

AdmiCash conversion to ISO 20022 / SEPA

- This document contains all the information necessary to convert AdmiCash to ISO 20022 / Sepa.
- Read the document carefully and follow the steps in the order described.

1. Update banks base:

- Start AdmiCash and open a Company.
- Choose "Master data – Banks base".
- Press the F1 key. The chapter "Banks base" in the manual is displayed.
- Follow these steps to update the banks base.
- This step is necessary to update the IID / BIC / Swift-Addresses of payment institutions.

2. Update payments base:

- With the introduction of ISO 20022, only the IBAN and the IID or BIC should use. Bank account details such as "123456.H1/12" or similar should no longer used. This can lead to rejections in the future.
- Exception: If the IS has been read with the document reader, the 27 digit reference number is in the column "Account, IBAN". You can leave them or replace with the IBAN.

TT	Currency ↕	Account, IBAN ↕
Bank	OK	000000000000496000001433390
Bank	Document	000000000000496000001744495
Bank	Reader	000000000000558397220100008
ISR		010999992
ISR		012000159
ISR		012000272
Bank	Replaced by IBAN!	123456.H1
Post		190059766
Post		304630106
IBAN		CH5309000000301856402
IBAN		CH5380532000070225527
IBAN		CH660026326310369940B
IBAN		CH5309000000301856402
IBAN		CH5380532000070225527

- Recently, for the payments **Banking, Postal and IBAN**, the **House number** of address of the beneficiary, has to be enter in a separate field. For each payment, we recommend that you enter the street and the house number in the corresponding fields as indicated.
- Choose "Payments – Payment base".
- Move the selection bar with "Down Arrow" on the first payment in the column **TT Post, Bank or IBAN**, and press Enter key (ISR leave out).
- The corresponding dialog displayed.

Bank payment

General | Beneficiary | Detail entries

Abbreviation: Enter a clear and short abbreviation for the payment. You can retrieve it at any time by entering the abbreviation you just chose in order to make a payment.

Bank, Post account, ISR nr., IBAN, scanner, abbreviation:

Payment type:

Currency:

Payable amount:

Options

Add to standing order

Keep information for the next payment

Beneficiary

OK Close Help

- If a bank account is registered, replace it with the IBAN.
- Then change to the index card "Beneficiary".

Bank payment

General | Beneficiary | Detail entries

Beneficiary

Name:

Street, No.:

Addition:

Postcode, town:

Bank account:

JID.:

ISR-number: Reference nr.: Check digit:

Post account: UJID, VAT nr.: Document nr.:

Communications

Intended use of IPI document:

Usual message text

Structured IPI Reference number

OK Close Help

- If a street with house number is specified, transfer the house number into the new input field.
- If the input field "Street" empty, you can leave this empty.
- The field "Addition" you can also leave it empty.
- For international payments, please switch to the index card "Payment institute".

IBAN

General | Beneficiary | Payment institute | Detail entries

Identification

Clearing nr.:

SWIFT address:

Bank sorting code:

Address

Name:

Street:

Addition:

Post code, town:

Charges

At the expense of the originator

At the expense of the beneficiary

Division of charges

Execution

Normal

Express (with costs)

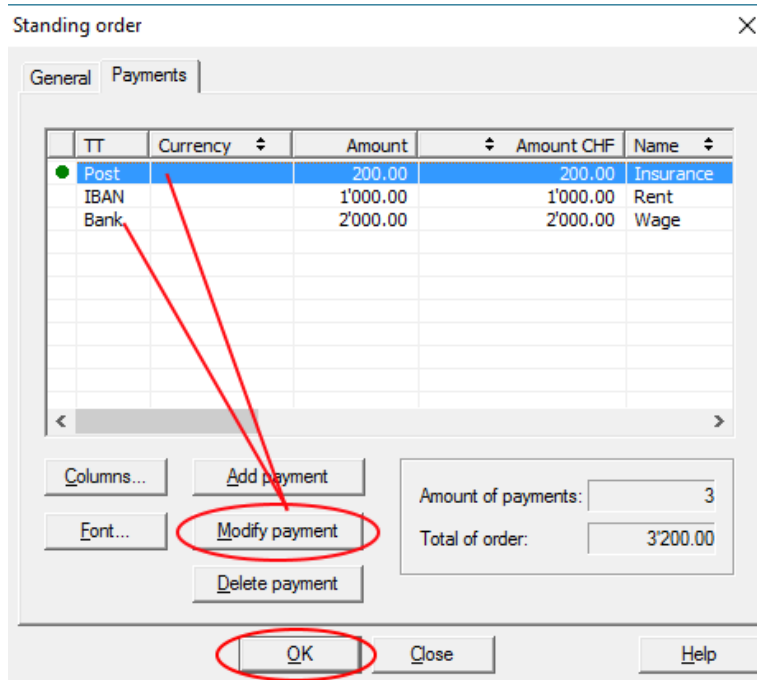
Payment instructions:

