

# ISO 20022 Test Platform User Manual



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# Table of Contents

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<b>Notes on the Manual</b>	<b>4</b>
<b>1. System Description</b>	<b>4</b>
1.1 <b>Functions and Tasks</b>	<b>5</b>
1.2 <b>System Requirements</b>	<b>5</b>
<b>2. Processing</b>	<b>5</b>
2.1 <b>Payment Files and Response Messages</b>	<b>5</b>
2.1.1 Format of the pain.001 file	6
2.1.2 Format of the pain.008 file	6
2.1.3 Versions of the pain.002 file	6
2.1.4 Error simulation and reject logic	6
2.2 <b>Differences from Production</b>	<b>8</b>
<b>3. Use Cases</b>	<b>9</b>
3.1 <b>Get Help</b>	<b>9</b>
3.2 <b>Registration</b>	<b>9</b>
3.3 <b>Login and Logout</b>	<b>10</b>
3.4 <b>Requesting a New Password</b>	<b>11</b>
3.5 <b>Setting up EBICS</b>	<b>11</b>
3.5.1 Initializing your EBICS access	11
3.5.2 Configuring your EBICS client	12
3.6 <b>Setting up FTP</b>	<b>12</b>
3.6.1 Initializing sFTP access	12
3.6.2 Initializing FTPS access	14
3.6.3 Setting up and configuring your FTP client	14
3.6.4 Directory structure of the FTP server	15
3.7 <b>Using Best-Practice Files</b>	<b>16</b>
3.8 <b>Using Camt Test Files</b>	<b>16</b>
3.9 <b>Checking Payment Files and Response Messages</b>	<b>17</b>
3.9.1 Creating ordering party accounts	17
3.9.2 Activating the error simulation	17
3.9.3 Uploading a payment file	18
3.9.4 Viewing warnings, notes and errors in XML files	19
3.9.5 Downloading response messages	20
3.9.6 Evaluating the test report	21
3.9.7 Deleting payment files	22

3.9.8 Deleting ordering party accounts	22
<b>3.10 Changing Personal Data</b>	<b>23</b>
3.10.1 Changing master data	23
3.10.2 Changing password	23
3.10.3 Reset EBICS user	23
3.10.4 Deleting your own access	23
<hr/>	
<b>Appendix</b>	<b>24</b>
<b>Bibliographical References</b>	<b>28</b>
<b>Abbreviations</b>	<b>29</b>
<b>Terms</b>	<b>29</b>
<b>List of Figures</b>	<b>31</b>
<b>List of Tables</b>	<b>31</b>
<b>Index</b>	<b>32</b>

# Notes on the Manual

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This user manual describes how to use the Credit Suisse ISO 20022 Test Platform.

## Target Group

This user manual is intended for corporate employees who use the ISO 20022 Test Platform to check payment files.

## Structure

The manual is divided into the following chapters:

- Chapter 1 describes the functionality of the ISO 20022 Test Platform
- Chapter 2 describes the files that can be uploaded and created and how they are processed
- Chapter 3 describes the use cases you can perform with the application

The subsequent chapters contain bibliographic references, abbreviation and term glossaries, a list of figures, and an index.

## Formatting Conventions

For clarity, this manual uses the following conventions:

- Directory names, file names and entries in files, script names, and field entries are designated in a deviating font, for example: the file **ppi.ini**.
- Names of functions, menu items, display masks, fields, etc. are designated in italics, for example: Select *Program settings*
- Entries made by the user are designated in deviating font and bolded, for example: Enter the IP address **195.222.224.5**.
- Key names are written in capital letters, for example: Press **ENTER**
- Emphasized text is bolded, for example: If you do **not** use the preconfigured port, ....
- Placeholders for variables are put in angle brackets, for example: In the configuration file, **<DB>** is a placeholder for the name of the database

## 1. System Description

Credit Suisse is currently migrating to the ISO 20022 standard and thus introducing new technical formats. Before the ISO 20022 standard goes into production, you as a business can ensure that your payment transactions work with the new formats, with the help of the ISO 20022 Test Platform.

To do that, you can upload payment files to the ISO 20022 Test Platform. The ISO 20022 Test Platform checks the submitted data according to the guidelines by Credit Suisse and provides you with the corresponding response messages, which you can then test in your financial systems. To use the ISO 20022 Test Platform, you do not have to be a customer of Credit Suisse.

The user interface of the ISO 20022 Test Platform can be viewed in four languages (German, English, French, and Italian). The interface language can be changed at any time. However, the already existing result files remain in the language they have been generated in.

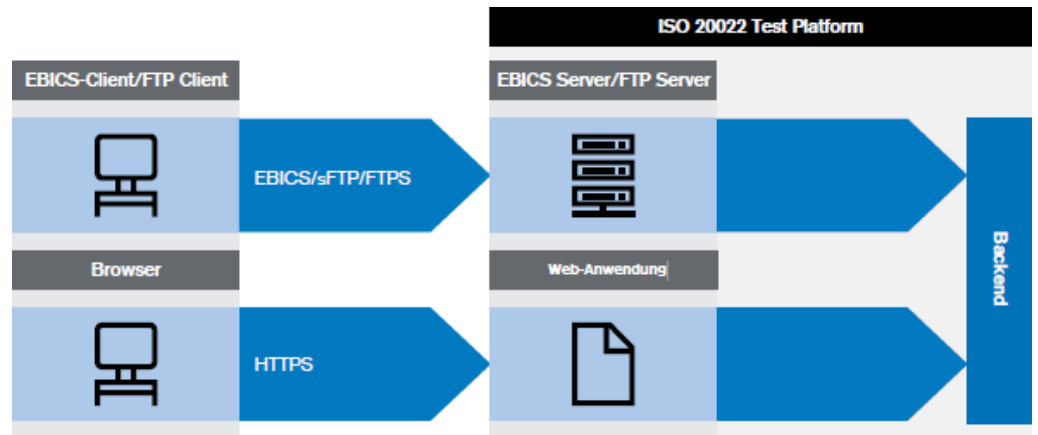
Except for scheduled maintenance windows, the ISO 20022 Test Platform is continuously available (24/7).

## 1.1

### Functions and Tasks

The ISO 20022 Test Platform consists of a web application, an EBICS or FTP server, and a backend component.

**Figure 1: Architecture of the ISO 20022 Test Platform**



You can upload your payment files as follows:

- Via the web application of the ISO 20022 Test Platform
- Via an EBICS client
- Via an FTP client

The backend of the ISO 20022 Test Platform checks the payment files and generates the response messages. Subsequently you can download the response messages via the web application. Response messages for payment files that have been uploaded via the EBICS client can additionally be downloaded via the EBICS client.

## 1.2

### System Requirements

You can use the ISO 20022 Test Platform with the current versions of the following browsers:

- Google Chrome
- Mozilla Firefox
- Internet Explorer
- Edge
- Safari

## 2. Processing

### 2.1

#### Payment Files and Response Messages

You can upload ISO 20022 payment files via the ISO 20022 Test Platform to test the format of the files and to validate the content against the technical specifications.

The following payment files can be tested:

- Credit transfers (pain.001 files)  
Information on the schema can be found in the section [Format of the pain.001 file](#)
- SEPA direct debits (pain.008 files)  
Information on the schema can be found in the section [Format of the pain.008 file](#)

Subsequently, the ISO 20022 Test Platform simulates a bank processing based on the ordering party accounts you create (ordering party account check and booking of transactions). Account movements are only simulated in the ordering party account.

For the uploaded payment file, you can download the following response messages in a ZIP archive: Which response messages the ZIP archive contains depends on your settings in the menu *Settings* ~~Format of result files~~.

