

BDD

Guidelines for creditors

A joint service provided by the Swiss banks

Information

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About this document

Target audience

This document is designed for creditors who use the "BDD (Business Direct Debit)" service as well as for companies who manufacture ERP and LSV software for these creditors.

Definition of the direct debit procedure (LSV) service

Under the generic term "Direct debit procedure" (LSV), the banks offer creditors two services with partially differing features, namely "BDD" ("Business Direct Debit) and "LSV⁺".

Both versions are aimed at different customer segments; however, technically they are identical.

Therefore in this document, to aid comprehension, the generic name LSV or direct debit procedure is generally used. The term BDD will be used only when an explicit reference is made to a BDD speciality.

If required, a creditor can participate in both LSV⁺ and BDD.

Definition BDD

BDD is designed as a direct debit procedure for corporate business transactions. It is aimed at a clearly delimitable customer segment with narrow contractual commitments and generally high collection amounts.

Therefore in contrast to LSV⁺, in BDD the debtor is not granted the right of objection in respect of its financial institution.

Purpose

This document defines the "LSV⁺ direct debit service". As such, it tells creditors how to set up their software solutions and general organizational processes for the use of the service, and advises software manufactures on how to develop their ERP and direct debit software for creditors.

Special abbreviations used

The following special abbreviations are used in this document:

CR Creditor (payee, issuer of invoice) and CR-FI client

DEB Debtor (payer, invoice recipient) and DEB-FI client

CR-FI Creditor's financial institution, which provides the CR with the BDD service

DEB-FI Debtor's financial institution, which facilitates the BDD service for the DEB

General abbreviations and terms used will be found in the glossary (appendix A 9).

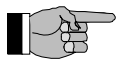
Important remark

This document contains parts which haven't been translated in English:

- **Reports** (see appendix A 4)
Reports don't exist in English. Instead, the German version is contained in these BDD guidelines (please consult the French BDD guidelines for French versions of the reports).
- **Error messages in LSV validation rules** (see appendix A 5)
These error messages don't exist in English. For a better understanding, an English translation (in brackets) of the German text is given.

Note about bank-specific information

The symbol opposite indicates all information in this document that can be defined specifically by CR-FIs for their CRs. This might include its CR-FI submission deadlines or formats for the provision of credit data. The CR gets this information from its CR-FI.

**CR-FI**

Amendment control

All significant amendments carried out on this document are listed below, with the date of the amendment, a brief amendment description and a statement of the section concerned.

Date	Version	Amendment description	Section/appendix
05.04.2006	1.0	First edition	all
13.11.2006	2.0	Scanning lists discontinued.	generally
		Process for collecting debit authorizations changed from Point 4 onwards.	2.1.3
		No validation of files submitted between Saturday 12:00 hrs and Sunday 17:00 hrs.	2.8.2
		Correction: all characters – including control characters – are acceptable, but will be converted.	3.4
		"CR account" field: Note that blanks are omitted in IBANs. "DEB account" field: Refinement that only CH or LI IBANs are permitted.	3.6.1
		Recapitulation and error report samples updated.	A 4
		Updates in fields: TA, GVDAT, ABS-ID, LSV-ID, KTO-ZE, ADR-ZE, KTO-ZP, ADR-ZP, MIT-ZP and ESR-TN.	A 5
		The CR-FI will inform the CR about which type of reference number must be used.	A 6
		Control characters are converted into "blanks".	A 8.1, A 8.2
		LSV ⁺ explanation added.	A 9
29.10.2007	2.1	Submission deadline reduced from 3 banking days at present (before the required processing date) to 1 banking day.	2.2, 2.3.2, 2.3.3, 2.3.4, 2.5, 2.8.2
		Reference to automatic cancellation if no approval is given.	2.3.3
		Various website cross-references amended.	2.3.3, A 3, A 6.1, A 6.2, A 7
		Final acceptance times for the submission / approval of direct debits changed to 14:00 hrs.	2.8.2
		Final acceptance times for the submission / approval of direct debits on the test system changed to 10:00 hrs.	2.9
		Change of character set: lower case letters are no longer changed into upper case letters. Invalid characters are changed into "." (full-stop) instead of "Blank".	3.4, A 8.1, A 8.2
		Field descriptions modified due to changes to character set.	3.6.1, 3.6.2
		Changes to the LSV ⁺ /BDD recapitulation list where there are warning or error messages.	A 4.2, A 4.3

Date	Version	Amendment description	Section/appendix
		New error message "Nicht zugelassen (Not permitted)" for field "REF-NR". Various descriptions modified due to changes to character set.	A 5
		Reference to IBAN tool added.	A 7
		Abbreviation MT added	A 9
21.08.2008	2.2	Name changes of the SIX Group companies	generally
14.11.2008	2.3	Each individual amount in CHF must not exceed 99,999,999.99	2.3.1, 2.6, 3.6.1
		A debit authorization can have multiple identifications, if the CR belongs to the same company.	2.1.1, 2.1.3
01.12.2009	2.4	Additional note added	2.1.3

Description of amendments

The previous amendments from the preceding version are marked in the document using the track changes facility, to the extent that these amendments are meaningful. Layout amendments, corrections of spelling mistakes and altered terms that are repeated several times throughout the entire document, are not marked. Older amendments from other versions should be removed from the amendment control.

The amendments are marked in the document as follows:

- **General:** New text is formatted in blue, deleted text is blanked out. Both types of amendment are denoted with a blue line in the margin.
- **Figures:** Since it is not possible to indicate specific modifications to a figure, the entire modified figure is marked.
- **Tables:** New or deleted text is also formatted in blue or blanked out in tables. However, these amendments are always marked over the total height of the table row.

Table of contents

Information	2
About this document	3
Amendment control	5
Table of contents	7
1 Introduction	9
1.1 Basic principles	9
1.2 Legal requirements	9
1.3 Organizational requirements	10
1.4 Technical requirements	10
1.5 Benefits for participants	10
1.5.1 Benefits for the CR	10
1.5.2 Benefits for the DEB	11
2 Description of the BDD service	12
2.1 Before using the service	12
2.1.1 Allocation of BDD identifications	12
2.1.2 Issuing of LSV reference numbers to be used	12
2.1.3 Obtaining debit authorizations	13
2.2 Overview of the process	15
2.3 Issuing orders	16
2.3.1 Provision of the LSV file	16
2.3.2 Submission to the CR-FI	16
2.3.3 Submission to SIX Interbank Clearing	17
2.3.4 Cancellations	17
2.4 Processing of direct debits by SIX Interbank Clearing	18
2.4.1 Generation of payment groups	18
2.4.2 Validation	18
2.4.3 Data security and disclosure	19
2.5 Processing direct debits at the DEB-FI	20
2.5.1 Technical bank checking	20
2.5.2 Debiting the account and payment	20
2.5.3 Notifying the DEB	20
2.6 Delivering credit advice from the CR-FI to the CR	21
2.7 Cancellation of debit authorizations	21
2.8 Schedule	22
2.8.1 Schedule for submissions to CR-FI	22
2.8.2 Schedule for submissions to SIX Interbank Clearing	22
2.9 Tests	24
2.9.1 Submission tests	24
2.9.2 Credit records tests (tests between CR and CR-FI)	24

3	Technical specifications	25
3.1	Transaction types (TAs)	25
3.2	File structure	25
3.3	File names	25
3.4	Permitted characters	25
3.5	Structure of individual fields	26
3.5.1	Text	26
3.5.2	Date	26
3.5.3	Amount	26
3.6	Record descriptions	27
3.6.1	TA 875, Direct debit	27
3.6.2	TA 890, total record	29
	Appendix	30
A 1	Participation conditions	30
A 2	Debit authorizations	34
A 2.1	Example of standard debit authorization text (CHF)	35
A 2.2	Example of standard debit authorization text (EUR)	36
A 3	LSV collection order in paper form	37
A 4	Reports	38
A 4.1	Recapitulation report payment groups	38
A 4.2	Recapitulation report with warning messages	38
A 4.3	Recapitulation report with error messages	39
A 5	Validation rules	40
A 6	LSV reference numbers	44
A 6.1	LSV reference number in accordance with ESR format	44
A 6.2	LSV reference number in accordance with structured IPI details of payment	44
A 7	IBAN	45
A 8	Character conversion tables	46
A 8.1	ASCII, ISO Latin 8859-1 (Latin-1)	46
A 8.2	EBCDIC, Codepage 500	52
A 9	Glossary and list of abbreviations	57

1 Introduction

1.1 Basic principles

The Swiss banks provide the BDD **B**usiness **D**irect **D**ebit as a direct debit system for the processing of **direct debits in corporate customers** in CHF or EUR.

BDD is a national direct debit procedure for requesting corporate banking payments invoiced at recurring intervals, for which the CR is in possession of a valid signed debit authorization from the DEB. The payment of the requested amount by the DEB-FI is subject to the existence of a DEB debit authorization.

BDD is the name of the direct debit system **without the right of objection**. It has been designed for the collection of corporate banking payments.

The CR originates the payment transaction by submitting the account receivable electronically either to the CR-FI or SIX Interbank Clearing. Each CR-FI can determine whether the CR's accounts receivable should be submitted to the CR-FI itself and/or to SIX Interbank Clearing and informs its CRs accordingly.

The CR is advised of the receipt of payments credited to its account by the CR-FI periodically on the basis of consolidated individual transactions. Corresponding consolidated entries are booked in the CR's account with the CR-FI when the credit is received.

The DEB can **not** object to payments debited at the DEB-FI and must therefore contact the CR directly if necessary.

Systems by SIX Interbank Clearing are used to process individual payments, which are also referred to elsewhere in this document as direct debits. The employees of SIX Interbank Clearing are, like bank employees, required to maintain banking secrecy.

1.2 Legal requirements

Decisions about the approval of a CR to participate in BDD are made solely by the CR-FI.

The precondition for participation in BDD is the legally valid recognition of the BDD participation conditions by the CR to his CR-FI.

LSV orders may only be submitted for payments in respect of which the DEB has submitted a valid signed debit authorization to his DEB-FI. The DEB-FI forwards the approved debit authorization to the CR.

1.3 Organizational requirements

The CR must possess an BDD identification for the submission of direct debits. This will be issued to the CR by the CR-FI.

Furthermore, the CR must know the LSV reference number, which will also be issued by the CR-FI.

If the CR wishes to collect payments in EUR as well as in CHF, this must be agreed in advance with the CR-FI. In this case, the CR will be advised to use separate accounts (one for credits in CHF and one for credits in EUR).

1.4 Technical requirements

In order to use the direct debit procedure, the CR must ensure that direct debit instructions can be submitted electronically. Software companies can provide standard solutions for processing LSV orders.

1.5 Benefits for participants

1.5.1 Benefits for the CR

The CR will derive the following benefits from the use of the direct debit procedure:

- **Rationalization**
A one-off agreement between the CR and the DEB in the form of a debit authorization allows the recurring collection of accounts receivable through LSV. When accounts receivable with the same amount fall due on a regular basis, it is even possible to collect accounts receivable without issuing invoices, which allows costs to be saved.
- **Automatic balancing in the accounts receivable system**
In LSV, credits are balanced with open invoices in the accounts receivable system automatically on the basis of a reference number for each direct debit.
- **Uniform accounting procedures in the accounts receivable system**
All the invoices collected using LSV are left open in the accounts receivable system until they have been paid and the CR advised. If the payment does not arrive in the CR's account with the CR-FI 2 business days after the requested value date at the latest, the amount can be collected or a reminder issued by conventional means.
- **Better liquidity planning**
Financial management is made easier because cashflows can be accurately predicted and it is possible to determine when incoming payments will be received. All credits are booked to the CR's account with the CR-FI 2 business days after the requested value date at the latest. Direct debits that cannot be executed by the DEB-FI for technical reasons (wrong account number, no debit authorization, insufficient funds, etc.) will not be paid and therefore leave open items in the CR's accounts receivable system. The CR will not be notified of non-payments.

1.5.2 Benefits for the DEB

In using the direct debit procedure, the CR will no longer need:

- to monitor payment dates, as the amounts invoiced are collected automatically on the requested processing date,
- to create and enter payment instructions,
- to pay for posting payment instructions,
- to go to the post office,
- to have a technical connection (e.g. PC, Internet)

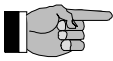
2 Description of the BDD service

2.1 Before using the service

Prerequisites for using the BDD service:

- Valid signature accepting the participation conditions for BDD (appendix A 1) submitted to the CR-FI by the CR.
- Issuing of BDD identifications(s) to the CR by the CR-FI.
- Indication of CR account number in IBAN format.
- CR informed by CR-FI of the LSV reference number to be used and the accounting and advice method.
- Debit authorizations obtained from all DEBs by CR.

2.1.1 Allocation of BDD identifications



CR-FI

The CR's CR-FI is responsible for the allocation of the BDD identifications.

BDD identifications always comprise 5 alphanumeric characters. The fixed final position is always an "X".

If a CR uses a number of CR-FIs, the former may use the same BDD identification when dealing with all CR-FIs, for both CHF and EUR.