OK Close Help

- Make sure that BIC/SWIFT address entered and save the entries with OK. Repeat these steps for all entries in the payment base except the ISR payments.

3. Update standing orders:

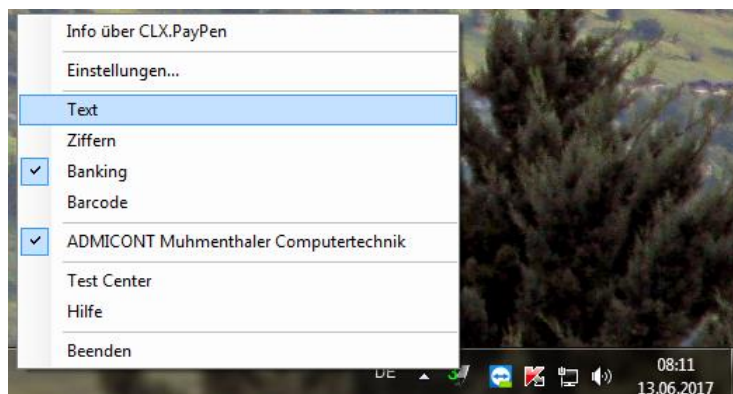
- If you have entered standing orders, choose "Payments - Standing Orders".
- The list of standing orders displayed. Check the payments entered in the list and edit them as described above in payments base.



- **Important:** Save the standing order with **OK**. With Close, the changes will not save.

4. Enter payments:

- From now where possible, enter all payments with the IBAN. This applies in particular to the orange payment slips with the reference number. If an IBAN is printed, please use the IBAN.
- If you are using a document reader, you can also scan the IBAN.
- To do this, right-click on the PayPen icon at the bottom right.



- A menu displayed. Click "Text" and scan the IBAN (from the invoice or the IS).

- Then set the document scanner and return to "Banking".
- For international payments, please always state the BIC / SWIFT address as well as the Name, Postcode and Town of the Payment institution.
- The field "Bank sorting code" should no longer used.
- Also, check the currency base (Master data - Currencies). Make sure that the ISO-Code and the Country code entered correctly.



Abb. ▲	Designation	Country	ISO-Code ⇅	Country code ⇅	rate
aud	Australischer Dollar	Australien	AUD	AU	0.8600
dkk	Dänische Krone	Dänemark	DKK	DK	0.1700
eurod	Euro	Deutschland	EUR	DE	1.2300
europ	Euro	Frankreich	EUR	FR	1.2300
europ	Euro	Italien	EUR	IT	1.2300
gbp	Englisches Pfund	Grossbritannien/Jersey/Guernse	GBP	GB	1.4700
hkd	Hong Kong Dollar	Hong Kong	HKD	HK	0.1200
nok	Norwegische Krone	Norwegen	NOK	NO	0.1500
nzd	Neuseeländischer Dollar	Neuseeland	NZD	NZ	0.7600
sek	Schwedische Krone	Schweden	SEK	SE	0.1400
usd	Amerikanischer Dollar	Vereinigte Staaten von Amerika	USD	US	0.9200
zar	Südafrikanischer Rand	Südafrika	ZAR	ZA	0.0900

- For ISR payments, "Street", "House number" and "Addition" must not specified.
- For postal payments, can enter either the postal account number or the IBAN.

5. Preparations for XML test:

- Before passing ISO 20022, the following test procedures are required.
- Contact all payment institutions and find out about the test procedure.
- Log in to the test platforms and familiarize yourself with the operation. It makes it easier for you to run the tests.
- With the test phase, make sure that your payments in XML format can be execute correctly.
- During the test phase, you can always make payments with the previous procedures EPO / DME.
- In this link <https://www.iso-20022.ch/lexikon/iso-20022/> you will find comprehensive information about ISO 20022 and various test platforms.
- Enter as many payments as possible with the most frequent transaction types. Use the IBAN whenever possible, and the BIC / SWIFT address for foreign payments.
- If the IBAN is, indicate on the payment slip, use the IBAN and no more the reference line (also in the payment base!). This facilitates the conversion to the single payment slip, which will be use from the middle of 2018 onwards.

