges ++Record **+++Credit Debit Indicator**	<CdtDbtInd>	O	Indicator of whether the fee has a positive (DBIT = regular fee) or negative (CRDT= refund) amount.		YES	NO
–	–	Transaction Details +Charges ++Record **+++Charges Included Indicator**	<ChrgInclInd>	O	Indicator of whether the fees will be deducted from the entry amount or not (e.g. debit at end of the month). PostFinance always delivers a note on the fees here and therefore the value "false".		YES	NO
2.235	2.215	Transaction Details +Remittance Information **++Unstructured**	<Ustrd>	O	Reject code 0 = No reject 1 = Reject 5 = Bulk reject		YES	NO
2.236	2.216	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++CdOrPrtry **++++++Code**	<Cd>	O	If ISR reference number is used = value "ISR Reference" in the field <Prtry> If Creditor Reference (ISO11649) is used = value "SCOR" in the field <Cd>		YES	YES
2.236	2.216	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++CdOrPrtry **++++++Proprietary**	<Prtry>	O	If ISR reference number is used = value "ISR Reference" in the field <Prtry> If Creditor Reference (ISO11649) is used = value "SCOR" in the field <Cd>		YES	YES
2.236	2.216	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information **++++Reference**	<Ref>	O	If type = "ISR Reference", the ISR reference number is delivered in this field. If type = "SCOR", the Creditor Reference is delivered in this field.		YES	YES
2.267	2.247	Transaction Details +Related Dates **++Acceptance DateTime**	<Accptnc DtTm>	O	Order date for the relevant transaction		YES	NO

Status* M = Mandatory, R = Recommended, D = Dependent, O = Optional

5.4 Slip requirements

5.4.1 Labelling
Note the following printing details for ISR in CHF and EUR (examples):

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per	Einzahlung für / Versement pour / Versamento per	Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni	04.2006 IR
Robert Schneider SA **Grands magasins** ② **Case postale** **2501 Biel/Bienne**	**Robert Schneider SA** **Grands magasins** ② **Case postale** **2501 Biel/Bienne**	Referenz-Nr./N° de référence/N° di riferimento ⑦ 21 00000 00003 13947 14300 09017	
Konto / Compte / Conto 01-162-8 ① **CHF**	Konto / Compte / Conto 01-162-8 ① **CHF**	Einbezahlt von / Versé par / Versato da	
⑥ 3949 . 75	⑥ 3949 . 75		
Einbezahlt von / Versé par / Versato da 210000000003139471430009017 ⑦		Rutschmann Pia ③ Marktgasse 28 9400 Rorschach	
Rutschmann Pia ③ Marktgasse 28 9400 Rorschach	609		442.06
Die Annahmestelle L'office de dépôt L'ufficio d'accettazione	0100003949753>210000000003139471430009017+ 010001628>① ④		

ISR: amount fields with frames or boxes. The amount does not have
to be entered in the boxes exactly.
ISR+: amount fields with boxes only. The amount must be entered
in the boxes exactly.

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata
Einzahlung für / Versement pour / Versamento per	Einzahlung für / Versement pour / Versamento per	Keine Mitteilungen anbringen Pas de communications Non aggiungete comunicazioni	04.2006 IR
Robert Schneider SA **Grands magasins** ❷ **Case postale** **2501 Biel/Bienne**	**Robert Schneider SA** **Grands magasins** ❷ **Case postale** **2501 Biel/Bienne**	Referenz-Nr./N° de référence/N° di riferimento ❼ 96 11169 00000 00660 00000 09284	
Konto / Compte / Conto 03-162-5 ❶ **EUR**	Konto / Compte / Conto 03-162-5 ❶ **EUR**	Einbezahlt von / Versé par / Versato da	€
❻ 440 . 00	❻ 440 . 00	Rutschmann Pia ❸ Marktgasse 28 9400 Rorschach	
Einbezahlt von / Versé par / Versato da 9611169000000066000000009284 ❼	EURO		
Rutschmann Pia ❸ Marktgasse 28 9400 Rorschach	701		442.41
Die Annahmestelle L'office de dépôt L'ufficio d'accettazione	2100000440001>9611169000000066000000009284+ 030001625>❶ ❹		

5.4.1.1 Customer number for ISR in CHF or EUR
① and ❶
Receipt stub and processing slip

01-162-8
or
03-162-5

VV-XXX-C	VV	=	ISR code
	-	=	hyphen
	XXX	=	serial number (without preceding zeros)
	-	=	hyphen
	C	=	check digit

Code line (9 digits)

010001628>
or
030001625>

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

5.4.1.2 Customer name
② and ❷

The payers and the post offices must be able to clearly identify the customer. The customer name must therefore be indicated on the ISR slips as follows:

– entries from the Commercial Register: must be worded exactly
  as published
– entry not in the Commercial Register –   must include a first and last
  name and business address, or match the account name
– associations, clubs, foundations: must match their Statutes/Articles
  of Foundation name 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 postcode.
If the customer cannot be clearly identified, payments may be refused.

