

# UBS PaymentStandards Test Platform

Are you ready for payment harmonization in Switzerland?

## Background

Swiss payments will be standardized and harmonized in four different areas: transfers, direct debits, notifications/reporting and payment slips.

Software partners who offer payment functions, and bank clients who program their own payments interface, must align parts of their software with the new ISO 20022 payments standard in accordance with the Swiss Recommendations.

## Validation and simulation

To assist during this changeover, the UBS PaymentStandards Test Platform simulates the behavior of the client-bank interface in detail and provides crucial migration support.

It checks the conformity of generated client-to-bank messages (validation) and creates bank-to-client messages (simulation) according to the Swiss Business Rules and Swiss and UBS Implementation Guidelines.

## Benefits

The UBS PaymentStandards Test Platform allows every software partner or bank client who is affected by the migration to conduct independent testing.

The efforts required for development and end-to-end testing are reduced thanks to the reliable and easy-to-run validation of the ISO 20022-based XML files and the 24/7 "self service" simulation of bank-to-client messages.

Furthermore, the actual migration process is greatly simplified and accelerated with UBS, as all relevant order submission and report delivery scenarios can be tested independently in advance.

## Features at a glance

The UBS PaymentStandards Test Platform offers the following main features:

### Validation of ISO 20022 XML-based client-to-bank messages

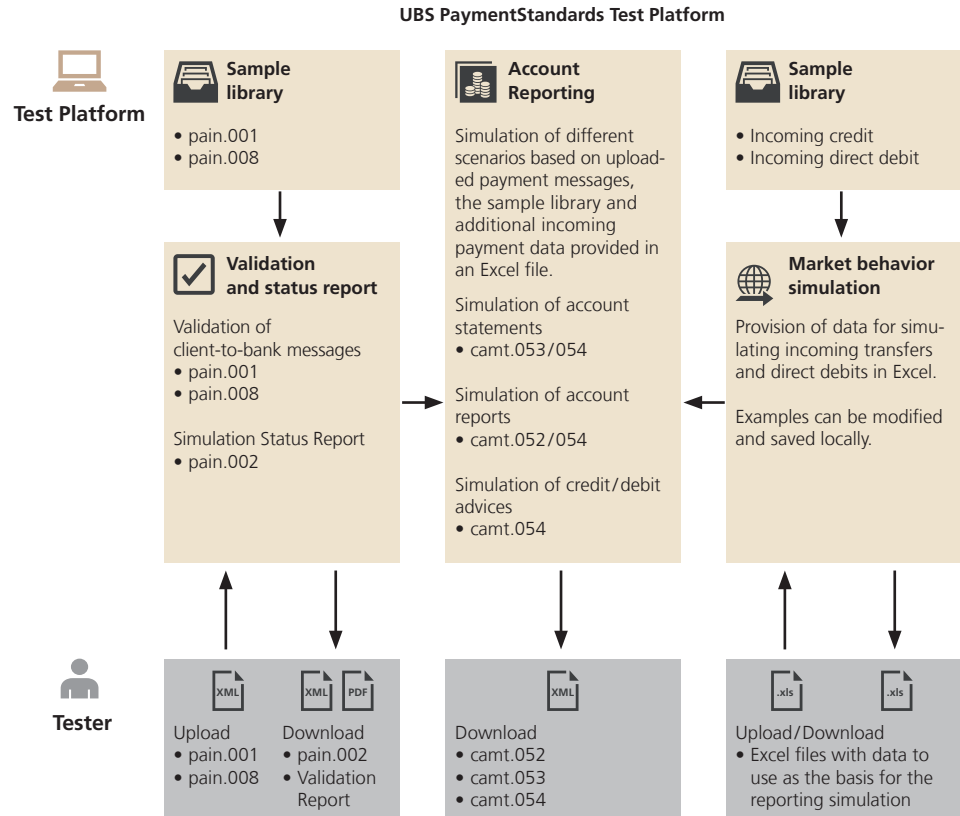
- Order formats for transfers (pain.001) and direct debits (pain.008)
- Consideration of national and international standards in line with the overview
- Consideration of technical (schemas) and functional (Business Rules) rules during validation in line with to the overview
- Different presentation formats and ways of downloading the validation results (online, PDF reports, annotated XML messages)

