



Handbook for Billers

LSV⁺/BDD

Document history

Version	Date	Amendments
3.2	12.12.2018	Adaptations due to the legal division of SIX Paynet Ltd and changed terms
3.1	07.08.2017	Section E.3: Validation of TA875 changed. Length of the account number is no longer checked. Only one address line is mandatory for the biller's and the direct debit payer's address. Section F.5: List of documents without specification of version and date of issue.
3.0	30.06.2017	Overall revision due to the technical migration of direct debit processing to the eBill & DD platform. Summary of the two participation types LSV ⁺ and BDD in this document.
2.5	01.06.2011	Last Version 2.5 of "LSV ⁺ Guidelines for Creditors" / "BDD Guideline for Creditors"
1.0	05.04.2005	First issued as "LSV ⁺ Guidelines for Creditors" / "BDD Guideline for Creditors"



General information

The direct debit procedure for Swiss financial institutions described in this Version 03 of the "LSV"/BDD Handbook for Billers" was not changed when it was migrated to the eBill & DD platform. However, the handbook for both LSV* and BDD was completely revised, restructured and supplemented.

The information contained in this handbook is in line with the current status of development of the direct debit service. SIX reserves the right to amend this document as required at any time without prior notification.

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If you notice any errors in this document or have any suggestions for improvements, we would be grateful to receive your feedback by email to [**banking-support@six-group.com**](mailto:banking-support@six-group.com).

About this document

Target group

This handbook is geared towards all billers who participate in the direct debit service as well as towards manufacturers of ERP and LSV software for billers.

Purpose

The handbook enables billers to set up their software solutions and their general organizational procedures for the direct debit service and software manufacturers to develop their ERP and LSV software for billers.

Revision history

All changes made to this handbook are listed in a revision history along with the version number, date of change, a brief description of the change and the sections concerned.

Reference to other documents

Information on further documents can be found in the List of documents (see Section F.5). Every document listed there is assigned a [reference number] that is specified in this handbook through reference to the corresponding document.

Notes for LSV⁺ participation type



The symbol opposite is used to denote all information contained in this handbook that applies only to the LSV⁺ participation type (see definition in following section) in the direct debit service.

Notes for BDD participation type



The symbol opposite is used to denote all information contained in this handbook that applies only to the BDD participation type (see definition in following section) in the direct debit service.

Notes relating to bank-specific aspects



The symbol opposite is used to denote all information contained in this handbook that the biller's financial institutions can define on a case-by-case basis for their billers, e.g. cut-off times for submissions or formats for delivering credit data. The biller receives this information from their financial institution.

Definitions

Direct debit service (direct debit procedure)

The direct debit procedure operated by the Swiss financial institutions allows direct debit requests in Swiss francs and euros to be submitted by a biller by means of data transfer to their financial institution or to the eBill & DD platform for collection.

Under the general heading "direct debit procedure" (abbreviated as "LSV" from the German term *Lastschriftverfahren*), financial institutions offer billers the direct debit service featuring different participation types, namely LSV⁺ and BDD (Business Direct Debit).

The two participation types are aimed at different customer segments; they are implemented identically on a technical level, however. Billers can participate in both LSV⁺ and BDD, if needed.

For ease of understanding, the term "direct debit procedure" or "direct debit service" is used in this document when the statement in question applies to both participation types LSV⁺ and BDD. When the two participation types differ, the specific term is used.

Participation type LSV⁺

LSV⁺

LSV⁺ is available to all billers and their direct debit payers in their entirety without any restrictions.

LSV⁺ is based on the principle that as many direct debit payers as possible agree to have their bank account debited by means of the direct debit procedure.

A key feature of LSV⁺ is that the direct debit payer always has a right of objection within 30 calendar days of the notification date by their financial institution.

Participation type BDD

BDD

BDD (Business Direct Debit) has been designed exclusively for the corporate customer business. It is aimed at a clearly defined customer segment with close contractual ties and generally involves large collection amounts.

Unlike LSV⁺, in the case of BDD the direct debit payer is not granted any right of objection.

To distinguish it clearly from the LSV⁺ service, participants in BDD are assigned a five-digit LSV identification (LSV ID) ending in the letter "X".

Further definitions

See Section F.2 "Glossary / list of abbreviations".

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Section A – Introduction

Section A of this handbook provides an overview of the eBill & DD platform and the direct debit procedure without going into any organizational or technical details. These are described in more detail in the corresponding sections.

Main chapters of Section A:

- A.1 The eBill & DD platform see page 10
- A.2 The direct debit procedure see page 13

A.1 The eBill & DD platform

The eBill & DD platform is the system platform used to operate the direct debit and eBill services. It is used to manage system participants and process business cases. The platform comprises all the components – hardware, software, operating system, etc. – required to operate the services.

The Participants in the direct debit service (see Section A.1.1) send submissions to the eBill & DD platform and receive deliveries from the platform via various Interfaces to the eBill & DD platform (see Section A.1.2).

Please note: This handbook only describes those parts of the eBill & DD platform and those system participants that are required for the direct debit service. There is a separate handbook for billers for the eBill service.

A.1.1 Participants in the direct debit service

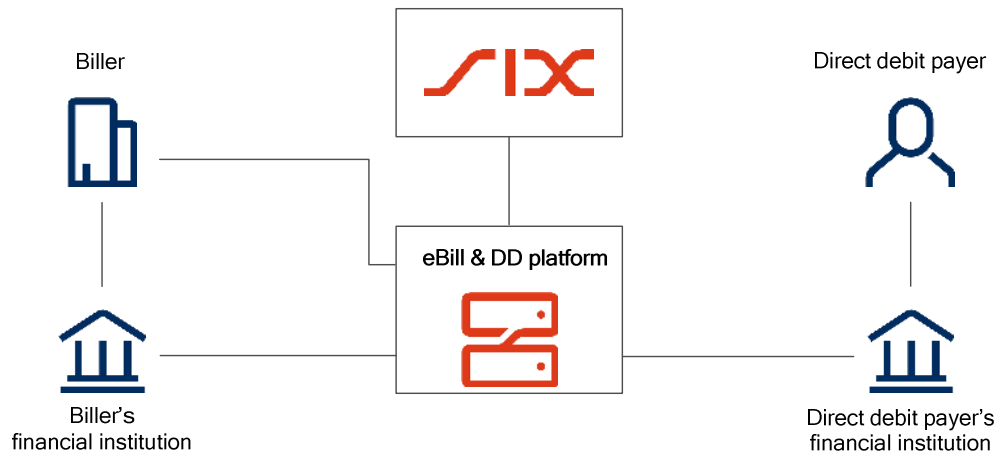


Figure 1: Participants in the direct debit service

The eBill & DD platform has the following participants for the direct debit service:

Biller

- Uses the direct debit service with right of objection (LSV⁺) or without right of objection (BDD) to collect requests.
- Submits direct debit instructions to the eBill & DD platform or arranges for their financial institution to do this.
- Has at least one account relationship with a financial institution with which it has concluded a participation contract for the direct debit service.
- Has relationships with direct debit payers who have signed up with it for the service (however, there are no direct technical interfaces, which is why the relationships are not shown in Figure 1).

Direct debit payer

- Uses the direct debit service with right of objection (LSV⁺) or without right of objection (BDD) to pay direct debit requests.

- Has a relationship to billers with which it has signed up for the direct debit service (however, there is no direct technical interface, which is why the relationships are not shown in Figure 1).
- Has a relationship with at least one financial institution by means of debit authorizations.

Biller’s financial institution

- Maintains the account of the biller.
- Can submit direct debit requests from their billers to the eBill & DD platform.
- Can cancel direct debit instructions from their billers to the eBill & DD platform.

Direct debit payer’s financial institution

- Maintains the account of the direct debit payer and offers them the direct debit service with right of objection (LSV⁺) or without right of objection (BDD).
- Has relationships with direct debit payers whose accounts it manages and who are signed up for the direct debit service.
- Checks and manages the debit authorizations relating to its direct debit payers.

SIX

- Develops, operates, maintains and monitors the eBill & DD platform.

A.1.2 Interfaces to the eBill & DD platform

The participants in the direct debit service (see Section A.1.1) can access the eBill & DD platform via various interfaces. The interfaces are shown in Figure 2 and are described in brief below.

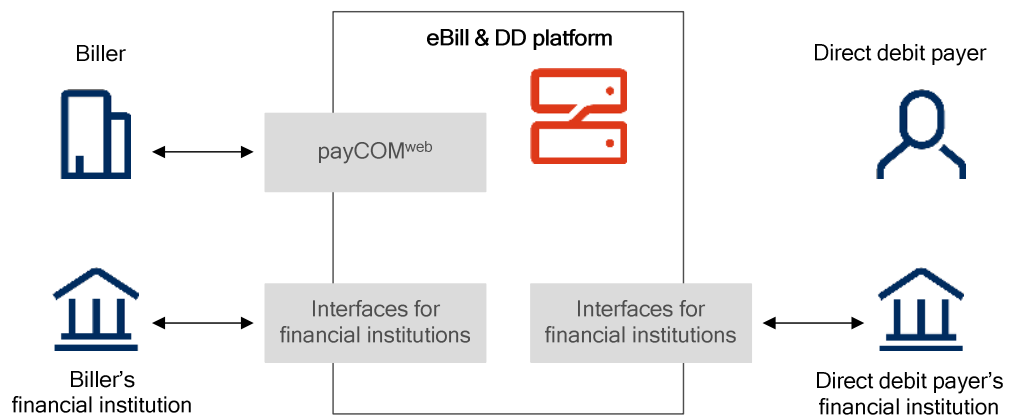


Figure 2: Interfaces to the eBill & DD platform

payCOM^{web}

The payCOM^{web} web application allows the biller or their financial institution to submit direct debit files with direct debit requests to the eBill & DD platform, display submitted direct debit files as an overview list, display validation results (recapitulation or error lists) for the submitted direct debit files and view and approve individual direct debit instructions.

Interfaces for financial institutions

The biller's and the direct debit payer's financial institutions are connected to the eBill & DD platform via various interfaces. These are described in more detail below.

A.2 The direct debit procedure

A.2.1 Service description

The direct debit procedure facilitates the processing of regular requests (claims) in CHF and EUR with the right of objection (LSV⁺) or without the right of objection (BDD). It is a purely domestic direct debit procedure for requesting recurring invoice amounts, whereby the biller holds a legally valid debit authorization signed by the direct debit payer. The direct debit payer's financial institution must hold a debit authorization from the direct debit payer in order to pay the amount requested.

The basis for collecting direct debit requests are the direct debit payer's debit authorization and a bank account for each of the two parties involved – the direct debit payer and the biller. The biller submits the direct debit request to the eBill & DD platform electronically with their financial institution (e.g. via e-banking) or directly via payCOM^{web}.



Each of the biller's financial institutions can specify whether the submissions by their billers are to be routed to themselves or to the eBill & DD platform and notifies their billers accordingly.



The submission options listed in the table below are based on the offering of the specific biller's financial institution; please contact the institution in question for more information. Please take note of the information in Section B.2.2 "Notification of the LSV reference number to be used" and Section E.4 "LSV reference numbers".

Currency	LSV reference number to be used
CHF	27-digit ESR reference number
CHF	20-digit IPI purpose
EUR	27-digit ESR reference number
EUR	20-digit IPI purpose

Incoming payments in favour of the biller are notified by the biller's financial institution on a periodic basis based on the underlying direct debit requests. The payments are credited by means of a corresponding collective booking to the biller's account at the financial institution.

The requested bill remains pending in the biller's accounts receivable accounting until the direct debit request is paid. It can be settled automatically on receipt of payment using the LSV reference number specified in the direct debit request.

The individual direct debit requests are processed on the eBill & DD platform operated by SIX. The employees of SIX are bound by the same bank-customer confidentiality as the employees of the financial institution itself.

The differences between the two participation types LSV⁺ and BDD (Business Direct Debit) are described at the beginning of this handbook under "Definitions".

Additional information on the direct debit service (e.g. decision-making aids or FAQ) can be found on the website www.lsv.ch.

A.2.2 Procedures for business cases

The procedures for the following business cases are outlined below:

- Obtainment of debit authorizations by the biller
- Processing of direct debit requests
 - in the case of direct submission and approval by biller
 - in the case of direct submission by the biller and approval by the biller's financial institution
 - in the case of submission by the biller via their financial institution
- Processing of return debits following objection (only for LSV*)

Detailed descriptions of individual aspects can be found in Section B and Section C. Cross-references to the relevant sections are provided for each procedure.

A.2.2.1 Obtainment of debit authorizations by the biller

Please note: The biller is responsible for obtaining debit authorizations from all direct debit payers in accordance with the procedure outlined below (for additional information, see Section B.2.3). The eBill & DD platform and the biller's financial institution are not involved in this process.

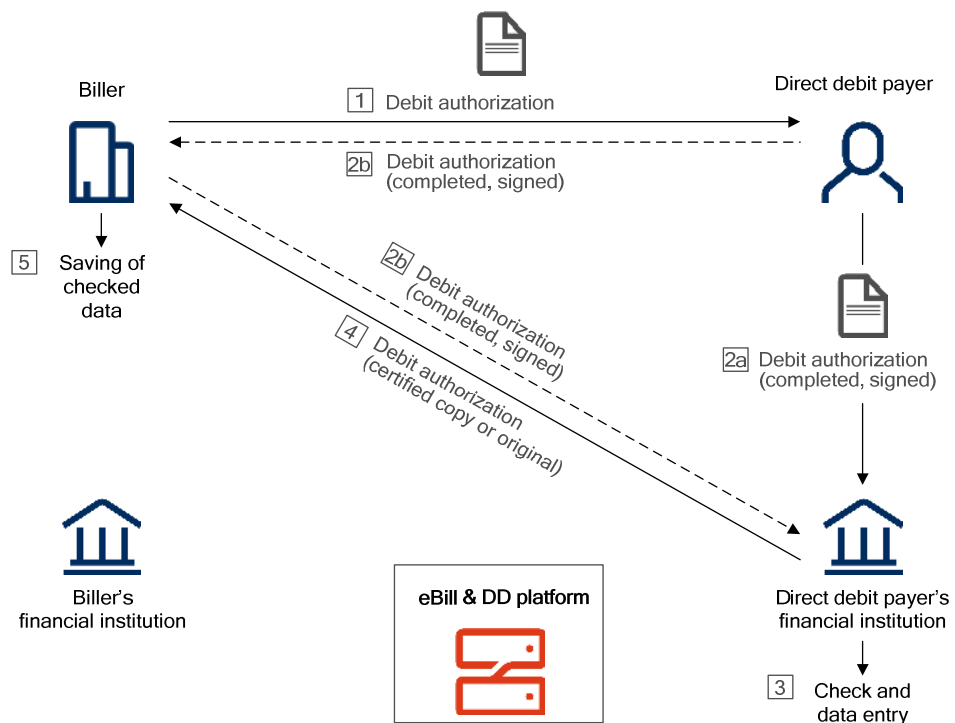


Figure 3: Process: obtaining debit authorizations

1. The biller provides the direct debit payer with a debit authorization in paper form or electronic form (to print out), asking them to complete the missing information and add their authorized signature and then to forward it directly to their financial institution (2a) or to return it to them on request (2b).

- 2a. The direct debit payer signs the completed debit authorization and forwards it directly to their financial institution together with the bank details and account number/IBAN.
- 2b. Alternative: At the request of the biller, the direct debit payer sends the debit authorization, duly completed with the requisite bank details and account number/IBAN and signed, back to the biller. The biller collects the debit authorizations received from the direct debit payers and submits the originals to the relevant direct debit payer's financial institution.
3. For legal reasons, the original of the debit authorization must be submitted to the direct debit payer's financial institution, which checks the debit authorization and enters it in the master data of the direct debit payer.
4. The direct debit payer's financial institution sends the biller a copy or the original of the debit authorization, complete with a stamp from the financial institution or an accompanying letter. In the case of discrepancies with the account number/IBAN, IID or name details, the corrections should be marked clearly on the returned copy. Specifying an IBAN¹ in place of the proprietary account number of the financial institution is recommended.
5. The biller enters the checked customer details in their master data on the basis of the debit authorization received from the direct debit payer's financial institution. From this point onwards, direct debits can be initiated by the biller until such time as the authorization is revoked.