5.4.1.3 Debtor name
③ **and** ❸

The debtor must be specified on both the processing slip and the receipt stub. A full postal address is required on the processing slip (name, street or P. O. Box, postcode and location). Debtor addresses are always to be printed in one block, that is, without blank lines. No additional informations may be indicated (e. g. invoice numbers).

The address fields may remain blank if the debtor is unknown when the payment orders are printed. Where this is the case, two different forms must be printed and/or the address fields be provided with preprinted lines. A minimum line spacing of $^3/_{12}$" is required to allow for both printed or hand entries of debtor details.

5.4.1.4 Coding zone
④ **and** ❹

The coding zone encompasses lines 20–25 on the processing slip and is the area designed for the code line.

The correct structure and right positioning of the code line and OCR-B1 script are preconditions to allow for the automated processing of the slips. If the inpayment slips do not correspond to the specifications provided by PostFinance, this can lead to rejects (see 4.5.8) and possible disturbances during processing.

Tool for checking code line see 3.1.5.

5.4.1.5 Structure of code line

Empfangsschein / Récépissé / Ricevuta	Einzahlung Giro	Versement Virement	Versamento Girata

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Einzahlung für / Versement pour / Versamento per

Robert Schneider SA
Grands magasins
Case postale
2501 Biel / Bienne

Keine Mitteilungen anbringen
Pas de communications
Non aggiungete comunicazioni

04.2006 IR

Referenz-Nr./N° de référence/N° di riferimento

12 00000 00000 23447 89432 16899

Konto / Compte / Conto 01-162-8
CHF

Konto / Compte / Conto 01-162-8
CHF

Einbezahlt von / Versé par / Versato da

3949 . 75

3949 . 75

Einbezahlt von / Versé par / Versato da

120000000000234478943216899

Rutschmann Pia
Marktgasse 28
9400 Rorschach

Rutschmann Pia
Marktgasse 28
9400 Rorschach

609

442.06

Die Annahmestelle
L'office de dépôt
L'ufficio d'accettazione

0100003949753>120000000000234478943216899+ 010001628>

- ⬛ slip type (coded) see 5.4.1.5.3
- 🟥 amount
- 🟪 check digit of slip type and amount
- 🟩 reference number (+ check digit)
- 🟦 subscriber number

5.4.1.5.1 ISR (with preprinted amount)

0100003949753>120000000000234478943216899+ 010001628>

CHF   cts 1   C⑧
⑤   ⑥   ⑨   ⑦   C②⑧   ①   C③⑧
                                                                                          ⑨   ⑨

20
21
22
23
24
25

1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|31|32|33|34|35|36|37|38|39|40|41|42|43|44|45|46|47|48|49|50|51|52|53|54|55|56|57|58|59

2100000440001>961116900000000660000000009284+ 030001625>

EUR   cts 1   C❽
❺   ❻   ❾   ❼   C②❽   ❶   C③❽
                                                                                          ❾   ❾

20
21
22
23
24
25

1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|31|32|33|34|35|36|37|38|39|40|41|42|43|44|45|46|47|48|49|50|51|52|53|54|55|56|57|58|59

5.4.1.5.2 ISR+ (with blank amount field)

```
                  |042|>1200000000000234478943216899+| |010001628|>     |20
                   C⑧                                C⑧          C⑧     |21
                   1                                  2           3      |22
                   ⑨                                  ⑨           ⑨      |23
                                                                        |24
                  ⑤                    ⑦                      ①         |25
 1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|31|32|33|34|35|36|37|38|39|40|41|42|43|44|45|46|47|48|49|50|51|52|53|54|55|56|57|58|59
```

```
                  |319|>9611169000000006600000009284+| |030001625|>     |20
                   C⑧                                C⑧          C⑧     |21
                   1                                  2           3      |22
                   ⑨                                  ⑨           ⑨      |23
                                                                        |24
                  ❺                    ❼                      ❶         |25
 1|2|3|4|5|6|7|8|9|10|11|12|13|14|15|16|17|18|19|20|21|22|23|24|25|26|27|28|29|30|31|32|33|34|35|36|37|38|39|40|41|42|43|44|45|46|47|48|49|50|51|52|53|54|55|56|57|58|59
```

