



Usage Guide

UBS ISO 20022 Test Platform

Version 5.0
September 2024



UBS

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1. Introduction

1.1 General information and scope of functions

The UBS ISO 20022 Test Platform (hereinafter **Test Platform**), which UBS makes available free of charge to software manufacturers and companies, is an important tool for the creation of ISO 20022 messages for payment transactions.

Terms and Conditions of the UBS ISO 20022 Test Platform (available under ubs-paymentstandards.ch, on the login page) regulate the use of the Test Platform.

The Test Platform enables the simulation of certain application cases of the UBS ISO 20022 offer using **anonymized test data (including dummy IBANs)**. The Test Platform validates payment and direct debit orders (pain.001 and pain.008), simulates the UBS response in the form of payment status messages (pain.002) and camt messages (camt.052, camt.053 and camt.054) and validates and generates QR-bills. For details on the range of functions and supported formats, see chapters 1.2 and 1.3.

In "Account Reporting" you will find data of uploaded credit transfers (pain.001) and direct debits (pain.008) as well as data of Excel templates for simulation of incoming payments, which you can use as a basis for various camt simulations. Thus, software developers and testers have access to a universal platform to validate test files, to perform simulations based on uploaded files or on provided sample libraries and finally to download the validation results or simulation outcome.

The Test Platform is designed to be used only with anonymized test data (including fictitious IBANs).

UBS ISO Test Platform for Corporates – Payments and Reporting

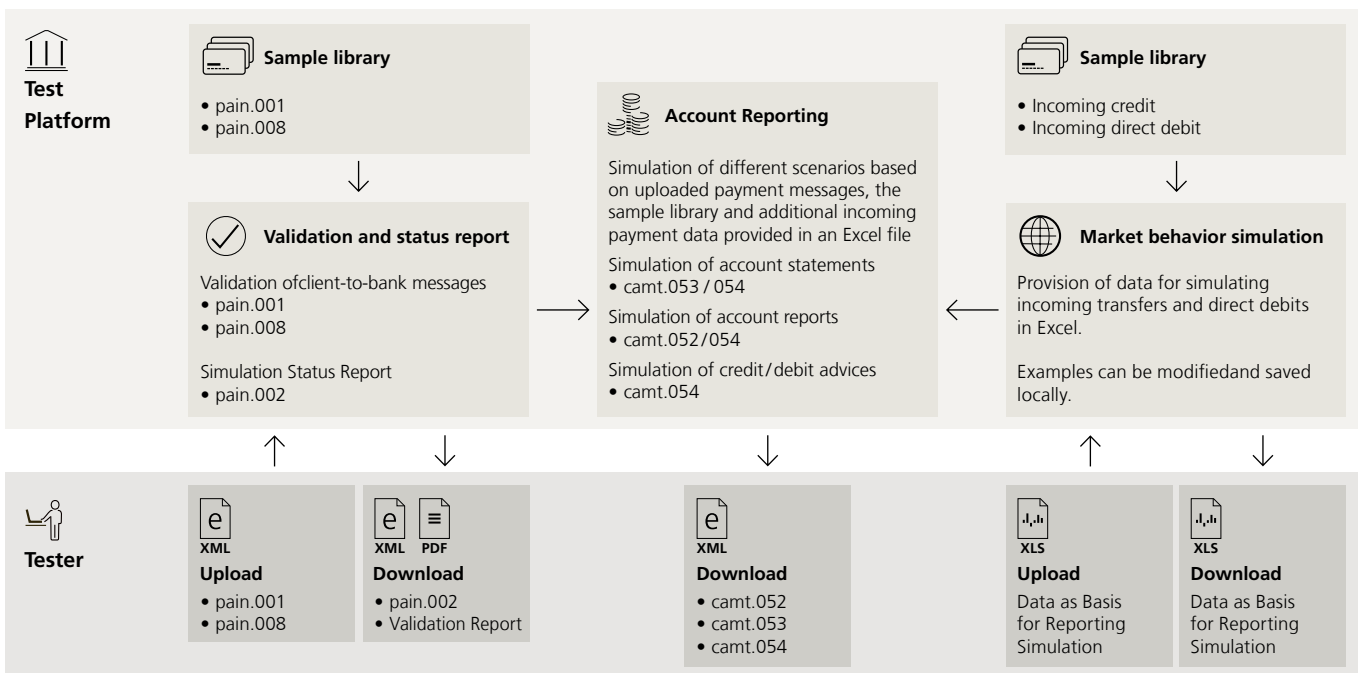


Figure 1

UBS ISO Test Platform for Corporates – QR-bill

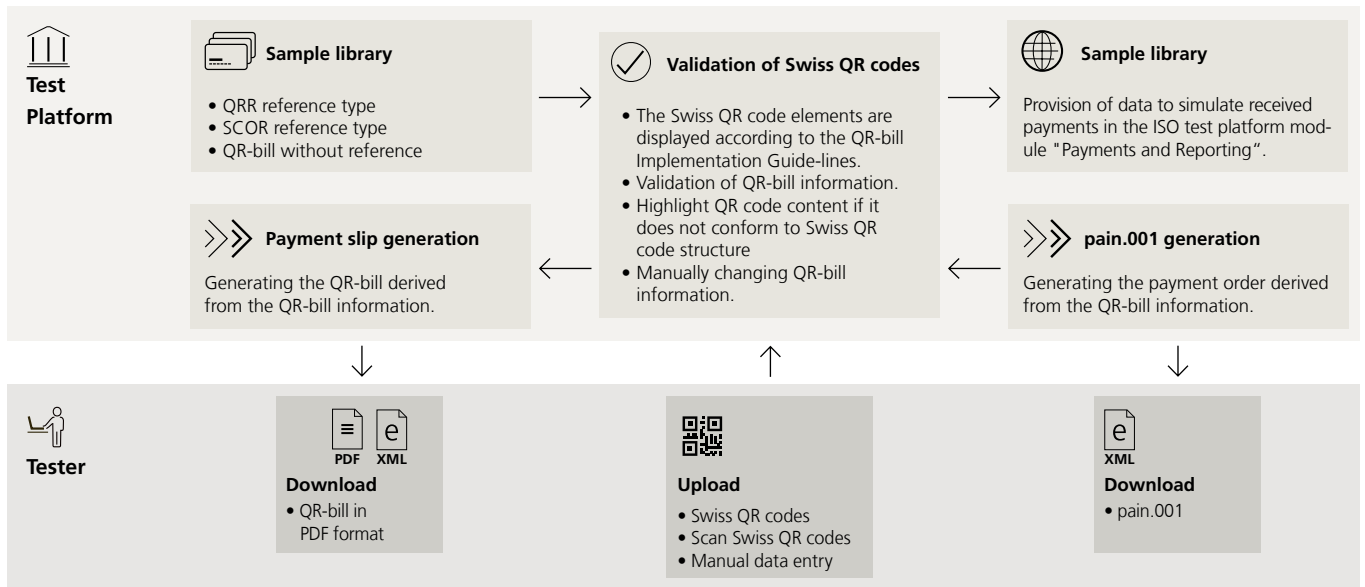


Figure 2

1.2 Registration and login

ISO 2022 Test Platform

Login

UserID *

Password *

Login

[Lost password](#)

[Registration Corporates](#) [Registration Banks](#)

Screenshot 1

Create account

UserID *

E-Mail Address *

Full Name *

Phone Number

Company Name * The company is a payment software vendor

Password * Repeat password *

Terms of use *

I have read and agree to the terms of service

Choose UBS channels *

UBS Switzerland AG / KeyPort

UBS Switzerland AG / E-Banking File Transfer

UBS Europe SE / KeyPort

UBS Software Partner E-Newsletter informs you regularly about news and topics concerning ISO 2022, EBICS and UBS ISO 2022 Test Platform.

