

DTA

Payment transmission in DTA format to SIX Interbank Clearing

Information

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E-mail operations@six-group.com or telephone **+41 58 399 4800**.

Important remark

This document contains parts which haven't been translated in English, e.g. Reports (see section 6).

Reports don't exist in English. Instead, the German version is contained in this document (please consult the French document for French versions of the reports).

Amendment control

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

Date	Version	Amendment description	Section/appendix
13.11.2006	2.0	First edition (Version 1.0 was not edited in English)	all
21.08.2008	2.1	Renaming of Swiss Interbank Clearing into SIX Interbank Clearing	generally
01.06.2011	2.2	Customer support details and website addresses changed	generally
		Note about the template for "Payment instruction in paper form" deleted	2.2

Description of amendments

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

The amendments are marked in the document with a blue line in the margin.

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1 Introduction

1.1 Basic principles

Payments in **DTA format** are usually submitted via a direct delivery channel of the ordered bank. This form of submission is not discussed any further below, but is described in the "DTA Standards and Formats" guidelines.

This documentation contains supplementary directives for the event that – by arrangement with the bank – payments in DTA format are submitted to the ordered bank by the ordering party in electronic format, via SIX Interbank Clearing.

Submissions using physical data carriers (discs and tapes) are not permitted.

The generally applicable provisions and descriptions can be found in the separate "[DTA Standards and Formats](#)" guidelines. All documentation is available in electronic format on the SIX Interbank Clearing website at www.six-interbank-clearing.com.

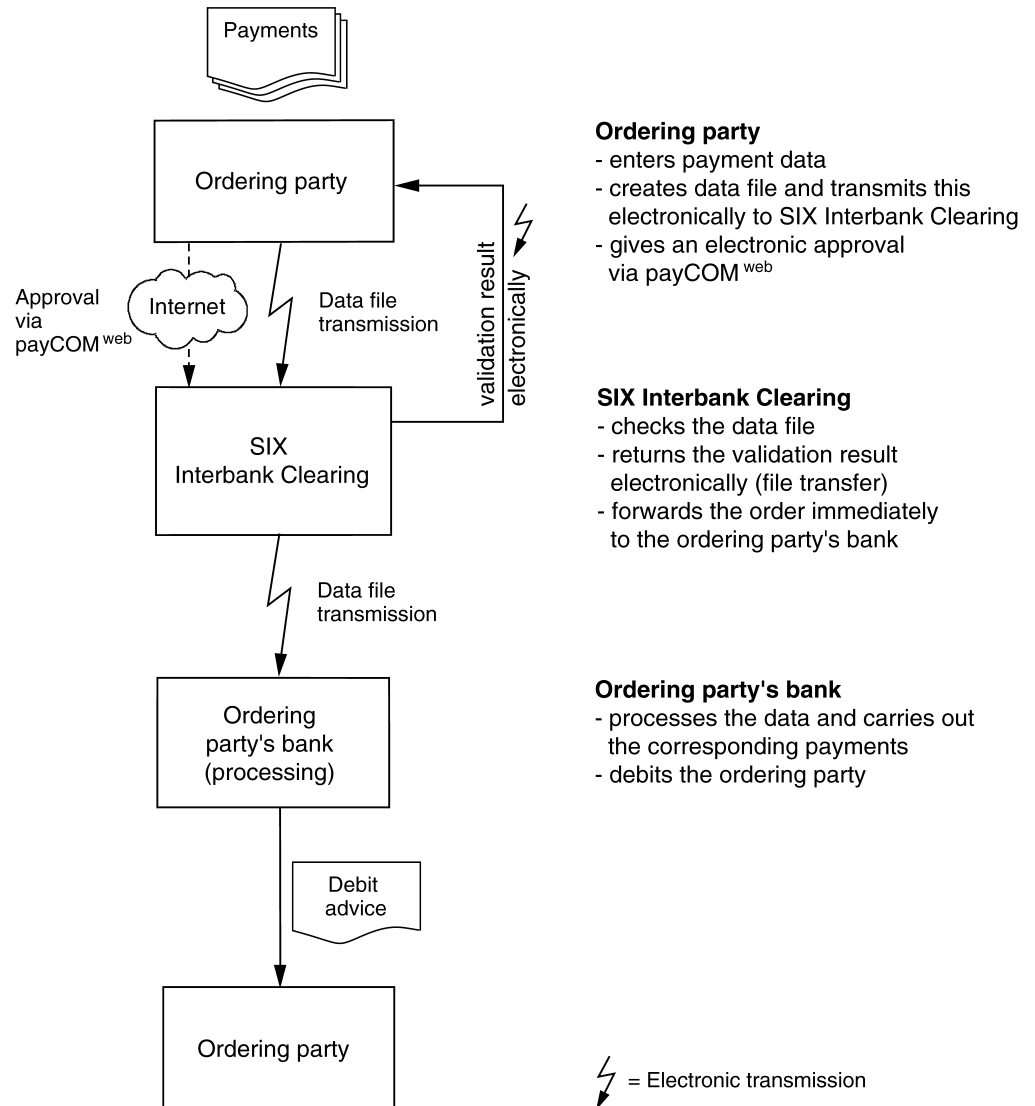
1.2 Contractual regulations for the debtor