A debit authorization can have multiple identifications, if the CR belongs to the same company.

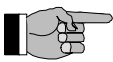
If, exceptionally, the CR requests more than one BDD identification, the debit authorizations must show the relevant BDD identification.

If the CR is also the sender of the LSV file, **one** BDD identification will usually be allocated. In this case, the "sender identification" and the "CR identification" are identical.

If the creditor has the LSV file to be transmitted created by a third party (e.g. computing center or fiduciary), **two** identifications are allocated: one "sender identification" and one "CR identification".

If a CR changes from a previous LSV or from LSV⁺ to BDD, then in addition to using a newly allocated BDD identification, it must also obtain new BDD debit authorizations (without the right of objection) from the affected DEB.

2.1.2 Issuing of LSV reference numbers to be used



CR-FI

The CR-FI tells the CR which of the two possible types of LSV reference number the latter can use:

- the 27-digit reference number in accordance with ESR format, or
- the 20-digit reference number in accordance with structured IPI details of payment.

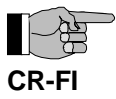
appendix A 6 contains more detailed information about the two reference numbers.

2.1.3 Obtaining debit authorizations

The CR must obtain debit authorizations from all DEBs in accordance with the procedure outlined below.

A separate debit authorization must be obtained for each DEB account to be debited and for each currency (CHF or EUR). A debit authorization can have multiple identifications, if the CR belongs to the same company.

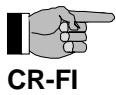
The debit authorization is textually neutral, i.e. individual contractual texts (e.g. loan or installment credit agreements) are to be concluded separately between the CR and DEB. It must contain the reference that the DEB possesses no right of objection and that possible differences must be regulated directly between DEB and CR.



Appendix A 2 contains example debit authorization texts. The CR must seek the approval of the CR-FI for each new debit authorization or if an existing debit authorization is modified.

DEBs can cancel debit authorizations with their DEB-FI and CR at any time.

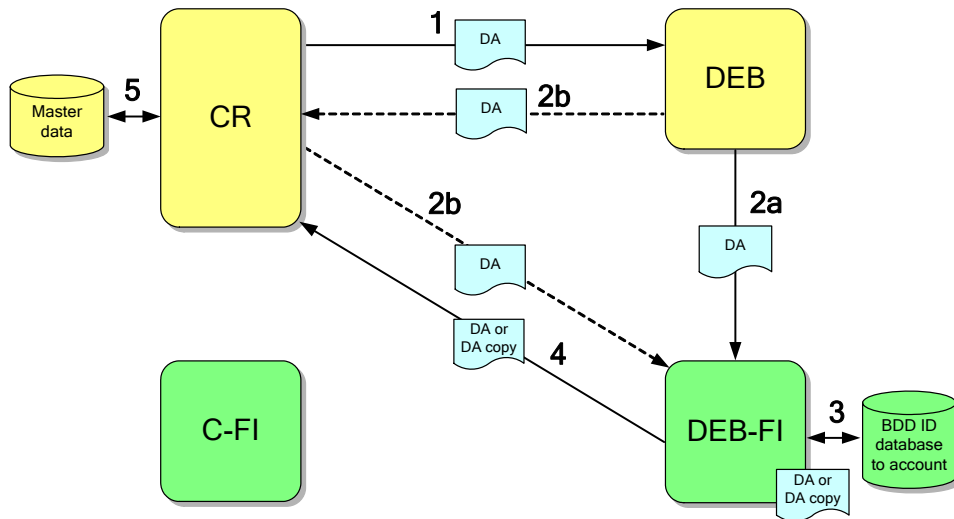
If the CR learns that the DEB's bank details have changed, the DEB must be issued with a new debit authorization, which must be completed and returned to the DEB-FI.



Regarding procedure in the case of changes to the CR, LSV identification and/or the LSV procedure, the CR-FI must be informed.

Procedure for obtaining debit authorizations:

1. The CR provides the DEB with the debit authorization (DA) in paper form or electronically (for printing out) with the request to forward this directly to the DEB-FI (2a) or, where applicable, return it to the CR (2b). The provision of a copy for the DEB is optional.

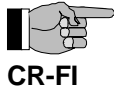


- 2a. The DEB forwards the signed debit authorization made out with their bank details and account number/IBAN directly to his bank (DEB-FI).
- 2b. Alternatively: At the request of the CR, the DEB sends the signed debit authorization made out with their bank details and account number/IBAN back to the CR. The CR gathers the debit authorizations obtained from the DEBs and sends the original debit authorizations directly to the relevant DEB-FIs (contact points).
3. For legal reasons, the original of the debit authorization must be submitted to the DEB-FI. The DEB-FI checks the debit authorization and enters the order in the appropriate application.
4. The debit authorization (copy or original) is sent back to the creditor having been stamped by the bank and/or with an accompanying letter. In the event of discrepancies in the account number/IBAN, BC number or name details, corrections must be clearly indicated on the returned copy. If possible, the IBAN should be stated instead of the proprietary bank account number.
5. The CR enters the checked client information in its master data on the basis of the debit authorization received from the DEB-FI. From now on, direct debits can be originated until such time as the authorization is cancelled.

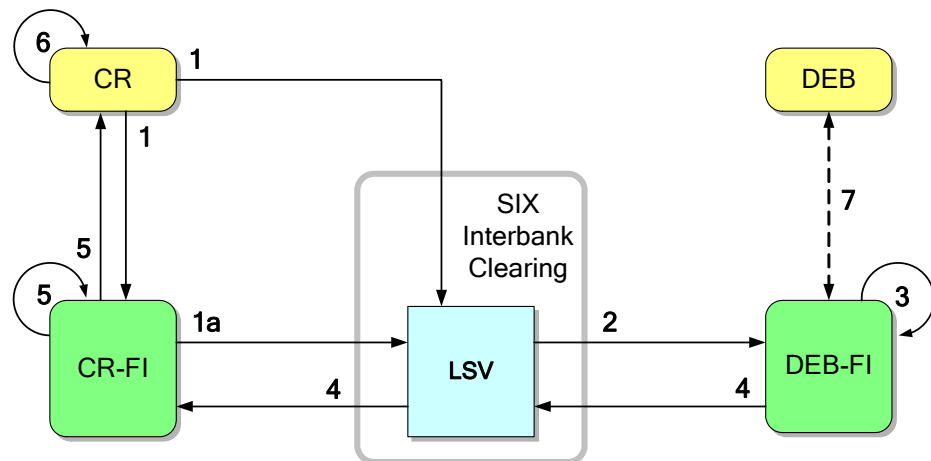
Neither the CR-FI nor SIX Paynet is involved in the process of collecting debit authorizations. Therefore they require neither a copy nor the original of the debit authorization. They will assume that the relevant debit authorizations have been obtained for all the LSV orders submitted by the CR.

2.2 Overview of the process

In simplified terms, an individual order runs through the following stages in BDD:



1. The CR invoices and collects the account receivable using BDD by sending a direct debit with a unique reference number electronically to the CR-FI or SIX Interbank Clearing. Each CR-FI can determine whether the CR's transactions should be submitted to the CR-FI itself or to SIX Interbank Clearing and informs its CRs accordingly.
 - 1a. If the CR transfers the direct debit to the CR-FI, the latter will forward this to SIX Interbank Clearing.
2. SIX Interbank Clearing sends the direct debit to the DEB-FI 2 business days or 1 business day prior to the requested processing date.



3. The DEB-FI checks the direct debit technically (correct account number, debit authorization obtained, sufficient funds available, etc.). If the result of the check is positive, the DEB-FI debits the DEB's account and prepares the transfer of the amount to the CR-FI. If the result of the check is negative, the DEB-FI does not do anything (no processing, no feedback).
4. The DEB-FI transfers the amount to the CR-FI promptly (normally on the requested processing date, 2 business days later at most in exceptional cases), attaching the reference number to the payment. The money is transferred via SIX Interbank Clearing's systems.
5. The CR-FI credits the amount transferred to the CR's account and sends the CR the credit data, including the reference number.
6. The CR uses the credit data to close the corresponding open item in its accounts.
7. The DEB-FI is free to choose the form in which it notifies the DEB of the execution of a direct debit and whether it has the intention of informing the DEB about any non-execution.

2.3 Issuing orders

2.3.1 Provision of the LSV file

The CR consolidates accounts receivable that will soon be due in CHF or EUR and creates an LSV file with the relevant direct debits for each currency.

Note: Each individual amount in CHF must not exceed 99,999,999.99.

Each direct debit must include a unique reference number (see appendix A 6) in order to ensure that the payment received is assigned to the correct open item in the accounts receivable system. For direct debits in CHF, all CR-FIs usually provide the LSV reference number in accordance with ESR. The structure of the LSV file and the data fields of the transactions are described in section 3.

Any business day can be chosen as the requested processing date. The submission of direct debits with various requested processing dates in one LSV file is allowed.

The CR is responsible for the content of the LSV file and for ensuring that measures are taken to counter abuse. All individual data, especially DEB account numbers and names, must tally with the corresponding data held by the DEB-FI. A debit authorization (DEB-FI, account, currency) must be obtained from the corresponding DEB for every direct debit submitted.

The CR may submit its LSV orders either to the CR-FI or SIX Interbank Clearing. Each CR-FI can decide whether the CR's orders should be submitted to the CR-FI itself or SIX Interbank Clearing and informs its CRs accordingly. In respect of the submission of the LSV file, the information in section 2.3.2 or 2.3.3 should be observed as appropriate for the place of submission.

2.3.2 Submission to the CR-FI

This section is valid for CRs who send their LSV files for processing to the CR-FI electronically using the submission methods provided by the CR-FI (e.g. e-Banking).

**CR-FI**

The bank-specific submission specifications governing submission can be obtained from the CR-FI. Each LSV file must be submitted to the CR-FI at least 1 business day before the requested processing date, so that the DEB-FI can check the direct debits. The schedule set out by the CR-FI is binding in order for direct debits to be processed on time.

LSV files submitted to the CR-FI may contain direct debits to be credited to various CR accounts at the CR-FI.

2.3.3 Submission to SIX Interbank Clearing

This section is valid for CRs who send their LSV files for processing to SIX Interbank Clearing electronically via the Internet or a file transfer solution using payCOM^{web}.

Product and legal information about payCOM^{web} can be found on the website www.lsv.ch. Details of the use of payCOM^{web} are explained in the payCOM^{web} user manual. Contact SIX Interbank Clearing for information on file transfer solutions..

Each LSV file must be submitted to SIX Interbank Clearing at least 1 business day before the requested processing date, so that the DEB-FI can check the direct debits. The schedule (see section 2.8) is binding in order for direct debits to be processed on time.

One LSV file may contain direct debits to be credited to various CR-FIs and CR accounts (however, this only applies to CR-FIs who support submission to SIX Interbank Clearing).

Each payment group (for definition see section 2.4.1) generated from the LSV file submitted by the CR must be approved for further processing by the CR using payCOM^{web} (see the payCOM^{web} user guide for more information) or by means of a paper instruction sent to the CR-FI (see appendix A 3). If the order is not approved, then the payment group is automatically cancelled 10 calendar days after the required processing date (or after the date of submission, if the required processing date is already in the past).

The CR must retain a copy of the LSV file until receipt of the recapitulation report. A copy of the LSV file can be obtained from SIX Interbank Clearing if necessary.

2.3.4 Cancellations

Provided that the direct debits submitted have still not been prepared for delivery to the DEB-FI, i.e. depending on the time of submission, up to 2 business days or 1 business day prior to the requested processing date, it is possible for payment groups (see section 2.4.1 for definition) to be cancelled. The CR must always notify the CR-FI of the cancellation request.

It is not possible for individual direct debits to be cancelled.

2.4 Processing of direct debits by SIX Interbank Clearing

This section is valid for CRs who submit LSV files to SIX Interbank Clearing.

If submission is made by the CR to the CR-FI, the direct debits received by the CR-FI will be processed slightly differently by SIX Interbank Clearing.

2.4.1 Generation of payment groups

All direct debits in an LSV file that has been submitted with:

- the same CR-FI BC number
- the same account number to be credited
- the same CR BDD identification
- the same requested processing date
- the same currency (one LSV file contains either only direct debits in CHF or only direct debits in EUR)

are consolidated in the direct debit procedure into what is known as a **payment group**.

2.4.2 Validation

Prior to processing, the direct debits submitted are run through various plausibility tests (see also appendix A 5). Essentially, the following points are examined when this is done:

- Is the CR approved as a participant in the direct debit procedure with the BDD identification given?
- Do the contents and structure of the data comply with the specifications?
- Have any of the payment groups been duplicated?
- Are all the DEB-FIs involved in the direct debits approved as participants in the direct debit procedure?

Duplicate submission control

Duplicate submission control takes place at payment group level. Checks are made on all accepted calendar days for which submissions have been approved (current date, 30 days forward and 10 days back, see also section 3.6.1). This is not a 100-percent comparison of the payment groups, but merely a check on the main criteria:

- Total amount (sum of all direct debits in the payment group incl. incorrect direct debits)
- CR-FI BC number
- CR BDD identification
- LSV file creation date
- Requested processing date
- Status (without errors, duplicated)
- Currency
- CR account number

If all criteria mentioned match, the payment group is regarded as duplicated.