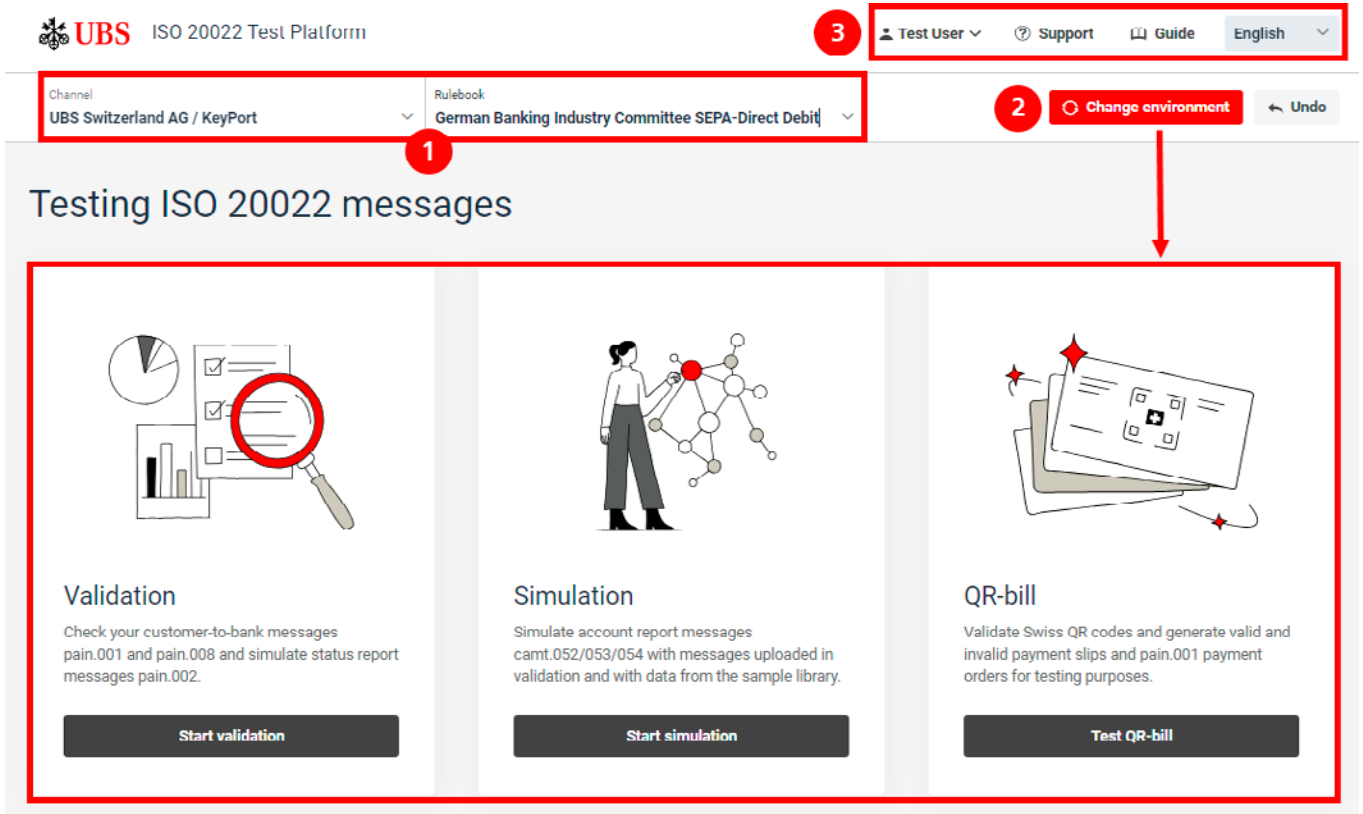
[Back to login](#) [Register](#)

Screenshot 2

The homepage allows registered users to log in with their user ID and password. If you have not yet registered, you can create a new user account by clicking on the "Registration corporates" button. You must provide all data marked with an asterisk when registering. If it is not clear which UBS test channels you need when registering, we recommend that you mark all channels. After logging in, you can select the respective test channel for the session. You can change the selection of the test channel afterwards in the user management.

1.3 Choice of test scenarios and navigation

After logging in, you will be taken to the homepage to select the channel and rulebook.



Screenshot 3

1. Under "Channel," choose the location and the test channel. Various standards can be tested depending on the location and channel. Under "Rulebook," you decide which standard you'd like to test. Depending on the test channel and rulebook, up to three different test scenarios are available. The following table provides an initial overview of the available test scenarios per standard and channel:

Channel \ Rulebook	Swiss Payment Standards (SPS)	German Banking Industry Committee (Deutsche Kreditwirtschaft) SEPA Direct Debit	Common Global Implementation Switzerland (CGI)
UBS Switzerland AG/ KeyPort	Validation Simulation QR-bill	Validation Simulation	Validation Simulation
UBS Switzerland AG/ E-Banking File-Transfer	Validierung Simulation	-	-
UBS Europe SE/KeyPort	-	Validation Simulation	Validation Simulation

Table 1: available test scenarios per channel and rulebook

2. Once you have selected the test channel and the rulebook, you can confirm the choice by clicking on “Change environment,” and then selecting the desired test scenario.

- **Validation:** here you can check ISO20022 messages for correctness. You can also simulate and download feedback and sample files to import into your own software
- **Simulation:** here you can simulate incoming and outgoing payments in account information formats (camt) in order to download them and import them into your own software
- **QR-bill:** here you can use validation and simulation functions for payment slips in the Swiss QR-bill standard

3. In the menu bar in the top right you will find the **user management** with the option to restrict the test channels, change the password, log out or delete the user account. **“Support”** will take you to our channel-specific support webpages which provide more information. You can also find this **guide** and the **language selection** here.

1.4 Supported formats per location and channel

See all important documents at a glance: [to the documents](#)

UBS Switzerland AG – KeyPort

	Swiss Payment Standards	DK SEPA Direct Debit	CGI
pain.001	SPS 2021 Version 1.11 (ISO V03 2009) SPS 2024 Version 2.1.1 (ISO V09 2019)	-	CGI 2018 (ISO V03 2009)
pain.002	SPS 2021 Version 1.1.2 (ISO V03 2009) SPS 2024 Version 2.1 (ISO V10 2019)	DK annex_3 V3.8 (ISO V10 2019)	CGI 2018 (ISO V03 2009)
pain.008	SPS 2018 Version 1.2 (Swiss direct debit system) SPS 2021 Version 2.7 (SEPA Direct Debit)	DK annex_3 V3.8 (ISO V08 2019)	-
camt.052	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)
camt.053	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)
camt.054	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)
QR-bill	SPS Version 2.2	-	-

Table 2

UBS Switzerland AG – E-Banking File Transfer

	Swiss Payment Standards	DK SEPA Direct Debit	CGI
pain.001	SPS 2021 Version 1.11 (ISO V03 2009) SPS 2024 Version 2.1.1 (ISO V09 2019)	-	-
pain.002	-	-	-
pain.008	-	-	-
camt.052	-	-	-
camt.053	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	-	-
camt.054	SPS 2021 Version 1.7.2 (ISO V04 2015) SPS 2023 Version 2.1.1 (ISO V08 2019)	-	-

Table 3

UBS Europe SE – KeyPort

	Swiss Payment Standards	DK (Deutsche Kreditwirtschaft)	CGI
pain.001	-	DK annex _3 V3.6 (ISO V03 2009) DK annex _3 V3.8 (ISO V09 2019)	CGI 2018 (ISO V03 2009)
pain.002	-	DK annex _3 V3.6 (ISO V03 2009) DK annex _3 V3.8 (ISO V10 2019)	CGI 2018 (ISO V03 2009)
pain.008	-	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)	-
camt.052	-	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)
camt.053	-	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)
camt.054	-	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)	DK annex _3 V3.6 (ISO V02 2009) DK annex _3 V3.8 (ISO V08 2019)

Table 4

2. Validate Messages

First, you have to upload a payment message or to import one of the prepared examples to be able to use one of the simulation functionalities. Data thus obtained are the basis to create status reports (pain.002) as well as account statements and account reports (camt messages). For details to the simulation capabilities please consult the appropriate chapters.

