

UBS PaymentStandards Test Platform

Are you ready for further payment harmonization in Switzerland?

Background

Swiss payments will be standardized and harmonized in four different areas: transfers, direct debits, notifications/eporting and the replacement of the current payment slips with the QR bill.

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

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 client-to-bank messages and Swiss QR codes according to QR-bill format (validation). Additionally it creates bank-to-client messages based on the client messages and fictitious incoming payments (simulation).

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)
- Swiss QR codes as part of the QR bill
- 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, annotierte XML-Meldungen)

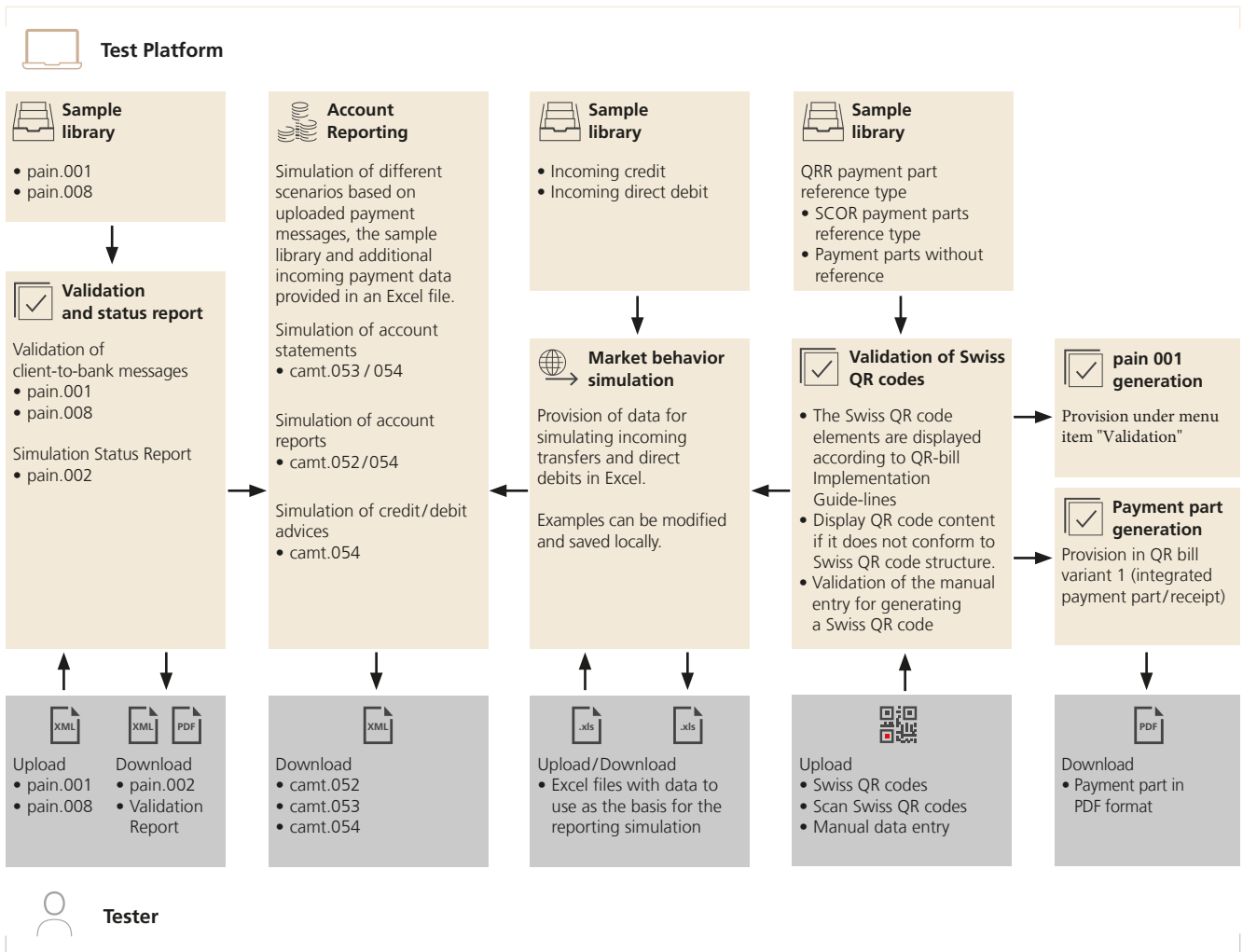
Creation of bank-to-client messages by simulating end-to-end payment processes

- Positive and negative status reports (pain.002)
- Account reports, account statements, and credit/debit advices (camt.052, camt.053, camt.054)
- Consideration of collective booking types of incoming transactions with references

Tester interaction with the Test Platform

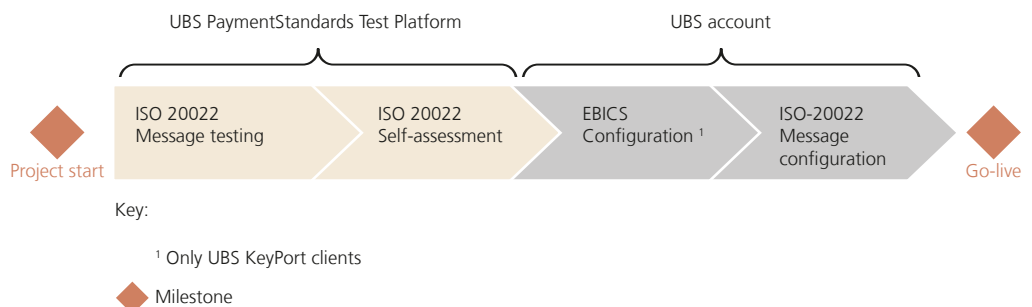
Software developers and testers have access to simple tools for loading test data, i.e. non-productive data, and retrieving test results.

UBS PaymentStandards Test Platform



Scope of the testing process

The UBS Payment Standards Test Platform enables messages offered by UBS now or in the future to be validated and generated. 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 Payment Standard (SPS)

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

Simulation of incoming payments according to the Swiss Payment Standard (SPS)

- ES
- ESR
- QR bill QRR
- QR bill SCOR
- QR bill without NON reference
- Incoming payment pain.001
- Incoming direct debit pain.008 ch
- Incoming direct debit pain.008 SDD

Simulation of payment status according to the Swiss Payment Standard (SPS)

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

Simulation of account statements according to the Swiss Payment Standard (SPS)

- 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 Payment Standard (SPS)

- 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 Payment Standard (SPS)

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

Generation from Swiss QR code data

- pain.001 generation
- Payment part generation

Supported formats

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

Other features: connectivity

- Upload und 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 painmessages and incoming payment data (e.g. QR bills with QRR)

Register for the UBS PaymentStandards Test Platform

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