Error-free order

SIX Interbank Clearing creates a recapitulation report (see appendix A 4.1), which informs the sender about the error-free order. The recapitulation report is made available in different ways depending on the method of submission:

- If the file is submitted to SIX Interbank Clearing via payCOM^{web}, the recapitulation report can be viewed in the payCOM^{web} file overview.
- If the file is submitted to SIX Interbank Clearing via a file transfer solution, the recapitulation report is transmitted to the sender in accordance with a bilateral agreement.

Automatically corrected order

BC numbers indicated in the order which change as a result of bank organizational changes, amalgamations, closures, etc. are corrected automatically in order that the corresponding direct debits can be cleared. In such cases, in addition to the recapitulation report, SIX Interbank Clearing creates an error report with warnings (see appendix A 4.1). Both reports are made available as described above depending on the method of submission. The CR must update the modified BC number in his master data for future instructions.

Partially executable order

If incorrect transactions, i.e. direct debits that do not reach the execution stage, are registered, SIX Interbank Clearing creates both a recapitulation report and also an error report with error messages (see appendix A 4.1). Both reports are made available as described above depending on the method of submission. The CR must correct incorrect direct debits and submit them again.

Non-executable order

If errors are found in the file format, **all direct debits in the LSV file** will be returned.

If it is discovered that a payment group has been duplicated, **the identical payment group that has been submitted again** will not be executed.

If a file or payment group is not executed, SIX Interbank Clearing creates both a recapitulation report and an error report (see appendix A 4.1). Both reports are made available as described above depending on the method of submission.

2.4.3 Data security and disclosure

For reasons of data security and traceability, all direct debits are archived by SIX Interbank Clearing for 10 years.

2.5 Processing direct debits at the DEB-FI

2 business days or 1 business day before the requested processing date, the DEB-FI receives for checking and payment all the direct debits which have been successfully validated and liberated and which are to be charged to the DEB.

2.5.1 Technical bank checking

The DEB-FI checks each direct debit that is received from a technical banking point of view:

- Does an unblocked account, authorized for LSV, with the given account number exist?
- Is there a corresponding debit authorization?
- Are the required covering funds available?

If the result of this check is positive, the direct debit continues for further processing, i.e. payment of the amount demanded is initiated.

If the result of the check is negative, processing of the direct debit at the DEB-FI stops, with no feedback.

2.5.2 Debiting the account and payment

The DEB-FI debits DEB's account with the requested amount on the requested processing date and transfers this amount to the CR-FI with the LSV reference number using the SIC system for payments in CHF or the euroSIC system for payments in EUR.

Payment deadlines

Accepted direct debits must normally be settled on the requested processing date in the SIC or euroSIC system. In exceptional cases (e.g. if there are technical problems with the SIC processing or due to insufficient creditworthiness) the settlement can be delayed by no more than 2 business days. If there is a delay of more than 2 business days, the SIC or euroSIC payment instruction is rejected.

2.5.3 Notifying the DEB

The DEB-FI is free to choose the form in which it notifies the DEB of the execution of a direct debit and whether it has the intention of informing the DEB about any non-execution.

2.6 Delivering credit advice from the CR-FI to the CR



Credit advices for direct debits paid are delivered to the CR by the CR-FI in accordance with the CR-FI offer.

Data on payments received in CHF and EUR to close open items in the CR's accounting system are made available by the CR-FI as, for example,

- a Type 3 credit record with a Type 3 total record
- or as
- credit data in XML format.

If the CR uses an ESR reference number as the reference number, the credit data can be delivered in the form of a Type 3 credit record or credit data in XML format, depending on the service provided by the CR-FI. If the CR uses details of payment like those for an IPI as the reference number, the credit data can, for example, be delivered in XML format.

Other procedures, such as the delivery of the credit data via EDIFACT, SWIFT, Type 4 credit record and credit advice in paper form, are not discussed here.

LSV-specific Type 3 credit record

Compared with the current Type 3 credit record (specification available from CR-FI), the new Type 3 credit record, which can be used to advise CRs of LSV payments credited to their accounts, also requires the following LSV-specific values in the "Transaction type" field:

Payment type	Value for direct debits
Credit	202
Cancellation	205
Correction	208

Note: Each individual amount in CHF must not exceed 99,999,999.99.

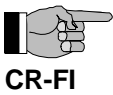
2.7 Cancellation of debit authorizations

Debit authorizations can be cancelled at any time by the DEB with his DEB-FI and with the CR. Following receipt of notification to cancel from the DEB, the CR must delete the authorization data immediately and not issue any more LSV orders.

2.8 Schedule

Temporal sequences may vary slightly depending on whether LSV orders are submitted to the CR-FI or to SIX Interbank Clearing.

2.8.1 Schedule for submissions to CR-FI



For LSV files submitted to the CR-FI by the CR, the definitions set out by the former (opening hours, earliest and latest submission day and daily deadlines) must be observed. Validation results are returned to the CR in accordance with the regulations specified by the CR-FI.

2.8.2 Schedule for submissions to SIX Interbank Clearing

System availability for submission

Essentially, files can be transmitted 7 days a week, 24 hours a day, with the exception of extraordinary system interruptions and maintenance activities (usually at week-ends).

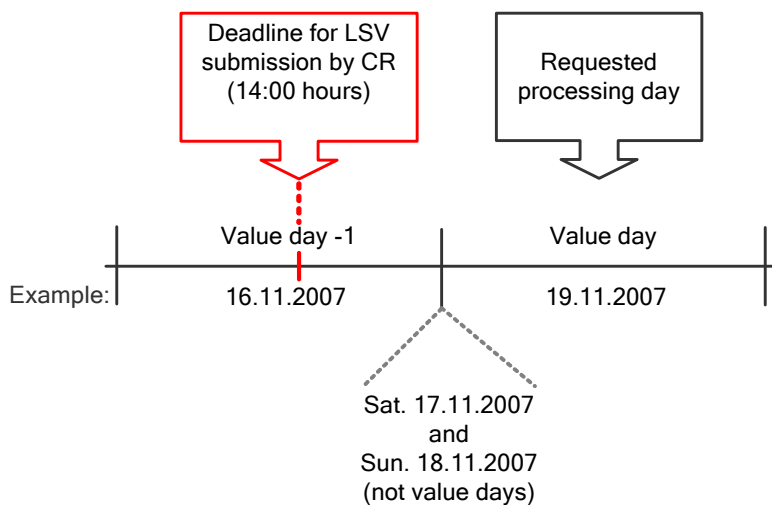
From Saturday 12:00 to Sunday 17:00 hours as well as on public holidays, there will be no validation carried out of the files submitted. During this time there will therefore be no acknowledgement to the sender, and neither will it be possible to approve the orders submitted.

Submission/approval and value date arrangements

LSV files must be submitted by the CR and approved in payCOM^{web} at the latest 1 business day prior to the requested processing date for the direct debits in order for processing to actually take place on this date.

The daily deadline for submissions and approvals from the CR is **14:00 hours**.

The time stamp following approval is taken as the acceptance deadline on the payCOM^{web}.



Submissions are accepted no earlier than 30 calendar days before and 10 calendar days after the indicated requested processing date. If the requested processing date

is not a business day, the next business day is inserted automatically as the requested processing date.

If an LSV file is submitted or approved too late, ***the requested processing date will be changed automatically to the earliest possible processing date without the CR being notified***, i.e. in the event of submission and approval before 14:00 hours to one or submission and approval after 14:00 hours to two business days after the current date.

Credits are usually booked to the CR account at the CR-FI on the requested processing date (= value date). However, if, exceptionally, payment into the CR account at the CR-FI is delayed (payment may be received up to 2 business days after the requested processing date), the value date will be put back accordingly.

Validation result feedback

When files are submitted by payCOM^{web} the validation result (see section 2.4.2) is placed in the payCOM^{web} file overview for downloading by the sender.

When files are submitted to SIX Interbank Clearing via a file transfer solution, feedback on the validation result is issued in accordance with a bilateral agreement.

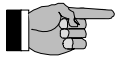
2.9 Tests

Participants are provided with a dedicated test system to carry out tests around the clock and offered testing support during office hours (weekdays from 8 am to 5 pm). SIX Interbank Clearing does not have to be notified before tests are carried out.

LSV files submitted for tests must not and cannot be approved, either electronically or using a paper instruction.

In the event of submission using payCOM^{web}, no amendments must be made in payCOM^{web} in respect of production (no separate URL or certificates). In the event of submission via a file transfer solution, the bilateral agreements with SIX Interbank Clearing must be observed.

Each test direct debit submitted must contain the code "T" for test in the Processing method (VART) field (an LSV file must contain either only test data (VART=T) or only production data (VART=P); mixed LSV files will be rejected).



CR-FI

The same BDD identification is used both for tests and for production. On request (seek agreement from CR-FI), special test BDD identifications can be issued.

The deadline on the test system is usually 10:00 hours. The business day calendar is the same as that used in production.

The test system supports the following types of test:

- Submission tests
- Credit records tests (tests between CR and CR-FI)

2.9.1 Submission tests

During submission tests, the direct debits submitted to the test system are validated and the validation result is issued to the submission party in the form of the recapitulation report and the error report. The data submitted does not undergo subsequent processing.

This enables software manufacturers in particular to carry out submission tests. In order that such tests can be carried out without contractual obligations to a financial institution or without having to apply for an BDD identification in advance, special test BDD identifications and test BC numbers are available. These are test BDD identifications BDD1X to BDD5X (language code German), BDD6X, BDD7X (language code French) and test BC numbers 9101 to 9107.

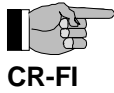
However, these test BDD identifications and test BC numbers cannot be used for credit records tests.

2.9.2 Credit records tests (tests between CR and CR-FI)

For the test procedure to obtain credit records, a direct agreement between the CR and the CR-FI is required. The CR-FI will provide the CR then with the test data to be used (DEB data, BDD identification, etc.) and the possible test times.

3 Technical specifications

This section applies for CRs that submit LSV data to SIX Interbank Clearing.



A CR who submits LSV data via a CR-FI must observe the bank-specific submission specifications of the latter, unless the CR-FI explicitly declares the technical specifications in this document to be binding in respect of the CR.

3.1 Transaction types (TAs)

The following transaction types are used in LSV:

- TA 875 direct debit
- TA 890 total record

3.2 File structure

An LSV file contains data for one or a number of LSV orders, and each LSV order comprises one or a number of direct debits.

A separate fixed-length record must be created for each direct debit (details in section 3.6.1).

Direct debits crediting the same account on the same requested processing date form a single LSV order.

The last record in each LSV file must be a TA 890 total record that gives the total amount of all direct debits in the LSV file (details in section 3.6.2).

Example:

LSV file									
LSV order 1			LSV order 2		LSV order 3				Total
TA 875	TA 875	TA 875	TA 875	TA 875	TA 875	TA 875	TA 875	TA 875	TA 890

3.3 File names

The relevant conventions of the submission channels (payCOM^{web} or file transfer solution) must be observed.

3.4 Permitted characters

Only characters in the ASCII **ISO-8859 (Latin-1)** character set may be used in LSV files submitted via payCOM^{web}. This character set is used by all modern ASCII systems, such as Unix, Windows and Internet browsers.

LSV files submitted via a file transfer solution may also be generated with the EBCDIC **Codepage 500** character set. This character set is primarily used in mainframe computers.

Control characters and individual special characters will be converted after submission into other characters or "." (full stop).

The **character conversion table** in appendix A 8 shows the treatment of each individual character.

3.5 Structure of individual fields

3.5.1 Text

Alphanumeric information such as addresses, reference numbers, account numbers, messages, etc. must be entered left-aligned in the text fields, the rest of which should be filled completely with blanks (spaces) to the right.

If no entry is made in optional character fields, they are to be filled completely with blanks.

3.5.2 Date

Dates must be entered in the date fields with eight digits in the format YYYYMMDD (Year, Month, Day).

Examples:

6 January 2006 = 20060106

21 December 2005 = 20051221

3.5.3 Amount

Amounts must always be entered in the amount fields with leading zeros, a comma (used in place of the English-language decimal point) and either no, one or two decimal places.

Examples (12-digit amount field):

255 francs = 00000000255, or 0000000255,0 or 000000255,00

15 centimes = 000000000,15

25,311 euros, 50 cents = 0000025311,5 or 000025311,50

3.6 Record descriptions

All fields in the records have a fixed length and must be completed.