This chapter focusses on the validation of client-to-bank payment initiation messages. Hints, provided based on the result of the validation, are divided into the following categories by severity:

- Info** Useful information and references concerning the message or concerning certain elements within the message. No amendment is necessary.
- Warning** Usually certain implementation guidelines recommendations are not respected. It is not mandatory to change the message creation, but it is advisable.
- Error** There are two different kinds of errors: schema errors and usage rule errors. In both cases a change is mandatory.

2.1 Customer-to-bank messages validation

To validate such a message, please proceed as described in the following screenshot.

The screenshot shows the UBS ISO 2022 Test Platform interface. At the top, there is a navigation bar with the UBS logo, the text 'ISO 2022 Test Platform', and user options: 'Test User', 'Support', 'Guide', and 'English'. Below this, there are dropdown menus for 'Channel' (UBS Switzerland AG / KeyPort) and 'Rulebook' (Swiss Payment Standards). To the right of these are buttons for 'Change environment' and 'Undo'. The main content area is titled 'Testing ISO 2022 messages' and contains three cards: 'Validation', 'Simulation', and 'QR-bill'. The 'Validation' card is highlighted with a red border and contains a magnifying glass icon over a document, the title 'Validation', a description: 'Check your customer-to-bank messages pain.001 and pain.008 and simulate status report messages pain.002.', and a button labeled '1 Start validation'. The 'Simulation' card features a person icon with a network diagram, the title 'Simulation', a description: 'Simulate account report messages camt.052/053/054 with messages uploaded in validation and with data from the sample library.', and a button labeled 'Start simulation'. The 'QR-bill' card shows a QR code icon, the title 'QR-bill', a description: 'Validate Swiss QR codes and generate valid and invalid payment slips and pain.001 payment orders for testing purposes.', and a button labeled 'Test QR-bill'.

Screenshot 4

1. Select menu item "Validation"

2.2 Swiss Direct Debit two-step validation (pain.008 CH-TA)

The following two-step validation will be performed when the client (creditor) delivers a direct debit file via UBS KeyPort/ UBS KeyPort Web.

- The first validation is performed at UBS and encompasses the scheme validation, authentication and authorization checks, as well as the validation of business rules pursuant to the Swiss Payment Standards, which leads to a reject of the entire direct debit file (A-Level). The authentication and authorization checks are not performed on this Test Platform.
- The second and final validation (in case that the entire or a part of the direct debit file has been transferred to SIX) will be performed by SIX Interbank Clearing AG ("SIX"). The SIX validation focusses on the full scheme and business rules validation pursuant to the Swiss Payment Standards.

The two-step validation means that the status report (pain.002) may be composed of two different pain.002 messages (UBS pain.002 and SIX pain.002).

Please consult the [UBS Implementation Guidelines of pain.008 CH-TA](#) (Swiss Direct Debits LSV+/BDD) and the sample library on the Test Platform for further information.

For further details concerning the two-step validation see chapter 3.4.

3. Create Status Reports (pain.002)

3.1 Introduction

Note: The status report pain.002 is available for the channels UBS Switzerland AG / KeyPort, UBS Europe SE KeyPort and UBS Switzerland AG.

In order to create a status report, at least one payment initiation message must be uploaded beforehand. Alternatively, one of the predefined examples can be imported (for details please see chapter 2 Validate Messages).

Status report pain.002 messages are generated during validation of a payment method in accordance with the validation result.

For uploaded payment initiation messages which do not have any error you can create various kinds of status report messages based on predefined simulation scenarios.

3.2 Automated status report creation in the course of validation

The screenshot displays the UBS ISO 20022 Test Platform - Validation interface. The top navigation bar includes 'Home', 'Validation', 'Status Report', and 'Jump to Simulation'. The main area is divided into three sections: 'Uploaded Files', 'Simulation Result Files', and 'XML View'. The 'Uploaded Files' table lists several payment initiation messages with their respective SPS ISO standards and validation results. The 'Simulation Result Files' section shows the generated status report files. The 'XML View' section displays the XML content of a selected status report message.

File Name	SPS ISO Standard	Version	Channel	Status
pain.001.Example-CH-CT-33-Error	SPS ISO 2009	1.11	pain.001	✓
pain.001.Example-CH-CT-32-OK	SPS ISO 2009	1.11	pain.001	✓
pain.001.Example-CH-CT-17-OK	SPS ISO 2009	1.11	pain.001	✓
pain.001.Example-CH-CT-07-S-OK	SPS ISO 2019	2.1.1	pain.001	✓

```
<Document xmlns:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10" >
  <StarPatStsRpt>
    <GrpHdr>
      <MsgId>STR24090609050001</MsgId>
      <CreDtTm>2024-09-06T09:05:14</CreDtTm>
    </GrpHdr>
    <InitgPty>
      <Id>
        <OrgId>
          <AnyBIC>UBSUKH2800</AnyBIC>
        </OrgId>
      </Id>
    </InitgPty>
    </GrpHdr>
    <OrgGrpInfAndSts>
      <OrgInsgId>OC2409060001</OrgInsgId>
      <OrgInsgMsd>pain.001.001.00.ch.03</OrgInsgMsd>
      <GrpSts>MCCP</GrpSts>
      </OrgGrpInfAndSts>
    </StarPatStsRpt>
  </Document>
```

Screenshot 7

1. Select menu item "Status Report"
2. View already created status reports online
Click on the row of an uploaded payment initiation message, all status report simulations previously executed will be shown to the right. Clicking on a simulation displays the resulting pain.002 message in the bottom area of the screen. Clicking on a pain.002 message displays the contents of the message on the right-hand side. The contents can either be displayed as XML or in a tree-like view. In the tree view, you can collapse sections of the message by clicking on the small arrow to the left of the tag name.
3. Download pain.002 message(s) for the selected simulation

3.3 Individual and advanced status report simulation

Click the button "New" (see previous screenshot) and a pop-up window appears, allowing you to choose predefined simulation scenarios to create various kinds of status reports.

Note: All the scenarios illustrated with the following screen are available only in case that the preselected payment initiation message does not contain any error. In case of errors, the status report created according to the validation result is the only option.

Pick a simulation scenario



Creation / Simulation Payment Status Report

Extended

- 1 SPS Status Report based on pain.001 validation result
- SPS Status Report by simulating an error on pain.001 A-Level
- SPS Status Report by simulating an error on pain.001 B-Level
- SPS Status Report by simulating an error on pain.001 C-Level
- SPS Status Report creation advanced - individual based on pain.001 structure

Description

Based on the individual structure of the underlying pain.001 message you can individually simulate several Status Report scenarios.

After confirming 'OK' a window opens where the according levels (A-, B or C-level) can be selected from the underlying pain.001 message (opening the window may take a few seconds for larger messages).

In this window you can choose any permitted status and reason code on the respective level.

The overlying levels of a rejected level automatically get set to the right status PART (Partially Accepted) or RJCT (Rejected). Various combinations are possible and thus any szenario can be simulated.

Cancel

2

OK

Screenshot 8

1. Choose one of the available scenarios (please consider the references within the description section)
2. OK – confirm scenario selection
Status report creation starts immediately with the exception of the "advanced creation" (last scenario in the list). For the advanced creation the following window opens to create any kind of status report message pain.002.