- Report with the results of the tests performed upon receipt (Protocol.txt).  
The report contains all error, warning, and information messages that might appear during the tests, and indicates the position of the errors.
- pain.002 messages  
Just as in production, the ISO 20022 Test Platform can generate exclusively pain.002 files for validation and provide them for you. The version of the pain.002 file depends on the schema of the submitted pain.001 or pain.008 file (see section [Versions of the pain.002 file](#) Versions of the pain.002 file)
- pain.001 files The pain.002 messages are always in English, irrespective of which user language has been set in the application.

### 2.1.1

#### Format of the pain.001 file

You can submit pain.001 files according to the following schemas:

- CH schema **pain.001.001.03.ch.02.** or **pain.001.001.09.ch.03**
  - Structure according to Swiss Payment Standards 2021 or 2022 (Swiss Implementation Guidelines for Customer-Bank Messages Credit Transfer (Payment Transactions) [1]).
- ISO schema **pain.001.001.03** or **pain.001.001.09 (CGI)**
  - Structure according to CGI specification of Credit Suisse.

### 2.1.2

#### Format of the pain.008 file

You can submit pain.008 files according to the following schemas:

- ISO schema **pain.008.001.02 (EPC)**
  - Structure according to EPC specification, SEPA Credit Transfer Scheme Customer-To-Bank Implementation Guidelines [3]
- CH schema **pain.008.001.02.ch.01**
  - Structure according to Swiss Implementation Guidelines for SEPA Direct Debits [7]

### 2.1.3

#### Versions of the pain.002 file

##### pain.001 files

Depending on the submitted pain.001 file schema and version (see section [Format of the pain.008 file](#)), different versions of the pain.002 file are generated.

The following shows which version of a pain.002 file is generated by the test bank for each pain.001 file schema:

- |                                       |   |   |
|---------------------------------------|---|---|
| ■ files according to CH schema        | → |   |
| <b>pain.001.001.03.ch.02</b>          |   | <b>pain.002.001.03.ch.02</b> (SPS 2021) |
| <b>pain.001.001.09.ch.03</b>          |   | <b>pain.002.001.10</b> (SPS 2022)       |
| ■ files according to ISO schema (CGI) | → |   |
| <b>pain.001.001.03</b>                |   | <b>pain.002.001.03</b>                  |
| <b>pain.001.001.09</b>                |   | <b>pain.002.001.10</b>                  |

##### pain.008 files

Depending on the submitted pain.008 file schema (see section [Format of the pain.008 file](#)), different versions of the pain.002 file are generated.

The following shows which version of a pain.002 file is generated by the test bank for each pain.008 file schema:

- pain.008 file according to CH schema → **pain.002.001.03.ch.02** (according to CH schema)
- pain.008 file according to ISO schema (EPC) → **pain.002.001.03** (according to ISO schema)

### 2.1.4

#### Error simulation and reject logic

You can use the web application of the ISO 20022 Test Platform to activate an error simulation (see section [Activating the error simulation](#)). If the error simulation is activated, an error is simulated for the first three transactions.

Independent of the payment type, the first three transactions of a payment are rejected with the following reason codes:

**Table 1: Reason codes for simulated rejects**

	Reason code for pain.001 file	Reason code for pain.008 file
1st payment	AC04	AC04
2nd payment	MS03	MS03
3rd payment	RR02	MD06

**Example:**

A pain.001 file contains two orders (B level). The first order contains 14 transactions (C level). The second order contains six transactions. Rejects are simulated for the first three transactions.

If a transaction contains an error anyway, no error is simulated. If a payment file contains more than 1,000 errors, it will be rejected altogether. The payment types 7 (domestic payment instruction) are fully rejected as Credit Suisse does not support cheque payments.

## 2.2

### Differences from Production

The processing behavior of the Test Platform differs in some areas from productive operation:

- No multiple debit attempts
- No check for duplicates of submitted payment files (multiple submission of the same payment file possible).  
In productive operation, a payment file with the same payment ID is rejected.
- No special processing for priority execution (all orders are processed immediately)
- No special processing for express orders (all orders are processed immediately)
- No check of cut-off times for debits
- The ISO 20022 Test Platform issues a detailed test report (see section [Evaluating the test report](#)) to facilitate the search for errors
- The execution date may be up to 365 days in the past
- The Reason Codes and Additional Information **<AddtlInf>** in pain.002 might differ from productive system
- In Credit Suisse productive system pain.002 ACWC (accepted with changes) is not supported
- In Credit Suisse productive system Salary Payments are currently not supported for Payment Type 1



## 3. Use Cases

### 3.1

#### Get Help

##### Explanation

You have access to the following help sources:

- User manual
- FAQs
- Best-practice files for frequent scenarios
- Camt test files for the bank-to-customer message report
- Field help as tooltip Not all fields have a field help. Field helps are displayed with the symbol ⓘ.

##### How to use the manual and FAQs

1. Click on the menu *Contact and Help*.
2. Click on the link to the manual you wish to read or on the FAQ entry you wish to expand. Additionally, you can view the structure of an ISR/LSV+ example file by clicking on the corresponding link.

### 3.2

#### Registration

##### Explanation

To be able to use the ISO 20022 Test Platform, you first have to register.

##### Note

In case you want to test with several users, you may register several times using different user names and the same email address.

During registration, an account with the IBAN CH3704835833740031000 in the currency CHF is automatically created.

1. Fill out at least all mandatory fields.  
Mandatory fields are fields **without** the addition "(optional)". Pay attention to the instructions in the field help **Password** and **User name**.
2. Optional: Enter the IBAN from the payment files you would like to test.  
In addition to the automatically created account, the ISO 20022 Test Platform creates a second ordering party account for this IBAN which can be used to check the payment files (see section [Creating ordering party accounts](#)).
3. Select an access channel you wish to use for your file uploads in addition to the GUI.
4. Click on **REGISTER**.  
You are now registered as a user of the ISO 20022 Test Platform and receive a confirmation email by means of which you can activate your account.

##### Note

The delivery of the confirmation mail may be delayed due to the validation of the mail server on the customer side.

5. Open the confirmation email and read the subscriber conditions. Follow the instructions in the email.  
→ Your account is activated. The login mask of the ISO 20022 Test Platform is displayed in the browser and you may log in.

### Login and Logout

#### Explanation

To be able to work with the ISO 20022 Test Platform, you have to log in as a user with your user name and password.

#### Prerequisite

Your access to the ISO 20022 Test Platform has been activated.

#### Steps to perform to log in

1. Enter your user name and your password.  
In case you have forgotten your user name or password, follow the instructions in section Requesting a New Password.
2. Click on the **LOG IN** button.  
If an account has been set up already, the menu Payment files will be displayed. If no account has been set up yet, the menu *Settings* → *Accounts* will be displayed (see section Creating ordering party accounts).

#### Steps to perform to log out

1. Click on **LOGOUT** in the topright corner.  
The button is displayed in every menu.

#### Steps to perform

Figure 2: Registration form

**Registration**

User Data

User name ⓘ  E-mail ⓘ

Password ⓘ  Repeat new password

Salutation  Title (optional)

First name  Last name

Company Data

I am a software manufacturer. ⓘ

Company ⓘ  Company website (optional) ⓘ

Department (optional) ⓘ  Software used (optional) ⓘ

Street  No.  Postal code  Town

Amendment to address (optional)  Country

Telephone (optional) ⓘ  IBAN (optional) ⓘ

Access Channel

In addition to the GUI, you can select one additional channel for submitting your files. It is not possible to change the selection afterwards.

EBICS (Direct Link)  sFTP/FTPS (Direct Exchange)

---

**Register**

## 3.4

### Requesting a New Password

#### Explanation

In case you forgot your password, you can request a new one.

#### Steps to perform

1. In the login mask, click on the link *Forgot password?* on the left side next to the button **LOG IN**.
2. Enter your user name and your registered email address. The information must match the information you have entered during the registration.
3. Click on **SEND E-MAIL**.
  - The confirmation of the successful password request is displayed. An email with a link for resetting your password will be sent to you.  
Open the email from the ISO 20022 Test Platform with the subject **Password reset** and follow the instructions.
  - You are redirected to a mask where you can define a new password.
4. Enter your new password within one minute and click on **SAVE**.
  - A confirmation of the successful password change is displayed. You can now log in using your new password.