The character formats in the various fields are given as follows:

- x = alphanumeric (all characters)
- n = numeric (digits only and, where required, a decimal comma)

3.6.1 TA 875, Direct debit

The direct debit record has a total length of 588 characters and must include the following fields in the order indicated:

Designation	Field ID	Length	Description	Example
Transaction type	TA	3 n	Record transaction type (fixed as 875)	875
Version no.	VNR	1 n	Version number, now always 0	0
Processing type	VART	1 x	The processing type (information must be in upper case letters) must be the same for all records in the file. <ul style="list-style-type: none"> • P = Productive • T = Test 	P
Requested processing date	GVDAT	8 n	Requested processing date: <ul style="list-style-type: none"> • max. 30 calendar days following date of submission to SIX Interbank Clearing. • max. 10 calendar days prior to date of submission to SIX Interbank Clearing. 	20051125
DEB-FI BC no.	BC-ZP	5 x	Bank clearing number for the DEB-FI (left-aligned, rest of field filled with blanks).	6182
Creation date	EDAT	8 n	The date the LSV file was created. It must be the same for all records in the file.	20051121
CR-FI BC no.	BC-ZE	5 x	Bank clearing number for the CR-FI (left-aligned, rest of field filled with blanks).	202
Sender identification	ABS-ID	5 x	The identification must be given to identify the sender of the LSV file. It must be the same for all records in the file. If the CR submits the LSV file, this identification is the same as that in the LSV-ID field. If the CR uses a third party for submission (e.g. computing centre or fiduciary), the ID must be different.	TRE2X
Input sequence number	ESEQ	7 n	The records in each LSV file must be numbered continuously in ascending sequence, beginning with 0000001.	0000023
BDD identification	LSV-ID	5 x	CR's BDD identification (information must be in upper case letters)	ABC1X

Designation	Field ID	Length	Description	Example
Currency	WHG	3 x	Currency (CHF or EUR, information must be in upper case letters). It must be the same for all records in the file.	CHF
Amount	BETR	12 n	Amount of the LSV transaction with leading zeros, decimal comma and either no, one or two decimal places. Each individual amount in CHF must not exceed 99,999,999.99. Larger amounts could lead to problems when the CR-FI delivers the credit data.	0000025156,7 0099999999,99
CR's account	KTO-ZE	34 x	IBAN (International Bank Account Number) of the CR's account with the CR-FI (left-aligned, rest of field filled with blanks). Only the 21-digit IBANs from Switzerland or the Principality of Liechtenstein may be used, and blanks within the IBANs must be omitted: Pos. 1+2 = Country code (CH or LI, information must be in upper case letters) Pos. 3+4 = Check digit for entire field Pos. 5–9 = CR-FI BC number Pos. 10–21 = CR account number with CR-FI Pos. 22–34 = Blanks	CH930076201162 3852957
CR	ADR-ZE	4*35 x	4-line address for the CR. At least the first two address lines must be completed (left-aligned, rest of fields filled with blanks).	Henry Miller Main Street 3 9999 Somewhere
DEB's account	KTO-ZP	34 x	Gives the DEB's account number (with or without IBAN). Without IBAN Max. 16-character account number for the DEB's account with the DEB-FI (left-aligned, rest of field filled with blanks). Format as given in the debit authorization. With IBAN (only CH or LI IBANs permitted) IBAN (International Bank Account Number) for the DEB's account with the DEB-FI (left-aligned, rest of field filled with blanks). Format as given in the "CR's account" field.	123.456-78XY CH640483605714 5041000
DEB	ADR-ZP	4*35 x	4-line address for the DEB. At least the first two address lines must be completed (left-aligned, rest of fields filled with blanks).	DORIS BLOGGS OTHERWHERE
Messages	MIT-ZP	4*35 x	Optional 4-line message for the DEB (left-aligned, rest of fields filled with blanks).	Invoice dated 31.10.2005

Designation	Field ID	Length	Description	Example
Reference flag	REF-FL	1 x	Designates the type of reference number (information must be in upper case letters) in the following field "LSV reference": <ul style="list-style-type: none"> • A: ESR reference number • B: IPI details of payment 	A
LSV reference	REF-NR	27 x	27-character ESR reference number (reference flag = A) or 20-character IPI details of payment (reference flag = B, left-aligned, rest of field filled with blanks).	200002000000004 443332000061
ESR party number	ESR-TN	9 x	ESR party number for the CR-FI, if the ESR reference number is used (reference flag = A). Left-aligned, rest of field filled with blanks. If the 20-figure IPI details of payment are used (reference flag = B), the whole field filled with blanks.	010001456

3.6.2 TA 890, total record

The total record has an overall length of 43 characters and must include the following fields in the given order:

Designation	Field ID	Length	Description	Example
Transaction type	TA	3 n	Transaction type of the record (fixed as 890)	890
Version no.	VNR	1 n	Version number, now always 0	0
Creation date	EDAT	8 n	The date when the LSV file was created. It must be the same for all records in the file.	20051121
Sender identification	ABS-ID	5 x	The identification must be given to identify the sender of the LSV file. The sender identification must be the same for all records in the file.	TRE2X
Input sequence number	ESEQ	7 n	The records in each LSV file must be numbered continuously in ascending sequence, beginning with 0000001. The total record shows the highest input sequence number in the LSV file.	0001569
Currency	WHG	3 x	Currency (CHF or EUR, information must be in upper case letters). It must be the same for all records in the file.	CHF
Total amount	TBETR	16 n	Total amount of all direct debits included in the LSV file with leading zeros, decimal comma and either no, one or two decimal places.	0000000239354,95

Appendix

A 1 Participation conditions

<u>BDD</u>	<u>A joint venture of the Swiss banks</u>
Participation conditions for BDD (Business Direct Debit)	
BANK:	_____ _____ _____
PARTICIPANT:	_____ _____ _____
1. Definitions	
BDD:	stands for "Business Direct Debit" and is a process for handling direct debits in corporate business transactions without granting the debtors any right of objection.
Direct debit:	is the individual instruction from the PARTICIPANT to the BANK to debit a specific amount from a specific debtor's account with his/her bank and to credit this amount to the account of the PARTICIPANT.
LSV order:	is a order issued by the PARTICIPANT to the BANK to execute one or more direct debits.
LSV file:	is a file electronically transmitted from the PARTICIPANT to the BANK or to its authorised computer centre, containing the LSV data for one or more LSV orders.
LSV data:	are the details which the PARTICIPANT transmits to its bank or to its authorised computer centre in connection with the Business Direct Debit procedure.
2. Purpose	
2.1	These participation conditions for BDD (Business Direct Debit) govern the processing of LSV orders. By means of the BDD procedure, the PARTICIPANT instructs the BANK to execute his Business Direct Debits by electronic data transmission. The BANK, or the computer centre to which it gives orders, passes the LSV data on to the bank which keeps the account of the debtor with an instruction to debit his account.
2.2	The following detailed provisions and the requirements published in the currently valid "BDD guidelines for creditors" on the Internet at "www.sic.ch" and eventual bank individual rules for BDD shall apply.
BDD 04 2006	- 1 -

BDD

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3. Rights and obligations of the PARTICIPANT

- 3.1 The PARTICIPANT undertakes to satisfy the following requirements:
1. All through BDD collected direct debits must be own, outstanding, unconditional and uncontested claims which are payable without the presentation of a document.
 2. The debtor must have agreed to the debit by signing a debit authorisation. The debit authorisation must have been verified and accepted by the debtor's bank and must not have been revoked.
- 3.2 The PARTICIPANT has two ways of giving his LSV orders:
- Variant A: By presenting a printed collection order with a legally valid signature to the BANK and by electronic transfer of the LSV data to the BANK or to its authorised computer centre. The LSV data must match the information shown on the signed printed collection order.
- Variant B: By electronic identification (e.g. via direct e-banking interfaces of the BANK or by means of a SmartCard and password via Swiss Interbank Clearing Ltd.) as well as by electronic transfer of the LSV data to the BANK or to its authorised computer centre. The electronic identification replaces the printed collection order.
- 3.3 The following additional obligations of due care also apply to Variant B:
- 3.3.1 The PARTICIPANT is required to keep the means of identification secret, to store them up in a safe place and prevent its unauthorised use by third parties. The PARTICIPANT bears all the consequences of disclosure or negligent use or storage of the means of identification.
 - 3.3.2 If there are grounds to fear that a third party may have been informed without authorisation of the means of identification or otherwise gained unauthorised access to the PARTICIPANT's data processing system, the PARTICIPANT must block his access to the BDD service and notify that fact to the BANK by the fastest possible means. The PARTICIPANT must also immediately change the means of identification.
 - 3.3.3 The PARTICIPANT may ask the BANK to block his access to the BDD service. This block does not apply to LSV orders which the bank has already begun to execute. The block may not be removed again without the written consent of the PARTICIPANT.
- 3.4 The PARTICIPANT must prepare a copy of the LSV data at the BANK's request and be in a position to submit it for processing in the event of loss or destruction of the LSV data.
- 3.5 The time limits notified by the BANK apply to the delivery of the LSV data to the BANK. The time limits for delivery set out in the "BDD guidelines for creditors" apply for the delivery of Swiss Interbank Clearing Ltd.
- 3.6 Responsibility for the accuracy and completeness of the LSV data and for correct submission rests with the PARTICIPANT.
- 3.7 The PARTICIPANT may ask third parties to prepare and deliver the LSV data. All risks of such transfer shall be borne by the PARTICIPANT.
- 3.8 No later than 7 bank working days after the requested processing date, the PARTICIPANT must notify the BANK if his LSV order has not yet been executed.
- 3.9 The PARTICIPANT may only cancel the entire LSV order if processing has not yet begun. Later cancellation, together with the correction or deletion of individual direct debits, is not possible.
- 3.10 The PARTICIPANT notes the fact that by using the BANK's web services from abroad, he may under certain circumstances infringe rules of foreign law. It is the PARTICIPANT's responsibility to obtain information on this matter. The BANK declines all liability in this regard.

4. Rights and obligations of the BANK

- 4.1 The BANK is entitled to outsource the tasks described below, in particular processing, forwarding and recording of LSV data to third parties and in particular to an authorised computer centre. The participation conditions for BDD shall apply accordingly to the BANK's authorised computer centre.
- 4.2 Before processing, the BANK or its authorised computer centre, shall check the following points:
- 4.2.1 Check the LSV file for format errors
- If an LSV file contains values that produce a format error then all LSV orders and direct debits contained in the corresponding LSV file will be returned without being processed

BDD

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4.2.2 Check the LSV orders

- to determine whether the BDD identification, account number, requested processing date and total amount on the printed collection order match the LSV data supplied in Variant A
- with regard to the signature of the PARTICIPANT on the printed collection order in Variant A or the electronic identification in Variant B

If a check reveals a difference on the LSV order then the entire LSV order is returned.

4.2.3 Validation of the individual direct debits.

Only fully correct direct debits will be processed. The PARTICIPANT will be notified of the non-processed direct debits by way of an error list.

4.3 The BANK takes all reasonable measures to maintain the availability of the system and to enable LSV orders to be processed on the processing date requested by the PARTICIPANT.

5. Debit authorisation without right of objection for the debtor

5.1 To enable debits to be performed, the debtor must first sign a BDD debit authorisation in favour of the bank which keeps his account. The procedure for obtaining the debit authorisation is described in the "BDD guidelines for creditors". Use of one of the standard forms listed therein is recommended. If the PARTICIPANT compiles his own form, its content and wording must match the relevant standard form.

5.2 The debtor has no right of objection.

5.3 Any objections which concern the transaction on which the BDD is based must be settled directly between the debtor and the PARTICIPANT.

6. Credit notes to the PARTICIPANT

6.1 Processed direct debits shall be irrevocably credited to the PARTICIPANT once the payment has been received.

7. Costs

7.1 All costs incurred in connection with the introduction and performance of BDD by the PARTICIPANT shall be charged to him.

7.2 The BANK will make a charge to the PARTICIPANT for the performance of LSV orders on the basis of its current price list.

7.3 The costs incurred by the BANK in connection with the BDD shall be paid by it.

8. Secrecy and data protection

8.1 The PARTICIPANT notes the fact that Swiss banking secrecy is confined to Swiss territory and does not cover data transferred to and from other countries. Although LSV data are transmitted in encrypted form in the event of electronic transfer, the name of the sender and recipient may remain unencrypted. Third parties may therefore conclude that a banking relationship exists.

8.2 The PARTICIPANT authorises the BANK to forward information concerning BDD processing to him at any address notified by him. The BANK undertakes to require its own staff and any third parties acting for it to comply with banking secrecy and with other binding statutory provisions.

9. Liability

9.1 The BANK is liable for losses caused by failure to perform LSV orders or failure to perform them correctly, subject to a maximum of compensation for the interest which would normally have been credited by the BANK on the amounts not available until correct performance, unless its attention has been drawn in any particular case by the PARTICIPANT in writing to the risk of further damage.

9.2 Subject to Section 9.1, the BANK is only liable for damage which it has caused deliberately or by gross negligence. Otherwise – in so far as this is permitted by law – the BANK expressly declines all liability for damage caused by failure to perform contractual obligations of the PARTICIPANT and for indirect damage or consequential loss, such as loss of profit, failure to make savings or third party claims.

9.3 Damages caused by third parties by forgery, falsification or other misuse of LSV data or LSV orders which occur in transit between the PARTICIPANT and the BANK or the computer centre instructed by the BANK, shall be borne by the PARTICIPANT.