¹ Beginning in 2020, the IBAN will be mandatory.

A.2.2.2 Processing of direct debit requests in the case of direct submission and approval by biller

Please note: Detailed descriptions of individual aspects of this procedure can be found in sections C.1, C.2, C.3 and C.4.

Requirement: The biller's financial institution has authorized direct submission by the biller to the eBill & DD platform and notified its biller accordingly.

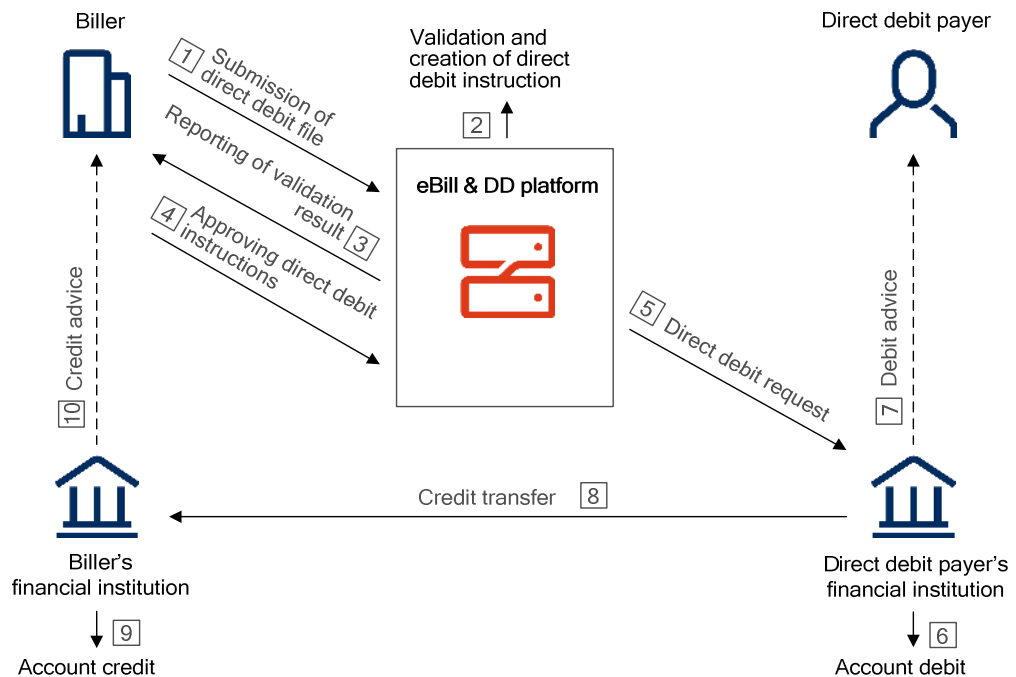


Figure 4: Process: direct delivery and approval by biller

1. The biller collects their requests via the direct debit procedure by submitting direct debit requests to the eBill & DD platform featuring unique LSV reference numbers in a direct debit file as "pain.008" or "TA875/890" via payCOM^{web}.
2. The eBill & DD platform validates and processes the file submitted by the biller and in the process generates direct debit instructions (groups of direct debit requests from "TA875/890" or per B level with direct debit requests from "pain.008") in accordance with the rules outlined in Section C.2.2 "Creating direct debit instructions".
3. The eBill & DD platform provides the biller with recapitulation lists containing the validation result.
4. The biller approves the direct debit requests via payCOM^{web} for further processing.
5. The eBill & DD platform sends the direct debit request to the direct debit payer's financial institution 2 banking business days/1 banking business day before the requested processing date.
6. The direct debit payer's financial institution checks the direct debit request from a banking perspective (correct account number, debit authorization available, collateral available, etc.). If this check is successful, the financial institution debits the direct debit payer's account on the designated value date and makes the necessary preparations to transfer the amount to the biller's financial institution. If the check is unsuccessful, the

direct debit payer's financial institution does not undertake anything vis-a-vis the biller's financial institution (no processing, no reporting).

7. If requested by the direct debit payer, their financial institution will send them a debit advice. Otherwise, the direct debit payer will be notified of the direct debit collection on their monthly account statement; in the case of LSV*, this will include notification of their right of objection.
8. The direct debit payer's financial institution transfers the amount to the biller's financial institution – complete with the LSV reference number – on the requested processing date, in exceptional cases up to a maximum of 2 banking business days later.
9. Based on the transfer by the direct debit payer's financial institution, the biller's financial institution credits the biller with the transferred amount.
10. The biller's financial institution sends the biller a credit advice for reconciliation in their accounts receivable accounting.

A.2.2.3 Processing of direct debit requests in the case of direct submission by the biller and approval by the biller's financial institution

Please note: Detailed descriptions of individual aspects of this procedure can be found in sections C.1, C.2, C.3 and C.4.

Requirement: The biller's financial institution has authorized direct submission by the biller to the eBill & DD platform by entering the necessary master data and notified its biller accordingly.

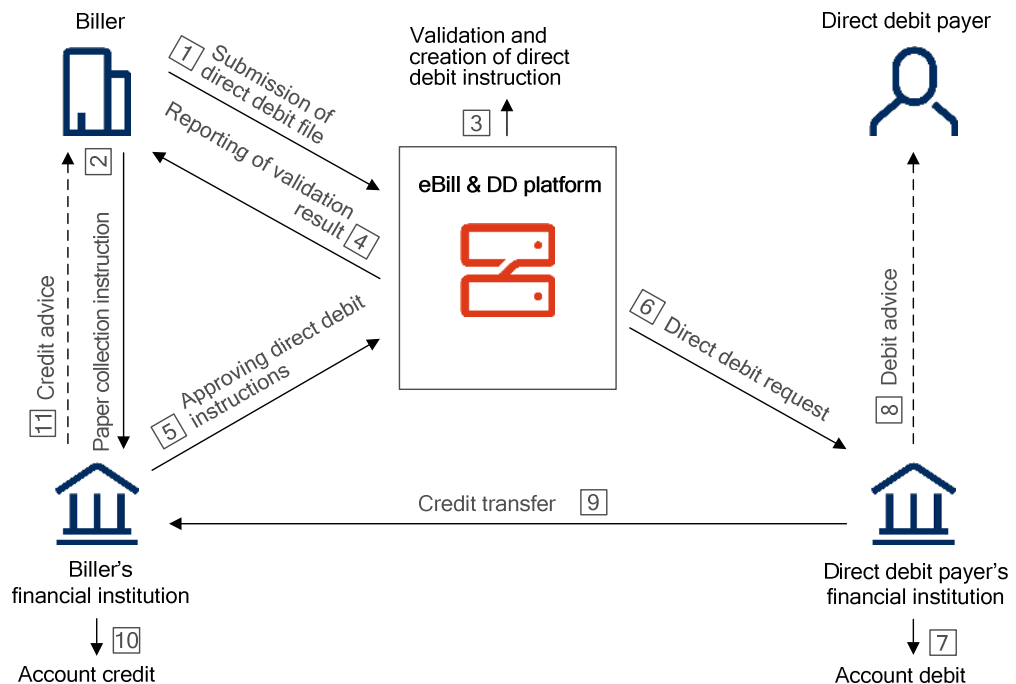


Figure 5: Process: direct submission by biller and approval by biller's financial institution

1. The biller collects their requests via the direct debit procedure by submitting direct debit requests to the eBill & DD platform featuring unique LSV reference numbers in a direct debit file as "pain.008" or "TA875/890" via payCOM^{web}.
2. The eBill & DD platform validates and processes the file submitted by the biller and in the process generates direct debit instructions (groups of direct debit requests from "TA875/890" or individual B level with direct debit requests from "pain.008") in accordance with the rules outlined in Section C.2.2 "Creating direct debit instructions".
3. The eBill & DD platform provides the biller with recapitulation lists containing the validation result.
4. The biller sends their financial institution a paper collection order for the direct debit requests submitted directly to the eBill & DD platform since they cannot approve the direct debit instructions themselves via payCOM^{web}.
5. The biller's financial institution releases the direct debit instructions for further processing. Instead of approving it, the biller's financial institution can also cancel it.

The subsequent steps 6-11 are the same as steps 5-10 described in Section A.2.2.2.

A.2.2.4 Processing of direct debit requests in the case of submission by biller via their financial institution

Please note: Detailed descriptions of individual aspects of this procedure can be found in sections C.1, C.2, C.3 and C.4.

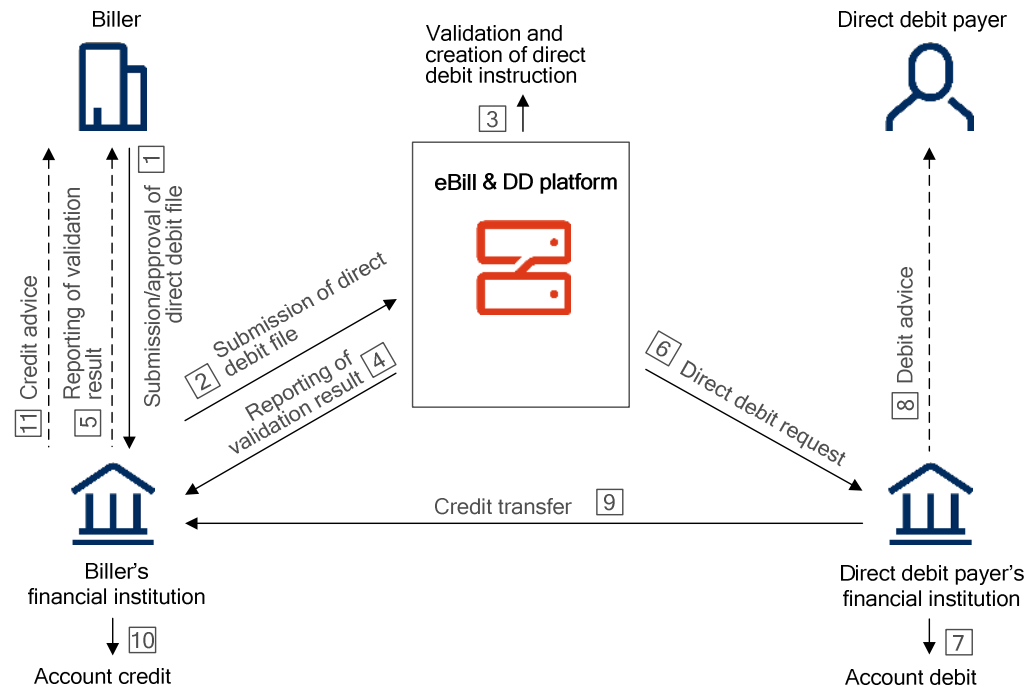


Figure 6: Process: submission by biller via their financial institution

1. The biller collects their requests via the direct debit procedure by submitting direct debit requests to their financial institution (in accordance with its standards) in a direct debit file featuring unique LSV reference numbers and approving it by the means specified by the financial institution.
2. The biller's financial institution checks the direct debit instructions and then delivers the direct debit request to the eBill & DD platform.
3. The eBill & DD platform validates and processes the submission by the biller's financial institution and in the process creates direct debit instructions (according to the rules outlined in Section C.2.2 "Creating direct debit instructions").
4. The eBill & DD platform provides the biller's financial institution with recapitulation lists containing the validation result.
5. The biller's financial institution forwards the recapitulation lists containing the validation result to the biller.

The subsequent steps 6-11 are the same as steps 5-10 described in Section A.2.2.2.

A.2.2.5 Processing of return debits following objection (only for LSV⁺)

Please note: Detailed descriptions of individual aspects of this procedure can be found in Section C.5.

LSV⁺

Provided the biller submits their request within the scope of the LSV⁺ participation type, the direct debit payer has the option of submitting an objection within 30 days from when the debit is advised and requesting that the amount debited via the direct debit procedure is returned. The eBill & DD platform is not involved in this process.

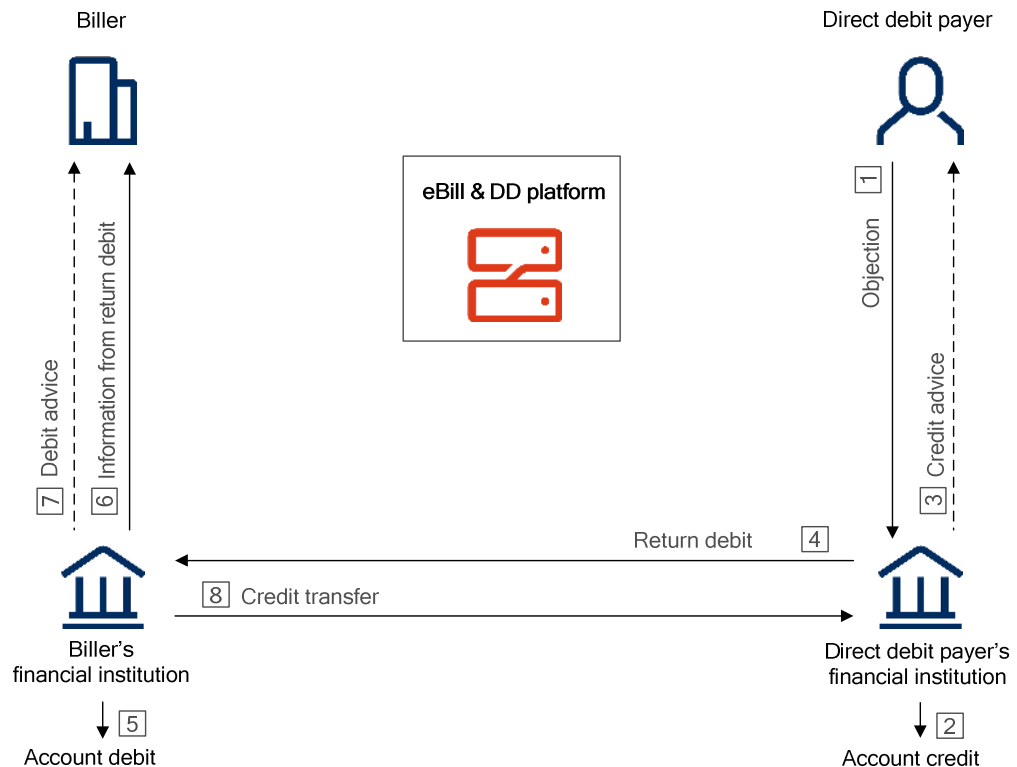


Figure 7: Process: return debits following objection (only for LSV⁺)

1. The direct debit payer raises an objection against the LSV⁺ collection by, for example, signing a declaration of objection on the account statement and sending it back to their financial institution or notifying them of this by phone.
2. The direct debit payer's financial institution checks the objection deadline and re-credits the direct debit payer's account with the amount debited on the correct value date.
3. If requested by the direct debit payer, their financial institution will send them a credit advice.
4. The direct debit payer's financial institution forwards the direct debit payer's objection to the biller's financial institution as a return debit.
5. The biller's financial institution debits the biller's account with the amount of the direct debit request subject to the objection and the original value date.
6. The biller's financial institution forwards the information from the return debit to the biller.
7. If requested by the biller, their financial institution will send them a debit advice.

8. The biller's financial institution transfers the amount of the return debit to the direct debit payer's financial institution.

A.2.3 Schedule for submissions

The timelines involved may vary depending on whether the direct debit requests are submitted to the biller's financial institution or directly to the eBill & DD platform.