## 3.5

### Setting up EBICS

#### 3.5.1

#### Initializing your EBICS access

##### Explanation

In order to use the EBICS channel of the ISO 20022 Test Platform, you must first initialize your EBICS access.

##### Prerequisite

You have registered with the ISO 20022 Test Platform and selected the access channel **EBICS (Direct Link)** for your file uploads during registration.

You have activated your access – an EBICS user is automatically created for you upon activation.

You have logged in to the ISO 20022 Test Platform.

#### Steps to perform

1. Set up your EBICS client with the EBICS data of the ISO 20022 Test Platform.  
The EBICS data can be found in the web application of the ISO 20022 Test Platform in the menu *Settings* → *EBICS data*.
2. Use your EBICS client to send the INI and HIA orders to the EBICS server of the ISO 20022 Test Platform.
3. In the web application of the ISO 20022 Test Platform in the menu *Settings* → *EBICS data*, click on *Activate EBICS user*.
4. Use your EBICS client to download the bank keys from the EBICS server
  - Your EBICS access has been initialized.

## 3.5.2

### Configuring your EBICS client

#### Explanation

You must create the order types and/or BTF parameters you want to use in your EBICS client. For upload, you can use the following order types and/or BTF parameters:

**Table 2: EBICS order types and BTF parameters (upload)**

	Description	Message Name	Service Name	Scope	Service Option	Container	Version
XE2	Incoming payment	pain.001	MCT	CH	-	-	09
XE3	Incoming direct debit	pain.008	SDD	CH	-	-	02
XG1	Incoming payment CGI	pain.001	MCT	CGI	XCH	-	09

For download, you can use the following order types and/or BTF parameters:

**Table 3: EBICS order types and BTF parameters (download)**

	Description	Message Name	Service Name	Scope	Service Option	Container	Version
Z01	Status report	pain.002	PSR	CH	-	ZIP	02 and 10
XTD	Result simulation data	msc	OTH	BIL	CH002LM F	ZIP	-

#### Prerequisite

Your EBICS access is initialized and you have already created a bank access.

#### Steps to perform

1. Open your EBICS client.
2. Create the order types and/or BTF parameters according to your requirements.
3. Save your input.

## 3.6

### Setting up FTP

#### Explanation

In order to use the FTP channel of the ISO 20022 Test Platform, you must first initialize your FTP access.

#### Prerequisite

You have registered with the ISO 20022 Test Platform and selected the access channel **sFTP/FTPS (Direct Exchange)** for your file uploads during registration.

You have activated your access – an FTP user is automatically created for you upon activation.

You have logged in to the ISO 20022 Test Platform.

#### Steps to perform

The steps required to initialize the access of your choice (sFTP/FTPS) can be found in the following sections.

### 3.6.1

#### Initializing sFTP access

##### Prerequisite

You have at your disposal an RSA-2 key pair in the format OpenSSH.

##### Steps to perform

1. In the menu *Settings* → *FTP Data*, mask area Upload new key file, click on Select file.
2. Select the public key.

**Note**

If the key does not have the format OpenSSH, it will be rejected with an error message.

3. Click on **UPLOAD FILE**.  
→ Your sFTP access has been initialized.

## 3.6.2

### Initializing FTPS access

#### Steps to perform

1. In the menu *Settings* → *FTP Data*, mask area *New password*, enter an FTPS password of your choice.

#### Note

The password must comply with the guideline defined by the FTP server, which is described in the tooltip ⓘ next to the input field.

2. Click on **SAVE**.  
→ Your FTPS access has been initialized.

## 3.6.3

### Setting up and configuring your FTP client

#### Explanation

To upload and download files via sFTP and/or FTPS, you must first set up and configure the FTP client.

The required configurations are described below using the FTP client WinSCP (version 5.9.2) as an example.

#### Prerequisite

You have uploaded the public key file for the sFTP connection or have specified a password for the FTPS connection via the web application of the ISO 20022 Test Platform.

All further configuration parameters for the connection via sFTP and FTPS can be found in the menu *Settings* → *FTP Data*.

#### Steps to perform

1. Start WinSCP.
  2. Select your preferred file protocol:
    - **SFTP** for an sFTP connection
    - **FTP** with the **TLS/SSL Implicit encryption** for an FTPS connection
  3. Enter your access data.  
You can find it in the web application of the ISO 20022 Test Platform under *Settings* → *FTP Data*.
  4. If you selected sFTP:  
Under *Advanced...* → *SSH* → *Authentication* add the private key in the mask area *Authentication parameters*. Upload the key file to the intended field.
  5. If you selected FTPS:
    - a. Enter the password you have previously specified for the FTPS access in the web application of the ISO 20022 Test Platform into the intended field *Password*.
    - b. Make sure that the checkbox *Passive mode* under *Advanced...* → *Connection* is activated.
  6. Via the button *Tools*, go to the menu *Preferences* → *Transfer*, and click on *Edit...*  
In the mask area *Common options*, deactivate the checkbox *Preserve timestamp*.
- #### Note
- For this, the option *Binary* must be selected in the mask area *Transfer mode*.
7. In the menu *Preferences* → *Transfer* → *Endurance*, select the option *Disable* under *Enable transfer resume...*
  8. Save your input.  
→ You can now log in via the FTP client using your key pair (sFTP) or password (FTPS).

Screenshots illustrating the individual steps can be found in the [Appendix](#).

## Directory structure of the FTP server

### Explanation

To submit your pain.001 or pain.002 files to the ISO 20022 Test Platform via an FTP client, you must use the client to upload the files to the FTP server of the test platform.

In the FTP server, the files are processed within a fixed directory structure for uploads and downloads.

It depends on the FTP file type and the corresponding format of the payment file to which directory you must upload the file. The structure of the directories to be used is defined by the FTP server as follows:

**Table 4: Uploading files via FTP**

FTP file type	Description	File upload directory
XCT	Upload of pain.001 according to the ISO schema	/upload/XCT
XE2	Upload of pain.001.001.09 according to the CH schema	/upload/XE2
XE3	Upload of pain.008.001.02.ch.01 according to the CH schema	/upload/XE3
XG1	Upload of pain.001.001.09 according to the CGI schema	/upload/XG1

The files are processed in the background and the processing starts as soon as a file is uploaded.

As soon as the processing is complete, all result files are available for download within the directory structure of the FTP server.

It depends on the FTP file type and the corresponding format of the payment file from which directory you can download the result files of the test platform. The structure of the directories to be used is defined by the FTP server as follows:

**Table 5: Downloading results via FTP**

FTP file type	Description	File download directory
Z01	Download of pain.002 according to the CH schema	/download/Z01
XTD	Download of results in a ZIP archive (specific for the test platform)	/download/XTD

### Prerequisite

Your sFTP/FTPS access has been initialized.

You have set up your FTP client and made all required configurations (see section [Setting up and configuring your FTP client](#)).

### Steps to perform

The individual steps to upload and download files can be found in the sections [Uploading a payment file](#) and [Downloading response messages](#).

## Using Best-Practice Files

### Explanation

You can download the best-practice files via the web application of the ISO 20022 Test Platform. The ISO 20022 Test Platform provides one ZIP archive with an example payment file per test case.

The best-practice files use the account CH3704835833740031000. This account is created automatically during registration.

### Steps to perform

1. Click on the menu *Best-practice files*.  
The mask *Best-practice files* is displayed.
2. Click on the file you wish to download.
3. Open the ZIP archive.
4. Create a payment file in your financial systems using the example payment file as reference

### Note

In order for the ISO 20022 Test Platform to be able to recognize your own payment file as best-practice file, make sure that the test case ID corresponds with the IDs defined in the example files.