9.4 All liability of the BANK for damages caused by transmission errors, technical defects, overcharging, interruptions (including maintenance work on the system), faults or unlawful intervention is excluded unless the BANK is guilty of gross negligence.

BDD

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10. Period of validity and notice of termination

10.1 These participation conditions for BDD come into force when signed by the PARTICIPANT and are deemed to have been concluded for an indefinite period.

The participation conditions for BDD can be terminated at any time by either party, giving one month's notice to the end of a month. For serious due cause the participation conditions for BDD may be terminated with immediate effect by either of the two parties. Serious due cause includes in particular payment difficulties, liquidation or unacceptable breaches by the other party of these participation conditions for BDD. The outstanding charges fall due for payment at the time of termination.

11. Amendments and further provisions

11.1 The BANK reserves the right to amend or supplement these participation conditions for BDD at any time. Any such change shall be notified to the PARTICIPANT in writing. It shall be deemed to have been approved unless written opposition is entered within a month of the date on which it was notified.

11.2 Where individual provisions are or become invalid, that shall not affect the overall validity of the participation conditions for BDD. The invalid provision must be replaced for the purpose of supplementary interpretation by another provision which approximates as closely as possible to the purposes demonstrably pursued by the parties.

11.3 Insofar as no provision is made in the participation conditions for BDD and the "BDD guidelines for creditors" or in any bank-specific BDD rules, the general terms and conditions of business of the BANK shall apply.

12. Applicable law and place of jurisdiction

These participation conditions for BDD shall be governed by Swiss law; the place of jurisdiction is

I/we confirm my/our acceptance of these participation conditions for BDD.

Place and date: _____

Signature(s) of the participant: _____

A 2 Debit authorizations

A4 format is recommended for debit authorizations.

Data must be provided for the BDD identification, the creditor and the debtor.

The wording used in the following text examples (inside borders) must not be changed, with the exception of the use of the name of the creditor in place of the word "creditor".

Multilingual versions are optional.

**CR-FI**

A pressproof must be submitted to the CR-FI for debit authorizations deviating from this template in respect of text or format.

Should clarification of any kind be required for debit authorizations created by individual creditors, such authorizations should be submitted to the representative of the relevant Interbank Committee by the CR-FI for approval.

A 3 LSV collection order in paper form

A separate LSV collection order must be completed for every account to be credited and for each requested processing date.

The form can be found as a download version by visiting the web page www.lsv.ch.

The banks accept LSV collection orders produced by the IT system provided that the layout and content correspond to the following example.

<p>LSV Einzugsauftrag Ordre de recouvrement Ordine d'incasso</p>											
<p>IBAN: CH9300762011623852957</p> <p>Zahlungsempfänger / Bénéficiaire / Beneficiario</p> <p>Muster AG Beispielstrasse 69 9999 Irgendwo</p>	<p>an / à / a</p> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>Musterbank AG Postfach 8000 Zürich</p> </div>										
<p>Ich / Wir bitte(n) um Verarbeitung der heute mittels Filetransfer eingereichten Lastschriften über total</p>	<p>Vous/le/la/les</p> <p>Veillez traiter les recouvrements directs remis ce jour par transfert de fichiers pour un montant total de</p>	<p>Io / Noi vi preg(o) / hiamo) di elaborare gli avvisi di prelevamento trasmessi oggi mediante trasferimento di un file per il totale di</p>									
<p>CHF oder/ou/o EUR CHF 160'521.65</p>											
<p>Die Belastungsermächtigungen liegen mir / uns vor.</p>	<p>Les autorisations de débit sont en ma / notre possession.</p>	<p>Le autorizzazioni d'addebitamento sono in mio / nostro possesso.</p>									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: 8px;">Identifikation des Zahlungsempfängers Identification du bénéficiaire Identificazione del beneficiario</td> <td style="font-size: 8px;">Identifikation des LSV-Fileabsenders Identification de l'expéditeur du fichier LSV Identificazione del mittente del file LSV</td> <td style="font-size: 8px;">Erstellungsdatum des LSV-Files Date de création du fichier LSV Data del rilevamento del file LSV</td> <td style="font-size: 8px;">Gewünschtes Verarbeitungsdatum Date désirée de l'exécution Data desiderata per l'esecuzione</td> </tr> <tr> <td style="text-align: center;">MUS1X</td> <td style="text-align: center;">MUS1X</td> <td style="text-align: center;">05.04.2006</td> <td style="text-align: center;">10.04.2006</td> </tr> </table>	Identifikation des Zahlungsempfängers Identification du bénéficiaire Identificazione del beneficiario	Identifikation des LSV-Fileabsenders Identification de l'expéditeur du fichier LSV Identificazione del mittente del file LSV	Erstellungsdatum des LSV-Files Date de création du fichier LSV Data del rilevamento del file LSV	Gewünschtes Verarbeitungsdatum Date désirée de l'exécution Data desiderata per l'esecuzione	MUS1X	MUS1X	05.04.2006	10.04.2006	<p>Irgendwo <u>05.04.2006</u></p> <p>Ort, Datum / Lieu, date / Luogo, data</p>		<p style="text-align: center;"><i>M. Muster</i></p> <p>Unterschrift / Signature / Firma</p>
Identifikation des Zahlungsempfängers Identification du bénéficiaire Identificazione del beneficiario	Identifikation des LSV-Fileabsenders Identification de l'expéditeur du fichier LSV Identificazione del mittente del file LSV	Erstellungsdatum des LSV-Files Date de création du fichier LSV Data del rilevamento del file LSV	Gewünschtes Verarbeitungsdatum Date désirée de l'exécution Data desiderata per l'esecuzione								
MUS1X	MUS1X	05.04.2006	10.04.2006								
<p>04/06</p>											

A 4 Reports

These example reports are only valid for submission to SIX Interbank Clearing. For other submission methods, the format is determined by the CR-FI. All reports are only available in German or French.

A 4.1 Recapitulation report payment groups

Example of a correct order:

REKAPITULATION ZAHLUNGSGRUPPEN	LSV+/BDD	ABSENDER : MUS1W MUSTER AG HERR THOMAS MUSTER BUCKHAUSERSTRASSE 24 8048 ZUERICH								03.12.2007 08:36:53
VERARBEITUNGSART	:	PRODUKTION								
DATEINAME KUNDE	:	MUSTERDATEI.LSV								
DATEINAME SIC AG	:	IOP.R1.IBN.D071203.T083653.V071203.Q000001								
BC-NR IDENT ADRESSE		GEW. VERARB.	ERSTELL. DATUM	TA ART	ANZAHL OK	RECORD NOK	WHG	BETRAG ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE IDENT	
88881 MUS1X MUSTER1 AG 8048 ZUERICH		05.12.2007	03.12.2007	875	15	0	CHF	1'530.00	B200712030000001	
88881 MUS1X MUSTER1 AG 8048 ZUERICH		06.12.2007	03.12.2007	875	127	0	CHF	34'823.50	B200712030000002	
88882 MUS1X MUSTER1 AG 8048 ZUERICH		07.12.2007	03.12.2007	875	38	0	CHF	6'356.85	B200712030000003	
88884 MUS1X MUSTER1 AG 8048 ZUERICH		06.12.2007	03.12.2007	875	73	0	CHF	25'108.20	B200712030000004	

A 4.2 Recapitulation report with warning messages

Example of an automatically corrected order with warnings:

REKAPITULATION ZAHLUNGSGRUPPEN	LSV+/BDD	ABSENDER : MUS1W MUSTER AG HERR THOMAS MUSTER BUCKHAUSERSTRASSE 24 8048 ZUERICH								03.12.2007 08:36:53
VERARBEITUNGSART	:	PRODUKTION								
DATEINAME KUNDE	:	MUSTERDATEI.LSV								
DATEINAME SIC AG	:	IOP.R1.IBN.D071203.T083653.V071203.Q000001								
BC-NR IDENT ADRESSE		GEW. VERARB.	ERSTELL. DATUM	TA ART	ANZAHL OK	RECORD NOK	WHG	BETRAG ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE IDENT	
88881 MUS1X MUSTER1 AG 8048 ZUERICH		05.12.2007	03.12.2007	875	15	0	CHF	1'530.00	B200712030000001	
88881 MUS1X MUSTER1 AG 8048 ZUERICH		06.12.2007	03.12.2007	875	127	0	CHF	34'823.50	B200712030000002	
88882 MUS1X MUSTER1 AG 8048 ZUERICH		07.12.2007	03.12.2007	875	38	0	CHF	6'356.85	B200712030000003	
88884 MUS1X MUSTER1 AG 8048 ZUERICH		06.12.2007	03.12.2007	875	73	0	CHF	25'108.20	B200712030000004	
FEHLERLISTE	LSV+/BDD									
LSV-REFERENZ	BETRAG	ZAHLUNGSPFL.	FEHLERHAFTER FELDINHALT	FEHLERMELDUNG / WARNMELDUNG						
215703000075200334559000126	10,00	EDGAR MUSTER	88881	BC-NR.BEGUENST. ERSETZT DURCH 88882						

A 4.3 Recapitulation report with error messages

Example of an order with errors:

REKAPITULATION	LSV+/BDD	ABSENDER : MUS1W MUSTER AG		03.12.2007
ZAHLUNGSGRUPPEN		HERR THOMAS MUSTER		08:36:53
VERARBEITUNGSART	: PRODUKTION	BUCKHAUSERSTRASSE 24		
DATEINAME KUNDE	: MUSTERDATEI.LSV	8048 ZUERICH		
DATEINAME SIC AG	: IOP.R1.IBN.D071203.T083653.V071203.Q000001			

BC-NR	IDENT	ADRESSE	GEW. VERARB.	ERSTELL. DATUM	TA ART	ANZAHL OK	RECORD NOK	WHG	BETRAG ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE IDENT
88881	MUS1X	MUSTER1 AG 8048 ZUERICH	05.12.2007	03.12.2007	875	14	1	CHF	1'530.00	B200712030000001
88881	MUS1X	MUSTER1 AG 8048 ZUERICH	06.12.2007	03.12.2007	875	127	0	CHF	34'823.50	B200712030000002
88882	MUS1X	MUSTER1 AG 8048 ZUERICH	07.12.2007	03.12.2007	875	37	1	CHF	6'356.85	B200712030000003
88884	MUS1X	MUSTER1 AG 8048 ZUERICH	06.12.2007	03.12.2007	875	73	0	CHF	25'108.20	B200712030000004

FEHLERLISTE	LSV+/BDD				
LSV-REFERENZ	BETRAG	ZAHLUNGSPFL.	FEHLERHAFTER FELDINHALT	FEHLERMELDUNG / WARNMELDUNG	
215703000075200334559000126	10,00	EDGAR MUSTER	88599	BC-NR. BEGUEST. UNGUELTIG	
5000000R678123489012	10.00	H. MUELLER		ZE WENIGER ALS ZWEI ADRESSZEILEN	

A 5 Validation rules

The following characters in the “Effect” column in the table signify:

△ = Warning (record will be processed as an exception, the error must be eliminated)

⊙ = Record will not be processed

☒ = Format error (LSV file will not be processed)

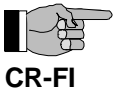
Field ID	Designation	Error message	Effect	Signification
TA	Transaction type	Ungültig (Invalid)	☒	Each record must contain a valid TA 875 or TA 890.
		Totalrecord TA 890 fehlt (Total record TA 890 missing)	☒	Total record TA 890 must appear at the end of each LSV file.
VNR	Version no.	Ungültig (Invalid)	☒	Each record must contain a valid version number.
		Unterschiedlich (Different)	☒	The version number must always be the same in each LSV file.
VART	Processing type	Ungültig (Invalid)	☒	The processing method (P for Production or T for Test) must be specified in each TA 875. It must be written in upper case letters.
		Unterschiedlich (Different)	☒	Within an LSV file, the processing method (P for Production or T for Test) must always be the same.
GVDAT	Requested processing date	Ungültig (Invalid)	⊙	The requested processing date must be a valid date in TA 875. The requested processing date must not be more than 10 calendar days in the past. The requested processing date must not be more than 30 calendar days in the future.
BC-ZP	DEB-FI BC no.	Ungültig (Invalid)	⊙	In TA 875, the BC no. of the DEB-FI must be a valid BC number in accordance with bank master data.
		Nicht zugelassen (Not permitted)	⊙	The BC no. of the DEB-FI is not permitted for the direct debit procedure (CHF or EUR).
		Ist ersetzt durch xxxxx (Replaced by xxxxx)	△	Warning; the BC no. needs to be changed to the new BC no. xxxxx.
EDAT	Creation date	Ungültig (Invalid)	☒	The creation date must be a valid date in TA 875 and TA 890.
		Unterschiedlich (Different)	☒	Within an LSV file, the creation date must always be the same.