Pick the transactions you want to return



Search for Reference ID or Amount Extended

Description #	Reference ID	Amount	Status	Reason Code
∨ A-Level	UXC24011800023	80.00	ACCP (Accept)	
∨ B-Level	UXC24011800023R00001		ACCP (Accept)	
C-Level	UXC24011800023E00001	10.00	ACCP (Accept)	
C-Level	UXC24011800023E00002	10.00	ACCP (Accept)	
C-Level	UXC24011800023E00003	10.00	ACCP (Accept)	
C-Level	UXC24011800023E00004	10.00	ACCP (Accept)	
C-Level	UXC24011800023E00005	10.00	ACCP (Accept)	
C-Level	UXC24011800023E00006	10.00	ACCP (Accept)	
C-Level 5	UXC24011800023E00007	10.00	RJCT (Reject)	CURR (Incorrect currency)
C-Level	UXC24011800023E00008	10.00	ACCP (Accept)	

4 status

RJCT (Reject) ∨

Reason Code

CURR (Incorrect currency) ∨

Additional information

Incorrect currency

5

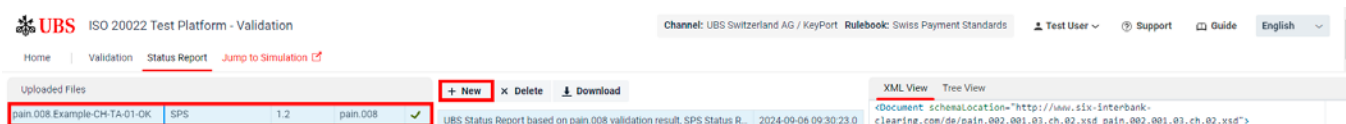
Screenshot 9

If required, repeat steps 3 to 5 several times:

3. Click on the level/entry you want to reject (A-, B- or C-Level)
4. Specify reject details as required
Settings that have been made are checked by the system and applied to the structure of the original message.
5. Start simulation

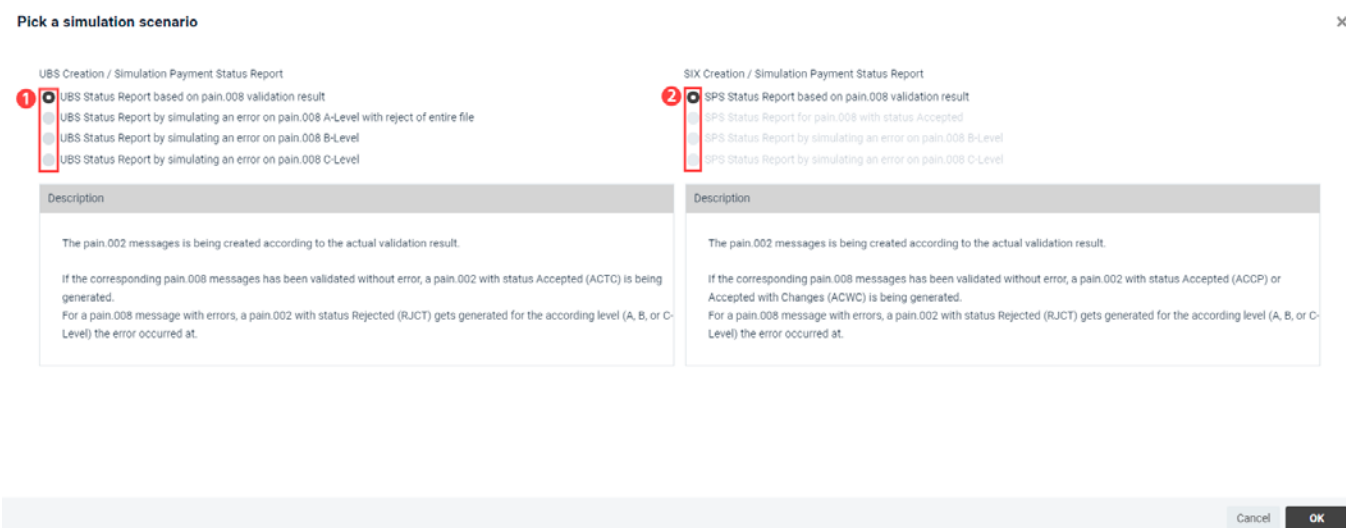
3.4 Simulation of the two-step validation status report

Click the button “New” and a pop-up window appears where you may choose predefined simulation scenarios to create different types of status reports.



Screenshot 10

Note: All the scenarios illustrated with the following screen are available only in case that the preselected payment initiation message does not contain any error. In case of errors, the status report created according to the validation result is the only option.



Screenshot 11

1. Choose one of the available UBS scenarios (please consider the references within the description section)
2. Depending on the chosen UBS options the SIX options available for selection may vary.
The pictures on the following page visualize the main use cases in the cooperation of the two validation instances.
3. OK – confirm scenario selection

Subsequently, the main use cases are shown on the pictures:

Key:

- ACCP: accepted
- ACTC: accepted technical validation (UBS only acknowledge receipt of the file after a purely technical validation)
- ACWC: accepted with change
- PART: partial rejection of the file
- RJCT: rejected

Use case: ideal scenario (no rejection) – two pain.002 generated

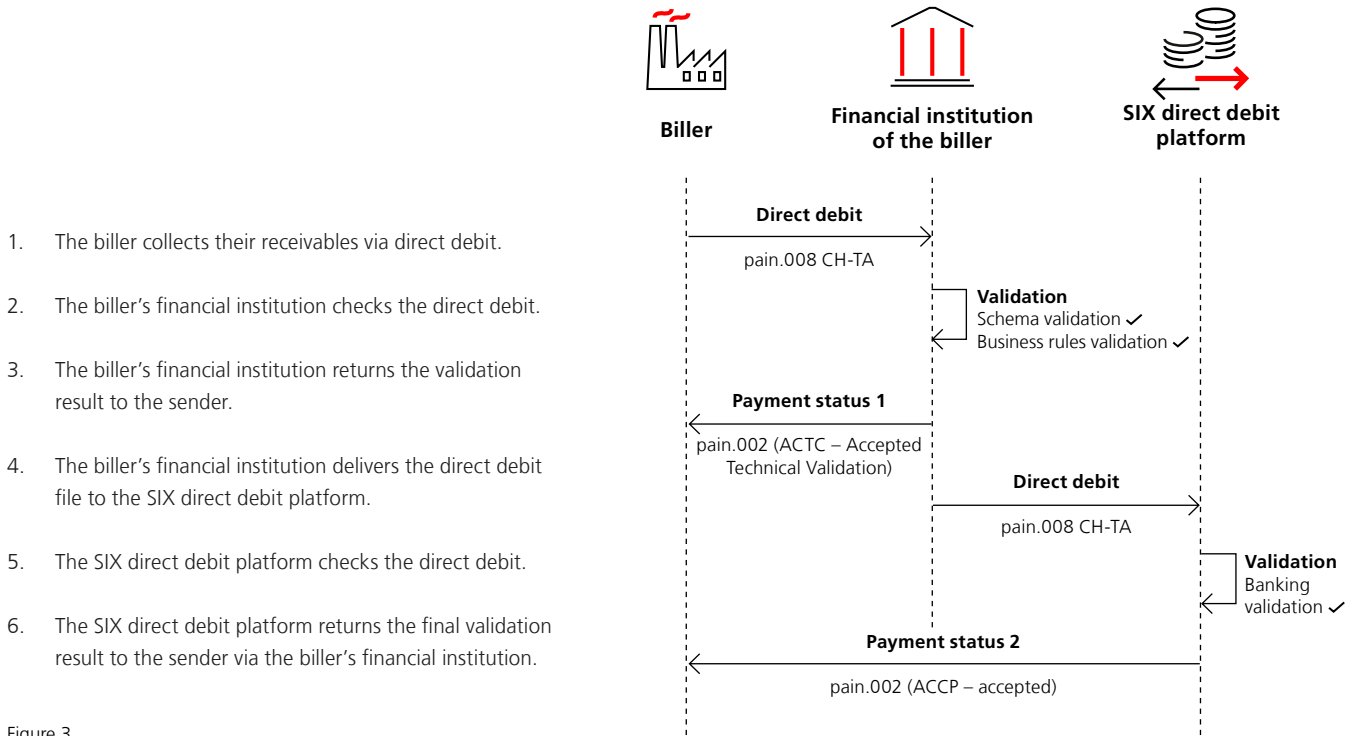


Figure 3

Use cases: rejection of entire file at UBS and no forwarding to SIX – one pain.002 generated