You will find the ID in pain.001 and pain.008 files in the following elements:

- pain.001  
In the element `<Cdtr><Nm></Nm></Cdtr>`
  - pain.008  
In the element `<Dbtr><Nm></Nm></Dbtr>`
5. Configure the ISO 20022 Test Platform according to your requirements and upload your payment file. For help on how to use the ISO 20022 Test Platform, see section [Checking Payment Files and Response Messages](#)

## Using Camt Test Files

### Explanation

You can download test files for various types of camt messages via the web application of the ISO 20022 Test Platform:

- camt.052 (account reports)
- camt.053 (account statements)
- camt.054 (account notifications)

The ISO 20022 Test Platform provides one XML example file per test case.

### Steps to perform

1. Click on the menu Camt Test Files.  
The mask Camt Test Files is displayed.
2. Click on the file you wish to download.
3. Open or save the file.



## 3.9

### Checking Payment Files and Response Messages

The following describes how you can configure the ISO 20022 Test Platform in order to upload payment files and the respective response messages..

#### 3.9.1

##### Creating ordering party accounts

###### Explanation

To enable the ISO 20022 Test Platform to technically check the submitted payment file and to simulate the bank processing, you have to create the ordering party accounts from the payment file. If the IBAN of the ordering party account of an order is unknown, the ISO 20022 Test Platform rejects the order completely. The IBANs of the ordering party accounts are specified in the pain.001 file in the element **DbtrAcct** and in the pain.008 file in element **CdtrAcct**.

If you have entered an IBAN during registration, an account with this IBAN has already been created.

During registration, an account with the IBAN CH3704835833740031000 in the currency CHF was automatically created in any case.

Each account that was created during registration has an account balance of 500,000.00 in the initial currency CHF.

###### Prerequisite

The IBANs of the ordering party accounts must be formally correct and have a correct check digit. They do not have to be real IBANs. The example IBAN number for tests with the best-practice files can be found in the mask *Best-practice files*.

###### Steps to perform

1. Select the menu *Settings* → *Accounts*.
2. Click on *Add account*.
3. Enter the IBAN of the ordering party account for which you want to submit orders. It is **not** possible to create several accounts with the same IBAN.
4. Select an account currency.

###### Attention

For accounts in the currency **EUR**, it is not possible to submit LSV+. For accounts in the currency **USD** and **GBP**, it is not possible to submit ISR or LSV+.

5. Click on **SAVE**.

#### 3.9.2

##### Activating the error simulation

###### Explanation

The ISO 20022 Test Platform can simulate error scenarios (e.g. unknown recipient account) and supply the corresponding response messages. Section [Error simulation and reject logic](#), describes according to which logic the errors are simulated.

###### Steps to perform

1. Select the menu *Settings* → *Formats of result files*.
2. In the mask area *Simulation of return messages*, activate the checkbox *R-messages simulation*.
3. Click on **SAVE**.

## Uploading a payment file

### Explanation

For the ISO 20022 Test Platform to be able to check your payment files, you have to upload these files to the server of the ISO 20022 Test Platform via the web application of the ISO 20022 Test Platform via an EBICS or FTP client.

### Note

The size of the payment files must not exceed 100 MB.

### Prerequisite

- Transfers: You have created a correct payment file, preferably with line breaks. If your file does not contain any line breaks, it consists of one line only and you will not be able to sensibly evaluate the line specification by which the test report identifies the position of the error.

If you want to check a payment file against the technical requirements and to download the response message, the ordering party accounts have to be created (see section [Creating ordering party accounts](#)). If the accounts have not been created or have a non-permitted currency, only the format of the payment file is checked.

Prerequisite for using the EBICS or FTP client: You have initialized your access and configured your client (see section [Setting up EBICS](#), and section [Setting up FTP](#)).

1. Click on **SELECT FILE**.
2. Select the payment file.
3. Select the type of the payment file from the dropdown list.  
By selecting the type, you determine the requirements against which the payment file is checked.
4. Click on **UPLOAD FILE**.  
→ The payment file is checked and processed.  
The response messages are generated.

### Steps to perform (via EBICS client)

1. Open your EBICS client.
2. For a credit transfer (pain.001 file), select the order type XE2 or use the corresponding BTF parameters as per Table 2: EBICS order types and BTF parameters (upload). For a direct debit (pain.008 file), select the order type XE3 or use the corresponding BTF parameters.
3. Submit your payment file.
4. Enter the additional data on the execution date and time required by the EBICS client.

### Note

The files can be uploaded without signatures.

5. Save your input.  
→ The processing lasts from 10 to 30 seconds.

### Steps to perform (via FTP client)

1. Open your FTP client.
2. Establish a connection with the FTP server using your private key or your password.
3. Select the file you wish to submit and upload it to the respective upload directory in the directory structure of the FTP server (see section [Directory structure of the FTP server](#)).

### Note

As soon as the file is uploaded, it is not visible in the upload directory anymore.

**Figure 3: Uploading payment file**

Payment files   Settings   Administration   Contact and Help   Best-Practice Files   Camt Test Files



---

### Uploading payment files

Select file    Transfer: pain.001.001.09.03 - SPS 2022

### Uploaded payment files

Display  entries   Search

File ↕	Type ↕	Processing date ▼	Notes	Errors	Results
PAIN001_CH_172_D1111_20230801_154...	Transfer: pain.001.001.09.03 - SPS 2022	16.08.2022 15:23:03	 10	 0	<a href="#">Download</a> <a href="#">Delete</a>

1 to 1 of 1 entries

### 3.9.4

### Viewing warnings, notes and errors in XML files



#### Explanation

Once you have uploaded a payment file and it has been processed, you can view warnings, notes and errors that may have occurred during processing directly in the web application of the ISO 20022 Test Platform. This function is only available for payment files in XML format.

#### Prerequisite

You have uploaded a payment file in XML format.

#### Steps to perform

1. Select the menu *Payment files*.
2. In the mask area *Uploaded payment files*, click on the symbol  or  in the column *Notes or Errors* next to the payment file.  
→ You switch to a mask that contains information on the uploaded payment file and a dynamic display of the file content.
3. In the mask area *File display* in the column *Message*, click on the warning, *note or error message* you wish to view.  
→ The file display navigates to the respective location in the file structure.
4. To return to the list of uploaded payment files, click on the link *Back to file selection* above the mask area *File display*.

## Downloading response messages

### Explanation

To view the protocol with the check results and to check the outgoing messages, you have to download the response messages via the web application of the ISO 20022 Test Platform or via an EBICS client.

### Prerequisite

You have uploaded a payment file.

### Steps to perform via the web application

1. Select the menu *Payment files*.
2. Click on the link *Download* next to the payment file in mask area *Uploaded payment files*.

#### Note

In the line belonging to the uploaded file, you can, in addition to the download link, also see the number of notes and errors that occurred during file processing.

3. Open the ZIP archive.  
→ You can now view all response messages.

### Steps to perform (via EBICS client)

1. Open your EBICS client.
2. For the download of the response messages, select the order type XTD or use the corresponding BTF parameters as per Table 3: EBICS order types and BTF parameters (download).
3. Save your input  
→ The downloaded response message is a ZIP archive; however, it does not contain the extension **.zip**.
4. Open the ZIP archive either directly with a ZIP program or add the extension **.zip** to the file name and open it with a standard program.

### Steps to perform (via FTP client)

1. Open your FTP client.
2. To download the generated result files individually, go to the respective download directory in the directory structure of the FTP server (see section Directory structure of the FTP server).
3. Download the required files to a target directory of your choice.

#### Note

As soon as the file is downloaded, it is not visible in the download directory anymore. For pain.002 files that are downloaded from the directory */download/Z01/*, the file extension **.xml** must be added to the file name so that it can be opened for evaluation.

To download all generated result files for an uploaded file, go to the directory */download/XTD/* and download the file *XTD.txt*.