Field ID	Designation	Error message	Effect	Signification
BC-ZE	CR-FI BC no.	Ungültig (Invalid)	⊘	In TA 875, the BC no. of the CR-FI must be a valid BC number in accordance with bank master data.
		Nicht zugelassen (Not permitted)	⊘ ⊘	The BC no. of the CR-FI is not permitted for the direct debit procedure (CHF or EUR). The BC no. of the CR-FI is not permitted for customer submissions in the direct debit procedure (CHF and EUR).
		Ist ersetzt durch xxxxx (Replaced by xxxxx)	△	Warning; the BC no. needs to be changed to the new BC no. xxxxx.
ABS-ID	Sender identification	Unterschiedlich (Different)	☒	The sender identification must always be the same within an LSV file.
ESEQ	Input sequence number	Sequenzfehler nnnnnnn (Sequence error nnnnnnn)	☒	Within the LSV file, the input sequence must be numbered consecutively in ascending order, starting at 0000001.
LSV-ID	BDD identification	Ungültig (Invalid)	⊘	In TA 875, the LSV ⁺ identification must be a valid identification in accordance with the customer master data. It must be written in upper case letters. The LSV ⁺ identification is not permitted for the direct debit procedure in conjunction with the BC no. of the CR-FI (CHF and EUR).
		Nicht zugelassen (Not permitted)	⊘	The BDD identification is not permitted for customer submissions to SIX Interbank Clearing in conjunction with the BC no. of the CR-FI (CHF and EUR).
WHG	Currency	Ungültig (Invalid)	☒	The currency in TA 875 must be either CHF or EUR. It must be written in upper case letters.
		Unterschiedlich (Different)	☒	Within an LSV file, the currency (CHF or EUR) must always be the same.
BETR	Amount	Komma fehlt (Comma missing)	⊘	The amount in TA 875 must always contain a comma.
		Mehr als 2 Dezimalstellen (More than 2 decimal places)	⊘	The amount in TA 875 must not contain more than 2 decimal places.

Field ID	Designation	Error message	Effect	Signification
		Nicht numerisch (Not numerical)	⊘	With the exception of a comma, the amount in TA 875 must only contain numbers.
		Ungültig (Invalid)	⊘	The amount in TA 875 cannot be zero.
		Grösser als 1 Mia. (More than 1 billion)	⊘	The amount in TA 875 cannot be equal to or greater than 1 billion.
KTO-ZE	CR's account	Keine IBAN (No IBAN)	⊘	The CR account MUST be a CH or LI IBAN. The country code must be written in upper case letters.
		Ungültige Prüfziffer in der IBAN (Invalid check digit in IBAN)	⊘	The check digit in the IBAN is invalid.
		Ungültige Länge der IBAN (Invalid IBAN length)	⊘	Only 21-digit CH or LI IBANs permitted.
ADR-ZE	CR	Weniger als zwei Adresszeilen (Fewer than two address lines)	⊘	At least the 1st and 2nd address line must be available.
KTO-ZP	DEB's account	Ungültig (Invalid)	⊘	Field must not be empty. Must contain either an account number or an IBAN.
		Kontonummer zu lang (Account number too long)	⊘	Without IBAN: The account number must not exceed 16 characters. With IBAN: Only 21-digit CH or LI IBANs permitted.
		Ungültige Prüfziffer in der IBAN (Invalid check digit in IBAN)	⊘	With IBAN: The check digit in the IBAN is invalid.
		Ungültige Länge der IBAN (Invalid IBAN length)	⊘	With IBAN: Only 21-digit CH or LI IBANs permitted.
ADR-ZP	DEB	Weniger als zwei Adresszeilen (Fewer than two address lines)	⊘	At least the 1st and 2nd address line must be available.
MIT-ZP	Messages	Ungültige Zeichen (Invalid characters)	⊘	See section 3.4.
REF-FL	Reference flag	Ungültig (Invalid)	⊘	Must contain either reference flag A for ESR reference number or B for IPI details of payment. It must be written in upper case letters.

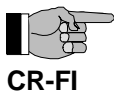
Field ID	Designation	Error message	Effect	Signification
REF-NR	LSV reference	Ungültig (Invalid)	⊖	The length of the ESR reference number does not tally with reference flag A.
			⊖	The length of the IPI details of payment does not tally with reference flag B.
		Nicht zugelassen (Not permitted)	⊖	The LSV reference is not permitted for customer submissions to SIX Interbank Clearing in conjunction with the BC no. of the CR-FI (CHF and EUR).
		Ungültige Prüfziffer in der IBAN (Incorrect check digit)	⊖	The check digit in the ESR reference number or in the IPI details of payment is incorrect.
ESR-TN	ESR party number	Ungültig/Nicht erlaubt (Invalid/Not allowed)	⊖	In the case of reference flag A, must contain a valid ESR party number for the CR-FI. In the case of reference flag B, must be filled with blanks.
		Ungültige Prüfziffer in der IBAN (Incorrect check digit)	⊖	The check digit in the ESR party number is incorrect.
TBETR	Total amount	Falsch (Incorrect)	☒	Total amount does not tally with sum of all records or total amount = zero. Total amount calculated is displayed.
		Komma fehlt (Comma missing)	☒	The total amount in TA 890 must always contain a comma.
		Mehr als 2 Dezimalstellen (More than 2 decimal places)	☒	The total amount in TA 890 must not have more than 2 decimal places.
		Nicht numerisch (Not numerical)	☒	With the exception of the comma, the total amount in TA 890 must only contain numerical characters.

A 6 LSV reference numbers



Either a 27-character ESR reference number or the structured IPI details of payment must be entered as a reference number in the "LSV reference" field of the TA 875 direct debit. The CR-FI will inform the CR about which type of reference number must be used.

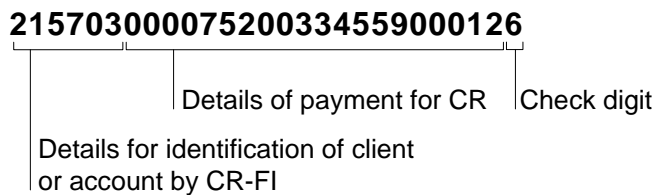
A 6.1 LSV reference number in accordance with ESR format



The LSV reference number in accordance with ESR format comprises 27 characters and is numeric. The last place is taken up by a check digit that is calculated using the Modulo 10, recursive check digit procedure.

The composition of the 26 freely definable characters in the ESR reference number (with invoice number, debtor number, date, period, etc.) is to be set by agreement with the CR-FI. The CR-FI will also issue the CR with the 9-digit ESR party number.

Example:



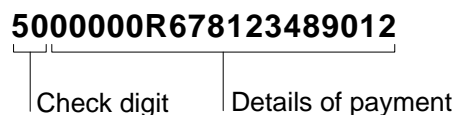
The check digit procedure (modulo 10, recursive) for the 27-digit ESR reference number and the 9-digit party number can be found on the PostFinance website (www.postfinance.ch/handbuecher / Manuals / Download data media / E-finance Record Description).

A 6.2 LSV reference number in accordance with structured IPI details of payment

The reference number in accordance with structured details of payment comprises 20 digits and is alphanumeric. The first two figures are made up of a check digit generated using the Modulo 97-10 check digit procedure.

The composition of the 18 freely definable characters of the structured IPI details of payment (with invoice number, debtor number, date, period, etc.) can be freely selected by the CR.

Example:



For more details and the check digit procedure for modulo 97-10, please visit the website www.six-interbank-clearing.com.

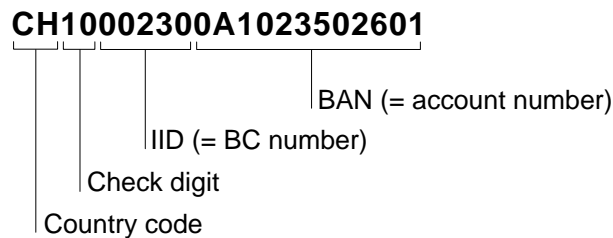
A 7 IBAN

The IBAN (International Bank Account Number) is used to identify the bank and the bank client unambiguously.

The IBAN of the Swiss and Liechtenstein financial institutions comprises a fixed 21 characters and is made up of the following elements:

- Country code (Switzerland = CH, Liechtenstein = LI) 2 characters
- Check digit for entire IBAN 2 characters
- IID institution identification (= BC number) 5 characters
- BAN bank account number 12 characters

Example:



The check digit for the IBAN is calculated using the Modulo 97-10 check digit procedure (see www.six-interbank-clearing.com). The IBAN must also be validated accordingly.

Other countries use IBAN standards between 18 and 34 characters.

The IBAN cannot be calculated by someone who merely knows the BC and account number because the financial institutions use special rules for the calculation of their IBANs with which outsiders are not familiar, e.g. replacement of hyphens, full stops or spaces within the account number with numeric values.

The IBAN tool on www.iban.ch can be used to work out the IBAN for checking purposes, at your own risk.

A 8 Character conversion tables

The "Input" column of the following character conversion table shows the characters of the data submitted to SIX Interbank Clearing, while the "Output" column shows the corresponding characters in the data for further processing.

As Umlauts (ä, ö, ü, Ä, Ö, Ü) and ß will be converted to two characters (ae, oe, ue, AE, OE, UE and ss), it can happen that for fields in which positions are already occupied in exceptional cases, supplementation is made at the cost of the last characters in the appropriate field.

A 8.1 ASCII, ISO Latin 8859-1 (Latin-1)

The first 32 characters (Hex values 00 to 1F) are control characters and will be converted into "." (full stop).

Dec	Hex	Input	Designation	Output	Remark
032	20	SPACE	SPACE	SPACE	
033	21	!	EXCLAMATION MARK	.	converted
034	22	"	QUOTATION MARK	.	converted
035	23	#	NUMBER SIGN	.	converted
036	24	\$	DOLLAR SIGN	.	converted
037	25	%	PERCENT SIGN	.	converted
038	26	&	AMPERSAND	+	converted
039	27	'	APOSTROPHE	'	
040	28	(	LEFT PARENTHESIS	(
041	29	)	RIGHT PARENTHESIS)	
042	2A	*	ASTERISK	.	converted
043	2B	+	PLUS SIGN	+	
044	2C	,	COMMA	,	
045	2D	-	HYPHEN-MINUS	-	
046	2E	.	FULL STOP	.	
047	2F	/	SOLIDUS	/	
048	30	0	DIGIT ZERO	0	
049	31	1	DIGIT ONE	1	
050	32	2	DIGIT TWO	2	
051	33	3	DIGIT THREE	3	
052	34	4	DIGIT FOUR	4	
053	35	5	DIGIT FIVE	5	
054	36	6	DIGIT SIX	6	
055	37	7	DIGIT SEVEN	7	
056	38	8	DIGIT EIGHT	8	
057	39	9	DIGIT NINE	9	
058	3A	:	COLON	:	

Dec	Hex	Input	Designation	Output	Remark
059	3B	;	SEMICOLON	.	converted
060	3C	<	LESS-THAN SIGN	.	converted
061	3D	=	EQUALS SIGN	.	converted
062	3E	>	GREATER-THAN SIGN	.	converted
063	3F	?	QUESTION MARK	?	
064	40	@	COMMERCIAL AT	.	converted
065	41	A	LATIN CAPITAL LETTER A	A	
066	42	B	LATIN CAPITAL LETTER B	B	
067	43	C	LATIN CAPITAL LETTER C	C	
068	44	D	LATIN CAPITAL LETTER D	D	
069	45	E	LATIN CAPITAL LETTER E	E	
070	46	F	LATIN CAPITAL LETTER F	F	
071	47	G	LATIN CAPITAL LETTER G	G	
072	48	H	LATIN CAPITAL LETTER H	H	
073	49	I	LATIN CAPITAL LETTER I	I	
074	4A	J	LATIN CAPITAL LETTER J	J	
075	4B	K	LATIN CAPITAL LETTER K	K	
076	4C	L	LATIN CAPITAL LETTER L	L	
077	4D	M	LATIN CAPITAL LETTER M	M	
078	4E	N	LATIN CAPITAL LETTER N	N	
079	4F	O	LATIN CAPITAL LETTER O	O	
080	50	P	LATIN CAPITAL LETTER P	P	
081	51	Q	LATIN CAPITAL LETTER Q	Q	
082	52	R	LATIN CAPITAL LETTER R	R	
083	53	S	LATIN CAPITAL LETTER S	S	
084	54	T	LATIN CAPITAL LETTER T	T	
085	55	U	LATIN CAPITAL LETTER U	U	
086	56	V	LATIN CAPITAL LETTER V	V	
087	57	W	LATIN CAPITAL LETTER W	W	
088	58	X	LATIN CAPITAL LETTER X	X	
089	59	Y	LATIN CAPITAL LETTER Y	Y	
090	5A	Z	LATIN CAPITAL LETTER Z	Z	
091	5B	[	LEFT SQUARE BRACKET	.	converted
092	5C	\	REVERSE SOLIDUS	.	converted
093	5D	]	RIGHT SQUARE BRACKET	.	converted
094	5E	^	CIRCUMFLEX ACCENT	.	converted
095	5F	_	LOW LINE	.	converted
096	60	`	GRAVE ACCENT	.	converted
097	61	a	LATIN SMALL LETTER A	a	
098	62	b	LATIN SMALL LETTER B	b	