5.4.1.5.3 Slip codes (SC)
⑤ and ❺
01 = ISR in CHF
03 = COD-ISR in CHF (cash-on-delivery)
04 = ISR+ in CHF
11 = ISR in CHF for credit to own account (section 4.3.3.3)
14 = ISR+ in CHF for credit to own account (section 4.3.3.3)
21 = ISR in EUR
23 = ISR in EUR for credit to own account (section 4.3.3.3)
31 = ISR+ in EUR
33 = ISR+ in EUR for credit to own account (section 4.3.3.3)

5.4.1.5.4 Amounts
⑥ and ❻
The payment amounts in the code line and amount fields must match.
Amounts in excess of CHF or EUR 1,000 are to be printed in one
block. Entries of CHF or EUR 0 (zero), "blocking stars" and other fill
characters are not permitted in the amount field (for exception, see
section 4.3.3.4 "ISR not designated for payment").
Amounts in CHF must be rounded to 00 or 05 centimes (Swiss norm). The
EUR can be handled in individual cents, e. g. 02. The maximum amount
in CHF is 99,999,999.95, in EUR 99,999,999.99 and must not be exceeded.

5.4.1.5.5 Reference numbers and reference boxes
⑦ and ❼
The reference number is numeric, up to max. 27 digits (incl. check digit).
Reference numbers with 16 digits are also permitted (only for ISR in CHF).
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 of the processing slip: the reference number is to be posi-
   tioned flush right, in blocks of 5 digits plus one block of remaining digits.
   Preceding zeros are suppressed. The reference box is mandatory.
– Receipt stub: its unrestricted grouping does not require 5-digit blocks,
   digits can be printed consecutively, preceding zeros are suppressed.

5.4.1.5.6 Auxiliary characters
⑧ **and ❽**
The auxiliary characters are: > and +.

5.4.1.5.7 Check digits (C1, C2, C3)
⑨ **and ❾**
Interference factors such as soiling, excessive stamping or hand-written changes to the printed characters can cause problems on scanning them. Incomplete or illegible digits can lead to rejection or incorrect scanning of slips. To identify these mistakes and prevent eventual errors from being processed, check digits are added to the code line.
The digit is calculated using recursive module 10 (for description, see "Record Description Electronic services" manual; for document delivery, contact **www.postfinance.ch/isr**).

5.4.1.5.8 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.

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

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

5.4.2.1 Separation
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.

5.4.2.2 Folding
When ISR are folded, the fold must occur along the perforated line.

5.4.2.3 Perforated feed holes
Perforated feed holes must be removed before the slips are mailed.

5.4.2.4 Bound ISR forms (ISR booklet)
ISR slips can be delivered to the debtor in bound/booklet form. The binding must lie outside Post's portion of the receipt stub. Perforation is recommended directly near the binding steam of the booklet, enabling the inpayer to present the processing and receipt portions of a slip connected together but separated from the booklet at the post office counter. The receipt stub may only be attached at the top or left-hand edge of the processing slip, with perforations running either vertically or horizontally, as the case may be.

5.5 Samples and examples

5.5.1 Designing of slips
The automated processing of ISR requires special technical procedures to produce quality ISR. There are certain mandatory requirements for the design, production and delivery of the ISR. These regulations are laid down in the form of technical specifications and sample dimensions and designs.

5.5.1.1 Verso printing
The reverse side of the processing slip may be printed on print lines 1–17; that of the receipt stub may be printed on anywhere. Inpayer comments to the customer are not permitted anywhere on the processing slip.

5.5.1.2 Attached forms
The ISR may be supplemented with an attached form, situated either to the left or above the slip. Possible configurations are shown in sections 5.5.2.1 and 5.5.2.2. A form may be attached to the right or beneath the ISR upon request.