→ The downloaded response message is a ZIP archive; however, with the extension **.txt** instead of **.zip**.

4. Replace the file extension with **.zip** and open the file with a standard program.

**Explanation**

In the test report, which you can download as a response message, you will be able to view all errors, information, and warnings that occurred during the tests. The reported errors are particularly relevant, as Credit Suisse will only accept payment files that do not contain any of those errors in production. Payment files for which only warnings and information were notified in the test report, will be accepted during production. Warnings indicate that Credit Suisse will change the order in this respect before executing it. In the information messages, you will find recommendations as to how to increase the quality of your payment files.

**Note**

For pain.001 and pain.008 files, a test report in XML format is generated in addition to the test report in text format. It contains the formatted XML of the submitted file with XML comments at the relevant locations with regard to warnings, notes or errors.

The following describes how to remedy the errors in a payment file that are notified of by means of the test report.

**Steps to perform**

1. Open the file Protocol.txt from the ZIP archive with the response messages:
2. In section *Result*, check whether any errors have been found in your payment file.
3. Only if errors have been found:  
Use the test report to remedy the errors in your payment file:
  - a. Read the first error message in section *Errors*.
  - b. On the basis of the error message and the position of the file, remedy the error in your payment file.
  - c. Repeat this procedure for all other error messages if applicable.
  - d. Save the corrected payment file.
  - e. Upload the payment file again.
  - f. Open the test report and ensure no more errors have occurred.

**Figure 4: Exemplary image of a test report in text format**

```

22/08/2016 15.40.04 Protocol
=====
File: BP01-NEG.xml
Type: Credit Transfer
Schema: pain.001.001.03.ch.02
-----
Result:
  The file is invalid.
  Errors: 3
  Warnings: 0
  Notes: 0

Errors
-----
The structure of the XML element /Document/CstmrCdtTrfInitn/PmtInf[1]/ReqdExctnDt is not valid
Error message:
  The execution date '2016-08-01' is earlier than '2016-08-12' in the past.
Error code:
  DT01 (InvalidDate)
File position:
  Line: 9
  Column: 14

```

### 3.9.7

#### Deleting payment files

##### Explanation

You can manually delete the uploaded payment files.

Additionally, you can configure the web application to automatically delete the payment files after each logout.

The ISO 20022 Test Platform deletes the following payment files independently of your settings:

- All files that are older than 90 days
- All files that are bigger than 200 MB and older than one day
- The oldest files of a user directory that is bigger than 200 MB

##### Note

In EBICS, the payment files are automatically deleted after two days.

##### Prerequisite

You have uploaded a payment file.

##### Steps to perform: manual deletion

1. Select the menu *Payment files*.
2. To delete a single payment file, click on the link *Delete* next to the respective payment file in mask area *Uploaded payment files*.
3. Confirm the deletion process with **DELETE**.

##### Steps to perform: automatic deletion when logging out

1. Select the menu *Settings* → *Master data*.
2. Activate the checkbox *Delete files when logging out*.
3. Click on **SAVE**.

### 3.9.8

#### Deleting ordering party accounts

##### Explanation

You can delete accounts that are no longer needed.

##### Steps to perform

1. Select the menu *Settings* → *Accounts*.
2. Click on the link *Delete* next to the respective account.  
The account is marked for final deletion.

##### Note

If you do not want to delete the account, you can reverse the mark for deletion via the link *Reverse*.

3. Click on **SAVE**.

## 3.10 Changing Personal Data

### 3.10.1 Changing master data

#### Explanation

You can change your master data.

#### Steps to perform

1. Select the menu *Settings* → *Master data*.
2. Change the data.
3. Click on **SAVE**.

### 3.10.2 Changing password

#### Explanation

You can change your password for accessing the ISO 20022 Test Platform.

#### Steps to perform

1. Select the menu *Settings* → *Password*.
2. Fill out the fields.
3. Click on **SAVE**.

### 3.10.3 Reset EBICS user

#### Explanation

If you are having problems with your bank access, you can reset your EBICS user via the web application of the ISO 20022 Test Platform.

#### Steps to perform

1. Select the menu *Settings* → *EBICS data*.
2. Click on Reset EBICS user.
3. Perform the initialization again as described in the section Initializing your EBICS access.

### 3.10.4 Deleting your own access

#### Explanation

You can delete your own access to the ISO 20022 Test Platform. As soon as you have deleted the access, you are automatically logged out and will not be able to log in again. If you delete your access, your EBICS or FTP user is deleted at the same time.

#### Note

If you delete your access, all payment files that you have uploaded and the corresponding response messages are deleted as well. Your files cannot be restored.

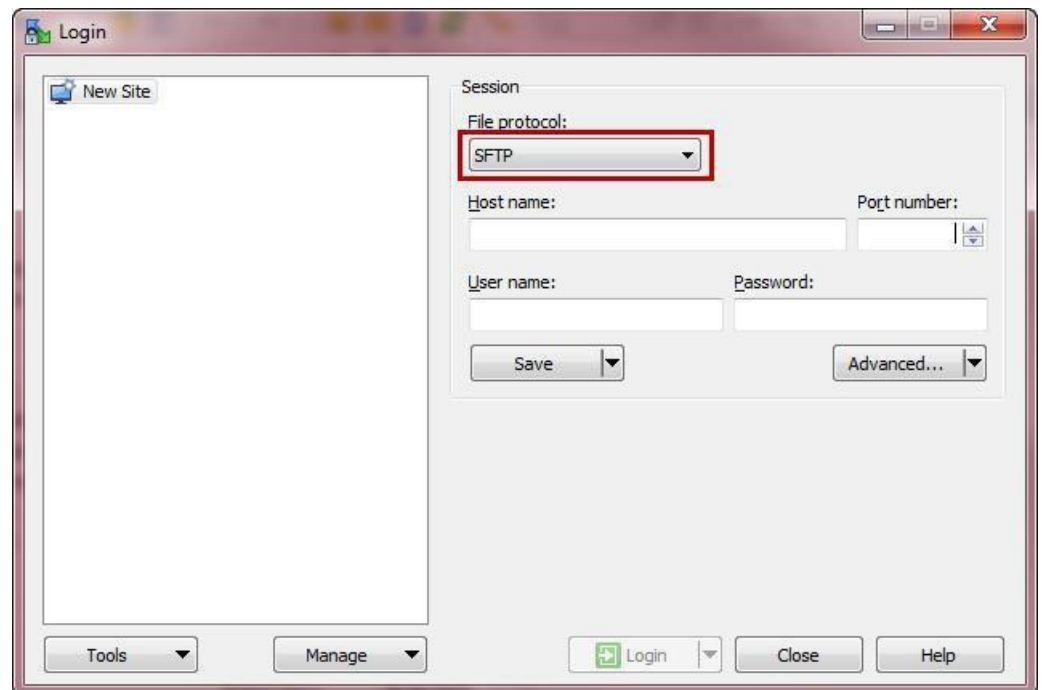
#### Steps to perform

1. Select the menu *Settings* → ~~*Master data*~~.
2. Click on *Delete* user on the lower left-hand side.
3. Confirm the deletion process with **DELETE**.