Payments are submitted in DTA format to SIX Interbank Clearing on the basis of a signed contract, which is specific to the bank in question, between the debtor and his bank.

The "Terms and conditions governing use of payCOM^{web}", as per the attached specimen contract, also apply (see section 5).

2 Submission of payments

2.1 System overview



Ordering party

- enters payment data
- creates data file and transmits this electronically to SIX Interbank Clearing
- gives an electronic approval via payCOM^{web}

SIX Interbank Clearing

- checks the data file
- returns the validation result electronically (file transfer)
- forwards the order immediately to the ordering party's bank

Ordering party's bank

- processes the data and carries out the corresponding payments
- debits the ordering party

2.2 Issuing instructions

The ordering party or his computing centre creates a data file for all payments to be executed (Swiss francs and foreign currencies) and sends this to SIX Interbank Clearing in electronic format. Electronic approval of the payment instruction is required for each account to be debited and each requested processing date.

In justified exceptional cases, and by arrangement with the ordered bank, a payment instruction may be submitted in paper format for the payment approval of payment data submitted electronically.

2.3 Transmission of data to SIX Interbank Clearing

Payments in DTA format are transmitted to SIX Interbank Clearing using the payCOM^{web} transmission and approval tool.

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

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

2.4 Input validation

Before the payments are forwarded by SIX Interbank Clearing to the ordering party's bank, the payment data submitted undergo a number of plausibility tests such as checks on formal record structure, use of valid BC numbers and so on (see the "DTA Standards and Formats" guidelines, section 5 "DTA validation rules").

The validation result is notified electronically to the ordering party by SIX Interbank Clearing. The ordering party receives a "recapitulation report" (see section 6 "Recapitulation and error reports") in respect of formally correct records/files forwarded to the bank.

Records or files containing mistakes, which could not be sent on for further processing, are notified in an electronic error report (see section 6 "Recapitulation and error reports"). Corrected payment records/files must be re-submitted for processing.

All payments on the same data file with

- same BC number for the ordering party's bank
- same account number to be debited
- same ordering party identification
- same requested processing date (value date)
- same currency

are described as a **payment group**.

is re-sent a file that has already been scanned, the second, identical payment groups will be rejected (= duplicated scanning check).

2.5 Electronic approval

When the DTA file is approved electronically via payCOM^{web}, either individual or collective approval may be chosen. Further information on this can be found on the SIX Interbank Clearing website at www.six-interbank-clearing.com.

2.6 Data delivery to the ordering party's bank

Formally correct payment records/files are transferred to the ordering party's bank for further processing once daily, between 16.30 and 17.00 hours.

2.7 Further processing of payments by the ordering party's bank

The ordering party's bank is then in charge of/responsible for the further processing of the payments delivered to it by SIX Interbank Clearing. It carries out further checks, in particular of the identity and creditworthiness of the ordering party. The payments are then booked/notified and forwarded.

3 Payment date

3.1 Processing times and value date regulations

Payment dates must be on bank working days.

Payments in DTA format must be delivered to SIX Interbank Clearing and approved in payCOM^{web} no later than 16:00 hours on the day before the "Requested processing date". Otherwise, there can be no guarantee that payments can be processed by the ordered bank on the correct value date.

3.2 Cancellation and correction

The whole data file can be cancelled at the ordering party's bank provided processing has not yet commenced. The bank determines the last possible time at which this can be done.

Individual payments cannot be cancelled or corrected.

3.3 Investigations

Investigations into payments must generally be initiated through the ordered bank.

4 Allocation of DTA identifications

The ordering party's bank handles the allocation of a DTA identification.

If the ordering party is also the sender of the data file, just one identification is allocated; in this case, the "Sender's identification" is the same as the "Ordering party's identification".