### Creation of bank-to-client messages by simulating end-to-end payment processes

- Positive and negative status reports (pain.002)
- Account reports, account statements, and credit/debit advices (camt.052, camt.053, camt.054)
- Consideration of special payment procedures such as ES, ESR and direct debits for simulating bank-to-client messages

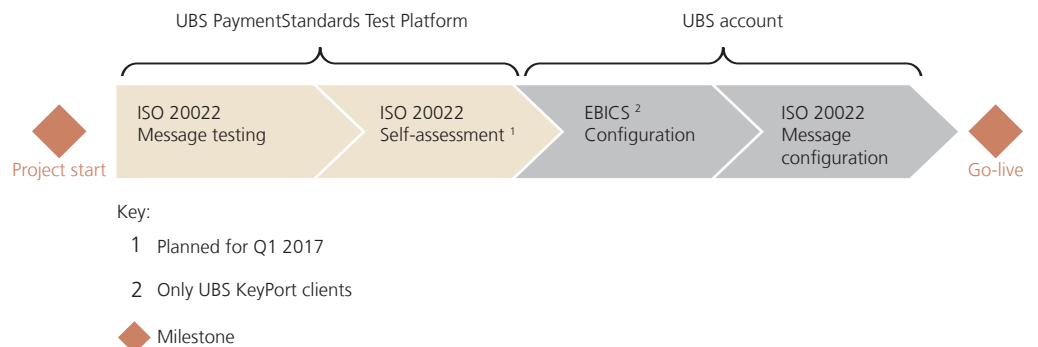
### Tester interaction with the Test Platform

Software developers and testers have access to simple tools for loading test data, i.e. non-productive data, and retrieving test results.



### Scope of the testing process

The UBS PaymentStandards Test Platform covers the validation and simulation of the ISO 20022 messages offered and planned by UBS. The configuration and, if necessary, additional tests (penny tests) can then be carried out in the productive UBS environment on your appropriate accounts.



## Features in detail

### Validation according to the Swiss Recommendations

- Payment order pain.001
- Direct debit instruction pain.008 ch
- Direct debit instruction pain.008 SDD

### Simulation of incoming payments according to the Swiss Recommendations

- ES
- ESR
- ES with data code
- ESR with data code
- Incoming payment pain.001
- Incoming direct debit pain.008 ch
- Incoming direct debit pain.008 SDD

### Simulation of payment status according to the Swiss Recommendations

- pain.002 based on pain message upload
- pain.002 individually configured by the user

### Simulation of account statements according to the Swiss Recommendations

- camt.053 with internal collective booking resolution
- camt.053 with external collective booking resolution in camt.054

### Simulation of account reports according to the Swiss Recommendations

- camt.052 with internal collective booking resolution
- camt.052 with external collective booking resolution in camt.054

### Simulation of credit and debit advices according to the Swiss Recommendations

- camt.054 credit advice
- camt.054 direct debit advice

### Other recommendations

- Deutsche Kreditwirtschaft (DK)
- Common Global Implementation (CGI)
- European Payments Council (EPC)

### Other features: connectivity

- Upload and download
- EBICS integration for automated testing

### Other features: user friendliness

- Detailed, integrated field definition from the UBS Implementation Guide
- Online visualization of uploaded and generated XML messages
- Online presentation of incorrect sections of the validated XML messages
- Comprehensive sample library
- Multilingual support (DE, EN, FR, IT)

### Other features: simulation

- Cancellations/corrections
- Interest rate simulation
- Fee simulation
- Account statements based on multiple uploaded pain messages and incoming payment data (e.g. ESR)

---

## Register for the UBS PaymentStandards Test Platform

<http://ubs-paymentstandards.ch>

UBS Switzerland AG  
P.O. Box  
8098 Zurich  
[ubs.com/iso](http://ubs.com/iso)

This publication is intended for information only and is not intended as a recommendation, an offer or a solicitation of an offer. It is not to be regarded as legal or tax advice. Before making a decision, you should obtain relevant professional advice. Please note that UBS reserves the right to alter its services, products or prices at any time without prior notice. Certain products and services are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. Reproduction in whole or part is prohibited without prior permission from UBS.

© UBS 2016. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved November 2016.