# Appendix

Configuration of the FTP client using the example of WinSCP V5.9.2

**Figure 5: Selecting file protocol: sFTP**



**Figure 6: Selecting file protocol: FTP with TLS/SSL Implicit encryption (FTPS)**

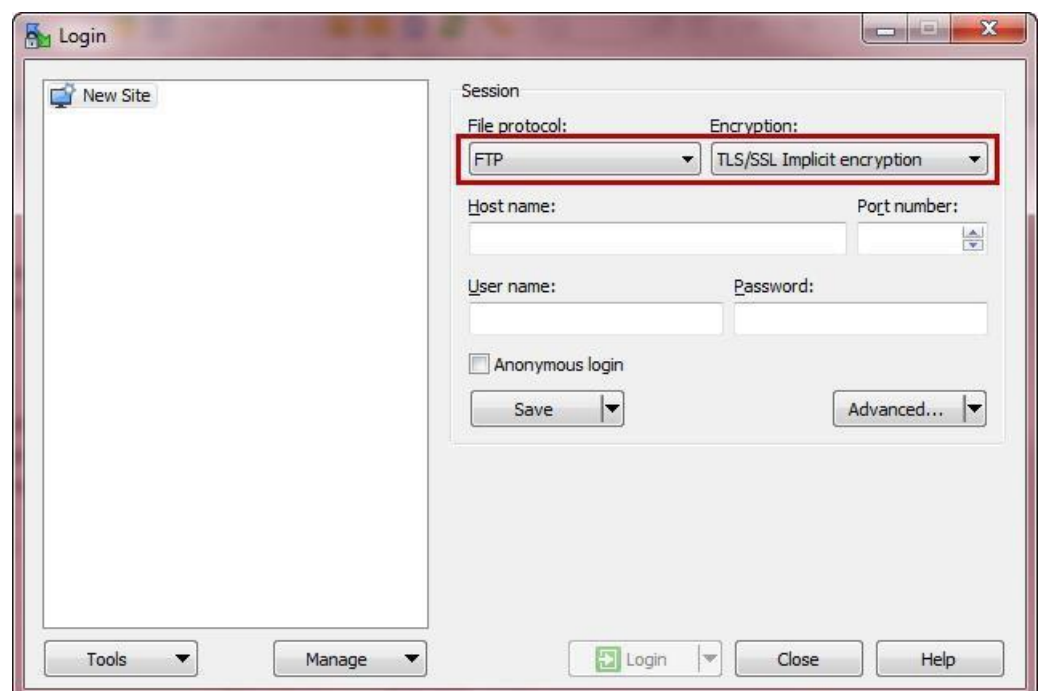




Figure 7: Entering access data

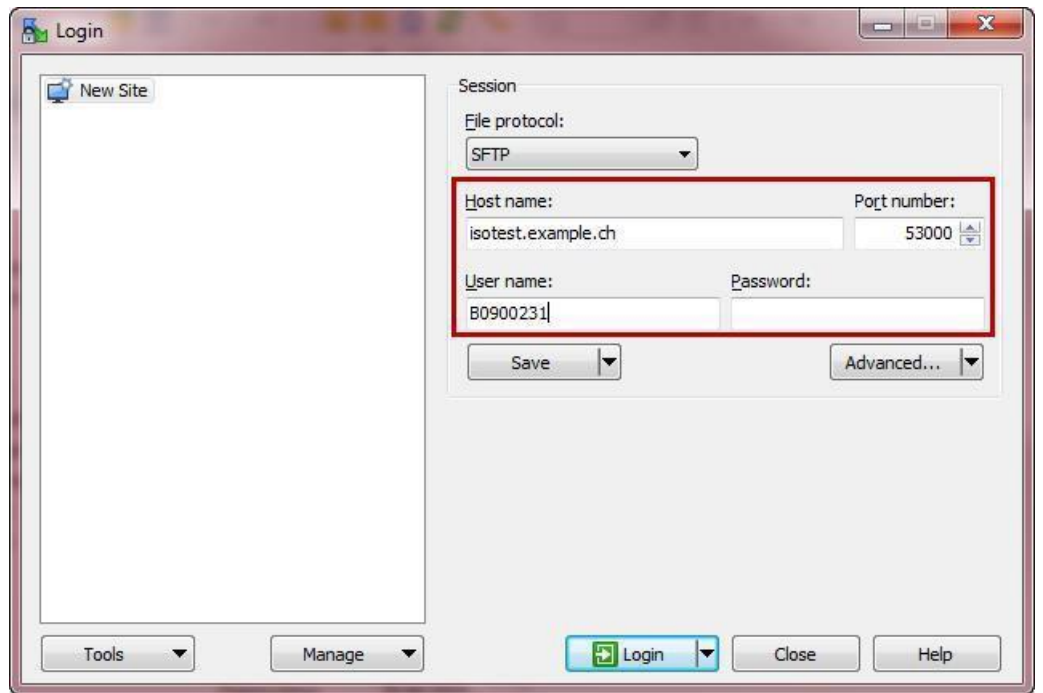


Figure 8: Adding private key (sFTP)

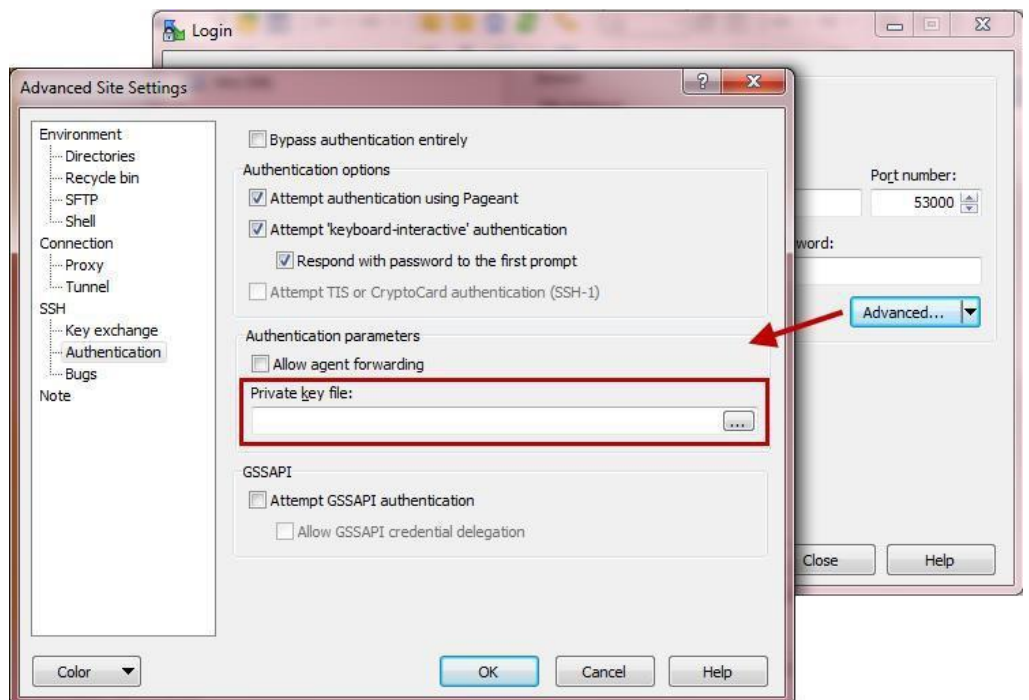


Figure 9: Password and Passive mode (FTPS)