Important:

- Leave the previous originators for DME and EPO unchanged. This allows you to execute payment orders at any time with the previous originators, e.g. when payments cannot be executed in XML format.
- Send us the error message and pain.002.xml file to support@admicash.ch if payments in XML format are not executed.

6. Setup for originator ISO 20022 / SEPA (XML):

- So far, there have been two procedures for electronic payment transactions. DME for banks and EPO for PostFinance. These are two procedures and two payment files completely different.
- As from 01.01.2018, there will be only the single procedure ISO 20022 / SEPA. PostFinance and the banks can process the new XML file.
- For this in AdmiCash, a **new** originator must be set up for each PostFinance account and each bank account.
- Start AdmiCash and choose "Payments – Setup".
- The list of originator is displayed. Choose "**Edit – Record**" or press the INSERT key to display the dialog.
- Specify a unique name for the Designation. Use XML_ or ISO_ followed by the abbreviation of the bank and the account number or a text:
 - XML_RB_xxxxxx Account at Raiffeisen Bank
 - XML_CS_xxxxxx Account at Credit-Suisse
 - XML_PF_xxxxxx Account at PostFinance
 - ISO_UBS_xxxxx Account at UBS.
- In this way, you can always see for which payment institution the XML file is intended.
- In "Payment file", choose "ISO 20022 / SEPA (XML)".
- In File name, you again enter the abbreviation of the payment institution.
 - RB_%JJ%...xml Raiffeisen Bank
 - PF_%JJ%...xml PostFinance
- Leave the last part unchanged. This file, e.g. will be created with the name "PF_20170625_12.xml" which means: File for PostFinance, created on 25.06.2017, Content: Order number 12.

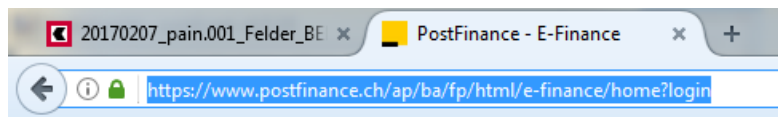
The screenshot shows the 'Originator' dialog box with the following details:

- General tab:**
 - Attribution:
 - Designation: XML-RB-Current account 123456
 - Account book: 1021 RB Current account 123456
 - Payment file:
 - Bank (DME) [unselected]
 - PostFinance (EPO) [unselected]
 - ISO 20022 / SEPA (XML) [selected]
 - File name: RB_%JJ%MM%TT_%ANR.xml

- The designation, is displayed when you create the payment orders for selection. Then use XML_ or ISO_ to highlight that it is an XML file and not a DME or EPO file.
- With the TAB or ENTER key, change to the index card "Address".
- Enter your details according to the contracts with the payment institutions.

- With the TAB or ENTER key, change to the index card "Account".

- Enter the IBAN of the account for which the XML file is intended. Normally the BIC and the IID are automatically entered from the base banks. If not, enter only the BIC (e.g. POFICHBEXXX, RAIFCH12345). The BIC (SWIFT address) can be obtained from your bank or can be seen on the contracts.
- Finally, start the Internet Explorer and go to the login page of the bank or PostFinance. Mark the link and copy it with Ctrl+C to the clipboard.



- Paste the link with Ctrl+V in to the line "Internet address".
- Save the originator with OK.
- Repeat this process for each payment institution via which you are making payments.

7. Create payment orders in XML format and test:

- Choose "Payments – Payment orders". Press the INSERT key or choose the menu "Edit – Record". The "Payment order" dialog box displayed.
- Choose "Execute", then the prepared **XML originator** and click OK.

Payment order

Select pending payments up to due date: 28.07.2017

Execution date of the payment order: 28.07.2017

Execute using: XML-Test

- CS 991485-21
- XML-Test
- XML-RB Glis (Kontokorrent)
- XML-CS 991485-21

- Assign the corresponding payments to the payment order.