A.2.3.1 Schedule for submissions to the biller's financial institution



When direct debit files are submitted by the biller to their financial institution, compliance must be ensured with the specifications laid down by the biller's financial institution (operating times, earliest and latest submission date and daily cut-off times). The validation result is reported back to the biller in accordance with the regulations defined by the biller's financial institution.

A.2.3.2 Schedule for deliveries to the eBill & DD platform

System availability for submissions

Files can generally be transferred 24/7, with the exception of extraordinary system disruptions or maintenance work (normally on weekends).

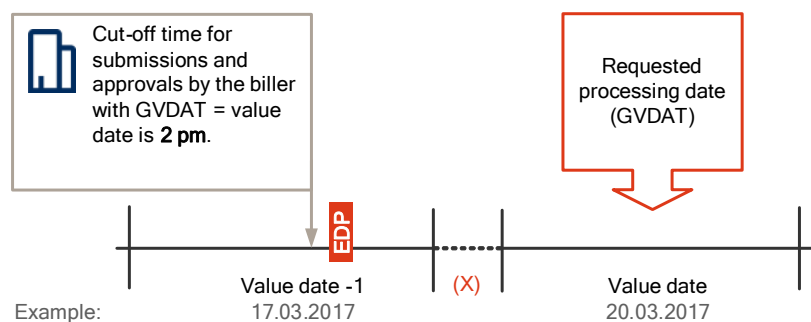
Submitted direct debit files are not validated from Saturday 12 am to Sunday 5 pm and on public holidays. This is the reason why a status is not sent to senders during these times and why it is also not possible to approve direct debit instructions.

Submission/approval and value date rule

Direct debit files must be submitted by the biller and approved in payCOM^{web} no later than 1 banking business day before the requested processing date for the direct debit request in order for processing to go ahead on this date.

The daily cut-off time for submissions and approvals by the biller is **2 pm**.

The approval time stamp in payCOM^{web} is deemed the acceptance time.



EDP = end-of-day processing

(X) Sat. 18.03.2017 and Sun. 19.03.2017 are not value dates (banking business days). The same applies to public holidays.

Figure 8: Schedule for submissions

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

is not a banking business day, the following banking business day is automatically set as the requested processing date.

If a request is submitted or approved too late, ***the requested processing date of the direct debit request without notification is automatically changed to the earliest possible processing date*** (i.e. in the case of submission and approval before 2 pm, to 1 banking business day after the current date, or in the case of submission and approval after 2 pm, to 2 banking business days after the current date); ***the biller is not notified of this change.***

Credits are generally booked to the biller's account at their financial institution on the requested processing date (= value date). If, in exceptional cases, payment to the biller's account at the biller's financial institution is delayed (payments will be accepted up to 2 banking business days after the requested processing date), the value date is shifted accordingly.

Reporting of validation result

In the case of delivery with payCOM^{web}, the validation result (see Section C.2.1) is prepared for the sender in the file overview in payCOM^{web}.



Section B – Participation in the service

Section B of this handbook describes what is required to participate in the direct debit service as well as the underlying principles of this service.

Main chapters of Section B:

- B.1 Participation conditions see page 24
- B.2 Preparations see page 25

B.1 Participation conditions

B.1.1 Legal requirements

The biller's financial institution is solely responsible for deciding whether they are admitted to the direct debit service. The criteria for assessing the biller can be derived from the liability regulations.

In order to participate in LSV⁺ or BDD, the biller must sign the "Participation Conditions for LSV⁺" (see Section F.7.1) or the "Participation Conditions for BDD" (see Section F.7.2) with their financial institution.

Billers who participate in the direct debit service through both the LSV⁺ and BDD participation types must sign both sets of participation conditions.

Only direct debit requests may be submitted for which the biller has a debit authorization legally signed by the direct debit payer and certified by the direct debit payer's financial institution in the original or as a copy. This debit authorization must comply with the binding text specifications outlined in Section B.2.3.3 "Standardized debit authorizations".

B.1.2 Organizational requirements

The biller must have an active LSV identification assigned to them by their financial institution for obtaining debit authorizations and subsequently submitting direct debit requests.

In addition, they must know the structure of the LSV reference number, which is notified to them by their financial institution.

If the biller also wants to make collections in EUR, they must discuss this in advance with their financial institution. In this case separate credit accounts are recommended – one for credits in CHF, and one for credits in EUR.

B.1.3 Technical requirements

The participating biller ensures together with their financial institution that the requirements outlined in Section C "Description of the procedure" are complied with, in particular relating to the electronic submission of direct debit requests.

B.2 Preparations

Before the direct debit service can be used, the following preparations must be made:

- Legally valid signature of the "Participation Conditions for LSV⁺" (see Section F.7.1) or the "Participation Conditions for BDD" (see Section F.7.2) by the biller vis-a-vis their financial institution.
- Assignment of LSV identification(s) to the biller by their financial institution (see Section B.2.1).
- Notification of the biller by their financial institution about
 - the number of the account to be used in IBAN format
 - the LSV reference number to be used (see Section B.2.2) and
 - the type of account credit (individual or collective credit) and advice.
- Definition of the submission type by the biller's financial institution (for direct submission by the biller to the eBill & DD platform, the biller's financial institution makes arrangements for the corresponding master data entry at SIX).
- Obtaining debit authorizations on the part of all direct debit payers by the biller (see Section B.2.3).

B.2.1 Assignment of LSV identifications



The biller's financial institution is responsible for assigning LSV identifications (LSV⁺ or BDD) to the biller. The LSV identifications are different for the LSV⁺ and BDD participation types.

LSV⁺

LSV⁺ identifications always consist of 5 alphanumeric characters. The last character is never an "X".

BDD

BDD identifications always consist of 5 alphanumeric characters. The last character is always an "X".

If a biller has relationships with several financial institutions, they can use the same LSV identification when communicating with all of their financial institutions, for CHF as well as for EUR.

If, in exceptional cases, the biller wants several LSV identifications, the debit authorizations must be marked with the applicable LSV identification.

If the biller is also the sender of the direct debit files, normally **one** LSV identification is assigned. In this case, the sender identification is the same as the biller identification.

If the biller has the direct debit file to be transmitted created by a third party (e.g. data centre or fiduciary), **two** LSV identifications are assigned: one sender identification and one biller identification.

If a biller changes the participation type in the direct debit service from LSV⁺ to BDD or, vice-versa, from BDD to LSV⁺, in addition to using a newly assigned LSV identification, they must also sign the new corresponding "Participation Conditions for LSV⁺ or BDD".

LSV⁺

When switching to LSV⁺, the biller is advised to obtain new LSV⁺ debit authorizations (with right of objection) from the affected direct debit payers.



When switching to BDD, the biller must obtain new BDD debit authorizations (without right of objection) from the affected direct debit payers.

B.2.2 Notification of the LSV reference number to be used



The biller's financial institution notifies the biller which of the two types of LSV reference numbers they can use:

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

Further information on the differing application of the two reference numbers for direct debit requests in CHF and EUR is provided in Section E.4 "LSV reference numbers".

B.2.3 Obtaining debit authorizations

B.2.3.1 General procedural rules

The biller is responsible for obtaining debit authorizations from all direct debit payers in line with the procedure outlined in Section A.2.2.1.

Neither the biller's financial institution nor SIX are involved in the procedure for obtaining debit authorizations. For that reason, they do not need a copy or the original of the debit authorization. They work on the assumption that the corresponding debit authorizations have been obtained for all of the direct debit requests submitted by the biller.

If the biller learns that the direct debit payer has changed their banking relationship, they must be provided with a new debit authorization that is to be submitted to the direct debit payer's financial institution.

Debit authorizations can be revoked by the direct debit payer at any time (see Section D.5).



For LSV⁺, the debit authorization includes a right of objection on the part of the direct debit payer towards their financial institution. The LSV⁺ right of objection for the direct debit payer is 30 calendar days from the notification date.



For BDD, the debit authorization must include a note that the direct debit payer has no right of objection and all disputes must be resolved directly between the direct debit payer and the biller.

B.2.3.2 General structural rules

A separate debit authorization is required for each of the direct debit payer's accounts to be debited and for each currency (CHF or EUR). A debit authorization can bear several LSV identifications of the same participation type (LSV⁺ or BDD) provided the biller is one and the same company.

The procedure for changing the LSV identification, the biller and/or the participation type is described in Sections D.1 to D.4.

The binding text specifications in accordance with Section B.2.3.3 "Standardized debit authorizations" apply to debit authorizations.

The debit authorization should be kept as neutral as possible from a text perspective, i.e. individual contract texts (e.g. credit or conditional sale agreements) are to be signed separately between the biller and the direct debit payer.

B.2.3.3 Standardized debit authorizations



Billers can obtain standardized templates for printing debit authorizations from their financial institution.

This standardized template in A4 format is recommended for debit authorizations.

The biller's LSV identification and address as well as the direct debit payer's information must be specified.

A debit authorization may feature multiple LSV⁺ identifications or multiple BDD identifications provided the biller is the same. A mixture of LSV⁺/BDD identifications on the same debit authorization is not permitted.

The wording used in the text samples in Section F.8 must not be changed, except for: in place of the word "biller", their actual name may be used.

Multiple languages are optional.

B.2.3.4 Free-format debit authorizations

Billers may use their own forms instead of the standardized debit authorizations at their discretion. However, the binding text specifications outlined in Section B.2.3.3 "Standardized debit authorizations" must also be observed when drawing up these forms. In particular, the wording of the authorization text may not be supplemented with details on the scope of service (e.g. type of request, maximum amount, collection deadline), since this would suggest to the direct debit payer that their financial institution checks these details for the submitted direct debit requests, which is by no means the case.



If the debit authorizations are structured differently in terms of text or format, the biller must submit to their financial institution a "final proof for printing" for review.

B.2.3.5 Tools for billers

Billers have access to the bank clearing directory in electronic form (download bank master) or as an individual query transaction "Query ID" on the website www.lsv.ch for forwarding debit authorizations and, if necessary, for entering their master data.

Billers are advised to send the debit authorizations directly to the head office of the direct debit payer's financial institution.

Section C – Description of the procedure

Section C of this handbook describes the procedure for processing direct debit requests.

Main chapters of Section C:

- C.1 Distribution of tasks see page 29
- C.2 Processing direct debit instructions on the eBill & DD platform see page 32
- C.3 Processing of direct debit requests at the direct debit payer's financial institution .. see page 35
- C.4 Delivery of credit data to the biller see page 36
- C.5 Return debits (only for LSV*) see page 37

Please note: Overviews of the procedure are provided in Section A.2.2 "Procedures for business cases". The procedure for obtaining debit authorizations is described in Section B.2.3.

C.1 Distribution of tasks

C.1.1 Preparing direct debit requests

The biller collects the incoming requests in CHF or EUR and creates per currency a direct debit file with the corresponding direct debit requests in one of the following formats:

- For "pain.008" with the specification CH-TA (ISO 20022 message standard), see "Implementation Guideline" for "pain.008" [4].
- For "TA875/890" (LSV format), see Section E.2 "Record descriptions".

The structure of the direct debit file and the data fields of the direct debit requests are described in the places indicated.

Please note: The individual amount in CHF may not exceed 99,999,999.99.

Each direct debit request must contain a unique LSV reference number (see Section B.2.2 and E.4) in order to ensure that incoming payments can be assigned to the correct open positions in accounts receivable accounting. For direct debit requests in CHF, all of the biller's financial institutions generally provide the LSV reference number in accordance with ESR.

Any banking business day can be set as the requested processing date. It is permitted to submit direct debit requests with different requested processing dates in a single direct debit file.

The biller is responsible for the content of the direct debit file. They are in charge of implementing measures to prevent misuse. All individual data, especially the direct debit payer's account number and name, must match the corresponding data of the direct debit payer's financial institution. For each direct debit request submitted, a debit authorization (direct debit payer's financial institution, account, currency) must be on file for the corresponding direct debit payer.

The biller can generally submit their direct debit file either to the biller's financial institution or directly to the eBill & DD platform. Each of the biller's financial institutions can specify whether the requests submitted by their billers are to be routed to themselves or directly to the eBill & DD platform and notifies their billers accordingly. The specifications of Section C.1.2.1 / Section C.1.2.2 apply to the submission of direct debit files, in line with the defined place of submission.

C.1.2 Submitting direct debit requests

C.1.2.1 Submitting data to the biller's financial institution

This section applies to billers who transmit their direct debit files to the biller's financial institution for processing electronically using the submission types provided by the biller's financial institution (e.g. e-banking).



The bank-specific submission descriptions applicable to submission can be obtained from the biller's financial institution. Each direct debit file must be submitted to the biller's financial institution at least 1 banking business day before the requested processing date so that the biller's financial institution can check the direct debit requests. The schedule defined by the biller's financial institution is binding for on-schedule processing.

The direct debit files submitted to the biller's financial institution can contain direct debit requests that need to be credited to various accounts of the biller at their financial institution.

C.1.2.2 Submitting data to the eBill & DD platform

This section applies to billers who transmit their direct debit files to the eBill & DD platform for processing electronically via payCOM^{web}.

Product and legal information on payCOM^{web} can be found on the website www.lsv.ch. Details on using payCOM^{web} can be found in the payCOM^{web} User Manual.

Each direct debit file must be submitted at least 1 banking business day before the requested processing date so that the direct debit payer's financial institution can check the direct debit requests. The schedule (see Section A.2.3.2) is binding for on-schedule processing.

A direct debit file can contain direct debit requests that need to be credited to various accounts of the biller and at various financial institutions (however, only for the biller's financial institutions that permit direct submission by the biller to the eBill & DD platform).

Each direct debit instruction (for definition, see Section C.2.2 "Creating direct debit instructions") that is created from the direct debit file submitted by the biller must be approved by the biller for further processing (see Section C.1.3 "Approving direct debit instructions").

The biller must retain a copy of the direct debit file until they receive a report for the validation result. A copy of the direct debit file may be requested from SIX, if needed.

C.1.3 Approving direct debit instructions

The direct debit requests submitted to the eBill & DD platform by the biller have to be approved so they can continue to be processed on the eBill & DD platform.

Before approval can take place, the submitted direct debit file is validated on the eBill & DD platform (see Section C.2.1 "Validation", and direct debit instructions are created from this (see Section C.2.2 "Creating direct debit instructions").

Approval by the biller can be given in one of the following ways:

- With payCOM^{web} (for details, see payCOM^{web} User Manual [2])
- With paper collection order to the biller's financial institution

If no approval is given, the direct debit instruction is automatically cancelled 10 calendar days after the requested processing date (or after the submission date, provided the requested processing date is in the past).

C.1.4 Cancelling direct debit instructions

Direct debit instructions (for definition, see Section C.2.2 "Creating direct debit instructions") can be cancelled as follows:

- By the biller's financial institution, provided the submitted direct debit requests have not yet been prepared for delivery to the direct debit payer's financial institutions, i.e. dependent on the time of submission up to 2 banking business days/1 banking business day before the requested processing date. The cancellation request must in any case be sent by the biller to the biller's financial institution.

- By the biller, by not issuing approval within 10 calendar days after the requested processing date (or after the submission date, provided the requested processing date is in the past); this results in automatic cancellation of the direct debit instruction.

It is not possible to cancel individual direct debit requests.

C.2 Processing direct debit instructions on the eBill & DD platform

The content of this section applies to billers who submit their direct debit files directly to the eBill & DD platform.

If a biller submits their direct debit requests to their financial institution, the direct debit requests received by the biller's financial institution may be processed differently on the eBill & DD platform depending on the format in which they are transmitted.

C.2.1 Validation

C.2.1.1 Overview

Submitted direct debit requests go through various plausibility checks before being processed. This primarily consists of the following checks:

- Is the LSV identification provided by the biller authorized for LSV*/BDD?
- Are the content and structure of the data in line with specifications?
- Is there any duplicate submission?
- Are all of the direct debit payer's financial institutions affected by the direct debit requests authorized as participants in the direct debit request service.