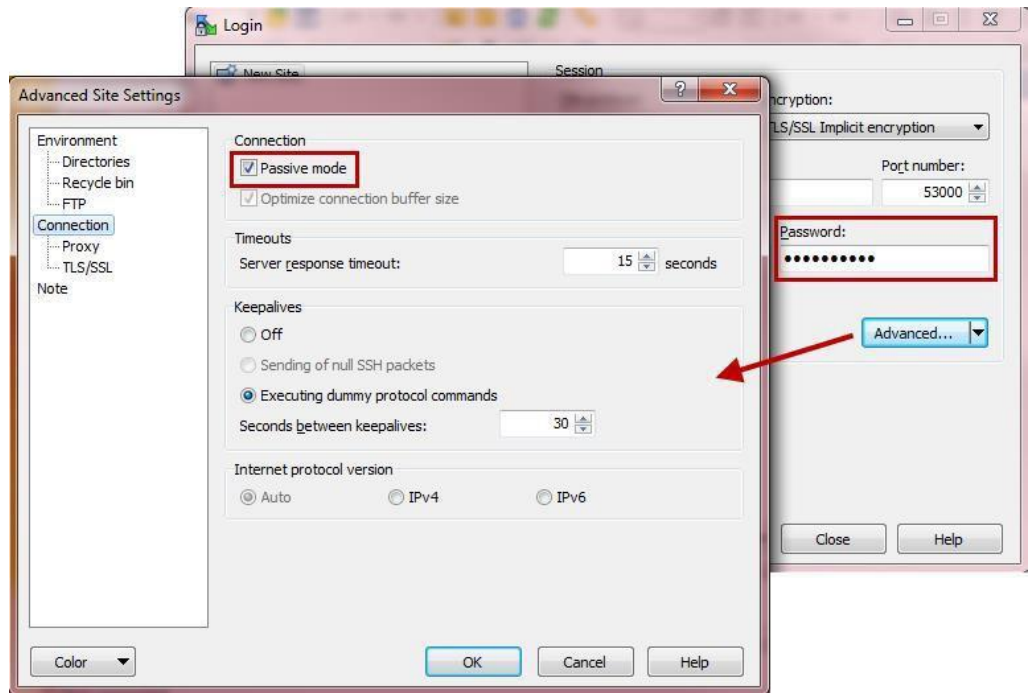


Figure 10: Transfer mode Binary and deactivating timestamp preservation

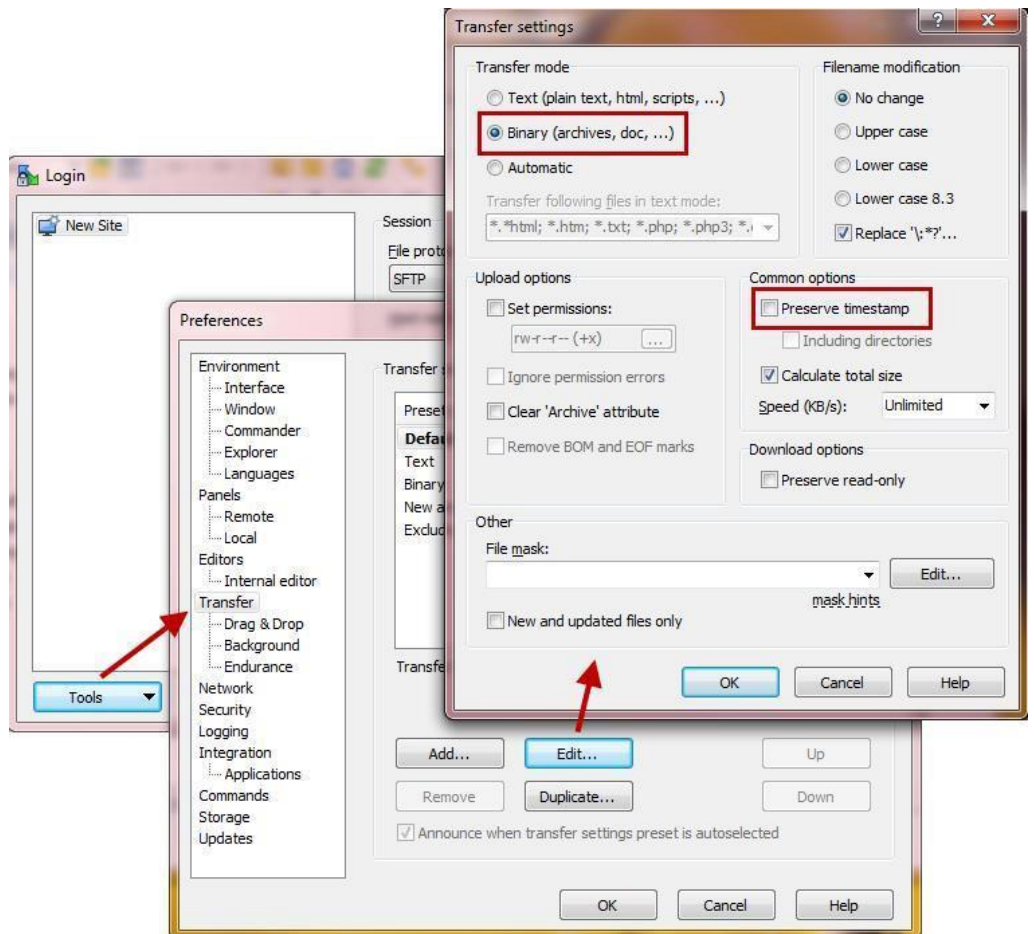


Figure 11: Disabling transfer resume

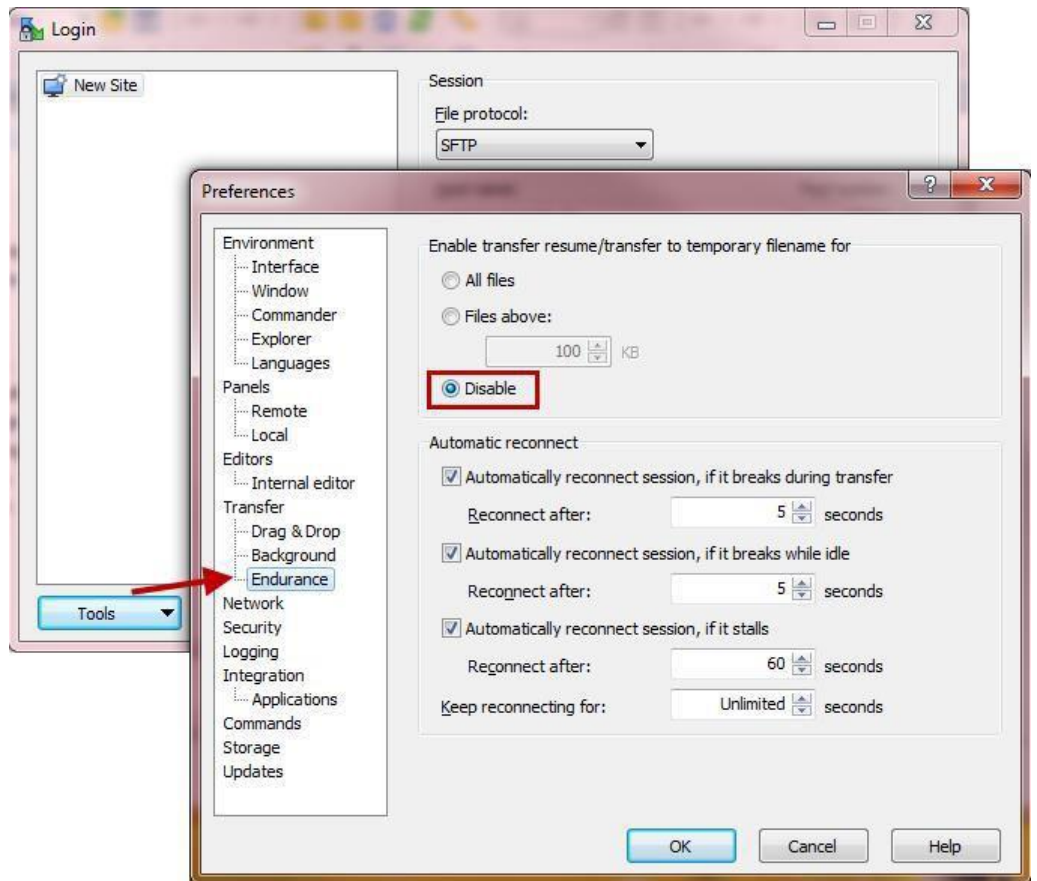
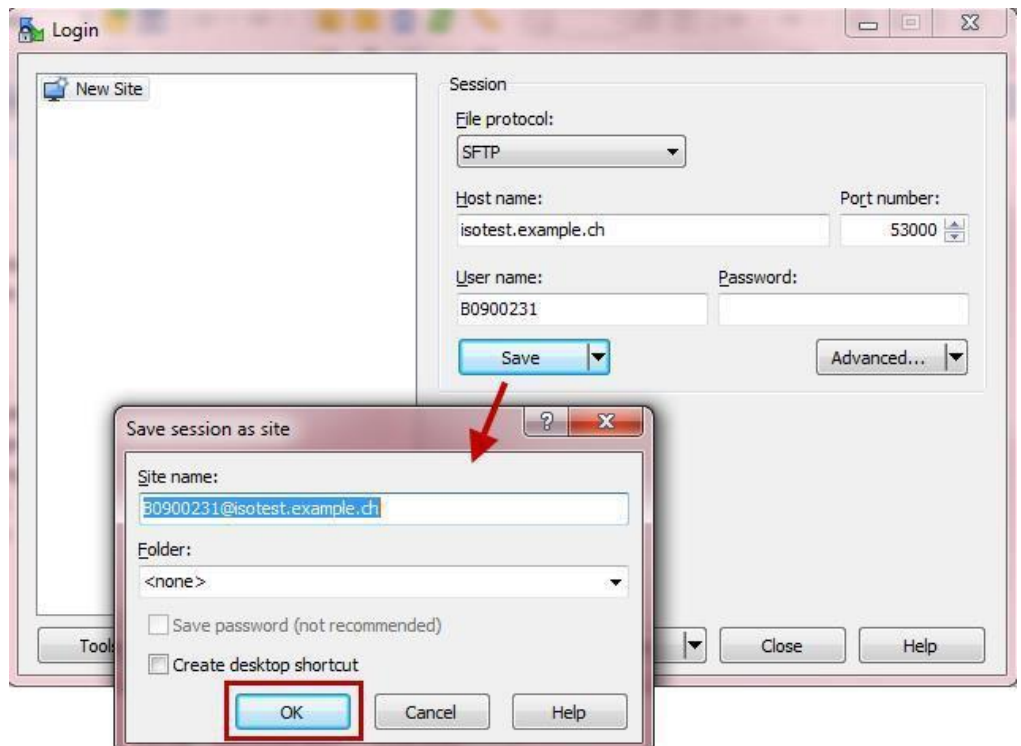