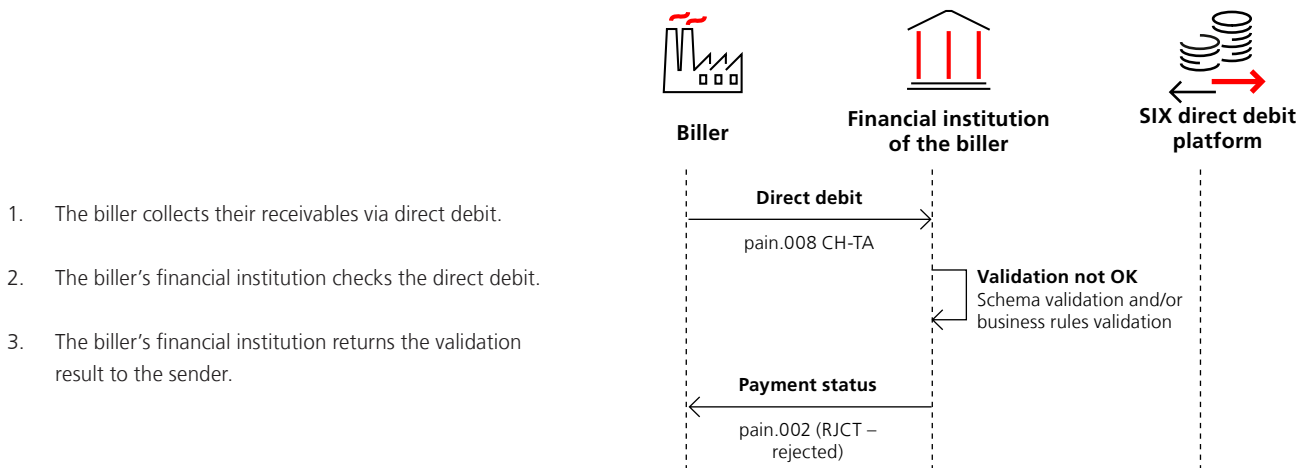


Figure 4

Use cases: partial processing at UBS and forwarding to SIX – two pain.002 generated

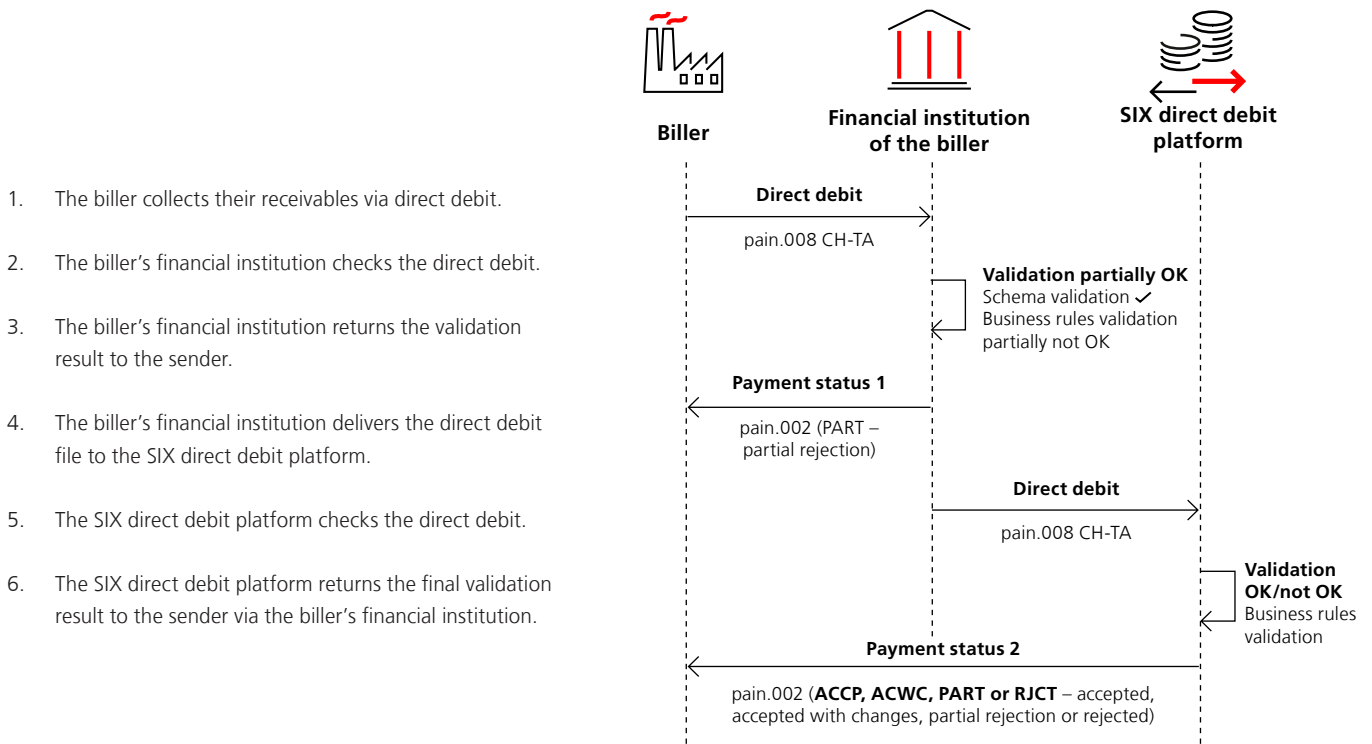


Figure 5

Use cases: UBS without and SIX with validation error(s) – two pain.002 generated

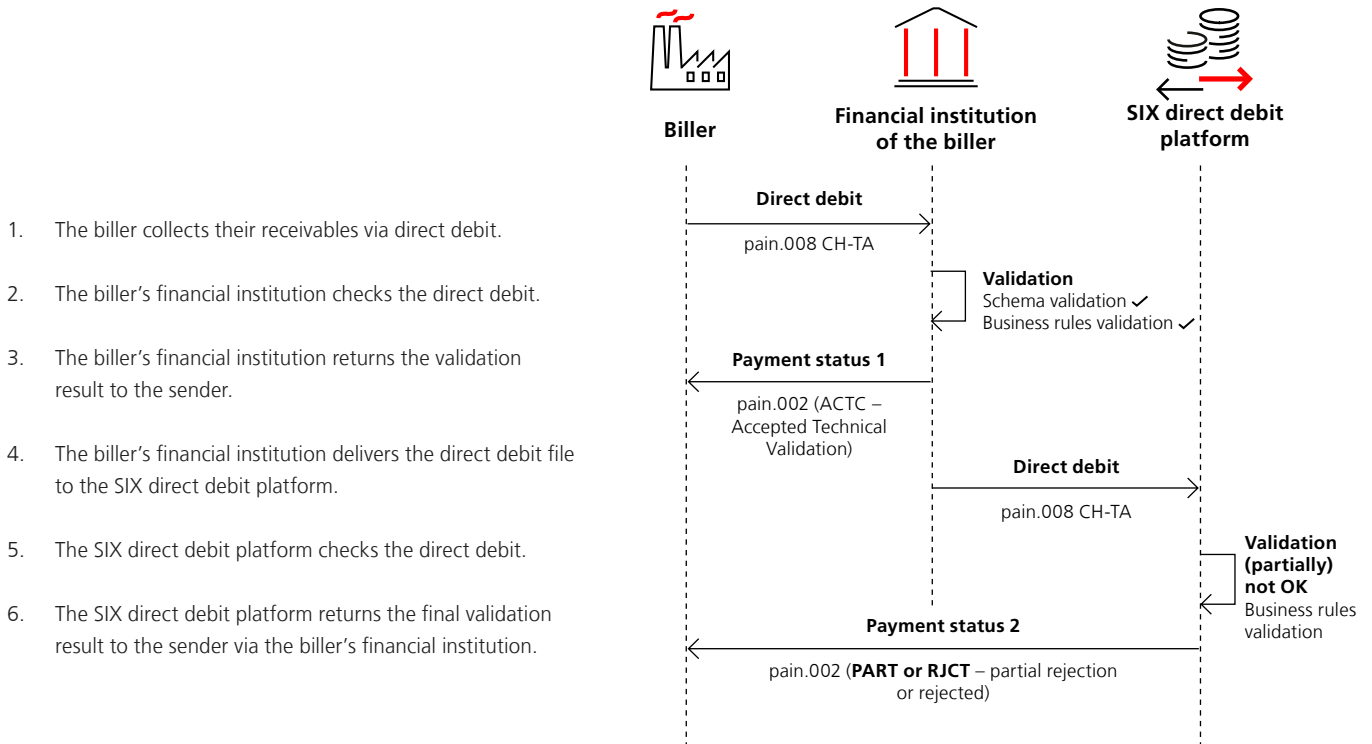


Figure 6

4. Create Cash Management Messages (camt)

4.1 Introduction / supported cash management messages

To create a cash management message such as an account statement, at least one of the following steps has to be done before:

- upload a message (see chapter “Validate Messages”),
- import an example (see chapter “Validate Messages”),
- upload or import one of the Excel templates to simulate received payments (see chapter “3 Simulate Received Payments”), or
- at least one valid Swiss QR-bill must be uploaded (see chapter “6 QR-Bill – Validation and Received Payment Simulation”).

Depending on the channel the following reporting scenarios are available:

	UBS Switzerland AG / KeyPort	UBS Switzerland AG / E-Banking File Transfer	UBS Europe SE / KeyPort
End-of-day account statement:			
• camt.053: account statement with single booking			
• camt.053: account statement with batch booking, no details			
• camt.053: account statement with batch booking, details internally within camt.053	x	x	x
• camt.053 and camt.054: account statement with batch booking, details externally within camt.054			
Intraday account report:			
• camt.052: account report with single booking			
• camt.052: account report with collective booking, no details			
• camt.052: account report with collective booking, details internally within camt.052	x		x
• camt.052 and camt.054: account report with collective booking, details externally within camt.054			
Intraday credit and debit advice:			
• camt.054: single advice	x		
• camt.054: collective advice without details			
• camt.054: collective advice with details			

Table 5

Since the workflows for creating an account report, an account statement and a credit or debit advice are identical in terms of use, only creating an account statement is described in detail in this chapter.

There is no need to maintain any master data in the application. All the necessary information is extracted from the data you have uploaded. The account number is extracted from the B-Level for all uploaded pain.001 and pain.008 payment messages. For received payments (e.g., QR-bill) the “booking account” is taken from the respective Excel file.

4.2 Choose data and perform simulation

Channel: UBS Switzerland AG / KeyPort Rulebook: Swiss Payment Standards Change environment Undo

Testing ISO 2022 messages

Validation

Check your customer-to-bank messages pain.001 and pain.008 and simulate status report messages pain.002.

Start validation

Simulation

Simulate account report messages camt.052/053/054 with messages uploaded in validation and with data from the sample library.

1 Start simulation

QR-bill

Validate Swiss QR codes and generate valid and invalid payment slips and pain.001 payment orders for testing purposes.

Test QR-bill

Screenshot 12

Channel: UBS Switzerland AG / KeyPort Rulebook: Swiss Payment Standards Test User Support Guide English

Home Account Statement Account Report Debit/Credit Advice Received Payments Jump to Validation

Accounts New Delete Download XML View Tree View

Accounts	Scenario	Opening Balance	Account Currency	Booking/Value Date	Booking/Value Date
CH28 0123 4000 1234 5678 9					

Screenshot 13

1. Select the main menu "Simulation"
2. Click menu item "Account Statement"
3. Choose an account
This list contains all accounts that have been extracted from the B-Levels of the uploaded pain messages, the imported pain examples, and the imported or uploaded Excel templates.
4. Click "New" to start the simulation workflow

Please note: Each row within the following list corresponds to one B-Level of a pain message or one Excel template you previously uploaded or imported.

Simulation Account Statement (camt.053, camt.054)

Account settings for CH28 0123 4000 1234 5678 9 - adapt settings to your needs

Opening Balance: 9,962.59 | Account Currency: CHF | Booking/Value Date: 9/6/2024 | Batch Booking Details: External in CAMT.054 | Camt Version: V04 | Details if collected by customer: Yes

The checkbox activates B-Level for simulation.

Filename	Collect Criteria Splitting	Control-Sum	C-Levels / Accepted	Bank Transaction Code	Returns	Instant	Simulation Result	Booked as
<input checked="" type="checkbox"/> pain.001.Example-CH-CT-07-S-OK	UXC24090600001R00001	44.3	2	Issued Credit Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Single booking with details	Debit
<input checked="" type="checkbox"/> pain.001.Example-CH-CT-17-OK	UXC24090600003R00001	28.3	2	Issued Credit Transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Batch booking, no details	Debit
<input type="checkbox"/> pain.001.Example-CH-CT-32-OK	UXC24090600005R00001	60.0	2	Issued Credit Transfer	<input type="checkbox"/>	<input type="checkbox"/>	Batch booking, details external	Debit
<input type="checkbox"/> pain.008.Example-CH-TA-01-OK	UXC24090600011R00001	20.5	4	Issued Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	Batch booking, details external	Credit

Cancel Start Simulation

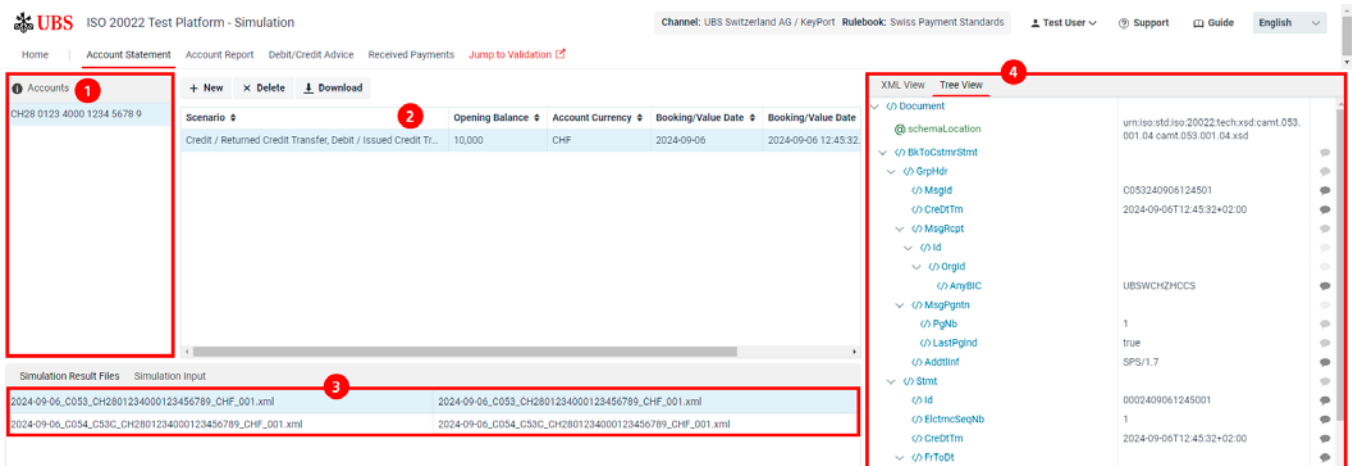
Screenshot 14

- If needed, you can change the account parameters here. Hover your mouse over the info symbol to display a short description of the options.
- Choose the rows that should be used as a basis for the simulation (you can select multiple)
In the list all B-Level-Ids from pain messages as well as the collect criteria for the simulation of incoming payments from all Excel sheets/files that match the selected account in step 2 will be displayed each as one row. You can select or deselect certain rows by clicking on them. The file which has been uploaded last is preselected. Only data of selected rows will be used as input for the simulation.
If a certain row cannot be selected, hover on the info symbol at the beginning of the row to find out why that's the case.
- Issued credit transfers based on uploaded pain.001 messages can be treated as received payments by "changing the direction." This option is not available for payments of QR-bills. Separate Excel templates and the QR-bill validation (chapter 6) are available for each of these.
- If desired, payment returns and charge-backs can be simulated also. Simulation for payment returns is available for issued credit transfers, simulation of charge-backs is available for issued direct debits.
- Certain payments can be declared as "instant" in order to simulate incoming and outgoing payments as instant payments.
- Start simulation

4.3 View and download simulation results

After the simulation has finished, you can view the resulting camt messages directly in your browser. You can also download the results.

