InsideBusiness Payments
LSV+ Switzerland

Addendum to 'LSV+ Guidelines for creditors'

ING

InsideBusiness Payments – LSV+ addendum

Introduction

This document is an addendum to the 'lsvplus guideline for creditors' version 2.5, 01.06.2011, and describes the deviations and specific details of the LSV+ format in InsideBusiness Payments. This is version 1.0 of the addendum and is valid from July 2016 onwards until further notice. Please verify with your bank contact whether the addendum still applies, and if it is the latest version.
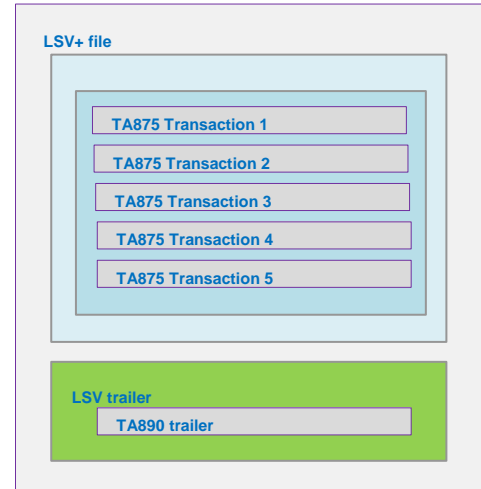
General remarks

- This format description applies for both BDD and LSV+. In this document the term LSV+ will be used for both Swiss domestic direct debit procedures.
- In InsideBusiness Payments use the menu option Payments->Import File with option *import file* as batch or grouped payments to upload the LSV+ file.
- LSV+ can be used to initiate Direct Debits in currencies CHF and EUR
- Swiss clearing: www.lsv.ch
- LSV+ Guidelines for creditors
- The LSV+ format has a fixed record length of 588 characters. Each segment is ended by an end-sector mark (ASCII: "CRLF")
- Supported character set is ASCII ISO-8859 (latin-1), other characters will be replaced by a "." (dot)
- Details about the 27-digit ESR reference and 20-digit IPI reference can be found at annex 5 of the LSV+ Guidelines for creditors
- Files contain collections in record TA875 and are closed with a footer record TA890

InsideBusiness Payments – LSV+ addendum

Format description

- One consolidated group will be for collections with:
    - The same CR-FI BC Number
    - The same creditor account
    - The same CR LSV+ identification
    - The same requested execution date
    - The same currency
- An LSV+ file can contain multiple direct debits
- An LSV+ can contain multiple consolidated groups of direct debits
- Each direct debit is indicated with TA875
- Each file can be closed by a trailer (TA890)

LSV+ file

| TA875 Transaction 1 |
| TA875 Transaction 2 |
| TA875 Transaction 3 |
| TA875 Transaction 4 |
| TA875 Transaction 5 |

LSV trailer

| TA890 trailer |

Syntactical details and deviations

1. Legend and character set

M = Mandatory
O = Optional
C = Conditional

Supported characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +
CrLf Space

InsideBusiness Payments – LSV+ addendum

1.1. TA875 – Direct Debit

The direct debit record has a total length of 588 characters and must include the following fields in the order indicated

Field	Pos	Type	Name	M / O	Value	Comments
1	1-3	N	Transaction type	M	"875"	
2	4	N	Version no.	O		
3	5	AN	Processing type	M	"P"	
4	6-13	N	Requested processing date	M	Date in format YYYYMMDD	Requested processing date: • max. 30 calendar days following date of submission to SIX Interbank Clearing • max. 10 calendar days prior to date of submission to SIX Interbank Clearing
5	14-18	AN	Debtor financial institution bank code no.	O		Bank clearing number for the debtor financial institute (left-aligned, rest of field filled with blanks).Optional when IBAN provided
6	19-26	N	Creation date	O		The date the LSV file was created. It must be the same for all records in the file.
7	27-31	AN	Creditor financial institute bank code no.	O		Bank clearing number for the creditor financial institute (left-aligned, rest of field filled with blanks).
8	32-36	AN	Sender identification	M		The identification must be given to identify the sender of the LSV file. It must be the same for all records in the file. If the Creditor submits the LSV file, this identification is the same as that in the LSV-ID field 10. If the Creditor uses a third party for submission (e.g. computing centre or fiduciary), the ID must be different.
9	37-43	N	Input sequence number	O		The records in each LSV file must be numbered continuously in ascending sequence, beginning with 0000001.
10	44-48	AN	LSV+ / BDD identification	M		Creditor's LSV+ identification (information must be in upper case letters). OR Creditor's BDD identification (information must be in upper case letters and end with an "X"
11	49-51	AN	Currency	M	"CHF" or "EUR"	Currency (CHF or EUR, information must be in upper case letters). It must be the same for all records in the file.
12	52-63	N	Amount	M		Amount of the LSV transaction with leading zeros, decimal comma and either no, one or two decimal places. Each individual amount in CHF must not exceed 99,999,999.99. Larger amounts could lead to problems when the creditor financial institution delivers the credit data.
13	64-97	AN	Creditor's account	M		IBAN (International Bank Account Number) of the Creditor's account with the Creditor-financial institution (left-aligned, rest of field filled with blanks). Only the 21-digit IBANs from Switzerland and blanks within the IBANs must be omitted: Pos. 1+2 = Country code Pos. 3+4 = Check digit for entire field Pos. 5–9 = Creditor financial institution BC number Pos. 10–21= Creditor account number with Creditor-