If the ordering party has the data file to be transmitted created at a computing centre, two identifications are allocated, namely a "Sender's identification" and an "Ordering party's identification".

5 Terms and conditions governing the use of payCOM^{web}

The text is printed on the payCOM^{web} order form in the respective language (German/French/English).

TERMS AND CONDITIONS GOVERNING THE USE OF payCOM^{web}

Access to payCOM^{web}

SIX Paynet Ltd grants the user the legitimization to access the protected Web zone of payCOM^{web} by means of a participant certificate on a smartcard (issued by SIX Interbank Clearing Ltd) and the password, which is sent separately (referred to below as the "means of legitimization"). The LSV[†], BDD and DTA participation conditions of the account-keeping bank apply for the access to and functionality of the payCOM^{web} system.

Obligations of due care

The user is required to keep the means of legitimization secret, to store them separately and to protect them against misuse by unauthorized persons. The password must be changed immediately after it has been received by the user and at regular intervals thereafter. The password must not be easy to determine and must not be written down or stored by electronic means.

If there is reason to assume that a means of identification may be misused (e.g. in the event of loss, careless handling, etc.), the user must immediately block access by incorrectly entering the password three times or to cause access to be blocked by the payCOM^{web} Technical Support.

The user bears all the risks that arise from the disclosure of his means of legitimization or the use thereof – also unauthorized. In addition, the user bears the risk of use of the means of legitimization before the block takes effect during the period necessary for this to be done in the normal course of business.

Security

The transfer of data within the scope of access to payCOM^{web} is to occur in principle in encrypted form. Even when all the safety precautions corresponding to the latest state of the art are taken, no absolute security can be guaranteed on the part of SIX Paynet Ltd or that of the user. The user's IT system is part of the overall system, but is outside the control of SIX Paynet Ltd and may constitute a weak point in the entire system. A residual risk therefore remains that unauthorized persons may gain access to the transferred data or penetrate the system under the user's identity. This residual risk is born solely by the user and SIX Paynet Ltd waives all liability in this regard.

Interruption of service

SIX Paynet Ltd reserves the right to interrupt its Web services at any time if security risks are found to exist, in order to protect the user until the risks have been removed. SIX Paynet Ltd assumes no liability for damages or losses caused by such interruptions.

Banking secrecy/data protection

SIX Paynet Ltd undertakes to comply with the provisions of the Federal Law on Data Protection. Furthermore, its staff, its assigned agencies and their employees, are subject to banking secrecy stipulations (Art. 47 of the Federal Law on Banks and Savings Banks). The data received by SIX Paynet Ltd will be treated confidentially. Any personal data that becomes known will be kept secret, protected and used exclusively for the purpose for which it was disclosed to SIX Paynet Ltd. The data will not be made accessible to third parties or otherwise transferred in any manner whatsoever without the consent of the person concerned.

The user acknowledges that data may be transmitted on a network that is accessible to the public (Internet). The data is therefore regularly transferred across borders without any form of control. This also applies to data transmission cases in which both the sender and the recipient are in Switzerland.

Intended use of participant certificates

Participant certificates stored on smartcards provided by SIX Interbank Clearing Ltd are to be used solely for the purpose of authentication vis-à-vis the systems of SIX Paynet Ltd within the scope of the contractual services agreed upon. Their sole intended use is the client authentication within the scope of the SSL protocol for access to payCOM^{web}.

The SIC Customer ID CA 1024 Level 2 is not a public CA. Participant certificates cannot be used for binding electronic signatures (in accordance with the Digital Signature Act). See also the Certification Practice Statement (CPS).

SIX Interbank Clearing Ltd and SIX Paynet Ltd waive all liability for damages or losses incurred should the participant certificate be used for purposes other than client authentication within the scope of the SSL protocol for access to payCOM^{web}.

Certification Guidelines (CPS)

The Certification Practice Statement (CPS) represents an integral component of this terms and conditions of usage. They can be called up at www.lsv.ch

Exclusion of liability

SIX Paynet Ltd and SIX Interbank Clearing Ltd waive all liability for damages or losses incurred as the result of minor negligence – no matter what the legal grounds may be. In particular, SIX Paynet Ltd and SIX Interbank Clearing Ltd exclude all liability for damage caused to the user by transmission defects, technical faults, overloads, interruptions (including system-related maintenance work), faults and unlawful actions or other inadequacies on the part of the telecommunications and network service providers. In addition, SIX Paynet Ltd and SIX Interbank Clearing Ltd cannot accept any liability for the consequences of faults and interruptions – in particular during processing – of its Web services, provided that the usual care is exercised.