C.2.1.2 Check of the biller's LSV identification

This check is performed on the basis of the entry in the customer master data (LSV identification of the biller for LSV*/BDD).

C.2.1.3 Check of the content and structure of direct debit data

This check is performed on the basis of the specifications for the format of the submitted direct debit file:

- For "pain.008" with the specification CH-TA (ISO 20022 format), see "Implementation Guideline" for "pain.008" [4].
- For "TA875/890" (LSV format), see Sections E.2 "Record descriptions for "TA875/890"" and E.3 "Validation rules for "TA875/890"".

C.2.1.4 Duplicate submission control

The duplicate submission control for **"pain.008"** is performed on the eBill & DD platform at document level (message) in consideration of the following elements: Unique message identification in combination with the initiating party. The uniqueness is checked by the eBill & DD platform for a period of 90 days. For those submitting direct debit data, this means that they must uniquely flag their messages for transmission within these 90 days. Messages with the same message identification are rejected.

The duplicate submission control is performed for **"TA875/890"** at direct debit instruction level. It covers all accepted calendar days for which submissions are permitted (requested processing date = current date, 30 days in the future and 10 days in the past). The control process does not check all details of the direct debit instructions, but does verify certain key criteria.

- Total amount (sum of all direct debit requests for the direct debit instruction incl. erroneous direct debit requests)
- IID of the biller's financial institution
- LSV identification of the biller
- Creation date of the direct debit file
- Requested processing date
- Status (without errors, duplicated)
- Currency
- Account number of the biller

If all of the listed criteria match, the direct debit instruction is duplicated.

C.2.1.5 Authorization check for the direct debit payer's financial institutions

This check is performed on the basis of the information entered in the bank master. Any financial institution that maintains customers as direct debit payers is registered accordingly in the bank master as the direct debit payer's financial institution.

C.2.1.6 Reports for the validation result for submitted direct debit files

The validation result is reported differently depending on the format of the submitted direct debit file:

- For submitted "pain.008" with a **status report** "pain.002" in accordance with the "Implementation Guideline" for "pain.002" [5].
- For submitted "TA875/890" with a **recapitulation list** (supplemented with an **error list** if errors are identified).

On submission to the eBill & DD platform with payCOM^{web}, the status report or the recapitulation list can be accessed in the file overview in payCOM^{web}.

The validation result corresponds to one of the following four categories:

- **Error-free**

The eBill & DD platform creates a status report "pain.002" with status "ACCP" (Accepted Customer Profile) or a recapitulation list to notify the submitting party that the direct debit file is error-free in line with the format of the submitted direct debit file.

- **Automatically corrected**
 IIDs specified in the direct debit file that have been changed by financial institutions owing to organizational changes, mergers, closures, etc. are corrected automatically so that the corresponding direct debit requests can still be carried out. In such cases the eBill & DD platform creates a status report "pain.002" with status "ACWC" (Accepted with Change) or a recapitulation list supplemented with warning messages in line with the format of the submitted direct debit file. The biller must amend the changed IID in their master data without delay for future instructions.
- **Partially executable**
 If erroneous direct debit requests, i.e. requests that are not forwarded for execution, are identified in the direct debit file, the eBill & DD platform creates a status report "pain.002" with status "PART" (Partially Accepted) or a recapitulation list supplemented with an error list with error messages in line with the format of the submitted direct debit file. The biller must correct and re-submit erroneous direct debit requests.
- **Not executable**
 If errors are identified in the file format, all direct debit requests relating to the direct debit file are rejected. The eBill & DD platform creates a status report "pain.002" with status "RJCT" (Rejected) or a recapitulation list supplemented with an error list with error messages in line with the format of the submitted direct debit file.

C.2.2 Creating direct debit instructions

The eBill & DD platform summarizes the submitted direct debit requests in a "TA875/890" direct debit file (LSV format) in accordance with the following criteria for direct debit instructions:

- Same institution identification (IID) of the biller's financial institution
- Same credit account (IBAN) of the biller
- Same LSV identification of the biller for LSV⁺/BDD
- Same requested processing date
- Same currency (CHF or EUR)

If direct debit requests are submitted in a direct debit file "pain.008" (ISO 20022 message type), each B level is interpreted as a direct debit instruction, meaning that a direct debit instruction is no longer created on the eBill & DD platform.

C.2.3 Delivering direct debit requests to the direct debit payer's financial institution

The eBill & DD platform submits all successfully validated and approved direct debit requests charged to direct debit payer to the direct debit payer's financial institution 2 banking business days/1 banking business day (depending on the time of approval) before the requested processing date for review and payment.

C.2.4 Data backup and readiness of information

For data backup and investigation reasons, all direct debit requests are archived at SIX for 10 years.

C.3 Processing of direct debit requests at the direct debit payer's financial institution

2 banking business days/1 banking business day before the requested processing date, the direct debit payer's financial institution receives delivery of all successfully validated and approved direct debit requests charged to the direct debit payer for review and payment.

C.3.1.1 Technical bank check

The direct debit payer's financial institution checks all direct debit requests received on a technical bank level:

- If there is an unblocked account with the specified account number/IBAN that is authorized for the direct debit procedure?
- Is there a corresponding debit authorization?
- Is there sufficient collateral in the account?

If the check is successful, the direct debit request is forwarded for onward processing, i.e. payment is initiated for the requested amount.

If the check is unsuccessful, processing of the direct debit request at the direct debit payer's financial institution is suspended; no report is issued to the biller or the biller's financial institution.

It is at the discretion of the direct debit payer's financial institution whether or not to notify the direct debit payer of non-execution of a direct debit request.

C.3.1.2 Account debiting and payment

The direct debit payer's financial institution debits the direct debit payer's account with the requested amount on the requested processing date and transfers this amount complete with the LSV reference number and other biller references to the biller's financial institution.

If the currency of the requested amount is not in the account currency of the direct debit payer, the account is debited with the amount converted at the daily rate. Payment to the biller's financial institution is always made in the currency requested by the biller.

Accepted direct debit requests must normally be charged on the requested processing date. In exceptional cases, e.g. in the event of technical problems or due to insufficient creditworthiness, the amount may be charged up to a maximum of 2 banking business days later. If the delay exceeds 2 banking business days, the payment instruction will be rejected.

C.3.1.3 Notifying the direct debit payer

The direct debit payer's financial institution notifies the direct debit payer of the direct debit request within 30 days of the booking date; if it is an LSV⁺ direct debit request, reference is made to the right of objection to their financial institution within 30 days of the notification date.

C.4 Delivery of credit data to the biller



Credit data for paid direct debit requests from the biller's financial institution are delivered to the biller as outlined in the biller's financial institution's offering.

Incoming payments in CHF/EUR relating to the open positions in the biller's accounting system are prepared by the biller's financial institutions for example as

- credit record Type 3 with total record Type 3

or as

- credit data in XML format.

If the biller uses the ESR reference number as the LSV reference number, credit data can be delivered in the form of credit record Type 3 or as credit data in XML format. If the biller uses the purpose as per IPI as the LSV reference number, the credit data can be delivered in XML format.

Reference has not been made to other new procedures in place at financial institutions such as the delivery of credit data via EDIFACT, SWIFT, credit record Type 4 and credit advices in paper form.

LSV-specific credit record Type 3



Credit record Type 3, which is used to provide notification for LSV incoming payments to the biller's account, contains the following LSV-specific values in the "Transaction type" field:

Payment method	Value for direct debit requests
Credits	202
Reversal	205
Correction	208

Please note: The individual amount from a direct debit request in CHF may not exceed 99,999,999.99 due to the limit set in credit record Type 3, which only permits 10-digit amounts and CHF for the credit advice.

C.5 Return debits (only for LSV+)

C.5.1 General

LSV+

Return debits are only available in LSV*. As BDD does not offer the right of objection, return debits are not permitted.

A return debit is a request for repayment submitted by the direct debit payer's financial institution to the biller's financial institution. A return debit is always initiated by an objection within 30 calendar days on the part of the direct debit payer vis-a-vis the direct debit payer's financial institution. The process is described in Section A.2.2.5 "Processing of return debits following objection (only for LSV*)".

C.5.2 Deadlines for objections

Return debits due to objection by the direct debit payer can be automatically re-charged to the biller's account at the biller's financial institution up to 68 days after the value date with the original value date and currency. The direct debit payer's account at the direct debit payer's financial institution is also credited as of the original value date.

Action	Deadline*
Payment of the direct debit request by the direct debit payer's financial institution	2 banking business days
Notification of the account debit to the direct debit payer by their financial institution	1 calendar month (max.)
Objection by the direct debit payer to their financial institution	1 calendar month (max.)
Re-debiting of the direct debit request (posting between direct debit payer, direct debit payer's financial institution and biller's financial institution, and rebooking)	2-3 banking business days

* The deadlines specified in the banking business days may contain a weekend or public holidays.

C.5.3 Notifying return debits to the biller

The biller is advised of return debits in paper form or electronically, specifying the requisite details, according to the practice of their financial institution.

The original LSV reference number is reported back in return debits.

If currencies are converted when the direct debit payer is originally debited or the biller credited (e.g. account managed in another currency), the amount is rebooked at the same rate.

Section D – Organizational processes

Section D of this handbook describes the organizational processes of the direct debit request service.

Main chapters of Section D:

- D.1 Changing the LSV identification see page 39
- D.2 Transferring the LSV identification to another biller see page 40
- D.3 Transfer of direct debit payer in the case of mergers see page 41
- D.4 Changing the participation type see page 42
- D.5 Revoking debit authorizations see page 43

D.1 Changing the LSV identification



The biller's financial institution is responsible for assigning LSV identifications (LSV* or BDD) to the biller and for making changes to LSV identifications.

When the biller's LSV identification (LSV* or BDD) is changed, no new debit authorizations need to be obtained provided it can be ensured that

- the new LSV identification for all direct debit payers was transferred from one and the same contractual relationship for the direct debit request service
- it relates to the same reason for request
- the previous LSV identification is no longer used.

The direct debit payers do not need to be notified of the change to the LSV identification since the biller stays the same.

The direct debit payer's financial institutions are notified of the change to the LSV identification by the biller's financial institution.

D.2 Transferring the LSV identification to another biller



The financial institutions of both billers are responsible for transferring LSV identifications to another biller (may be the same financial institution).

The existing LSV identification (LSV* or BDD) can be retained and no new debit authorizations need to be collected provided it can be ensured that

- all direct debit payers from one and the same contractual relationship for the direct debit request service are transferred to the new biller
- it relates to the same reason for request
- the existing biller no longer uses LSV identification.

All direct debit payers should be notified of the change by means of a letter signed by both the previous and the new biller. In addition, a copy of this letter is to be sent to the direct debit payer's financial institution.

The new biller signs the "Participation Conditions for LSV*" (see Section F.7.1) or the "Participation Conditions for BDD" (see Section F.7.2) vis-a-vis their financial institution.

D.3 Transfer of direct debit payer in the case of mergers



The financial institutions of the two merging billers are responsible for making the necessary master data changes on the eBill & DD platform (it can be the same financial institution).

If billers are merged and only one LSV identification is retained, accompanied by the simultaneous transfer of the direct debit payer, no new debit authorizations need to be obtained provided it can be ensured that

- all direct debit payers from one and the same contractual relationship for the direct debit service are transferred to the new biller
- it relates to the same reason for request
- the existing biller no longer uses LSV identification.

All direct debit payers of the firm taken over should be notified of the change by means of a letter signed by both the previous and the new biller.

In addition, a copy of this letter is to be sent to the direct debit payer's financial institution by the biller or by the biller's financial institution.

D.4 Changing the participation type

D.4.1 Converting the participation type from LSV⁺ to BDD

When changing from LSV⁺ (direct debit procedure with right of objection) to BDD (direct debit procedure without right of objection), the biller is assigned a new LSV identification ending in "X" by their financial institution. In addition, the biller must sign the new corresponding "Participation Conditions for BDD" (see Section F.7.2).

The biller is required to obtain a new BDD debit authorization (without right of objection) from the direct debit payers.

D.4.2 Converting the participation type from BDD to LSV⁺

When changing from BDD (direct debit procedure without right of objection) to LSV⁺ (direct debit procedure with right of objection), the biller is assigned a new LSV identification **not** ending in "X" by their financial institution. In addition, the biller must sign the new corresponding "Participation Conditions for LSV⁺" (see Section F.7.1) vis-a-vis their financial institution.

The biller is advised to obtain a new LSV⁺ debit authorization from the direct debit payers.

The biller can choose not to obtain new debit authorizations if they comply with the following procedure:

- The biller must create a list of all affected direct debit payers per IID, in ascending account number order as far as possible, specifying the previous BDD and the new LSV⁺ identification as well as the date of the projected first collection with the new LSV identification. The biller then hands over the lists to their financial institution, which forwards them to the direct debit payer's financial institution.
- All direct debit payers are to be notified of the change by the biller in a personally signed letter. A copy of this letter is to be sent to the direct debit payer's financial institution.

D.5 Revoking debit authorizations

Debit authorizations can be revoked by the direct debit payer with their financial institution and with the biller at any time. Once the biller becomes aware of the fact that the direct debit payer has issued instructions to revoke their debit authorization, they must delete the authorization data immediately and are prohibited from initiating any further direct debit requests.

Section E – Technical provisions

Section E of this handbook explains the submission of direct debit files, records for "TA875/89", validation rules, the structure of LSV reference numbers and testing options.

Main chapters of Section E:

- E.1 Data submitted see page 45
- E.2 Record descriptions for "TA875/890" see page 47
- E.3 Validation rules for "TA875/890" see page 51
- E.4 LSV reference numbers see page 55
- E.5 Tests see page 56

E.1 Data submitted

This section applies to billers who submit their direct debit requests directly to the eBill & DD platform.



Billers who submit direct debit requests via their financial institution must observe the bank-specific submission descriptions of the biller's financial institution, unless this institution explicitly declares the technical provisions towards the biller listed here as binding.

Direct debit requests can be submitted to the eBill & DD platform by the biller with the following message types:

- "pain.008" with specification "CH-TA" (ISO 20022 message standard)
- "TA875/890" (LSV format)

E.1.1 **pain.008**

Direct debit files with ISO 20022 messages "pain.008" with specification "CH-TA" contain direct debit requests in one or more direct debit instructions (in each case, one per B level).

For message specification, see Implementation Guideline for "pain.008" [4].

E.1.2 **TA875/890**

E.1.2.1 **File structure**

Direct debit files with messages "TA875/890" in LSV format contain direct debit requests (in each case, one per direct debit record "TA875") and a total record "TA890".

A unique direct debit record "TA875" with a fixed length is to be created for each direct debit request (for details, see Section E.2.1).

The order of the "TA875" direct debit records contained in the direct debit file is inconsequential. The eBill & DD platform uses the direct debit requests to create direct debit instructions with the same account to be credited, the same requested processing date and other criteria (see Section C.2.2 "Creating direct debit instructions") that have to be approved for further processing (see Section C.1.3 "Approving direct debit instructions").

The last record of each direct debit file must be a total record "TA890" that contains the total amount of all direct debit requests in the direct debit file (for details, see Section E.2.2).

Example:

Direct debit file									
TA875	TA875	TA875	TA875	TA875	TA875	TA875	TA875	TA875	TA890

E.1.2.2 **File names**

Compliance must be ensured with the conventions of the payCOM^{web} submission channel as defined in the payCOM^{web} User Manual [2].

E.1.2.3 Permitted characters

In direct debit files with "TA875/890" submitted with payCOM^{web}, only characters belonging to the ASCII character set **ISO-8859 (Latin-1)** may be used. The character set is used by all common ASCII systems such as Unix, Windows and Internet browsers.

Control characters and individual special characters are converted into other characters or "." (full stop).

Details of how each individual character is handled are provided in the **character conversion tables** in Section F.6.