Figure 12: Saving input



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Version 8.1 from 2015-03-04  
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Version from 2015-07-10  
Common Global Implementation
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Version 1.7.2 from 2021-02-26  
Version 2.0.1 from 2022-02-28  
Six Interbank Clearing AG
7. Swiss Implementation Guidelines for Customer-Bank Messages for Status Report  
Version 1.1.2 from 2021-02-26  
Version 2.0.1 from 2022-02-28  
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Credit Suisse

# Abbreviations

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camt	Cash Management
EBICS	Electronic Banking Internet Communication Standard
ESR	Einzahlungsschein mit Referenznummer
FTP	File Transfer Protocol
IBAN	International Bank Account Number
ISO	International Organization for Standardization
LSV+	Lastschriftverfahren Plus
Pain	Payment Initiation
SEPA	Single Euro Payments Area
XML	Extensible Markup Language

# Terms

---

camt message	camt is an XML-based format in the ISO 20022 standard. camt messages belong to the category statements and displays and are used to exchange information between the financial institution and the customer.
EBICS	EBICS is an international standard in secure data exchange of payment transaction data via the internet between customers and financial institutions.
ESR	ISR is based on the standardized orange inpayment slips with reference number and is suitable for all business customers for a simple processing of their incoming payments.
FTP	FTP is a network protocol for file transfers used to exchange files between a client and a server or between two servers via a client. The transfer is secured by means of a public and private key pair when the variant sFTP is used and by means of a password when the variant FTPS is used.

IBAN	The IBAN is an international, standardized version of the account number. In Switzerland (CH), the IBAN consists of 21 places. Aside from the specific account number, it contains a country code and data on the accountholding financial institution as well as a two-digit checksum and check digit as a security element to prevent error entries.
ISO 20022	The objective of this International Organization for Standardization standard is to accomplish a global harmonization of existing and new message standards across various areas of the financial industry. ISO 20022 not only includes payment transaction and account reporting messages, but also covers other areas, including securities trading, foreign trade, and treasury.
LSV+	Direct debit procedure currently used by financial institutions (except PostFinance), see <a href="http://www.lsv.ch">www.lsv.ch</a>
pain message	pain is an XML-based format in the ISO 20022 standard. pain messages belong to the category SEPA payment transactions and include messages between customers and financial institutions as well as corresponding messages.
pain.001	Transfer orders sent by the customer to the bank
pain.002	Error/status reports sent by the bank to the customer
SEPA	The Single Euro Payments Area is the area of the EU/EEA Member States plus Switzerland, where citizens, companies and other economic operators are able to make and receive payments in euros, whether across or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.
TARGET	Processing system for interbank payments used to facilitate a uniform currency policy in the EURO zone, with fixed working days and holidays that determine whether a payment is processed on a certain day or not.
XML	XML is a language for the display of hierarchically structured data in text files. Within the scope of ISO 20022, XML will replace the previous data/file formats. XML will thus be the new standard for transmitting data.
Payment	Also transaction
Payment order	Several single payments merged into one order
Payment file	The digital file used to process payment orders

# List of Figures

---

Figure 1:	Architecture of the ISO 20022 Test Platform	5
Figure 2:	Registration form	9
Figure 3:	Uploading payment file	17
Figure 4:	Exemplary image of a test report in text format	19
Figure 5:	Selecting file protocol: sFTP	22
Figure 6:	Selecting file protocol: FTP with TLS/SSL Implicit encryption (FTPS)	22
Figure 7:	Entering access data	23
Figure 8:	Adding private key (sFTP)	23
Figure 9:	Password and Passive mode (FTPS)	24
Figure 10:	Transfer mode Binary and deactivating timestamp preservation	24
Figure 11:	Disabling transfer resume	25
Figure 12:	Saving input	25

# List of Tables

---

Table 1:	Reason codes for simulated rejects	7
Table 2:	EBICS order types and BTF parameters (upload)	12
Table 3:	EBICS order types and BTF parameters (download)	12
Table 4:	Uploading files via FTP	15
Table 5:	Downloading results via FTP	15

# Index

---

<b>A</b>	<b>Access</b>		
	activate	9	
	delete	21	
	<b>Account</b>		
	create	9	
	delete	21	
	<b>Account statement</b>		
list of response messages	5		
<b>Activate</b>			
access	10		
<b>C</b>	<b>Configure</b>		
	EBICS client	12	
	FTP client	13	
<b>D</b>	<b>Directory structure</b>		
	FTP server	14	
	<b>Download</b>		
	response messages	19	
	web application	19	
<b>E</b>	<b>EBICS</b>		
	configure client	12	
	initialize access	11	
	reset user	22	
	<b>Error simulation</b>		
	activate	16	
	logic	6	
	Exchange rates	7	
	<b>F</b>	<b>FAQs</b>	<b>9</b>
		<b>FTP</b>	
configure client		12	
initialize access		12	
<b>FTP server</b>			
directory structure	13		
<b>H</b>	<b>Help</b>	<b>8</b>	
<b>I</b>	<b>Initialize</b>		
	EBICS access	10	
	FTP access	11	
<b>L</b>	Login	9	
	Logout	9	
<b>M</b>	<b>Master data</b>	<b>21</b>	



<b>O</b>	<b>Ordering party account</b>	
	create	15
	delete	21
<b>P</b>	<b>pain.001</b>	
	list of payment files	6
	schema	6
	<b>pain.002</b>	
	list of response messages	6
	<b>Password</b>	
	change	21
	request new	10
	<b>Payment file</b>	
	delete	20
	list	6
	upload	16
<b>R</b>	<b>Registration</b>	<b>8</b>
	<b>Rejects</b>	
	logic	6
	simulate	15
	<b>Response messages</b>	
	download	18
	list	6
<b>S</b>	<b>Schema</b>	
	pain.001	6
<b>T</b>	<b>Test report</b>	
	evaluate	19
	list of response messages	6
<b>U</b>	<b>Upload</b>	
	payment file	16

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