The various options for viewing the results are briefly covered here.



Screenshot 15

1. When you click on an account, all simulations you have executed previously will be shown to the right.
2. Clicking on a simulation displays the resulting camt messages in the bottom area of the screen.
3. Clicking on a message displays the contents of the message on the right-hand side.
4. The contents can either be displayed as XML or in a tree-like view. In the tree view, you can collapse sections of the message by clicking on the small arrow to the left of the tag name.

Simulation Result Files					
Simulation Input					
Single click on desired Row shows Extra info					
Filename	Collect Criteria Splitting	Control-Sum	C-Levels	Bank Transaction Code	Simulation Result
pain.001.Example-CH-CT-01-D-OK	UXC24011900255R00001	100.00	1	SALARY_PAYMENT	Batch booking, no details
pain.001.Example-CH-CT-03-S-Error	UXC24011900257R00001	48.30	2	ISSUED_CREDIT_TRANSFER	Batch booking, details external
pain.001.Example-CH-CT-02-D-OK	UXC24011900263R00001	80.00	8	ISSUED_CREDIT_TRANSFER	Batch booking, details external
pain.001.Example-CH-CT-04-S-OK	UXC24011900265R00001	48.30	2	ISSUED_CREDIT_TRANSFER	Single booking with details

Screenshot 16

5. View simulation input
In the bottom area you can choose between viewing the simulation result messages or the simulation input. The simulation input view shows the relevant parameters of the simulation in a concise way to trace what has been simulated.

5. Simulate Received Payments

5.1 Introduction / supported payment types

This area allows you to create incoming payments to later use them in the booking/cash management simulation.

The data can be provided to the system in an Excel sheet with a predefined structure. An example to get you started is provided for each payment type. You can edit the data in the sheet directly in your browser, or you can download it and edit it on your desktop, and upload it again after you are finished.

The following Excel templates are currently available to simulate received payments (crediting a transfer, debiting a direct debit):

Credit due to payment slips:

- **QR-bill** with QR reference
- **QR-bill** with creditor reference
- **QR-bill** without reference

Debit due to LSV+/BDD procedure:

- LSV+/BDD – debit due to LSV+/BDD, procedure using LSV reference

Please note: To simulate credits based on LSV direct debit collections you can use an uploaded pain.008 CH-TA message. So therefore, no Excel template is needed. The credit is always simulated for all collections specified in the pain.008 message, i.e., the simulation assumes that all LSV collections are paid and booked together on the same day.

5.2 Create received payments

By importing an Excel example from the library or by uploading a self-created one or the successful validation of a QR-bill, all contained data are stored within the Test Platform. Subsequently these data are available to simulate different types of cash management messages (see appropriate chapter for a detailed description). If a sheet has been used in a simulation, it can't be edited anymore (symbolized by a small lock icon after the file name). The sheet can be downloaded for later use, though, or you can import the provided example again.

UBS ISO 20022 Test Platform - Simulation

Channel: UBS Switzerland AG / KeyPort Rulebook: Swiss Payment Standards

Home Account Statement Account Report Debit/Credit Advice **Received Payments** Jump to Validation

Upload Excel Import excel example Delete Download Save Discard changes Please select collecting variant for incoming payments STANDARD

Received Payment Files

DEBIT_LSV-PLUS_or_BOO-Payments.xlsx

CREDIT_Miscellaneous-Payments.xlsx

CREDIT_QR-bill-NON.xlsx

CREDIT_QR-bill-90DR.xlsx

CREDIT_QR-bill-QRR.xlsx

Credit - QR-bill with QR reference

Account BIC (Creditor Agent) US33VCHZ33DA

QR-IBAN CH03630055200123456789

Account IBAN (Creditor IBAN) CH2801234000123456789

Account Holder (Creditor Name) Unifits GmbH

Collecting variant STANDARD

Collection by QR-IBAN

*The IBAN is simulated and does not correspond to your actual IBAN, as it cannot be reliably calculated

QR reference	Unstructured message	Amount	Currency	Name	Address type	Street or address line 1	Building number or address line 2	Postcode	Town
23 30620 00000 00000 00001 00009	CRVv125f201f-03-12	10.10	CHF	Debtor Name 1	S	Debtor Street 1	01	5001	Debtor City 1
23 30620 00000 00000 00002 00004		10.20	CHF	Debtor Name 2	S	Debtor Street 2	02	5002	Debtor City 2
23 30620 00000 00000 00003 00008		10.30	CHF	Debtor Name 3	S	Debtor Street 3	03	5003	Debtor City 3
23 30620 00000 00000 00004 00006	Ihre Bestellung vom 12.1.17	10.40	CHF	Debtor Name 4	K	Debtor Street 4	5004	Debtor City 4	
23 30620 00000 00000 00005 00001		10.50	CHF	Debtor Name 5	S	Debtor Street 5	05	5005	Debtor City 5
23 30620 00000 00000 00006 00007		10.60	CHF	Debtor Name 6	S	Debtor Street 6	06	5006	Debtor City 6
23 30620 00000 00000 00008 00002		10.70	CHF	Debtor Name 7	S	Debtor Street 7	07	5007	Debtor City 7
23 30620 00000 00000 00009 00003	12645CFRG125	10.80	CHF	Debtor Name 8	S	Debtor Street 8	08	5008	Debtor City 8
23 30620 00000 00000 00010 00004		10.90	CHF	Debtor Name 9	S	Debtor Street 9	09	5009	Debtor City 9
23 30620 00000 00000 00011 00006		11.00	CHF	Debtor Name 10	S	Debtor Street 10	10	5010	Debtor City 10
23 30620 00000 00000 00012 00008	ABCD13015	11.10	CHF	Debtor Name 11	S	Debtor Street 11	11	5011	Debtor City 11
23 30620 00000 00000 00013 00001		11.20	CHF	Debtor Name 12	S	Debtor Street 12	12	5012	Debtor City 12
23 30620 00000 00000 00014 00007	REC/27032017	11.30	CHF	Debtor Name 13	S	Debtor Street 13	13	5013	Debtor City 13
23 30620 00000 00000 00015 00000		11.40	CHF	Debtor Name 14	S	Debtor Street 14	14	5014	Debtor City 14
23 30620 00000 00000 00016 00002		11.50	CHF	Debtor Name 15	S	Debtor Street 15	15	5015	Debtor City 15
23 30620 00000 00000 00017 00006		11.60	CHF	Debtor Name 16	S	Debtor Street 16	15	5015	Debtor City 16
23 30620 00000 00000 00018 00014		11.70	CHF	Debtor Name 17	S	Debtor Street 17	15	5015	Debtor City 17
23 30620 00000 00000 00019 00022		11.80	CHF	Debtor Name 18	S	Debtor Street 18	15	5015	Debtor City 18

Screenshot 17

1. Select menu item "Received Payments"
2. Import an example or upload Excel
You'll start with sample data provided by the Test Platform. On the right-hand side of the screen you can see the provided sample payments.
3. Edit the payments
You can edit the payments to fit your needs directly in the browser.
4. Save your changes
After uploading a file or importing an example, the data will be available immediately for the simulation of cash management messages. If you've made changes to the sheet (change data, remove rows or add rows), you need to save the data. The data will be checked for errors, if no errors are found, it will be available for the simulation.
5. Download the file
If you've changed the sheet to your needs, it is advisable to download it so you can use it at a later point again.