E.1.2.4 Depiction of individual fields

Text

Alphanumeric information such as addresses, reference numbers, account numbers, messages, etc. must be entered in text fields, left aligned, and populated to the right in full with blanks (spaces).

If the character field is optional and no information is entered, these fields are to be completed in full with blanks.

Date

Dates in date fields must contain 8 digits and be entered in the format YYYYMMDD (year, month, day).

Examples:

9 August 2017 = 20170809

21 December 2017 = 20171221

Amount

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

Examples (12-digit amount field):

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

15 centimes = 00000000,15

25311 euros, 50 cents = 0000025311,5 or 000025311,50

E.2 Record descriptions for "TA875/890"

The record descriptions below apply to data delivered by means of input messages "TA875/890" to the eBill & DD platform.

All fields within the record have a fixed length and must be completed.

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

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

E.2.1 Direct debit record "TA875"

The direct debit record "TA875" has a total length of 588 characters and must contain the following fields in the specified order.

Designation	Field ID	Length	Description	Example
Transaction type	TA	3 n	Transaction type of record (fixed 875)	875
Version no.	VNR	1 n	Version number, always 0	0
Processing type	VART	1 x	The processing type (must be specified in capital letters) must be the same for all records in the direct debit 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 in the future regarding submission date to the eBill & DD platform • max. 10 calendar days in the past regarding submission date to the eBill & DD platform 	20171124
IID of the direct debit payer's financial institution	BC-ZP	5 x	Institution identification (formerly BC number) of the direct debit payer's financial institution (left-aligned, remainder of the field populated with blanks).	6182
Creation date	EDAT	8 n	Creation date of the direct debit file. It must be the same for all of the direct debit file records.	20171121
IID of the biller's financial institution	BC-ZE	5 x	Institution identification (formerly BC number) of the biller's financial institution (left-aligned, remainder of the field populated with blanks).	202
Sender identification	ABS-ID	5 x	To identify the sender of the direct debit file, their identification must be specified. It must be the same for all of the direct debit file records. If the biller submits the direct debit file themselves, this identification is	TRE2W

Designation	Field ID	Length	Description	Example
			the same as the one in field LSV ID. If the biller has mandated a third party to take care of submission (e.g. data centre or fiduciary), it must be different.	
Input sequence number	ESEQ	7 n	Per direct debit file, the records must be numbered in unbroken, ascending order, beginning with 0000001.	0000023
LSV identification	LSV-ID	5 x	LSV*/BDD identification of the biller (must be specified in capital letters)	ABC1W (LSV*) or ABC1X (BDD)
Currency	WHG	3 x	Currency (CHF or EUR, must be specified in capital letters). It must be the same for all of the direct debit file records.	CHF
Amount	BETR	12 n	Amount of the direct debit request with leading zeros and a decimal comma as well the option of no, one or two decimal places. The individual amount in CHF may not exceed 99,999,999.99. Higher individual amounts can lead to problems when the credit data are delivered by the biller's financial institution.	0000025156.7 099999999.99
Account of the biller	KTO-ZE	34 x	IBAN (International Bank Account Number) of the biller's account at the biller's financial institution (left-aligned, remainder of the field populated with blanks). Only the 21-digit IBAN for Switzerland or the Principality of Liechtenstein may be used; blanks within the IBAN should be omitted: Pos. 1+2 = Country code (CH or LI, must be specified in capital letters) Pos. 3+4 = Check digit of entire field Pos. 5–9 = IID of the biller's financial institution Pos. 10–21 = Account number of the biller at the biller's financial institution Pos. 22–34 = Blanks	CH9300762011623 852957
Biller	ADR-ZE	4*35 x	4-line address of the biller At least the first two address lines must be populated (left-aligned, remainder of the field populated with blanks).	John Doe Main Street 3 9999 Anytown

Designation	Field ID	Length	Description	Example
Account of the direct debit payer	KTO-ZP	34 x	<p>Contains the account number of the direct debit payer (with or without IBAN).</p> <p>Without IBAN² Max. 16-digit account number of the direct debit payer at the direct debit payer's financial institution (left-aligned, remainder of the field populated with blanks). Depicted as per specification on the debit authorization.</p> <p>With IBAN (only CH or LI IBAN permitted) IBAN (International Bank Account Number) of the direct debit payer's account at the direct debit payer's financial institution (left-aligned, remainder of the field populated with blanks). Format as per KTO-ZE field (account of the biller).</p>	<p>123.456-78XY</p> <p>CH6404836057145041000</p>
Direct debit payer	ADR-ZP	4*35 x	4-line address of the direct debit payer At least the first two address lines must be populated (left-aligned, remainder of the field populated with blanks).	JANE DOE SOMECITY
Messages	MIT-ZP	4*35 x	Optional 4-line notification to the direct debit payer (left-aligned, remainder of the field populated with blanks).	Bill dated 31.10.2017
Reference flag	REF-FL	1 x	<p>Describes the type of reference number (must be specified in capital letters) in the following field "REF NR" (LSV reference):</p> <p>A: ESR reference number B: IPI purpose</p>	A
LSV reference	REF-NR	27 x	27-digit ESR reference number (reference flag = A) or 20-digit IPI purpose (reference flag = B, left-aligned, remainder of the field populated with blanks). See also Section E.4.	200002000000004 443332000061
ESR participant number	ESR-TN	9 x	ESR participant number of the biller's financial institution if the ESR reference number is used (reference flag = A). Left-aligned, remainder of the field populated with blanks. When the 20-digit IPI purpose is used (reference flag = B), the entire field is to be populated with blanks.	010001456

² Beginning in 2020, the IBAN will be mandatory.

E.2.2 Total record "TA890"

The total record "TA890" has a total length of 43 characters and must contain the following fields in the specified order.

Designation	Field ID	Length	Description	Example
Transaction type	TA	3 n	Transaction type of record (fixed 890)	890
Version no.	VNR	1 n	Version number, always 0	0
Creation date	EDAT	8 n	Creation date of the direct debit file. It must be the same for all of the direct debit file records.	20171121
Sender identification	ABS-ID	5 x	To identify the sender of the direct debit file, their identification must be specified. The sender identification must be the same for all of the direct debit file records.	TRE2W
Input sequence number	ESEQ	7 n	Per direct debit file, the records must be numbered in unbroken, ascending order, beginning with 0000001. The total record has the highest input sequence number of the direct debit file.	0001569
Currency	WHG	3 x	Currency (CHF or EUR, must be specified in capital letters). It must be the same for all of the direct debit file records.	CHF
Total amount	TBETR	16 n	Total amount of all direct debit requests contained in the direct debit file with leading zeros and a decimal comma as well the option of no, one or two decimal places.	0000000239354.95

E.3 Validation rules for "TA875/890"

The following characters in the "Effect" field of the table mean:

△ = Warning (record is processed as an exception, error is to be rectified)

⊙ = Record is not processed

☒ = Format error (direct debit file is not processed)

Designation	Field ID	Error	Impact	Meaning
Transaction type	TA	Ungültig (Invalid)	☒	A valid "TA875" or "TA890" must be contained in each record.
		Totalrecord TA890 fehlt (Total record "TA890" missing)	☒	The total record "TA890" must be contained at the end of the direct debit file.
Version no.	VNR	Ungültig (Invalid)	☒	A valid version number must be contained in each record.
		Unterschiedlich (Different)	☒	The version number must always be the same within a direct debit file.
Processing type	VART	Ungültig (Invalid)	☒	The processing type P for "production" or T for "test" must be set in each "TA875". It must be specified in capital letters.
		Unterschiedlich (Different)	☒	Within a direct debit file, the processing type P for "production" or T for "test" must always be the same.
Requested processing date	GVDAT	Ungültig (Invalid)	⊙	The requested processing date for TA975 must be a valid date. The requested processing date may not be more than 10 calendar days in the past. The requested processing date may not be more than 30 calendar days in the future.
IID of the direct debit payer's financial institution	BC-ZP	Ungültig (Invalid)	⊙	The IID of the direct debit payer's financial institution for "TA875" must be a valid IID as defined in the bank master.
		Nicht zugelassen (Not authorized)	⊙	The IID of the direct debit payer's financial institution is not authorized for the direct debit procedure (CHF or EUR).
		Ist ersetzt durch xxxxx (Is replaced by xxxxx)	△	Warning message: The IID is to be changed to the new IID xxxxx.

Designation	Field ID	Error	Impact	Meaning
Creation date	EDAT	Ungültig (Invalid)	☒	The creation date for "TA875" and "TA890" must be a valid date.
		Unterschiedlich (Different)	☒	The creation date must always be the same within a direct debit file.
IID of the biller's financial institution	BC-ZE	Ungültig (Invalid)	⊙	The IID of the biller's financial institution for "TA875" must be a valid IID as defined in the bank master.
		Nicht zugelassen (Not authorized)	⊙	The IID of the biller's financial institution is not authorized for the direct debit procedure (CHF or EUR). The IID of the biller's financial institution is not authorized for customer submissions in the direct debit procedure (CHF or EUR).
		Ist ersetzt durch xxxxx (Is replaced by xxxxx)	△	Warning message: The IID is to be changed to the new IID xxxxx.
Sender identification	ABS-ID	Unterschiedlich (Different)	☒	The sender identification must always be the same within a direct debit file.
Input sequence number	ESEQ	Sequenzfehler nnnnnnn (Sequence error nnnnnnn)	☒	The input sequence number must be numbered in unbroken, ascending order, beginning with 0000001.
LSV identification	LSV-ID	Ungültig (Invalid)	⊙	The LSV*/BDD identification for "TA875" must be a valid identification as defined in the bank master. It must be specified in capital letters.
		Nicht zugelassen (Not authorized)	⊙	The LSV*/BDD identification is not authorized in connection with the IID of the biller's financial institution (CHF and EUR) for the direct debit procedure. The LSV*/BDD identification is not authorized in connection with the IID of the biller's financial institution (CHF and EUR) for customer submissions to the eBill & DD platform.
Currency	WHG	Ungültig (Invalid)	☒	The currency in "TA875" must be either CHF or EUR. It must be specified in capital letters.
		Unterschiedlich (Different)	☒	The currency (CHF or EUR) must always be the same within a direct debit file.

Designation	Field ID	Error	Impact	Meaning
Amount	BETR	Komma fehlt (comma missing)	⊖	A comma must always be contained in the amount for "TA875".
		Mehr als 2 Dezimalstellen (More than 2 decimal places)	⊖	The amount for "TA875" must not have more than two decimal places.
		Nicht numerisch (Not numerical)	⊖	The amount for "TA875" may only contain alphanumeric characters, with the exception of a comma.
		Ungültig (Invalid)	⊖	The amount in "TA875" may not be zero.
		Grösser als 1 Mia. (Larger than 1 billion.)	⊖	The amount in "TA875" may not be equal to or greater than 1 billion.
Account of the biller	KTO-ZE	Keine IBAN (No IBAN)	⊖	The biller's account must be a CH or LI IBAN. The country code must be specified in capital letters.
		Ungültige Prüfziffer in der IBAN (Invalid check digit in the IBAN)	⊖	The check digit in the IBAN is invalid.
		Ungültige Länge der IBAN (Invalid length of the IBAN)	⊖	Only 21-digit CH or LI IBAN permitted.
Biller	ADR-ZE	Erste Adresszeile fehlt (First address line missing)	⊖	At least the first address line must be present.
Account of the direct debit payer	KTO-ZP	Ungültig (Invalid)	⊖	Field may not be empty. Must contain either an account number or an IBAN.
		Ungültige Prüfziffer in der IBAN (Invalid check digit in the IBAN)	⊖	With IBAN: The check digit in the IBAN is invalid.
		Ungültige Länge der IBAN (Invalid length of the IBAN)	⊖	With IBAN: Only 21-digit CH or LI IBAN permitted.
Direct debit payer	ADR-ZP	Erste Adresszeile fehlt (First address line missing)	⊖	At least the first address line must be present.
Messages	MIT-ZP	Ungültige Zeichen (Invalid character)	⊖	See Section E.1.2.3.

Designation	Field ID	Error	Impact	Meaning
Reference flag	REF-FL	Ungültig (Invalid)	⊖	Must contain either reference flag A for ESR reference number or B for IPI purpose. It must be specified in capital letters.
LSV reference	REF-NR	Ungültig (Invalid)	⊖	The length of the ESR reference number does not correspond to reference flag A. The length of the IPI purpose does not correspond to reference flag B.
		Nicht zugelassen (Not authorized)	⊖	The LSV reference is not authorized in connection with the IID of the biller's financial institution (CHF and EUR) for customer submissions to the eBill & DD platform.
		Prüfziffer falsch (Check digit incorrect)	⊖	The check digit in the ESR reference number or in the IPI purpose is incorrect.
ESR participant number	ESR-TN	Ungültig/Nicht erlaubt (Invalid/not permitted)	⊖	In the case of reference flag A, must contain a valid ESR participant number of the biller's financial institution. In the case of reference flag B, must be populated with blanks.
		Prüfziffer falsch (Check digit incorrect)	⊖	The check digit in the ESR participant number is incorrect.
Total amount	TBETR	Falsch (Wrong)	☒	Total amount does not correspond to the sum of all records or total amount = zero. Calculated total amount is displayed.
		Komma fehlt (comma missing)	☒	A comma must always be contained in the total amount for "TA890".
		Mehr als 2 Dezimalstellen (More than 2 decimal places)	☒	The total amount for "TA890" must not have more than two decimal places.
		Nicht numerisch (Not numerical)	☒	The total amount for "TA890" may only contain alphanumeric characters, with the exception of a comma.

E.4 LSV reference numbers



The reference number in the field "LSV reference" of direct debit record "TA875" must be either the 27-digit reference number in ISR format or the 20-digit reference number for the structured IPI purpose. The biller's financial institution will inform the biller which type of reference number should be used.

E.4.1 LSV reference number according to ESR format

The LSV reference number according to ESR format comprises 27 characters and is numerical. The final position is occupied by a check digit that is calculated according to the check digit procedure Modulo 10, recursive.



The population of the freely definable 26 digits of the ESR reference number (with bill number, accounts receivable number, date, period, etc.) is to be defined in consultation with the biller's financial institution. The biller's financial institution also notifies the biller of the 9-digit ESR participant number to be used.

Example:

215703000075200334559000126

	Information about the payment for the biller	Check digit
Information to identify the customer/account of the biller's financial institution		

The check digit procedure (Modulo 10, recursive) for the 27-digit ESR reference number and the 9-digit participant number can be found on the website of PostFinance (www.postfinance.ch/manuals / Manuals / Record Description Electronic services).

E.4.2 LSV reference number according to structured IPI purpose

The reference number according to the structured IPI purpose comprises 20 characters and is alphanumerical. The first two positions are occupied by a check digit that is calculated according to the check digit procedure Modulo 97-10.

The population of the freely definable 18 digits of the IPI purpose (with bill number, accounts receivable number, date, period, etc.) can be chosen at the discretion of the biller.

Example:

500000R678123489012

Check digit	Purpose
-------------	---------

Further information on the check digit procedure according to Modulo 97-10 (ISO 7064) can be found on the website of SIX Interbank Clearing (www.six-interbank-clearing.com / Standardization / IBAN / IBAN check digit calculator or www.iban.ch)

E.5 Tests

E.5.1 Tests for data submissions with pain.008

Billers or their software manufacturers that would like to submit their direct debit files to the eBill & DD platform with ISO 20022 messages "pain.008" with specification "CH-TA" (ISO 20022 message standard) have 24/7 access to the customer-bank validation portal (<https://validation.iso-payments.ch>). There is no need to register with SIX for tests.

