



# Independent ISO version change for camt messages in e-finance at PostFinance

## What's it all about?

The new ISO version 2019 (scheme: pain.001.001.09.ch.03.xsd and camt.05x.00x.08.xsd) has been productive in the Swiss financial center since November 2022. This affects all camt messages. The Swiss financial center and PostFinance are offering a transition period for older ISO versions until 17 November 2025. By then, the processing systems must be able to handle the new ISO Version 2019 or be migrated. PostFinance reserves the right to implement certain extensions and adjustments to the service specified by the Swiss financial center only to the ISO version 2019.

## Independent changeover of ISO versions in e-finance

Customers can change their camt messages to the new ISO version 2019 independently and easily in e-finance. PostFinance does not need to be notified of the time of the changeover for electronic payment orders (EPO) as pain.001. The pain.002 messages are delivered in the same ISO version as pain.001.

## Information on the changeover

- Active participation in e-finance is a prerequisite for the independent ISO version change in e-finance.
- It is also possible to modify camt notifications that are supplied to channels other than e-finance.
- Only existing notifications can be modified (not new ones).
- It is possible to carry out individual modifications or modifications to all existing notifications.
- If required, modifications back to the 2013 version are also possible.
- Modifications are valid from the next Swiss Post working day at the earliest.
- The different camt messages for an account do not have to be in the same ISO Version.

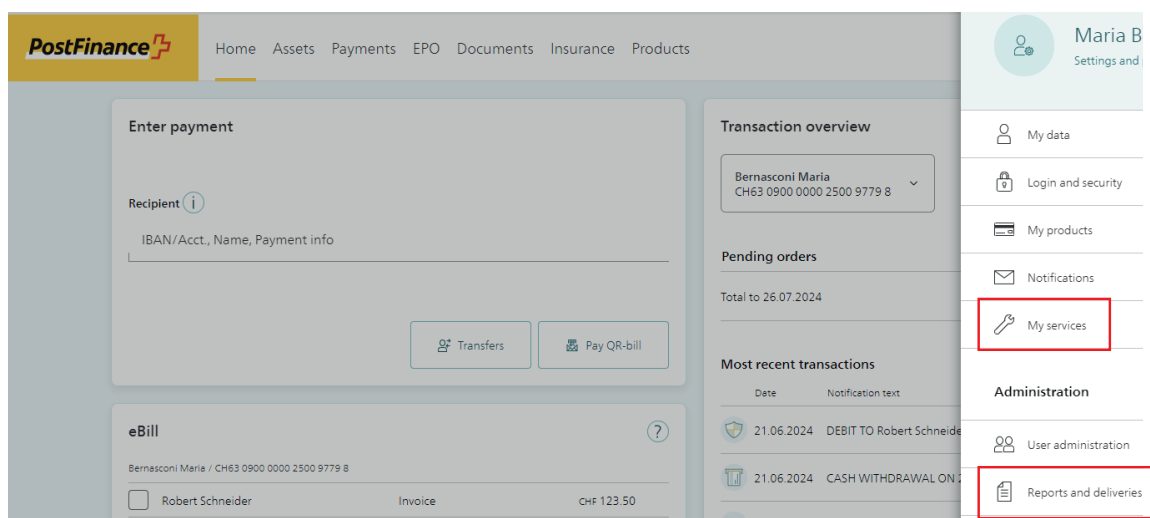
## Required rights in e-finance for independent modification

An e-user must have one of the following (e-)rights configurations in e-finance in order for the modifications to be made:

- Physical rights:
  - A general signing right (GSR)
  - A special signing right (SSR)
- Electronic rights:
  - An administration right
- Hybrid configurations:
  - A download right for a camt.054 file and an SSR for the corresponding account
  - A download right for a camt.054 QR-bill virtual account with a contract dependency to a virtual account and an SSR for the account

The modifications can be made under “Settings and profile” depending on the rights/role assignment:

- My services → Deliveries tile → Edit
- Administration area → Reports and notifications → Notifications tile → Edit



The following are further options for placing orders to migrate the notifications to the new ISO version:

- Telephone call/e-mail to your personal customer advisor
- Hotline for business customers: within Switzerland 0848 888 900 (max. CHF 0.08/min.) / from abroad +41 58 667 97 39 (at telecom provider's international rate)
- Registration and change form – electronic account documents

In these cases, please allow sufficient time for the changeover from the time the order is placed and ensure that the software can process the new ISO version.

All ISO deliveries must be changed over to the new 2019 version by 17 November 2025. PostFinance recommends making this change immediately, provided that the software used is ready for this. PostFinance will be happy to help with any questions regarding the ISO version changeover. The relevant software partner can provide information on the operational readiness of standard software.

## Differences in the ISO-20022 camt messages between version 2013 and 2019

- Additional Information: The <AddtlInf> field is supplied with new content (in each case with the current IG version).
- Reporting source: This element is no longer used.
- Account currency: The <Ccy> field is new and specifies the currency in which the account is managed.
- Code for booking status: Adjustment of the sub-element for the status: the value BOOK is now delivered in the sub-element <Cd> and no longer in the element <Sts>.
- Unique End-to-end Transaction Reference (UETR): The Unique End-to-end Transaction Reference (UETR) field is now supplied. This is always assigned by PostFinance; even if a UETR generated by the originator is delivered in pain.001. The UETR from the interbank payment transactions is adopted on a 1:1 basis.
- Party sub-element: The new <Party> sub-element always appears after <Debtor>, <Ultimate Debtor>, <Creditor> and <Ultimate Creditor>.

Detailed information can be found in the factsheet *Differences in ISO 20022 camt messages between versions 2013 and 2019 from October 2022* ([News for business customers](#)).

## Further information

- [Swiss Implementation Guidelines for Payments and Cash Management](#)
- [Swiss Business Rules for Payments and Cash Management](#)
- [PostFinance Ltd manual for technical specifications](#) (→ see under manuals)

## Test options

- You can test the changes on the PostFinance test platform:  
[testplattform.postfinance.ch/corporates](https://testplattform.postfinance.ch/corporates)
- Sample files for the new ISO Version 2019 are available: [Sample files for business customers](#)

## Overview of the service, message types and channels affected

Account notification	Channels
<ul style="list-style-type: none"><li>– camt.053 account statement</li><li>– camt.054 detailed notification</li><li>– Creditor order notification camt.054</li><li>– camt.052 account movements</li><li>– Credit and debit notification camt.054</li></ul>	<ul style="list-style-type: none"><li>– E-finance</li><li>– EBICS</li><li>– TBS</li><li>– FDS</li><li>– MFTPF</li><li>– SWIFT FileAct</li></ul>