Dec	Hex	Input	Designation	Output	Remark
099	63	c	LATIN SMALL LETTER C	c	
100	64	d	LATIN SMALL LETTER D	d	
101	65	e	LATIN SMALL LETTER E	e	
102	66	f	LATIN SMALL LETTER F	f	
103	67	g	LATIN SMALL LETTER G	g	
104	68	h	LATIN SMALL LETTER H	h	
105	69	i	LATIN SMALL LETTER I	i	
106	6A	j	LATIN SMALL LETTER J	j	
107	6B	k	LATIN SMALL LETTER K	k	
108	6C	l	LATIN SMALL LETTER L	l	
109	6D	m	LATIN SMALL LETTER M	m	
110	6E	n	LATIN SMALL LETTER N	n	
111	6F	o	LATIN SMALL LETTER O	o	
112	70	p	LATIN SMALL LETTER P	p	
113	71	q	LATIN SMALL LETTER Q	q	
114	72	r	LATIN SMALL LETTER R	r	
115	73	s	LATIN SMALL LETTER S	s	
116	74	t	LATIN SMALL LETTER T	t	
117	75	u	LATIN SMALL LETTER U	u	
118	76	v	LATIN SMALL LETTER V	v	
119	77	w	LATIN SMALL LETTER W	w	
120	78	x	LATIN SMALL LETTER X	x	
121	79	y	LATIN SMALL LETTER Y	y	
122	7A	z	LATIN SMALL LETTER Z	z	
123	7B	{	LEFT CURLY BRACKET	.	converted
124	7C	|	VERTICAL LINE	.	converted
125	7D	}	RIGHT CURLY BRACKET	.	converted
126	7E	~	TILDE	.	converted
127	7F		<i>HIGH VALUE</i>	.	converted
128	80			SPACE	converted
129	81			SPACE	converted
130	82			SPACE	converted
131	83			SPACE	converted
132	84			SPACE	converted
133	85			SPACE	converted
134	86			SPACE	converted
135	87			SPACE	converted
136	88			SPACE	converted
137	89			SPACE	converted
138	8A			SPACE	converted

Dec	Hex	Input	Designation	Output	Remark
139	8B			SPACE	converted
140	8C			SPACE	converted
141	8D			SPACE	converted
142	8E			SPACE	converted
143	8F			SPACE	converted
144	90			SPACE	converted
145	91			SPACE	converted
146	92			SPACE	converted
147	93			SPACE	converted
148	94			SPACE	converted
149	95			SPACE	converted
150	96			SPACE	converted
151	97			SPACE	converted
152	98			SPACE	converted
153	99			SPACE	converted
154	9A			SPACE	converted
155	9B			SPACE	converted
156	9C			SPACE	converted
157	9D			SPACE	converted
158	9E			SPACE	converted
159	9F			SPACE	converted
160	A0		NO-BREAK SPACE	.	converted
161	A1	¡	INVERTED EXCLAMATION MARK	.	converted
162	A2	¢	CENT SIGN	.	converted
163	A3	£	POUND SIGN	.	converted
164	A4	¤	CURRENCY SIGN	.	converted
165	A5	¥	YEN SIGN	.	converted
166	A6	¦	BROKEN BAR	.	converted
167	A7	§	SECTION SIGN	.	converted
168	A8	¨	DIAERESIS	.	converted
169	A9	©	COPYRIGHT SIGN	.	converted
170	AA	ª	FEMININE ORDINAL INDICATOR	.	converted
171	AB	«	LEFT-POINTING DOUBLE ANGLE QUOTATION MARK	.	converted
172	AC	¬	NOT SIGN	.	converted
173	AD		SOFT HYPHEN	.	converted
174	AE	®	REGISTERED SIGN	.	converted
175	AF	ˉ	MACRON	.	converted
176	B0	°	DEGREE SIGN	.	converted
177	B1	±	PLUS-MINUS SIGN	.	converted
178	B2	²	SUPERSCRIPIT TWO	.	converted

Dec	Hex	Input	Designation	Output	Remark
179	B3	³	SUPERSCRIPIT THREE	.	converted
180	B4	´	ACUTE ACCENT	.	converted
181	B5	μ	MICRO SIGN	.	converted
182	B6	¶	PILCROW SIGN	.	converted
183	B7	·	MIDDLE DOT	.	converted
184	B8	¸	CEDILLA	.	converted
185	B9	¹	SUPERSCRIPIT ONE	.	converted
186	BA	º	MASCULINE ORDINAL INDICATOR	.	converted
187	BB	»	RIGHT-POINTING DOUBLE ANGLE QUOTATION MARK	.	converted
188	BC	¼	VULGAR FRACTION ONE QUARTER	.	converted
189	BD	½	VULGAR FRACTION ONE HALF	.	converted
190	BE	¾	VULGAR FRACTION THREE QUARTERS	.	converted
191	BF	¿	INVERTED QUESTION MARK	.	converted
192	C0	À	LATIN CAPITAL LETTER A WITH GRAVE	A	converted
193	C1	Á	LATIN CAPITAL LETTER A WITH ACUTE	A	converted
194	C2	Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	A	converted
195	C3	Ã	LATIN CAPITAL LETTER A WITH TILDE	A	converted
196	C4	Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	AE	converted
197	C5	Å	LATIN CAPITAL LETTER A WITH RING ABOVE	A	converted
198	C6	Æ	LATIN CAPITAL LETTER AE	AE	converted
199	C7	Ç	LATIN CAPITAL LETTER C WITH CEDILLA	C	converted
200	C8	È	LATIN CAPITAL LETTER E WITH GRAVE	E	converted
201	C9	É	LATIN CAPITAL LETTER E WITH ACUTE	E	converted
202	CA	Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	E	converted
203	CB	Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	E	converted
204	CC	Ì	LATIN CAPITAL LETTER I WITH GRAVE	I	converted
205	CD	Í	LATIN CAPITAL LETTER I WITH ACUTE	I	converted
206	CE	Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	I	converted
207	CF	Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	I	converted
208	D0	Ð	LATIN CAPITAL LETTER ETH	.	converted
209	D1	Ñ	LATIN CAPITAL LETTER N WITH TILDE	N	converted
210	D2	Ò	LATIN CAPITAL LETTER O WITH GRAVE	O	converted
211	D3	Ó	LATIN CAPITAL LETTER O WITH ACUTE	O	converted
212	D4	Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	O	converted
213	D5	Õ	LATIN CAPITAL LETTER O WITH TILDE	O	converted
214	D6	Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	OE	converted
215	D7	×	MULTIPLICATION SIGN	.	converted
216	D8	Ø	LATIN CAPITAL LETTER O WITH STROKE	.	converted
217	D9	Ù	LATIN CAPITAL LETTER U WITH GRAVE	U	converted
218	DA	Ú	LATIN CAPITAL LETTER U WITH ACUTE	U	converted

Dec	Hex	Input	Designation	Output	Remark
219	DB	Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U	converted
220	DC	Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	UE	converted
221	DD	Ý	LATIN CAPITAL LETTER Y WITH ACUTE	Y	converted
222	DE	Þ	LATIN CAPITAL LETTER THORN	.	converted
223	DF	ß	LATIN SMALL LETTER SHARP S	ss	converted
224	E0	à	LATIN SMALL LETTER A WITH GRAVE	a	converted
225	E1	á	LATIN SMALL LETTER A WITH ACUTE	a	converted
226	E2	â	LATIN SMALL LETTER A WITH CIRCUMFLEX	a	converted
227	E3	ã	LATIN SMALL LETTER A WITH TILDE	a	converted
228	E4	ä	LATIN SMALL LETTER A WITH DIAERESIS	ae	converted
229	E5	å	LATIN SMALL LETTER A WITH RING ABOVE	a	converted
230	E6	æ	LATIN SMALL LETTER AE	ae	converted
231	E7	ç	LATIN SMALL LETTER C WITH CEDILLA	c	converted
232	E8	è	LATIN SMALL LETTER E WITH GRAVE	e	converted
233	E9	é	LATIN SMALL LETTER E WITH ACUTE	e	converted
234	EA	ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e	converted
235	EB	ë	LATIN SMALL LETTER E WITH DIAERESIS	e	converted
236	EC	ì	LATIN SMALL LETTER I WITH GRAVE	i	converted
237	ED	í	LATIN SMALL LETTER I WITH ACUTE	i	converted
238	EE	î	LATIN SMALL LETTER I WITH CIRCUMFLEX	i	converted
239	EF	ï	LATIN SMALL LETTER I WITH DIAERESIS	i	converted
240	F0	ð	LATIN SMALL LETTER ETH	.	converted
241	F1	ñ	LATIN SMALL LETTER N WITH TILDE	n	converted
242	F2	ò	LATIN SMALL LETTER O WITH GRAVE	o	converted
243	F3	ó	LATIN SMALL LETTER O WITH ACUTE	o	converted
244	F4	ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	o	converted
245	F5	õ	LATIN SMALL LETTER O WITH TILDE	o	converted
246	F6	ö	LATIN SMALL LETTER O WITH DIAERESIS	oe	converted
247	F7	÷	DIVISION SIGN	.	converted
248	F8	ø	LATIN SMALL LETTER O WITH STROKE	.	converted
249	F9	ù	LATIN SMALL LETTER U WITH GRAVE	u	converted
250	FA	ú	LATIN SMALL LETTER U WITH ACUTE	u	converted
251	FB	û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u	converted
252	FC	ü	LATIN SMALL LETTER U WITH DIAERESIS	ue	converted
253	FD	ý	LATIN SMALL LETTER Y WITH ACUTE	y	converted
254	FE	þ	LATIN SMALL LETTER THORN	.	converted
255	FF	ÿ	LATIN SMALL LETTER Y WITH DIAERESIS	y	converted

A 8.2 EBCDIC, Codepage 500

The first 64 characters (Hex values 00 to 3F) are control characters and will be converted into "." (full stop).

Dec	Hex	Input	Designation	Output	Remark
064	40	SPACE	SPACE	SPACE	
065	41		NO-BREAK SPACE	.	converted
066	42	â	LATIN SMALL LETTER A WITH CIRCUMFLEX	a	converted
067	43	ä	LATIN SMALL LETTER A WITH DIAERESIS	ae	converted
068	44	à	LATIN SMALL LETTER A WITH GRAVE	a	converted
069	45	á	LATIN SMALL LETTER A WITH ACUTE	a	converted
070	46	ã	LATIN SMALL LETTER A WITH TILDE	a	converted
071	47	â	LATIN SMALL LETTER A WITH RING ABOVE	a	converted
072	48	ç	LATIN SMALL LETTER C WITH CEDILLA	c	converted
073	49	ñ	LATIN SMALL LETTER N WITH TILDE	n	converted
074	4A	[	LEFT SQUARE BRACKET	.	converted
075	4B	.	FULL STOP	.	
076	4C	<	LESS-THAN SIGN	.	converted
077	4D	(	LEFT PARENTHESIS	(
078	4E	+	PLUS SIGN	+	
079	4F	!	EXCLAMATION MARK	.	converted
080	50	&	AMPERSAND	+	converted
081	51	é	LATIN SMALL LETTER E WITH ACUTE	e	converted
082	52	ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e	converted
083	53	ë	LATIN SMALL LETTER E WITH DIAERESIS	e	converted
084	54	è	LATIN SMALL LETTER E WITH GRAVE	e	converted
085	55	í	LATIN SMALL LETTER I WITH ACUTE	i	converted
086	56	î	LATIN SMALL LETTER I WITH CIRCUMFLEX	i	converted
087	57	ï	LATIN SMALL LETTER I WITH DIAERESIS	i	converted
088	58	ì	LATIN SMALL LETTER I WITH GRAVE	i	converted
089	59	ß	LATIN SMALL LETTER SHARP S	ss	converted
090	5A	]	RIGHT SQUARE BRACKET	.	converted
091	5B	\$	DOLLAR SIGN	.	converted
092	5C	*	ASTERISK	.	converted
093	5D	)	RIGHT PARENTHESIS)	
094	5E	;	SEMICOLON	.	converted
095	5F	^	CIRCUMFLEX ACCENT	.	converted
096	60	-	HYPHEN-MINUS	-	
097	61	/	SOLIDUS	/	
098	62	Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	A	converted
099	63	Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	AE	converted