Following registration, users can upload their own "pain.008" messages with the specification "CH-TA" to the validation portal and validate them against the "Implementation Guidelines" [4]

The validation portal covers the following scope:

- Billers or their software manufacturers can upload "pain.008" messages they have generated offline to the validation portal.
- The results of the validation are prepared in the form of a "pain.002" message and a generated description of the test result (text and HTML) for the biller/their software providers for review and download.
- A distinction is drawn between "errors" and "notes" in the generated description of the validation results. While messages with "errors" are rejected by the eBill & DD platform, "notes" are intended to draw attention to possible deviations in the validated message to recommendations in the "Implementation Guidelines" [4]. "Notes" do not result in the message being rejected.

E.5.2 Tests for data submissions with "TA875/890"

Billers or their software manufacturers that would like to submit their direct debit files to the eBill & DD platform with messages "TA875/890" (LSV format) have 24/7 access to a dedicated test system for conducting tests and are offered support during office hours (weekdays, 8 am - 12 noon, and 1 pm - 5 pm). Please contact eBill & Direct Debit Support for all queries relating to tests.



The same LSV identifications are used for both tests and production. Special test LSV identifications can also be issued on request (consultation with the biller's financial institution).

The cut-off time in the test system is generally 10 am. The banking business day calendar is the same as the one for production.

The following tests are possible on the test system:

- Submission tests
- Tests of credit records (tests between the biller and their financial institution)

For submission tests, direct debit requests submitted to the test system with messages "TA875/890" in LSV format are validated and the validation result is notified to the submitting party together with a recapitulation list and also an error list, where appropriate. The submitted data are subsequently not processed any further.

The primary purpose of this is to enable software manufacturers to conduct submission tests. Since this is possible without contractual obligations towards a financial institution

and without prior application for an LSV identification, special test LSV identifications and test IIDs are available. These are:

LSV⁺

for LSV⁺, the test LSV⁺ identifications LSVT1 to LSVT5 (language code: German), LSVT6, LSVT7 (language code: French) and the test IIDs 9101 to 9107.

or

BDD

for BDD, the test BDD identifications BDD1X to BDD5X (language code: German), BDD6X, BDD7X (language code: French) and the test IIDs 9101 to 9107.

Overall procedure tests involving a financial institution are, however, not possible with these test LSV identifications and test IIDs.

E.5.3 Tests of credit records

Credit record tests are tests between the biller and their financial institution. These tests are dependent on the format of the direct debit file to be used for this purpose.



Direct consultation between the biller and their financial institution is required for the test procedure for receiving credit records. The biller's financial institution then notifies the biller of the test data to be used (direct debit payer information, LSV identification, etc.) and the possible test times.

Section F – Annexes

Section F of this manual contains various annexes to this handbook. These are as follows:

- F.1 Contact information see page 59
- F.2 Glossary / list of abbreviations see page 60
- F.3 Index see page 66
- F.4 List of figures see page 68
- F.5 List of documents see page 69
- F.6 Character conversion tables see page 70
- F.7 Participation conditions see page 83
- F.8 Text samples for standard debit authorization see page 91

F.1 Contact information

Postal address

SIX
eBill & Direct Debit Support
Hardturmstrasse 201
P.O. Box 1521
8021 Zurich
Switzerland

Support enquiries

Phone	+41 58 399 4800
E-mail	banking-support@six-group.com
Office hours	Monday to Friday, 8 am to 12 pm and 1 pm to 5 pm (excluding national and cantonal public holidays)

F.2 Glossary / list of abbreviations

A

Approval

Every direct debit order submitted by the biller to the eBill & DD platform must be approved in order for the individual direct debit requests to be made under the direct debit instruction. The biller can approve the direct debit instructions submitted to it via payCOM^{web} in payCOM^{web}.

B

BAN

Bank Account Number, part of IBAN.

Bank master

Bank master is a data set that contains all published master data from Swiss and foreign institutions that are connected to the RTGS systems operated by SIX Interbank Clearing. The bank master is exclusively and centrally administered by SIX Interbank Clearing and is used as a data source by different stakeholders. "Bank master" is a registered trademark owned by SIX Interbank Clearing.

Banking business day

Banking business days are possible value days, i.e. generally Monday-Friday excluding public holidays that fall on such a weekday.

BDD

Business Direct Debit: Participation type in the direct debit service where the direct debit payer has no right of objection vis-à-vis their financial institution. The BDD procedure is intended for use in the corporate customer business. It is aimed at a clearly defined customer segment with close contractual ties; these customers tend to collect large amounts.

Biller

Someone who uses the direct debit service to claim amounts owed from direct debit payers.

Biller's financial institution

Any financial institution with customers who make direct debit requests is considered to be the biller's financial institution. It is not specifically shown as the biller's financial institution in the bank master.

C

Cancellation

The biller's financial institution may cancel entire direct debit instructions – but not individual direct debit requests – provided that the direct debit requests submitted to the eBill & DD platform have not yet been prepared for submission to the direct debit payer's financial

institution. The requests are prepared one to two banking business days prior to the requested processing date.

CHF

ISO currency code for the Swiss franc.

D

Debit authorization

An agreement between the direct debit payer and their financial institution in which the direct debit payer authorizes their financial institution to make a payment to the biller on behalf of the payer.

Direct debit

→ Direct debit request

Direct debit file

File transmitted electronically by the biller to the eBill & DD platform containing direct debit information about one or more direct debit instructions.

Direct debit instruction

The eBill & DD platform summarizes the submitted direct debit requests in a "TA875/890" direct debit file (LSV format) in accordance with the specified criteria for direct debit instructions. In the case of direct debit requests submitted in a direct debit file "pain.008" (ISO 20022 message standard), every B level is a direct debit instruction. Consequently, there is no need to create a direct debit order on the eBill & DD platform for this submission type.

Direct debit payer

Someone who uses the direct debit service to pay direct debit requests received from a biller.

Direct debit payer's financial institution

Any financial institution with customers who make direct debit payments is considered to be the payer's financial institution. It is registered in bank master as the direct debit payer's financial institution.

Direct debit request

Instruction from the biller to their financial institution to debit a certain amount from the account of a specified direct debit payer and to credit the amount to the biller's account.

Direct debit service (direct debit procedure)

The direct debit procedure facilitates the processing of regular requests (claims) in CHF and EUR with the right of objection (LSV*) or without the right of objection (BDD). It is a purely domestic direct debit procedure for requesting recurring invoice amounts, whereby the biller holds a legally valid debit authorization signed by the direct debit payer. The direct debit payer's financial institution must hold a debit authorization from the direct debit payer in order to pay the amount requested.

Duplicate submission control

The duplicate submission control for direct debits is provided as a "TA875" or "TA890" message on all accepted calendar dates for which submissions are authorized (requested processing date = current date, 30 days forward and 10 days back) and as a "pain.008" message for submissions spanning a period of 90 days. The control process does not check all details of the direct debit instructions, but does verify certain key criteria.

E

ERP

Enterprise Resource Planning

ERP software

Commercial software solutions for accounting, inventory management, etc.

EUR

ISO currency code for the euro.

euroSIC

Euro Swiss Interbank Clearing: Name of the self-contained system of the Swiss RTGS platform for EUR. euroSIC is a registered trademark.

I

IBAN

International Bank Account Number

IID

Institution Identification (formerly, BC number)

IPI

International Payment Instruction

ISO

International Organization for Standardization

ISO 20022

XML messages in accordance with ISO 20022 Financial Services – universal financial industry message scheme.

L

LSV

The direct debit procedure (from the German term *Lastschriftverfahren*) allows Swiss banks to process regular requests in Swiss francs and euros with the specifications "LSV" or "BDD" (with or without right of objection on the part of the direct debit payer).

LSV format

Direct debit files in LSV format contain one or more "TA875" direct debit records and a total record "TA890". Messages "TA875/890" are specified in Section E.2.

LSV identification

The LSV identification clearly identifies the biller. It is notified to the biller by their financial institution. The LSV identifications are different for the LSV⁺ and BDD participation types. LSV⁺ identifications always comprise five alphanumeric characters, whereby the last character cannot be "X". BDD identifications always comprise five alphanumeric characters, whereby the last character is always "X".

LSV reference number

The LSV reference number provided in the direct debit request can be used to automatically update the biller's accounts receivable on receipt of payment. The LSV reference number must be either the 27-digit reference number in ESR format or the 20-digit reference number in accordance with the structured IPI purpose. The biller's financial institution notifies the biller which type of reference number should be used.

LSV⁺

Participation type in the direct debit service where the direct debit payer has the right of objection vis-à-vis their financial institution. LSV⁺ is available to all billers and their direct debit payers in their entirety without any restrictions.

P

Participation Conditions for LSV⁺ or BDD

The biller must sign the "Participation Conditions for LSV⁺ or BDD" provided by their financial institution in order to make use of the direct debit service. In doing so, the biller authorizes their financial institution to execute direct debit requests on their behalf.

payCOM^{web}

payCOM^{web} is a web-based tool used to transmit files containing direct debit requests to the eBill & DD platform and/or for approving submitted direct debit instructions electronically online.

eBill & DD platform

The eBill & DD platform is the system platform used to operate the direct debit and eBill services. It is used to manage system participants and process business cases. The platform comprises all the components – hardware, software, operating system, etc. – required to operate the services.

Processing date (requested)

Date on which the direct debit instruction should be executed. A banking business day is to be specified as the requested processing date; credits and debits are booked with this value date. If the requested processing date is not a banking business day, in the direct debit procedure the following banking business day is automatically set as the requested processing date.

PSR

Inpayment slip with reference number: An inpayment slip deployed by Swiss financial institutions for use in Switzerland.

R

Return debit

A return debit is a message from the direct debit payer's financial institution to the biller's financial institution. The message states that the direct debit payer has objected to the transaction within the period for objections and therefore the direct debit request must be credited back to the payer. Return debits exist only for LSV*. As BDD does not offer the right of objection, return debits are not permitted.

Right of objection

With the LSV* participation type, the direct debit payer has the right of objection under the direct debit service. Any amount credited to the biller's account may be debited in response to an objection within 68 calendar days of the original value date. Return debits of this kind are booked as of the credit value date.

RTGS

Real Time Gross Settlement System: clearing system with final and irrevocable settlement of each individual payment without settlement of counterclaims. In such systems, payments are settled individually and sequentially, i.e. on a gross basis.

S

SIC

Swiss Interbank Clearing: name of the self-contained system of the Swiss RTGS platform for CHF. SIC is a registered trademark.

SIX Interbank Clearing

The SIX Group company responsible for developing, operating, maintaining and monitoring the Swiss SIC and euroSIC RTGS platforms.

SIX

Company responsible for developing, operating, maintaining and monitoring the eBill & DD platform.

T

TA

Transaction type

V

Value date

Date on which the direct debit instruction is executed.

X

XML

Extensible markup language

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F.5 List of documents

Ref.	Title	Storage location
[1]	Participation Conditions for LSV ⁺ or BDD	Member Section
[2]	payCOM ^{web} User Manual	Member Section
[3]	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-to-Bank Messages	www.six-interbank-clearing.com
[4]	ISO 20022 Payments – Swiss Implementation Guidelines for Customer-to-Bank Messages for the Swiss Direct Debit Procedure – Customer Direct Debit Initiation (pain.008)	www.six-interbank-clearing.com
[5]	ISO 20022 Payments – Swiss Implementation Guidelines for Customer-to-Bank Messages for Status Report – Customer Payment Status Report (pain.002)	www.six-interbank-clearing.com

Note: The current versions and issue dates of the documents can be found in the specified storage locations.

F.6 Character conversion tables

The "Input" column of the character conversion table below contains the characters of the data submitted to the eBill & DD platform, while the "Output" column shows the corresponding character in the data used for further processing.

Since umlauts (ä, ö, ü, Ä, Ö, Ü) and the sharp S (ß) are converted into two characters (ae, oe, ue, AE, OE, UE / ss), in the case fields whose positions are already fully occupied it is possible that the added letter comes at the expense of the final character in the corresponding field.

F.6.1 ASCII, ISO Latin 8859-1 (Latin-1)

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

Dec	Hex	Input	Designation	Output	Comment
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	

Dec	Hex	Input	Designation	Output	Comment
056	38	8	DIGIT EIGHT	8	
057	39	9	DIGIT NINE	9	
058	3A	:	COLON	:	
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	

Dec	Hex	Input	Designation	Output	Comment
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	
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

Dec	Hex	Input	Designation	Output	Comment
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
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

Dec	Hex	Input	Designation	Output	Comment
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	SUPERSCRIP TWO	.	converted
179	B3	³	SUPERSCRIP 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	SUPERSCRIP 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

Dec	Hex	Input	Designation	Output	Comment
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
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

Dec	Hex	Input	Designation	Output	Comment
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

F.6.2 EBCDIC, Codepage 500

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

Dec	Hex	Input	Designation	Output	Comment
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	å	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

Dec	Hex	Input	Designation	Output	Comment
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
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

Dec	Hex	Input	Designation	Output	Comment
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
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

Dec	Hex	Input	Designation	Output	Comment
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
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	

Dec	Hex	Input	Designation	Output	Comment
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	oe	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	SUPERSCRIPT ONE	.	converted
219	DB	û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u	converted
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	

Dec	Hex	Input	Designation	Output	Comment
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	SUPERSCRIP 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	SUPERSCRIP 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

F.7 Participation conditions

F.7.1 Participation Conditions for LSV⁺

<u>LSV⁺</u>	<u>SIX Paynet</u>
Participation conditions for LSV⁺ (direct debit procedure)	
BANK:	<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/>
PARTICIPANT:	<hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/> <hr style="border: 0; border-top: 1px solid black; margin-bottom: 5px;"/>
<p>1. Definitions</p> <p>Direct debit request: the individual instruction from the PARTICIPANT to the BANK to debit a certain amount from the account of a specified direct debit payer and to credit the amount to the PARTICIPANT's account.</p> <p>Direct debit instruction: an instruction issued by the PARTICIPANT to the BANK to execute one or more direct debit requests.</p> <p>Direct debit file: a file containing the direct debit data for one or more direct debit instructions that is electronically transmitted from the PARTICIPANT to the BANK or to its authorized data center.</p> <p>Direct debit data: the details which the PARTICIPANT transmits to their BANK or its authorized data center in connection with the direct debit procedure.</p>	
<p>2. Purpose</p> <p>2.1 These participation conditions for LSV⁺ (direct debit procedure) govern the processing of direct debit instructions. By means of the LSV⁺ procedure, the PARTICIPANT instructs the BANK to execute their direct debit requests and transfers to their BANK or their BANK's data center the requisite direct debit data in a direct debit file. The BANK, or its authorized data center, transmits direct debit data to the direct debit payer's financial institution with an instruction to debit their account.</p> <p>2.2 The following conditions and the requirements published in the currently valid "LSV⁺/BDD Handbook for Billers" on the Internet at www.lsv.ch and any existing individual bank rules for direct debits shall apply.</p>	
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3. Rights and obligations of the PARTICIPANT

- 3.1 The PARTICIPANT undertakes to comply with the following conditions:
1. All direct debit requests collected through the direct debit procedure must be the biller's own, outstanding, unconditional and undisputed claims that are payable without the presentation of a document.
 2. The direct debit payer must have agreed to the debit by signing a debit authorization. The debit authorization must have been verified and accepted by the direct debit payer's financial institution and must not be revoked.
- 3.2 The PARTICIPANT has two ways to issue their direct debit instructions:
- Option A: By presenting a printed collection instruction with a legally valid signature to the BANK and by electronic transfer of the direct debit data to the BANK or to its authorized data center. The direct debit data must match the information shown on the signed printed collection instruction.
- Option B: By electronic identification (e.g. via the BANK's direct e-banking interfaces or through an identification procedure of its authorized data center) as well as by electronic transfer of the direct debit data to the BANK or to its authorized data center. The electronic identification replaces the printed collection instruction presented.
- 3.3 The following additional obligations of due care also apply to option B:
- 3.3.1 The PARTICIPANT is required to keep the means of identification secret, to store them in a safe place and to prevent their unauthorized 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 suspect that a third party may have been informed without authorization of the means of identification or otherwise gained unauthorized access to the PARTICIPANT's data processing system, the PARTICIPANT must block their access to the direct debit 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 their access to the direct debit service. This block does not apply to direct debit instructions which the BANK has already begun to execute. The block may not be removed again without the PARTICIPANT's consent.
- 3.4 The PARTICIPANT must prepare a copy of the direct debit 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 direct debit data.
- 3.5 The time limits notified by the BANK apply for delivery of the direct debit data to the BANK. The time limits for delivery stipulated in the "LSV⁺/BDD Handbook for Billers" apply for delivery to the Paynet platform.
- 3.6 Responsibility for the accuracy and completeness of the direct debit data and for correct submission is borne by the PARTICIPANT.
- 3.7 The PARTICIPANT may assign third parties to prepare and deliver the direct debit data. All risks of such assignments shall be borne by the PARTICIPANT.
- 3.8 The PARTICIPANT must notify the BANK if their direct debit instruction has not yet been executed no later than 7 banking business days after the requested processing date
- 3.9 The PARTICIPANT may only cancel the entire direct debit instruction if processing has not yet begun. Later cancellation, along with the correction or deletion of individual direct debit requests, is not possible.
- 3.10 The PARTICIPANT acknowledges that by using the BANK's web services from abroad, they may under certain circumstances infringe rules of foreign law. It is the PARTICIPANT's responsibility to obtain information on this matter. The BANK waives 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 the processing, forwarding and recording of direct debit data to third parties and in particular to an authorized data center. The participation conditions for LSV⁺ shall apply accordingly to the BANK's authorized data center.
- 4.2 Before processing, the BANK or its authorized data center shall check the following points:
- 4.2.1 Check the direct debit file for format errors
- If a direct debit file contains values that produce a format error, then all direct debit instructions and direct debit requests contained in the corresponding direct debit file will be rejected and not processed.