5.5.1.3 Carbon forms (duplicates)
Carbon forms are permitted. The processing slip itself (original), however, must not be chemically coated. In order to ensure good OCR printing quality for the carbon duplicates, the use of chemically coated paper is recommended. Carbons duplicating in orange or red shades are not to be used.

5.5.1.4 Paper
Only OCR DIN 6723 90 g/m² paper is to be used for the ISR slips.

5.5.1.5 Printing
Print shops possess the necessary technical and detailed layout specifications and are prepared to assist customers in designing the necessary forms.

5.5.1.6 Ready-to-Print
The printer takes the Ready-to-Print of a first edition of an ISR as well as for a re-issue with text changes or design changes to PostFinance Input Electronic Services. 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: **postfinance@postfinance.ch** (A4 1:1 format, front and back side).

5.5.2 Examples

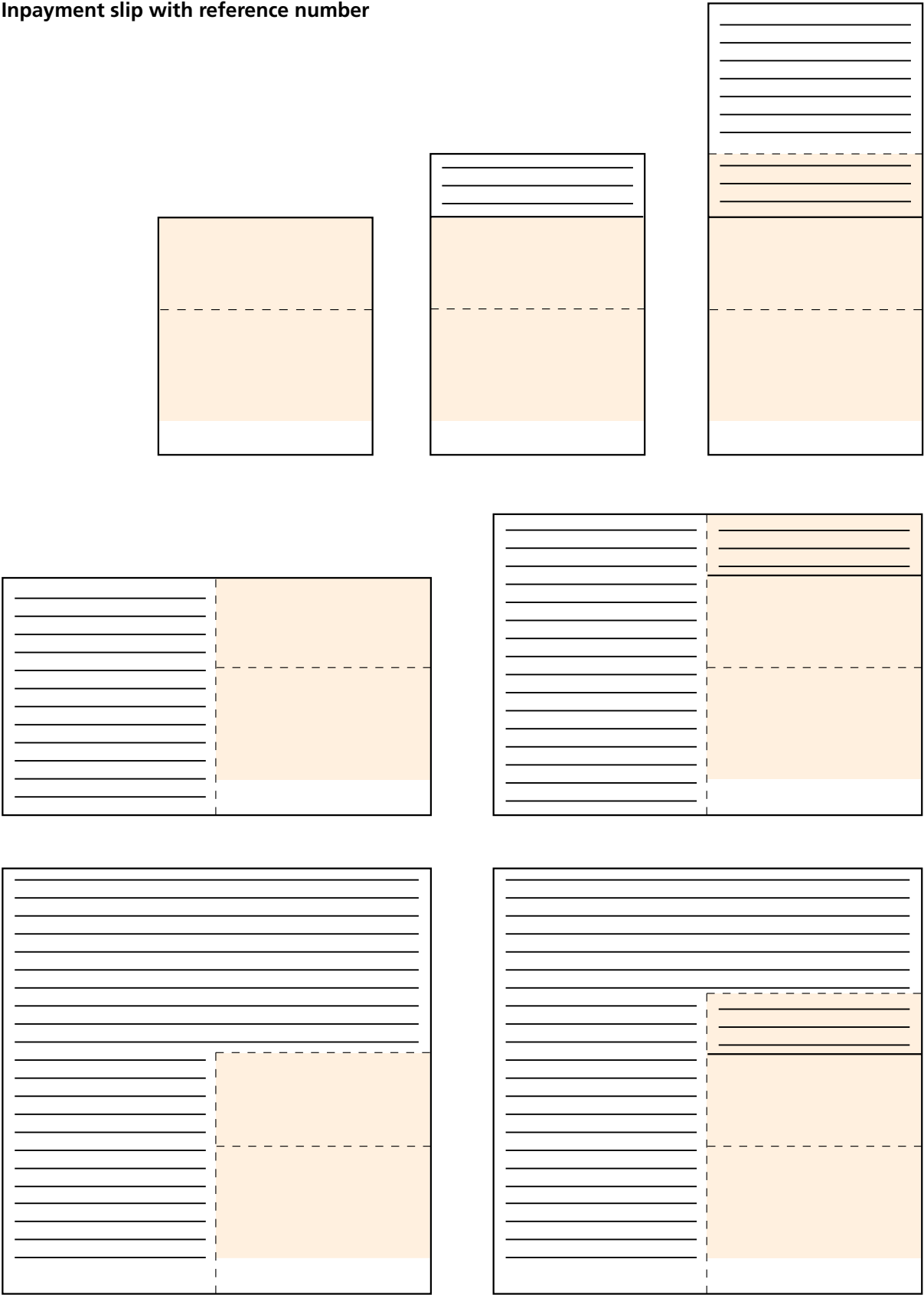### 5.5.2.1 Scope for design landscape format (scale 1:4)

Inpayment slip with reference number

5.5.2.2 Scope for design portrait format (scale 1:4)

Inpayment slip with reference number

5.5.2.3 ISR Credit List Record Type 3 (portrait)

With the new ISO 20022 service this delivery option is no longer available.