Dec	Hex	Input	Designation	Output	Remark
100	64	À	LATIN CAPITAL LETTER A WITH GRAVE	A	converted
101	65	Á	LATIN CAPITAL LETTER A WITH ACUTE	A	converted
102	66	Ã	LATIN CAPITAL LETTER A WITH TILDE	A	converted
103	67	Å	LATIN CAPITAL LETTER A WITH RING ABOVE	A	converted
104	68	Ç	LATIN CAPITAL LETTER C WITH CEDILLA	C	converted
105	69	Ñ	LATIN CAPITAL LETTER N WITH TILDE	N	converted
106	6A	¡	BROKEN BAR	.	converted
107	6B	,	COMMA	,	
108	6C	%	PERCENT SIGN	.	converted
109	6D	_	LOW LINE	.	converted
110	6E	>	GREATER-THAN SIGN	.	converted
111	6F	?	QUESTION MARK	?	
112	70	ø	LATIN SMALL LETTER O WITH STROKE	.	converted
113	71	É	LATIN CAPITAL LETTER E WITH ACUTE	E	converted
114	72	Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	E	converted
115	73	Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	E	converted
116	74	È	LATIN CAPITAL LETTER E WITH GRAVE	E	converted
117	75	Í	LATIN CAPITAL LETTER I WITH ACUTE	I	converted
118	76	Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	I	converted
119	77	Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	I	converted
120	78	Ì	LATIN CAPITAL LETTER I WITH GRAVE	I	converted
121	79	`	GRAVE ACCENT	.	converted
122	7A	:	COLON	:	
123	7B	#	NUMBER SIGN	.	converted
124	7C	@	COMMERCIAL AT	.	converted
125	7D	'	APOSTROPHE	'	
126	7E	=	EQUALS SIGN	.	converted
127	7F	"	QUOTATION MARK	.	converted
128	80	Ø	LATIN CAPITAL LETTER O WITH STROKE	.	converted
129	81	a	LATIN SMALL LETTER A	a	
130	82	b	LATIN SMALL LETTER B	b	
131	83	c	LATIN SMALL LETTER C	c	
132	84	d	LATIN SMALL LETTER D	d	
133	85	e	LATIN SMALL LETTER E	e	
134	86	f	LATIN SMALL LETTER F	f	
135	87	g	LATIN SMALL LETTER G	g	
136	88	h	LATIN SMALL LETTER H	h	
137	89	i	LATIN SMALL LETTER I	i	
138	8A	«	LEFT-POINTING DOUBLE ANGLE QUOTATION MARK	.	converted
139	8B	»	RIGHT-POINTING DOUBLE ANGLE QUOTATION MARK	.	converted

Dec	Hex	Input	Designation	Output	Remark
140	8C	ð	LATIN SMALL LETTER ETH	.	converted
141	8D	ý	LATIN SMALL LETTER Y WITH ACUTE	y	converted
142	8E	þ	LATIN SMALL LETTER THORN	.	converted
143	8F	±	PLUS-MINUS SIGN	.	converted
144	90	°	DEGREE SIGN	.	converted
145	91	j	LATIN SMALL LETTER J	j	
146	92	k	LATIN SMALL LETTER K	k	
147	93	l	LATIN SMALL LETTER L	l	
148	94	m	LATIN SMALL LETTER M	m	
149	95	n	LATIN SMALL LETTER N	n	
150	96	o	LATIN SMALL LETTER O	o	
151	97	p	LATIN SMALL LETTER P	p	
152	98	q	LATIN SMALL LETTER Q	q	
153	99	r	LATIN SMALL LETTER R	r	
154	9A	ª	FEMININE ORDINAL INDICATOR	.	converted
155	9B	º	MASCULINE ORDINAL INDICATOR	.	converted
156	9C	æ	LATIN SMALL LETTER AE	ae	converted
157	9D	¸	CEDILLA	.	converted
158	9E	Æ	LATIN CAPITAL LETTER AE	AE	converted
159	9F	¤	CURRENCY SIGN	.	converted
160	A0	µ	MICRO SIGN	.	converted
161	A1	~	TILDE	.	converted
162	A2	s	LATIN SMALL LETTER S	s	
163	A3	t	LATIN SMALL LETTER T	t	
164	A4	u	LATIN SMALL LETTER U	u	
165	A5	v	LATIN SMALL LETTER V	v	
166	A6	w	LATIN SMALL LETTER W	w	
167	A7	x	LATIN SMALL LETTER X	x	
168	A8	y	LATIN SMALL LETTER Y	y	
169	A9	z	LATIN SMALL LETTER Z	z	
170	AA	¡	INVERTED EXCLAMATION MARK	.	converted
171	AB	¿	INVERTED QUESTION MARK	.	converted
172	AC	Ð	LATIN CAPITAL LETTER ETH	.	converted
173	AD	Ý	LATIN CAPITAL LETTER Y WITH ACUTE	Y	converted
174	AE	Þ	LATIN CAPITAL LETTER THORN	.	converted
175	AF	®	REGISTERED SIGN	.	converted
176	B0	¢	CENT SIGN	.	converted
177	B1	£	POUND SIGN	.	converted
178	B2	¥	YEN SIGN	.	converted
179	B3	.	MIDDLE DOT	.	converted

Dec	Hex	Input	Designation	Output	Remark
180	B4	©	COPYRIGHT SIGN	.	converted
181	B5	§	SECTION SIGN	.	converted
182	B6	¶	PILCROW SIGN	.	converted
183	B7	¼	VULGAR FRACTION ONE QUARTER	.	converted
184	B8	½	VULGAR FRACTION ONE HALF	.	converted
185	B9	¾	VULGAR FRACTION THREE QUARTERS	.	converted
186	BA	¬	NOT SIGN	.	converted
187	BB	|	VERTICAL LINE	.	converted
188	BC	-	MACRON	.	converted
189	BD	¨	DIAERESIS	.	converted
190	BE	´	ACUTE ACCENT	.	converted
191	BF	×	MULTIPLICATION SIGN	.	converted
192	C0	{	LEFT CURLY BRACKET	.	converted
193	C1	A	LATIN CAPITAL LETTER A	A	
194	C2	B	LATIN CAPITAL LETTER B	B	
195	C3	C	LATIN CAPITAL LETTER C	C	
196	C4	D	LATIN CAPITAL LETTER D	D	
197	C5	E	LATIN CAPITAL LETTER E	E	
198	C6	F	LATIN CAPITAL LETTER F	F	
199	C7	G	LATIN CAPITAL LETTER G	G	
200	C8	H	LATIN CAPITAL LETTER H	H	
201	C9	I	LATIN CAPITAL LETTER I	I	
202	CA		SOFT HYPHEN	.	converted
203	CB	ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	o	converted
204	CC	ö	LATIN SMALL LETTER O WITH DIAERESIS	o	converted
205	CD	ò	LATIN SMALL LETTER O WITH GRAVE	o	converted
206	CE	ó	LATIN SMALL LETTER O WITH ACUTE	o	converted
207	CF	õ	LATIN SMALL LETTER O WITH TILDE	o	converted
208	D0	}	RIGHT CURLY BRACKET	.	converted
209	D1	J	LATIN CAPITAL LETTER J	J	
210	D2	K	LATIN CAPITAL LETTER K	K	
211	D3	L	LATIN CAPITAL LETTER L	L	
212	D4	M	LATIN CAPITAL LETTER M	M	
213	D5	N	LATIN CAPITAL LETTER N	N	
214	D6	O	LATIN CAPITAL LETTER O	O	
215	D7	P	LATIN CAPITAL LETTER P	P	
216	D8	Q	LATIN CAPITAL LETTER Q	Q	
217	D9	R	LATIN CAPITAL LETTER R	R	
218	DA	¹	SUPERSCRRIPT ONE	.	converted
219	DB	û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u	converted

Dec	Hex	Input	Designation	Output	Remark
220	DC	ü	LATIN SMALL LETTER U WITH DIAERESIS	ue	converted
221	DD	ù	LATIN SMALL LETTER U WITH GRAVE	u	converted
222	DE	ú	LATIN SMALL LETTER U WITH ACUTE	u	converted
223	DF	ÿ	LATIN SMALL LETTER Y WITH DIAERESIS	y	converted
224	E0	\	REVERSE SOLIDUS	.	converted
225	E1	÷	DIVISION SIGN	.	converted
226	E2	S	LATIN CAPITAL LETTER S	S	
227	E3	T	LATIN CAPITAL LETTER T	T	
228	E4	U	LATIN CAPITAL LETTER U	U	
229	E5	V	LATIN CAPITAL LETTER V	V	
230	E6	W	LATIN CAPITAL LETTER W	W	
231	E7	X	LATIN CAPITAL LETTER X	X	
232	E8	Y	LATIN CAPITAL LETTER Y	Y	
233	E9	Z	LATIN CAPITAL LETTER Z	Z	
234	EA	²	SUPERSCRIPT TWO	.	converted
235	EB	Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	O	converted
236	EC	Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	OE	converted
237	ED	Ò	LATIN CAPITAL LETTER O WITH GRAVE	O	converted
238	EE	Ó	LATIN CAPITAL LETTER O WITH ACUTE	O	converted
239	EF	Õ	LATIN CAPITAL LETTER O WITH TILDE	O	converted
240	F0	0	DIGIT ZERO	0	
241	F1	1	DIGIT ONE	1	
242	F2	2	DIGIT TWO	2	
243	F3	3	DIGIT THREE	3	
244	F4	4	DIGIT FOUR	4	
245	F5	5	DIGIT FIVE	5	
246	F6	6	DIGIT SIX	6	
247	F7	7	DIGIT SEVEN	7	
248	F8	8	DIGIT EIGHT	8	
249	F9	9	DIGIT NINE	9	
250	FA	³	SUPERSCRIPT THREE	.	converted
251	FB	Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U	converted
252	FC	Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	UE	converted
253	FD	Ù	LATIN CAPITAL LETTER U WITH GRAVE	U	converted
254	FE	Ú	LATIN CAPITAL LETTER U WITH ACUTE	U	converted
255	FF			.	converted

A 9 Glossary and list of abbreviations

BAN

Bank Account Number: part of the IBAN

BC Number

Bank Clearing Number. Each financial institution participating in the SIC and/or euroSIC system can be identified with a BC number.

BDD

Business Direct Debit: common payment transfer service (operated by SIX Paynet) from the Swiss banks for the efficient collection of payments using standardized payment transactions (direct debits). In contrast to LSV⁺, the DEB has no right of objection in respect of the DEB-FI. BDD may only be used in corporate banking. Otherwise, BDD displays the same technical features as LSV⁺.

Business day

Business days are possible value dates, i.e. Monday to Friday except public holidays that fall on weekdays.

CHF

ISO currency code for Swiss francs

CR

Creditor (payee, issuer of invoice) and CR-FI client

CR-FI

Creditor's financial institution, which provides the CR with the BDD service

DA

Debit authorization: Contract between the CR and DEB that allows the CR to debit the DEB account under the terms agreed.

DEB

Debtor (payer) and DEB-FI client

DEB-FI

Debtor's financial institution, which facilitates the BDD service for the DEB

Direct debit

Individual instruction from the CR to the CR-FI to debit a specific amount from a specific DEB's account with his bank and to credit this amount to the account of the CR.

ERP

Enterprise Resource Planning

ERP software

Commercial software solutions for accounting, stock management, etc. with integrated direct debit modules.

ESR

Deposit slip with a reference number: a payment slip used by the Swiss financial institutions and accepted in Switzerland.

EUR

ISO currency code for euros

euroSIC

RTGS system for the Swiss payment traffic in euro within Switzerland and cross border.

FI

Financial institution

IBAN

International Bank Account Number. In order to rationalize payments, the ISO (International Organization for Standardization) and the ECBS (European Committee for Banking Standards) have created the new IBAN. Its adoption will do much to simplify the recording, transmission and processing of payment data in Europe and nationally.

IID

Institution identification, part of the IBAN

IPI

International Payment Instruction: Internationally accepted payment slip.

ISO

International Organization for Standardization

LSV

Lastschriftverfahren (direct debit procedure): Joint payment transfer service provided by the Swiss banks (operated by SIX Paynet) for the rational collection of accounts receivable using standardized payment transactions (direct debits), which is offered in two versions: LSV⁺ (= LSV with right of objection), and BDD for corporate banking (= LSV without right of objection).

LSV order

Order issued by the CR to the CR-FI to execute one or more direct debits.

LSV data

Details which the CR transmits to its CR-FI or to its authorized computer centre in connection with the direct debit procedure.

LSV file

File electronically transmitted from the CR to the CR-FI or to its authorized computer centre, containing the LSV data for one or more direct debit orders.

LSV⁺

LSV⁺ is a Swiss procedure for domestic and cross-border payments in CHF and EUR. With LSV⁺ the debtor has always a right of objection. Its legal foundation is formed by the LSV⁺ participation conditions and the direct debit authorization. The participation conditions regulate the handling of payment orders between the creditor and his bank. The direct debit authorization documents the legal relationship between the creditor, his bank and the debtor on the one hand, and that between the debtor and his bank on the other hand.

MT

Message type

payCOM^{web}

SIX Paynet service for the transmission and approval of DTA and LSV orders via the Internet.

Payment group

An LSV payment group comprises all the LSV orders consolidated in the same LSV file according to section 2.4.1.

Processing day/date (requested)

Date on which the LSV order is (should be) executed. The requested processing date (value day), on which the amount is to be credited and debited, should be a business day. If the requested processing date is not a business day, the next following business day is automatically inserted as the requested processing date in the direct debit procedure.

RTGS

Real Time Gross Settlement: Clearing system with irrevocable settlement of each individual payment without settlement of a counterclaim (gross system).

SIC

Swiss RTGS system for payments in Swiss francs.

TA

Transaction type.

XML

Extensible Markup Language: Metalanguage used to define markup languages for documents.