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4.2.2 Check the direct debit instructions

- to determine whether the LSV identification, account number, requested processing date and total amount on the printed collection instruction match the direct debit data supplied in option A;
- with regard to the PARTICIPANT's signature on the printed collection instruction in option A or the electronic identification in option B.

If a check reveals a difference on the direct debit instruction then the entire direct debit instruction is rejected.

4.2.3 Validation of the individual direct debit requests.

Only fully correct direct debit requests will be processed. The PARTICIPANT will be notified of the non-processed direct debit requests by means of an error list.

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

5. Debit authorization and right of objection for the direct debit payer

- 5.1 To enable the execution of direct debit requests, the direct debit payer must first submit a signed debit authorization to the financial institution at which their account is held. The procedure for obtaining the debit authorization is described in the "LSV/BDD Handbook for Billers". Use of one of the standard forms listed therein is recommended. If the PARTICIPANT creates their own form, its content and wording must match the corresponding standard form.

- 5.2 The direct debit payer has a right of objection. An amount which has already been credited to the PARTICIPANT's account can be charged back as a result of an objection, up to a maximum of 68 calendar days after the credit value date. Such return debits will be made with the original credit value date.

- 5.3 Otherwise, objections concerning the transaction on which the direct debit request is based must be settled directly between the direct debit payer and the PARTICIPANT. The reason for the return debit as the result of an objection is irrelevant to the BANK.

6. Credits and return debits to the PARTICIPANT

- 6.1 Processed direct debit requests shall be credited to the PARTICIPANT subject to no return debits being made within 68 calendar days from the credit value date as the result of an objection.

- 6.2 The BANK reserves the right to charge fees for return debits.

- 6.3 The claim regarding an amount that is charged back may only be submitted again for collection with the consent of the direct debit payer.

7. Costs

- 7.1 All costs incurred in connection with the introduction and operation of the direct debit procedure by the PARTICIPANT shall be charged to them.

- 7.2 The BANK shall charge the PARTICIPANT for the execution of direct debit instructions on the basis of its current price list.

- 7.3 The costs incurred by the BANK in connection with the direct debit procedure shall be borne by it. However, the costs of return debits as stipulated in Section 6.2 may be passed on.

8. Secrecy and data protection

- 8.1 The PARTICIPANT notes the fact that Swiss banking secrecy is limited to Swiss territory and does not cover data transferred to and from other countries. Although direct debit data is 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 authorizes the BANK to forward information concerning direct debit processing to them using any address notified by them. 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.

<p>LSV⁺</p>	<p>SIX Paynet</p>
<p>9. Liability</p>	
<p>9.1 The BANK is liable for losses caused by failure to execute direct debit instructions or failure to execute 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 execution, unless its attention has been drawn in any particular case by the PARTICIPANT in writing to the risk of further damage.</p>	
<p>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 the PARTICIPANT's failure to execute contractual obligations and for indirect damage or consequential loss, such as loss of profit, unrealized savings or third party claims.</p>	
<p>9.3 Damages caused by third parties resulting from forgery, falsification or other misuse of direct debit data or direct debit instructions which occur in transit between the PARTICIPANT and the BANK or the BANK's authorized data center, shall be borne by the PARTICIPANT.</p>	
<p>9.4 All liability of the BANK for damages caused by transmission errors, technical defects, overloads, disruptions (including maintenance work on the system), faults or unlawful interventions is excluded unless the BANK is guilty of gross negligence.</p>	
<p>10. Duration and termination</p>	
<p>10.1 These participation conditions for LSV⁺ come into force upon signature by the PARTICIPANT and are deemed to have been concluded for an indefinite period.</p> <p style="margin-left: 20px;">The participation conditions for LSV⁺ can be terminated at any time by either party upon one month's notice at the end of a month. For serious due cause, the participation conditions for LSV⁺ may be terminated with immediate effect by either of the two parties. Serious due cause specifically includes payment difficulties, liquidation or unacceptable breaches by the other party of these participation conditions for LSV⁺. The outstanding charges shall be due for payment at the time of termination.</p>	
<p>11. Amendments and further provisions</p>	
<p>11.1 The BANK reserves the right to amend or supplement these participation conditions for LSV⁺ at any time. Any such change shall be notified to the PARTICIPANT in writing. It shall be deemed to have been approved unless written objection is provided within a month of the date on which it was notified, but in any case upon the next time the system is used.</p>	
<p>11.2 Should individual provisions be or become invalid, that shall not affect the overall validity of the participation conditions for LSV⁺. 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.</p>	
<p>11.3 Insofar as no provision is made in the participation conditions for LSV⁺ and the "LSV⁺/BDD Handbook for Billers" or in any bank-specific direct debit rules, the general terms and conditions of business of the BANK shall apply.</p>	
<p>12. Applicable law and place of jurisdiction</p>	
<p style="margin-left: 20px;">These participation conditions for LSV⁺ are subject to Swiss law; the place of jurisdiction is</p>	
<p>I/we confirm my/our acceptance of these participation conditions for LSV⁺.</p>	
<p>Place and date: _____</p>	
<p>The PARTICIPANT's signature(s): _____</p>	
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Figure 9: Participation Conditions for LSV⁺

F.7.2 Participation Conditions for BDD

<p>BDD</p> <hr/> <p style="text-align: right;"><small>SIX Paynet</small></p> <p style="text-align: center;">Participation conditions for BDD (Business Direct Debit)</p> <p>BANK: _____ _____ _____</p> <p>PARTICIPANT: _____ _____ _____</p> <p>1. Definitions</p> <p>BDD: stands for "Business Direct Debit" and is a process for handling direct debits in corporate business transactions without granting the direct debit payer any right of objection.</p> <p>Direct debit request: the individual instruction from the PARTICIPANT to the BANK to debit a certain amount from the account of a specified direct debit payer and to credit the amount to the PARTICIPANT's account.</p> <p>Direct debit instruction: an instruction issued by the PARTICIPANT to the BANK to execute one or more direct debit requests.</p> <p>Direct debit file: a file containing the direct debit data for one or more direct debit instructions that is electronically transmitted from the PARTICIPANT to the BANK or to its authorized data center.</p> <p>Direct debit data: the details which the PARTICIPANT transmits to their BANK or its authorized data center in connection with the Business Direct Debit procedure.</p> <p>2. Purpose</p> <p>2.1 These participation conditions for BDD (Business Direct Debit) govern the processing of direct debit instructions. By means of the BDD procedure, the PARTICIPANT instructs the BANK to execute their direct debit requests and transfers to their BANK or their BANK's data center the requisite direct debit data in a direct debit file. The BANK, or its authorized data center, submits the direct debit requests to the direct debit payer's financial institution with an instruction to debit their account.</p> <p>2.2 The following conditions and the requirements published in the currently valid "LSV/BDD Handbook for Billers" on the Internet at www.lsv.ch and any existing individual bank rules for BDD are applicable.</p>	
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3. Rights and obligations of the PARTICIPANT

- 3.1 The PARTICIPANT undertakes to comply with the following conditions:
1. All direct debit requests collected through BDD must be the biller's own, outstanding, unconditional and undisputed claims that are payable without the presentation of a document.
 2. The direct debit payer must have agreed to the debit by signing a debit authorization. The debit authorization must have been verified and accepted by the direct debit payer's financial institution and may not be revoked.
- 3.2 The PARTICIPANT has two ways to issue their direct debit instructions:
- Option A: By presenting a printed collection instruction with a legally valid signature to the BANK and by electronic transfer of the direct debit data to the BANK or to its authorized data center. The direct debit data must match the information shown on the signed printed collection instruction presented.
- Option B: By electronic identification (e.g. via the BANK's direct e-banking interface or through an identification procedure of its authorized data center) as well as by electronic transfer of the direct debit data to the BANK or to its authorized data center. The electronic identification replaces the printed collection instruction.
- 3.3 The following additional obligations of due care also apply to option B:
- 3.3.1 The PARTICIPANT is required to keep the means of identification secret, to store them in a safe place and to prevent their unauthorized 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 suspect that a third party may have been informed without authorization of the means of identification or otherwise gained unauthorized access to the PARTICIPANT's data processing system, the PARTICIPANT must block their 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 their access to the BDD service. This block does not apply to direct debit instructions which the BANK has already begun to execute. The block may not be removed again without the PARTICIPANT's consent.
- 3.4 The PARTICIPANT must prepare a copy of the direct debit 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 direct debit data.
- 3.5 The time limits notified by the BANK apply for delivery of the direct debit data to the BANK. The time limits for delivery stipulated in the "LSV"/BDD Handbook for Billers" apply for delivery to the Paynet platform.
- 3.6 Responsibility for the accuracy and completeness of the direct debit data and for correct submission is borne by the PARTICIPANT.
- 3.7 The PARTICIPANT may assign third parties to prepare and deliver the direct debit data. All risks of such assignments shall be borne by the PARTICIPANT.
- 3.8 The PARTICIPANT must notify the BANK if their direct debit instruction has not yet been executed no later than 7 banking business days after the requested processing date.
- 3.9 The PARTICIPANT may only cancel the entire direct debit instruction if processing has not yet begun. Later cancellation, along with the correction or deletion of individual direct debit requests, is not possible.
- 3.10 The PARTICIPANT acknowledges that by using the BANK's web services from abroad, they may under certain circumstances infringe rules of foreign law. It is the PARTICIPANT's responsibility to obtain information on this matter. The BANK waives 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 the processing, forwarding and recording of direct debit data, to third parties and in particular to an authorized data center. The participation conditions for BDD shall apply accordingly to the BANK's authorized data center.
- 4.2 Before processing, the BANK or its authorized data center, shall check the following points:
- 4.2.1 Check the direct debit file for format errors

If a direct debit file contains values that produce a format error, then all direct debit instructions and direct debit requests contained in the corresponding direct debit file will be rejected and not processed.

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4.2.2 Check the direct debit instructions

- to determine whether the BDD identification, account number, requested processing date and total amount on the printed collection instruction match the direct debit data supplied in option A;
- with regard to the PARTICIPANT's signature on the printed collection instruction in option A or the electronic identification in option B.

If a check reveals a deviation in the direct debit instruction, then the entire direct debit instruction is rejected.

4.2.3 Validation of the individual direct debit requests

Only fully correct direct debit requests will be processed. The PARTICIPANT will be notified of the unprocessed direct debit requests by means of an error list.

4.3 The BANK undertakes all reasonable measures to maintain the availability of the system and to enable direct debit instructions to be processed on the processing date requested by the PARTICIPANT.

5. Debit authorization without right of objection for the direct debit payer

5.1 To enable the execution of direct debit requests, the direct debit payer must first submit a signed BDD debit authorization to the financial institution at which their account is held. The procedure for obtaining the debit authorization is described in the "LSV/BDD Handbook for Billers". Use of the standard forms listed therein is recommended. If the PARTICIPANT creates their own form, its content and wording must match the corresponding standard form.

5.2 The direct debit payer has no right of objection.

5.3 Any objections concerning the transaction on which the direct debit request is based must be settled directly between the direct debit payer and the PARTICIPANT.

6. Crediting the PARTICIPANT

Processed direct debit requests shall be definitively credited to the PARTICIPANT once the payment has been received.

7. Costs

7.1 All costs incurred in connection with the introduction and operation of the BDD procedure by the PARTICIPANT shall be charged to them.

7.2 The BANK shall charge the PARTICIPANT for the execution of direct debit instructions on the basis of its current price list.

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

8. Secrecy and data protection

8.1 The PARTICIPANT notes the fact that Swiss banking secrecy is limited to Swiss territory and does not cover data transferred to and from other countries. Although direct debit data is 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 authorizes the BANK to forward information concerning direct debit processing to them using any address notified by them. 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 execute direct debit instructions or failure to execute 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 execution, 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 the PARTICIPANT's failure to perform contractual obligations and for indirect damage or consequential loss, such as loss of profit, unrealized savings or third party claims.

9.3 Damages caused by third parties resulting from forgery, falsification or other misuse of direct debit data or direct debit instructions which occur in transit between the PARTICIPANT and the BANK or the BANK's authorized data center, shall be borne by the PARTICIPANT.

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

10. Duration and termination

These participation conditions for BDD come into force upon signature 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 upon one month's notice at 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 specifically includes payment difficulties, liquidation or unacceptable breaches by the other party of these participation conditions for BDD. The outstanding charges shall be 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 a written objection is provided within a month of the date on which it was notified, but in any case upon the next time the system is used.