PostFinance

Delivery Type 3

Your Contact person:
Marianne Muster
Phone +41 58 229 00 99
Fax +41 58 229 99 00

PostFinance Ltd Operations Center 6007 Lucerne

Robert Schneider SA
Biel/Bienne

Robert Schneider SA
Grands magasins
Case postale
2501 Biel/Bienne

Date: 05.01.2006   Page 1/1

ISR Credit List

ISR number: 01-162-8
Delivery number: 300050043

Date	Reference number	Date of inpayment	ID key	Payment reference	Price	Amount in CHF
04.01.06	00 00000 00000 00000 00000 0125 2	30.12.05	00-0020122	7246 0200	0.90	78.00
05.01.06	00 00000 00000 00000 00000 0351 0	03.01.06	00-0660035	0014 3000	0.90	66.00
03.01.06	* 00 00000 00000 00000 00000 0475 9	14.12.05	00-0010136	7259 0200	0.60-	22.00-
04.01.06	00 00000 00000 00000 00000 0491 6	30.12.05	00-0000002	0018 0400	0.00	59.80
06.01.06	00 00000 00000 00000 00000 0513 5	04.01.06	00-0030042	7028 0200	1.45	132.00
Total					2.65	313.80

5 transactions   Charge for manual processing of ISR+   0.12

* Adjusted and reverse entries

5.5.2.4 ISR Credit List Record Type 4 (landscape)

With the new ISO 20022 service this delivery option is no longer available.

PostFinance

Delivery Type 4

ISR Credit List

Your Account Manager:
Marianne Muster
Phone +41 58 229 00 99
Fax   +41 58 229 99 00

Date:	05.01.2006		ISR number:	03-162-5	Robert Schneider SA
Delivery number:	300050043				2503 Biel/Bienne
					Page 1/1

Date	Reference number	Financial institution's reference	Date of payment	Price in CHF	Amount in EUR
04.01.2006	00 00000 00000 00000 00000 00000 0125 2	00020 05123 07246 02000 20012 20000 00012	30.12.2005	0.94	78.00
04.01.2006	00 00000 00000 00000 00000 00000 0301 7	00020 05123 00018 04000 00003 90025 63212	30.12.2005	0.00	38.00
05.01.2006	00 00000 00000 00000 00000 00000 0311 6	00020 05123 00014 30006 20012 01000 00012	03.01.2006	0.04	22.00
04.01.2006	* 00 00000 00000 00000 00000 00000 0415 0	00020 06010 10271 30099 30000 00100 00012	14.12.2005	0.64-	26.40-
03.01.2006	00 00000 00000 00000 00000 00000 0458 2	00020 05122 90040 04437 63000 10000 70412	30.12.2005	0.00	33.00
Total	5 transactions			0.34	144.60

* Adjusted and reverse entries

PostFinance

PostFinance Ltd
Your account is handled by
Anna Brügger and team
Telephone +41 58 922 24 50
Fax +41 58 922 24 51
www.postfinance.ch

P.P. 502301221 CH-4808 Zofingen   **A**-PRIORITY

Robert Schneider SA
Grands Magasins
Biel/Bienne

Robert Schneider SA
Grands Magasins
Postfach
2501 Biel/Bienne

Account rejects ISR

Page:	1 / 1
Date:	06.12.2012

ISR number:	01-162-8	Delivery number:	123456789

Process date	Number of slips	Number of rejects	Rejects in %
20.08.2012	2	1	
22.08.2012	14	9	
24.08.2012	2	1	
31.08.2012	1	0	
Total	**19**	**11**	**57.89%**

Charged price for the 11 rejects   CHF 7.70
The sum will normally be debited at the end of the month.

Improve the quality of your documents: take our free document test. You can get further information at
www.postfinance.ch/manuals or directly from your customer advisor.

Yours sincerely

Swiss Post Ltd.