

EBICS parameter datasheet PostFinance

Parameters for connecting EBICS to PostFinance

URL	https://ebics.postfinance.ch/ebics/ebics.aspx	
Host name	PFEBICS	
Accepted keys	Encryption key	E002
	Authentication key	X002
	Electronic signature	A005 & A006
EBICS versions	3.0 & 2.5	

PostFinance hash values for EBICS versions 2.5 and 3.0

Hash values for EBICS version 2.5.

Encryption key	E002 48 CD A5 55 35 E1 1B 44 61 8C C1 80 FD E1 B4 5C B9 58 AD 6B 98 08 8A CC 9C 3D 99 B0 A2 98 FA 34
Authentication key	X002 AB 2E ED 68 85 A6 E6 A2 67 00 D6 C4 AB 68 79 B4 5C D2 AF C9 30 01 D4 E7 91 50 E3 31 46 D8 4D 6C

Hash values for EBICS version 3.0.

Encryption certificate	E002 70 5C 80 0E B3 7E 68 30 5F 3E 1C 88 15 2F 9D C2 5E B0 4A 92 BA 75 85 38 0B EC 3E 67 05 EA B9 09
Authentication certificate	X002 C7 FE B4 DE 40 D6 43 94 00 35 CD 6D A5 42 49 74 99 B7 FB 23 C6 F3 C4 A7 0F 5B CA 50 A9 82 21 73

A multilayered security concept comes into effect with EBICS. Each subscriber has an individual pair of keys, one public and one private. All access attempts, transactions and transferred data are logged and can be checked and reviewed at any time.

In November 2021, the Swiss financial market introduced the new EBICS version 3.0. With this version, the country-specific features of the previous versions are harmonized and cross-border use becomes a viable option. From November 2022, EBICS version 3.0 will also represent the basic technical requirements for exchanging the new 2019 version of ISO-20022 messages using EBICS. When configuring your EBICS software solution, please therefore make sure the right ISO version is set for the BTF parameter "MsgVersion".

You can use the "HPB" session to request the public keys from PostFinance. The hash values of the keys received from PostFinance will be automatically calculated by your software in order to verify them and compare them with the hash values from the PostFinance public keys listed above. As soon as the comparison is completed, a connection to the PostFinance EBICS server can be established.

During the initial connection, the subscribers transmit their own three keys by means of the "INI" and "HIA" order types: signature key, encryption key and authentication key. These were previously generated by the EBICS software solution and sent by the subscribers to PostFinance by post ("INI letter"). PostFinance verifies the keys and enables EBICS access.

Order types offered by PostFinance with EBICS

System order types

Order types	Description
HAA	Download accessible order types
HAC	Download customer log (XML format)
HCA	Change EBICS subscriber keys
HCS	Change electronic signature and EBICS subscriber key
HEV	Download supported EBICS versions
HIA	Transfer EBICS subscriber key
HKD	Download customer and subscriber data
HPB	Download the bank's public key
HPD	Download bank parameter
HTD	Download customer and subscriber data that has been saved at the bank
HVD	Download DS status
HVE	Add electronic signature
HVS	Distributed electronic signature cancellation
HVT	Download distributed electronic signature transaction details
HVU	Download distributed electronic signature overview
HVZ	Download distributed electronic signature overview with additional information
INI	Password initialization
PUB	Send public key
SPR	Communicate blocking of access data

Upload order types and BTF parameters

EBICS 2.5			EBICS 3.0							
Payment order	Format	Description	Admin Order Type	Service name	Service Scope	Service Option	MsgName	Msg Version 2009/2013	Msg Version 2019	Container Type
XE2	pain.001	Payment order	BTU	MCT	CH		pain.001	03	09	
XL5	pain.008	PostFinance Direct Debit COR1	BTU	DDD	BIL	CH001COR	pain.008	02		
XL6	pain.008	PostFinance Direct Debit B2B	BTU	DDD	BIL	CH001B2B	pain.008	02		

Download order types and BTF parameters

EBICS 2.5			EBICS 3.0								
Order types	Format	Description	Release	Admin Order Type	Service name	Service Scope	Service Option	MsgName	Msg Version 2009/2013	Msg Version 2019	Container Type
Z01	pain.002	Status report for pain.001/pain.008	pain.002.zip with 1-n status reports	BTD	PSR	CH		pain.002	03		ZIP
Z52	camt.052	Intraday account statement	camt.052.zip with 1-n account statements	BTD	STM	CH		camt.052	04		ZIP
Z53	camt.053	Account statement with or without detailed notification	camt.053.zip with 1-n account statements	BTD	EOP	CH		camt.053	04		ZIP
Z52	camt.054	Credit and debit advice	camt.054.zip with 1-n notifications	BTD	REP	CH	XDCI	camt.054	04		ZIP
Z54	camt.054	Detailed notification ¹	camt.054.zip with 1-n notifications	BTD	REP	CH		camt.054	04		ZIP
STA	MT940	Account statement in SWIFT format	MT940.sta (unzipped) with one MT940	BTD	EOP	CH		mt940			
VMK	MT942	Intraday account statement in SWIFT format	MT942.sta (unzipped) with one MT942	BTD	STM	CH		mt942			
ZDF	PDF	PDF account documents (account statement, interest statement, confirmation of FX SPOT/SWAP)		BTD	DAR	CH		documents			ZIP

¹ Detailed notifications for the services: EPO, CH-DD, Returns, IBAN QR, OSR, IBAN (SCOR/NON SCOR)

**Additional order types specifically for the Cash & Multibanking Tool (CMT)
(can only be used in conjunction with a Cash & Multibanking Tool contract with PostFinance)**

Upload order types and BTF parameters

EBICS 2.5			EBICS 3.0							
Payment order	Format	Description	Admin Order Type	Service name	Service Scope	Service Option	Msg Name	Msg Version 2009/2013	Msg Version 2019	Container Type
XL3	pain.008	Swiss bank LSV+ with objection	BTU	DDD	CH		pain.008	02		
XL4	pain.008	Swiss bank BDD without objection	BTU	DDD	CH	XB2B	pain.008	02		
CCT	pain.001	SEPA transfer	BTU	SCT	GLB		pain.001			
CCU	pain.001	Same-day express transfers in Euro (not SEPA)	BTU	XCT	DE	URG	pain.001			
RFT	RFT	Payment order in MT101	BTU	RTF	GLB		mt101			

Download order types and BTF parameters

EBICS 2.5			EBICS 3.0							
Payment order	Format	Description	Admin Order Type	Service name	Service Scope	Service Option	Msg Name	Msg Version 2009/2013	Msg Version 2019	Container Type
CRZ	pain.002	Payment status report for credit transfers	BTD	REP	DE	SCT	pain.002			ZIP
C52	camt.052	Bank to Customer Account Report	BTD	STM	DE		camt.052			ZIP
C53	camt.053	Bank to Customer Statement Report	BTD	EOP	DE		camt.053			ZIP
C54	camt.054	Bank to Customer Debit Credit Notification	BTD	STM	DE		camt.054			ZIP
Z95	MT195	SWIFT MT195 status report with response to SWIFT MT101 orders	BTD	PSR	GLB		mt195			