11.2 Should individual provisions be 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 If no provision is made in the participation conditions for BDD and the "LSV"/BDD Handbook for Billers" 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 are subject to Swiss law; the place of jurisdiction is

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

Place and date: _____

The PARTICIPANT's signature(s): _____

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Figure 10: Participation Conditions for BDD

F.8 Text samples for standard debit authorization

F.8.1 Text sample for LSV⁺ (CHF)

LSV IDENT. XYZ01	LSV⁺	CHF	
Rechnungssteller / Emetteur de factures / Emittente di fatture / Biller		Lastschriftzähler (Kunde) / Auteur du recouvrement direct (client) / Pagatore dell'addebitamento diretto (cliente) / Payer (customer)	
XYZ Health Insurance Collections Department Main Street 4 8888 Anywhere		Mr. Joe Bloggs Baker Street 9 9999 Otherwhere	
Ref-Nr. / No. Réf. 11.1234.99 N. Rif / Ref. no.			
Belastungsermächtigung mit Widerspruchsrecht Hiermit ermächtige ich meine Bank bis auf Widerruf, die ihr von obigem Rechnungssteller vorgelegten Lastschriftforderungen in CHF meinem Konto zu belasten. Bankname / Nom de la banque / Nome della banca / Name of bank _____ PLZ und Ort / NPA et lieu / NPA e luogo / Postal code and city _____ IBAN _____	Autorisation de débit avec droit de contestation Par la présente j'autorise ma banque, sous réserve de révocation, à débiter de mon compte les créances en CHF émises par l'émetteur de factures ci-dessus. Si mon compte ne présente pas la couverture suffisante, il n'existe pour ma banque aucune obligation de débit. Chaque débit sur mon compte me sera avisé. Le montant débité me sera remboursé si je le conteste dans les 30 jours civils après la date de l'avis auprès de ma banque, en la forme contraignante. J'autorise ma banque à informer l'émetteur de factures, en Suisse ou à l'étranger, du contenu de cette autorisation de débit ainsi que de son éventuelle annulation par la suite, et ce par tous les moyens de communication qui lui sembleront appropriés.	Autorizzazione di addebito con diritto di contestazione Con la presente autorizzo la mia banca revocabilmente ad addebitare sul mio conto gli avvisi di addebito in CHF emessi dall'emittente di fatture summenzionato. Se il mio conto non ha la necessaria copertura, la mia banca non è tenuta ad effettuare l'addebito. Riceverò un avviso per ogni addebito sul mio conto. L'importo addebitato mi verrà riaccreditato, se lo contesterò in forma vincolante alla mia banca entro 30 giorni calendario dalla data dell'avviso. Autorizzo la mia banca a informare l'emittente di fatture nel nostro paese o all'estero sul contenuto della presente autorizzazione di addebito nonché sulla sua eventuale revoca successiva in qualsiasi modo essa lo ritenga opportuno.	Debit authorization with right of objection I hereby authorize my bank to deduct direct debit requests in CHF from the above-listed biller directly from my account until this authorization is revoked. If there are insufficient funds in my account, then my bank is not obligated to carry out the debit. I will be notified of each debit to my account. The amount debited will be repaid to me if I contest the debit in binding form to my bank within 30 calendar days of date of notification. I authorize my bank to notify the biller in Switzerland or abroad about the contents of this debit authorization as well as any subsequent rescinding thereof with the means of communications considered best suited by the bank.
IID (sofern bekannt / si connu / se conosciuto / if known) _____			
Wenn mein Konto die erforderliche Deckung nicht aufweist, besteht für meine Bank keine Verpflichtung zur Belastung. Jede Belastung meines Kontos wird mir avisiert. Der belastete Betrag wird mir rückvergütet, falls ich innerhalb von 30 Kalendertagen nach Avisierungsdatum bei meiner Bank in verbindlicher Form Widerspruch einlege. Ich ermächtige meine Bank, dem Rechnungssteller im In- oder Ausland den Inhalt dieser Belastungsermächtigung sowie deren allfällige spätere Aufhebung mit jedem der Bank geeignet erscheinenden Kommunikationsmittel zur Kenntnis zu bringen.			
Ort, Datum / Lieu, date / Luogo, data / Place, Date _____		Unterschrift / Signature / Firma / Signature _____	
Berichtigung / Rectification: Leer lassen, wird von der Bank ausgefüllt / Laisser vide, à remplir par la banque / Lasciare vuoto, viene compilato dalla banca / Leave blank, to be completed by the bank.			
IID: _____		IBAN: _____	
Datum: _____ Date: _____		Stempel und Visum der Bank: _____ Timbre et visa de la banque: _____	
D0357-DE/FR/EN/IT-01 – 31.05.2017		SIX Paynet	

 Figure 11: Text sample for standard debit authorization LSV⁺ (CHF)

F.8.2 Text sample for LSV+ (EUR)

LSV IDENT.	IHG1W	LSV+	EUR
Rechnungssteller / Emetteur de factures / Emittente di fatture / Biller		Lastschriftzähler (Kunde) / Auteur du recouvrement direct (client) / Pagatore dell'addebitamento diretto (cliente) / Payer (customer)	
ABC Publishing House GmbH HOUSE & GARDEN P. O. Box 4433 D-8888 Anywhere		Mr. Willy Smith Main Street 17 9999 Otherwhere	
Ref-Nr. / No. Réf. N. Rif / Ref. no.		Customer No. 88927 / Subscription rate	
Belastungsermächtigung mit Widerspruchsrecht	Autorisation de débit avec droit de contestation	Autorizzazione di addebito con diritto di contestazione	Debit authorization with right of objection
Hiermit ermächtige ich meine Bank bis auf Widerruf, die ihr von obigem Rechnungssteller vorgelegten Lastschriftforderungen in EUR meinem Konto zu belasten.	Par la présente j'autorise ma banque, sous réserve de révocation, à débiter de mon compte les créances en EUR émises par l'émetteur de factures ci-dessus.	Con la presente autorizzo la mia banca revocabilmente ad addebitare sul mio conto gli avvisi di addebito in EUR emessi dall'emittente di fatture summenzionato.	I hereby authorize my bank to deduct direct debit requests in EUR from the above-listed biller directly from my account until this authorization is revoked.
Bankname / Nom de la banque / Nome della banca / Name of bank _____			
PLZ und Ort / NPA et lieu / NPA e luogo / Postal code and city _____			
IBAN <input style="width: 100%;" type="text"/>			
IID (sofern bekannt / si connu / se conosciuto / if known) <input style="width: 100%;" type="text"/>			
Wenn mein Konto die erforderliche Deckung nicht aufweist, besteht für meine Bank keine Verpflichtung zur Belastung.	Si mon compte ne présente pas la couverture suffisante, il n'existe pour ma banque aucune obligation de débit.	Se il mio conto non ha la necessaria copertura, la mia banca non è tenuta ad effettuare l'addebito.	If there are insufficient funds in my account, then my bank is not obligated to carry out the debit.
Jede Belastung meines Kontos wird mir avisiert. Der belastete Betrag wird mir rückvergütet, falls ich innerhalb von 30 Kalendertagen nach Avisierungsdatum bei meiner Bank in verbindlicher Form Widerspruch einlege. Ich ermächtige meine Bank, dem Rechnungssteller im In- oder Ausland den Inhalt dieser Belastungsermächtigung sowie deren allfällige spätere Aufhebung mit jedem der Bank geeignet erscheinenden Kommunikationsmittel zur Kenntnis zu bringen.	Chaque débit sur mon compte me sera avisé. Le montant débité me sera remboursé si je le conteste dans les 30 jours civils après la date de l'avis auprès de ma banque, en la forme contraignante. J'autorise ma banque à informer l'émetteur de factures, en Suisse ou à l'étranger, du contenu de cette autorisation de débit ainsi que de son éventuelle annulation par la suite, et ce par tous les moyens de communication qui lui sembleront appropriés.	Riceverò un avviso per ogni addebito sul mio conto. L'importo addebitato mi verrà riaccreditato, se lo contesterò in forma vincolante alla mia banca entro 30 giorni calendario dalla data dell'avviso. Autorizzo la mia banca a informare l'emittente di fatture nel nostro paese o all'estero sul contenuto della presente autorizzazione di addebito nonché sulla sua eventuale revoca successiva in qualsiasi modo essa lo ritenga opportuno.	I will be notified of each debit to my account. The amount debited will be repaid to me if I contest the debit in binding form to my bank within 30 calendar days of date of notification. I authorize my bank to notify the biller in Switzerland or abroad about the contents of this debit authorization as well as any subsequent rescinding thereof with the means of communications considered best suited by the bank.
Ort, Datum / Lieu, date / Luogo, data / Place, Date _____		Unterschrift / Signature / Firma / Signature _____	
Berichtigung / Rectification:			
Leer lassen, wird von der Bank ausgefüllt / Laisser vide, à remplir par la banque / Lasciare vuoto, viene compilato dalla banca / Leave blank, to be completed by the bank.			
ID: <input style="width: 100%;" type="text"/>		IBAN: <input style="width: 100%;" type="text"/>	
Datum: _____		Stempel und Visum der Bank: _____	
Date: _____		Timbre et visa de la banque: _____	
D0358-DE/FR/EN/IT-01 – 31.05.2017		SIX Paynet	

Figure 12: Text sample for standard debit authorization LSV+ (EUR)

F.8.3 Text sample for BDD (CHF)

BDD IDENT.	XYZ1X	Business Direct Debit	CHF
Rechnungssteller / Emetteur de factures / Emittente di fatture / Biller		Lastschriftzahler (Firma) / Auteur du recouvrement direct (entreprise) / Pagatore dell'addebitamento diretto (ditta) / Payer (company)	
XYZ Insurance Company Collections Department Main Street 4 8888 Anywhere		Example Ltd Joe Bloggs (CEO) Baker Street 9 9999 Otherwhere	
Ref-Nr. / No. Réf. 12.14587.88 N. Rif / Ref. no.			
Belastungsermächtigung ohne Widerspruchsrecht	Autorisation de débit sans droit de contestation	Autorizzazione di addebito senza diritto di contestazione	Debit authorization without right of objection
Hiermit ermächtigen wir unsere Bank bis auf Widerruf, die ihr von obigem Rechnungssteller vorgelegten Lastschriftforderungen in CHF unserem Konto zu belasten.	Par la présente nous autorisons notre banque, sous réserve de révocation, à débiter de notre compte les créances en CHF émises par l'émetteur de factures ci-dessus.	Con la presente autorizziamo la nostra banca revocabilmente ad addebitare sul nostro conto gli avvisi di addebito in CHF emessi dell'emittente di fatture summenzionato.	We hereby authorize our bank to deduct direct debit requests in CHF from the above-listed biller directly from our account until this authorization is revoked.
Bankname / Nom de la banque / Nome della banca / Name of bank			
PLZ und Ort / NPA et lieu / NPA e luogo / Postal code and city			
IBAN			
IID (sofern bekannt / si connu / se conosciuto / if known)			
Wenn unser Konto die erforderliche Deckung nicht aufweist, besteht für unsere Bank keine Verpflichtung zur Belastung.	Si notre compte ne présente pas la couverture suffisante, il n'existe pour notre banque aucune obligation de débit.	Se il nostro conto non ha la necessaria copertura, la nostra banca non è tenuta ad effettuare l'addebito.	If there are insufficient funds in our account, then our bank is not obligated to carry out the debit.
Die ordnungsgemäss verbuchten Belastungen können ohne Zustimmung des Rechnungsstellers nicht rückgängig gemacht werden.	Les débits dûment comptabilisés ne peuvent pas être annulés sans consentement de l'émetteur de factures.	Gli addebitamenti dovutamente contabilizzati non possono essere annullati senza il consenso dell'emittente di fatture.	The duly debited amounts cannot be cancelled without the biller's consent.
Wir werden allfällige Differenzen bezüglich solcher Belastungen direkt und ausschliesslich mit dem Rechnungssteller regeln.	Nous réglerons les différences éventuelles directement et exclusivement avec l'émetteur de factures.	Eventuali controversie verranno da noi regolate direttamente ed esclusivamente con l'emittente di fatture.	We undertake to regulate any differences concerning such debits direct and exclusively with the biller.
Wir ermächtigen unsere Bank, dem Rechnungssteller im In- oder Ausland den Inhalt dieser Belastungsermächtigung sowie deren allfällige spätere Aufhebung mit jedem der Bank geeignet erscheinenden Kommunikationsmittel zur Kenntnis zu bringen.	Nous autorisons notre banque à informer l'émetteur de factures, en Suisse ou à l'étranger, du contenu de cette autorisation de débit ainsi que de son éventuelle annulation par la suite, et ce par tous les moyens de communication qui lui sembleront appropriés.	Autorizziamo la nostra banca a informare l'emittente di fatture nel nostro paese o all'estero sul contenuto della presente autorizzazione di addebito nonché sulla sua eventuale revoca successiva in qualsiasi modo essa lo ritenga opportuno.	We authorize our bank to notify the biller in Switzerland or abroad about the contents of this debit authorization as well as any subsequent rescinding thereof with the means of communications considered best suited by the bank.
Ort, Datum / Lieu, date / Luogo, data / Place, Date		Unterschrift / Signature / Firma / Signature	
Berichtigung / Rectification:			
Leer lassen, wird von der Bank ausgefüllt / Laisser vide, à remplir par la banque / Lasciare vuoto, viene compilato dalla banca / Leave blank, to be completed by the bank.			
ID: _____	IBAN: _____		
Date: _____	Stempel und Visum der Bank: Timbre et visa de la banque: _____		
D0359-DE/FR/EN/IT-01 – 31.05.2017		SIX Paynet	

Figure 13: Text sample for standard debit authorization BDD (CHF)

F.8.4 Text sample for BDD (EUR)

BDD IDENT. FFW1X	Business Direct Debit	EUR	
Rechnungssteller / Emetteur de factures / Emittente di fatture / Biller		Lastschriftzahler (Firma) / Auteur du recouvrement direct (entreprise) / Pagatore dell'addebitamento diretto (ditta) / Payer (company)	
ABC Publishing House GmbH Finance & Economy P. O. Box 4433 D-8888 Anywhere	Example Ltd Willy Smith Main Street 11 9999 Otherwhere		
Ref-Nr. / No. Réf. Customer No. 75623 / Subscription rate N. Rif / Ref. no.			
Belastungsermächtigung ohne Widerspruchsrecht Hiermit ermächtigen wir unsere Bank bis auf Widerruf, die ihr von obigem Rechnungssteller vorgelegten Lastschriftforderungen in EUR unserem Konto zu belasten. Bankname / Nom de la banque / Nome della banca / Name of bank PLZ und Ort / NPA et lieu / NPA e luogo / Postal code and city IBAN	Autorisation de débit sans droit de contestation Par la présente nous autorisons notre banque, sous réserve de révocation, à débiter de notre compte les créances en EUR émises par l'émetteur de factures ci-dessus. Si notre compte ne présente pas la couverture suffisante, il n'existe pour notre banque aucune obligation de débit. Les débits dûment comptabilisés ne peuvent pas être annulés sans consentement de l'émetteur de factures. Nous réglerons les différences éventuelles directement et exclusivement avec l'émetteur de factures. Nous autorisons notre banque à informer l'émetteur de factures, en Suisse ou à l'étranger, du contenu de cette autorisation de débit ainsi que de son éventuelle annulation par la suite, et ce par tous les moyens de communication qui lui sembleront appropriés.	Autorizzazione di addebito senza diritto di contestazione Con la presente autorizziamo la nostra banca revocabilmente ad addebitare sul nostro conto gli avvisi di addebito in EUR emessi dall'emittente di fatture summenzionato. Se il nostro conto non ha la necessaria copertura, la nostra banca non è tenuta ad effettuare l'addebito. Gli addebitamenti dovutamente contabilizzati non possono essere annullati senza il consenso dell'emittente di fatture. Eventuali controversie verranno da noi regolate direttamente ed esclusivamente con l'emittente di fatture. Autorizziamo la nostra banca a informare l'emittente di fatture nel nostro paese o all'estero sul contenuto della presente autorizzazione di addebito nonché sulla sua eventuale revoca successiva in qualsiasi modo essa lo ritenga opportuno.	Debit authorization without right of objection We hereby authorize our bank to deduct direct debit requests in EUR from the above-listed biller directly from our account until this authorization is revoked. If there are insufficient funds in our account, then our bank is not obligated to carry out the debit. The duly debited amounts cannot be cancelled without the biller's consent. We undertake to regulate any differences concerning such debits direct and exclusively with the biller. We authorize our bank to notify the biller in Switzerland or abroad about the contents of this debit authorization as well as any subsequent rescinding thereof with the means of communications considered best suited by the bank.
IID (sofern bekannt / si connu / se conosciuto / if known)		_____	
Ort, Datum / Lieu, date / Luogo, data / Place, Date		Unterschrift / Signature / Firma / Signature	
Berichtigung / Rectification:			
Leer lassen, wird von der Bank ausgefüllt / Laisser vide, à remplir par la banque / Lasciare vuoto, viene compilato dalla banca / Leave blank, to be completed by the bank.			
IID: _____ IBAN: _____			
Datum: _____		Stempel und Visum der Bank: _____ Timbre et visa de la banque: _____	
D0360-DE/FR/EN/IT-01 – 31.05.2017		SIX Paynet	

Figure 14: Text sample for standard debit authorization BDD (EUR)