Payments

Settings

Order	▲ R date	◆ Due	TT	C.. ◆	Amount	◆ Am...	Name ◆
✓ 58	01.05.2017	31.05.2017	IBAN		500.00	500.00	Dachdecker GmbH
✓ 58	03.05.2017	02.06.2017	ISR		95.00	95.00	Swiss IT Media GmbH
✓ 58	23.05.2017	22.06.2017	Post		300.00	300.00	Heinrich Hasler
	24.05.2017	23.06.2017	IBAN		500.00	500.00	Abwärtsdienst GmbH
✓ 58	30.05.2017	29.06.2017	IBAN	EUR	800.00	976.00	Patrizia Peperoni
	30.05.2017	29.06.2017	Post		1'234.00	1'234.00	Hubert Huber
	30.05.2017	29.06.2017	IBAN		1'600.00	1'600.00	Rudolf Schwery
	30.05.2017	29.06.2017	Bank		1'050.00	1'050.00	Anna Hofstetter
	01.06.2017	01.07.2017	Bank		250.00	250.00	Christoph Basler
	08.06.2017	08.07.2017	Bank		60.00	60.00	Alberta Meier
	08.06.2017	08.07.2017	IBAN		100.00	100.00	Abwärtsdienst GmbH
✓ 58	13.06.2017	13.07.2017	FWI	GBP	123.00	216.95	James Example
	14.06.2017	14.07.2017	Post		124.40	124.40	AdmiCash GmbH
✓ 58	20.06.2017	20.07.2017	FWI	HKD	100.00	15.44	Chin Huang Chong
✓ 58	20.06.2017	20.07.2017	PCA	SEK	100.00	15.11	Hans Muster

Add payment

Remove payment

Order number: 58

Amount of payments: 7

Total of order: 2'118.50

Create order

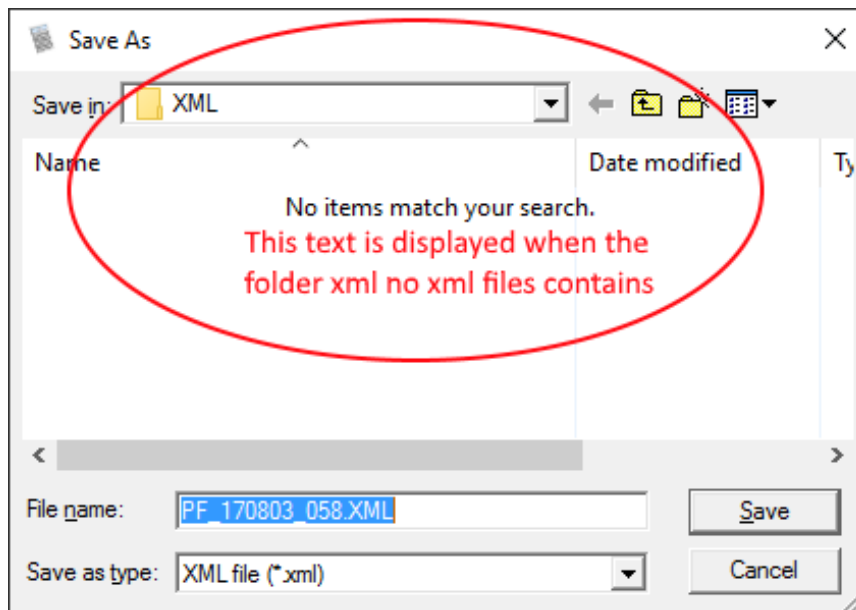
Cancel

Search payment

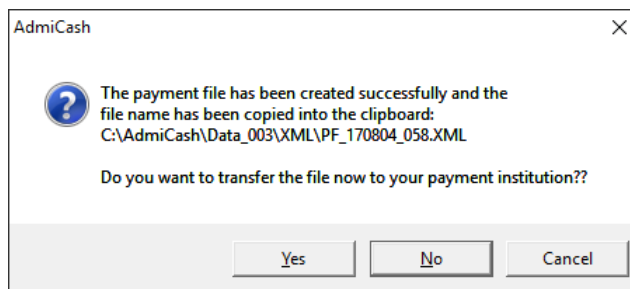
Search

Search options

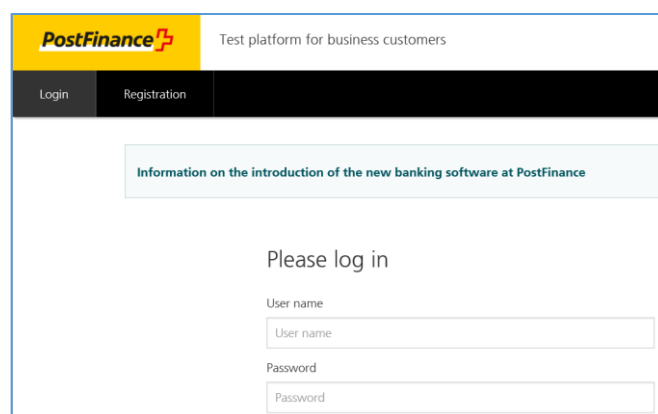
- Then create the order. The question "Print payment protocol Nr. nn?" you can answer "No".
- The dialogue "Save as" is displayed.