Amendments

SIX Paynet Ltd reserves the right to amend these legal notes and the entire Web service offering and any accompanying user instructions at any time. Amendments will be made known as a notification during the use of an application or in some other suitable manner.

Applicable law and place of jurisdiction

These provisions are subject to **Swiss law**. The court of jurisdiction is **Zurich**.

6 Recapitulation and error reports

6.1 Example of recapitulation

When a DTA file is submitted, the submitter/ordering party is always sent a recapitulation report in electronic form (only available in German or French).

REKAPITULATION ZAHLUNGSGRUPPEN	DTA	ABSENDER : MUS1WMUSTER AG HERR THOMAS MUSTER BUCKHAUSERSTRASSE 24 8048 ZUERI CH	01. 12. 2011 08: 36: 53
VERARBEITUNGSART	:	TEST	
DATEI NAME KUNDE	:	MUSTERDATEI . DTA	
DATEI NAME SIC AG	:	IOX.RI.IBN.D061201.T083653.V061201.Q000001	
BC-NR IDENT ADRESSE		GEW VERARB.	ERSTELL- DATUM
		TA ART	ANZAHL CK
		RECORD NCK	WVG BETRAG
		ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE
		IDENT	IDENT
88882 MUST2 MUSTER2 AG 8048 ZUERI CH		02. 12. 2011	01. 12. 2011
		830/ 832	22
		0 CHF	7' 100. 00
			D201112010000005

6.2 Example of recapitulation with warning

If a record is incorrect, the ordering party is sent, for his information, an error report or warning in electronic form.

REKAPITULATION ZAHLUNGSGRUPPEN	DTA	ABSENDER : MUS1WMUSTER AG HERR THOMAS MUSTER BUCKHAUSERSTRASSE 24 8048 ZUERI CH	01. 12. 2011 08: 36: 53
VERARBEITUNGSART	:	TEST	
DATEI NAME KUNDE	:	MUSTERDATEI . DTA	
DATEI NAME SIC AG	:	IOX.RI.IBN.D061201.T083653.V061201.Q000001	
BC-NR IDENT ADRESSE		GEW VERARB.	ERSTELL- DATUM
		TA ART	ANZAHL CK
		RECORD NCK	WVG BETRAG
		ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE
		IDENT	IDENT
88882 MUST2 MUSTER2 AG 8048 ZUERI CH		02. 12. 2011	01. 12. 2011
		830/ 832	22
		0 CHF	7' 100. 00
			D201112010000005
FEHLERLISTE	DTA		
ZAHLUNGSGR IDENT	SEQNR	TA	BETRAG
D201112010000005	00022	830	10, 00
			EDGAR MUSTER
			88881
			FEHLERHAFTER FELDINHALT
			FEHLERMELDUNG / WARNMELDUNG
			BC-NR BEGUENST. ERSETZT DURCH 88882

6.3 Example of recapitulation with error report

If a record is incorrect, the ordering party is sent, for his information, an error report or warning in electronic form.

REKAPITULATION ZAHLUNGSGRUPPEN	DTA	ABSENDER : MUS1WMUSTER AG HERR THOMAS MUSTER BUCKHAUSERSTRASSE 24 8048 ZUERI CH	01. 12. 2011 08: 36: 53
VERARBEITUNGSART	:	TEST	
DATEI NAME KUNDE	:	MUSTERDATEI . DTA	
DATEI NAME SIC AG	:	IOX.RI.IBN.D061201.T083653.V061201.Q000001	
BC-NR IDENT ADRESSE		GEW VERARB.	ERSTELL- DATUM
		TA ART	ANZAHL CK
		RECORD NCK	WVG BETRAG
		ZAHLUNGSGRUPPE	ZAHLUNGSGRUPPE
		IDENT	IDENT
88882 MUST2 MUSTER2 AG 8048 ZUERI CH		02. 12. 2011	01. 12. 2011
		830/ 832	21
		1 CHF	7' 100. 00
			D201112010000005
FEHLERLISTE	DTA		
ZAHLUNGSGR IDENT	SEQNR	TA	BETRAG
D201112010000005	00022	830	10, 00
			EDGAR MUSTER
			85999
			FEHLERHAFTER FELDINHALT
			FEHLERMELDUNG / WARNMELDUNG
			BC-NR BEGUENST. UNGUELTIG