						financial institution Pos. 22–34= Blanks
14	98-132	AN	Creditor's name and address 1	O	Name	4-line address for the Creditor. (left-aligned, rest of fields filled with blanks).
15	133-167	AN	Creditor's name and address 2	O	Address	
16	168-202	AN	Creditor's name and address 3	O	Address	
17	203-237	AN	Creditor's name and address 4	O	Address	
18	238-271	AN	Debtor's account	M		Gives the DEB's account number (with or without IBAN). Without IBAN Max. 16-character account number for the DEB's account with the debtor's financial institution (left-alig-ned, rest of field filled with blanks). Format as given in the debit authorization. With IBAN (only CH or LI IBANs permitted) IBAN (International Bank Account Number) for the debtor's account with the debtor's financial institution (left-aligned, rest of field filled with blanks). Format as given in the "Creditor's account" field.
19	272-306	AN	Debtor's name and address 1	M	Name	4-line address for the debtor. At least the first two address lines must be completed (left-aligned, rest of fields filled with blanks).
20	307-341	AN	Debtor's name and address 2	M	Address	
21	342-376	AN	Debtor's name and address 3	O	Address	
22	377-411	AN	Debtor's name and address 4	O	Address	
23	412-446	AN	Remittance info	O		Optional 4-lines remittance message for the debtor (left-aligned, rest of fields filled with blanks).
24	447-481	AN	Remittance info	O		
25	482-516	AN	Remittance info	O		
26	517-551	AN	Remittance info	O		
27	552	AN	Reference flag	M	"A" or "B"	Designates the type of reference number (information must be in upper case letters) in the following field "LSV reference": • A: ESR reference number • B: IPI details of payment
28	553-579	AN	LSV reference	M		27-character ESR reference number (refe-rence flag = A) or 20-character IPI details of payment (reference flag = B, left-aligned, rest of field filled with blanks). See also annex 5 of the LSV+ Guidelines for creditors
29	580-588	AN	ESR party number	M		ESR party number for the Creditor financial institution, if the ESR reference number is used (reference flag = A). Left-aligned, rest of field filled with blanks. In the English version of the CH-DTA format specification the abbreviation "ISR" is used for the same references and IDs. "ESR" is the german abbreviation, which is kept here as it is also used for field identifiers. If the 20-figure IPI details of payment are used (reference flag = B), the whole field filled with blanks.

6

1.2. DTA890 - Trailer

An LSV+ file can be closed with a footer and is an optional field

Field	Pos	Type	Name	M / O	Value	Comments
1	1-3	N	Transaction type	M	890	Transaction type of the record (fixed as 890)
2	4	N	Version no.	O	0	Version number, now always 0
3	5-12	N	Creation date	O	Date in format YYYYMMDD	The date when the LSV file was created. It must be the same for all records in the file.
4	13-17	AN	Sender identification	O		The identification must be given to identify the sender of the LSV file. The sender identification must be the same for all records in the file.
5	18-24	N	Input sequence number	O		The records in each LSV file must be numbered continuously in ascending sequence, beginning with 0000001. The total record shows the highest input sequence number in the LSV file.
6	25-27	AN	Currency	M	"CHF" or "EUR"	Currency (CHF or EUR, information must be in upper case letters). It must be the same for all records in the file.
7	28-43	N	Total amount	M		Total amount of all direct debits included in the LSV file with leading zeros, decimal comma and either no, one or two decimal places.