- AdmiCash saves the file in its own folder named "XML" within the open company.
- Leave the filename and file type unchanged and click "Save".



- Answer this question with **No**.
- Start Internet Explorer. Go to the test platform of your bank or PostFinance and login.



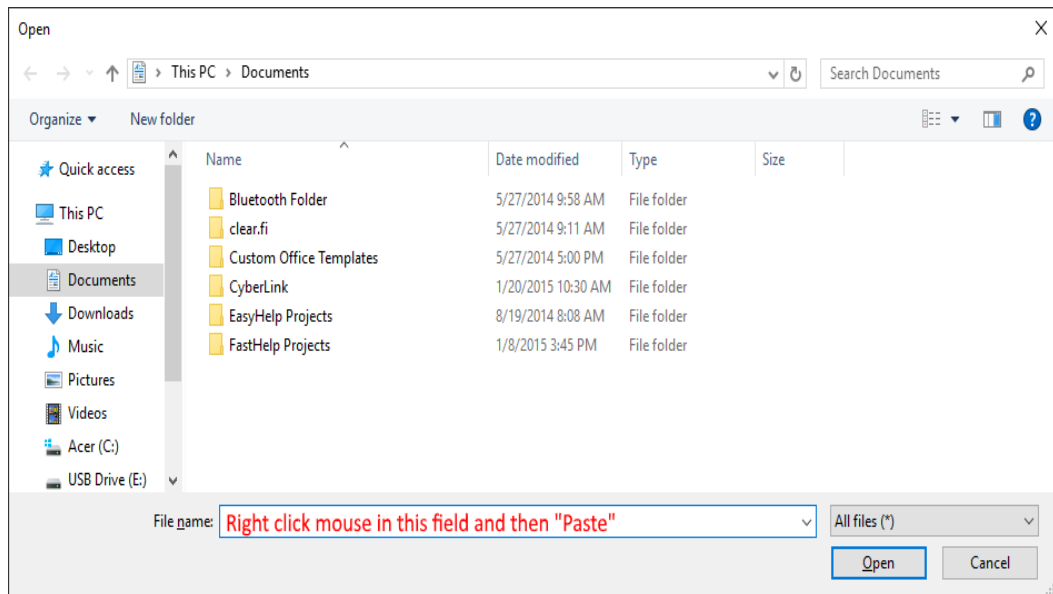
- Upload the XML file now. The location and file name are enter in the clipboard.

Upload payment file

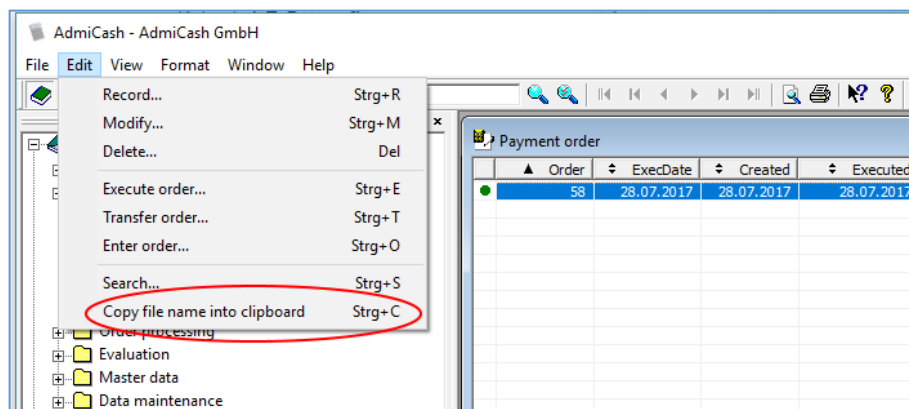
Drag and drop your test files to this field or click in the field to select your files.