6. QR-Bill – Validation and Received Payment Simulation

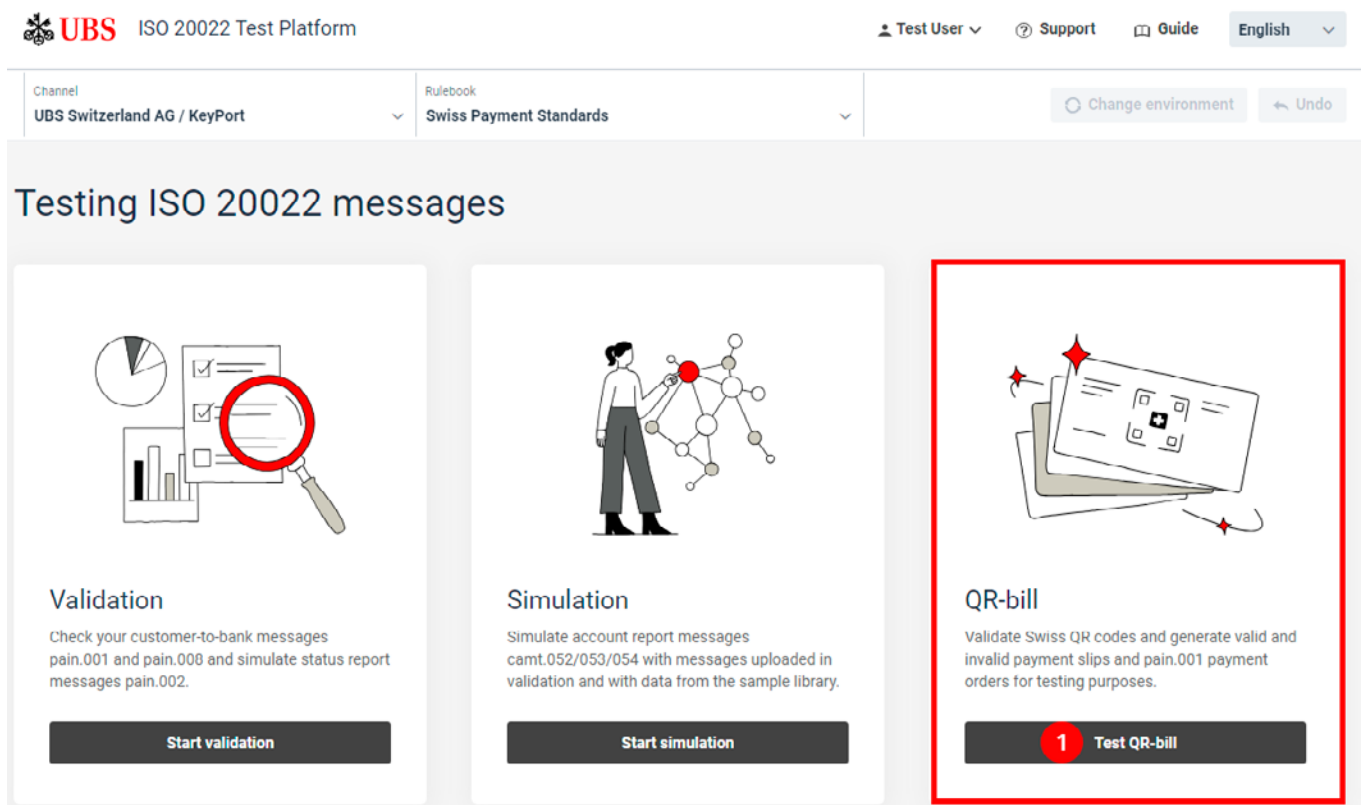
6.1 Introduction

The functionality “QR-bill” is used to validate the QR-bills and create incoming payments for later use in the booking / cash management simulation. It’s available in the channel UBS Switzerland AG / KeyPort.

QR-bills can be uploaded in PDF format and QR codes can be uploaded as an image or scanned using the webcam. After successful validation of the QR-bill, the data is visualized. At the same time the content is processed into Excel files and can be used for the simulation of incoming payments. For details see chapter 5.

Please note: For scanning QR codes the following browsers are supported by the Test Platform: Microsoft Edge, Google Chrome and Firefox.

6.2 Upload / scan QR codes



The screenshot shows the UBS ISO 20022 Test Platform interface. At the top, there is a navigation bar with the UBS logo, the text "ISO 20022 Test Platform", and user options: "Test User", "Support", "Guide", and "English". Below the navigation bar, there are dropdown menus for "Channel" (set to "UBS Switzerland AG / KeyPort") and "Rulebook" (set to "Swiss Payment Standards"). There are also buttons for "Change environment" and "Undo".

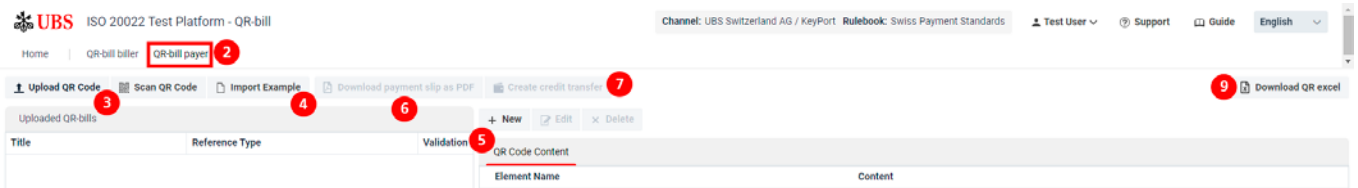
The main content area is titled "Testing ISO 20022 messages" and contains three cards:

- Validation:** Check your customer-to-bank messages pain.001 and pain.008 and simulate status report messages pain.002. Button: Start validation.
- Simulation:** Simulate account report messages camt.052/053/054 with messages uploaded in validation and with data from the sample library. Button: Start simulation.
- QR-bill:** Validate Swiss QR codes and generate valid and invalid payment slips and pain.001 payment orders for testing purposes. Button: 1 Test QR-bill.

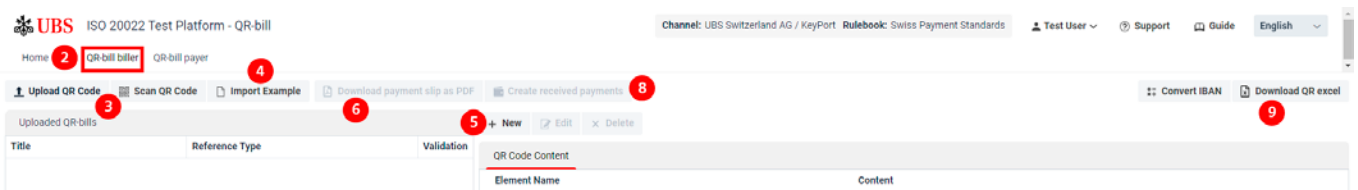
The QR-bill card is highlighted with a red border, and the "1 Test QR-bill" button has a red circle around the number "1".

Screenshot 18

1. Select the main menu "QR-bill"



Screenshot 19



Screenshot 20

2. Select menu item “QR-biller / QR-bill payer”
3. Upload QR-bill or scan it using your webcam
Supported file formats for uploading: PDF, JPEG, PNG, GIF, BMP, WBMP
For PDF documents with multiple QR codes, the page numbers are listed for orientation.
When scanning please keep in mind that:
 - only Microsoft Edge, Firefox and Google Chrome browsers are supported
 - you must ensure the browser has permission to access the webcam
 - approximately horizontal orientation and sufficient light facilitate the process
 - the code should be available in sufficient quality on non-transparent paper
4. Import exampels from the online sample library (multiple selection possible)
5. You must enter QR-bill data via spreadsheet or edit it in PDF format.
6. Generate and download payment slips
7. Create received payments as Excel-file. The selection of the collective variant can already be made here.
8. A pain-001 is generated from the QR-bill data.
9. Process QR-bill data in a structured Excel spreadsheet