File type

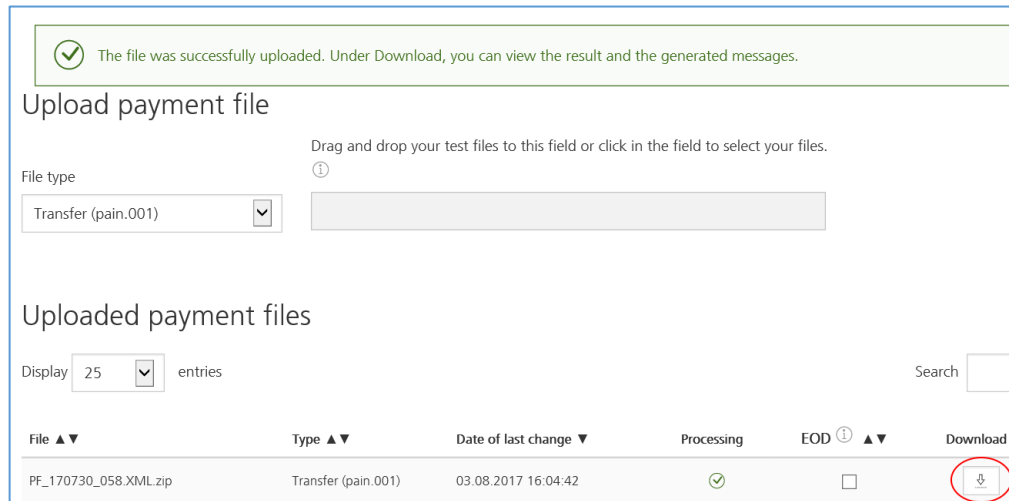
- Click in the field, to display the file selection dialog.



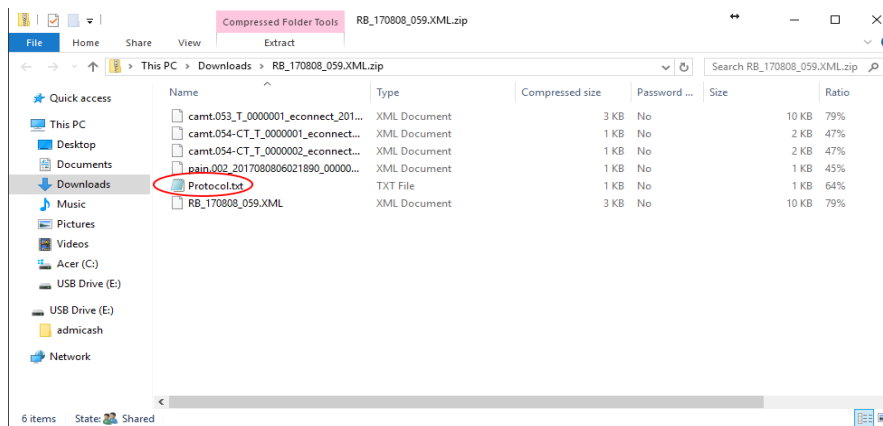
- Click the right mouse button in the "File name" field. A selection menu is displayed. Select the position "Paste" and then "Open". The file is now being uploaded.
- If the file name is no longer in the clipboard, you can copy it back to the clipboard.
- Switch to AdmiCash and click once on the line with the XML payment order.



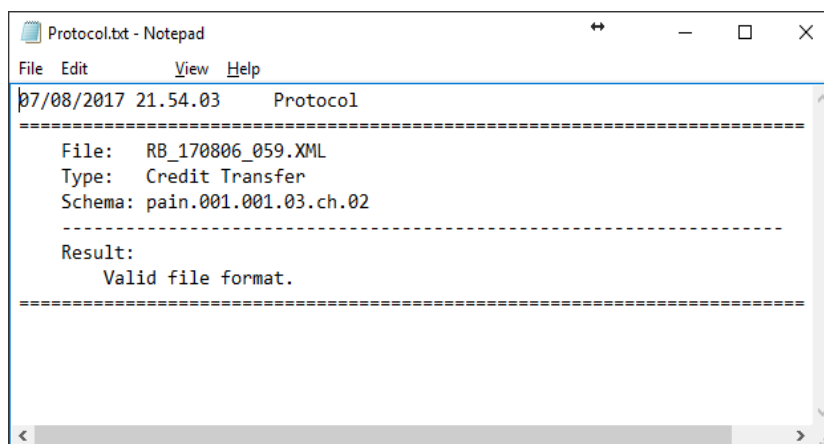
- Choose the menu "Edit – Copy file name into clipboard".



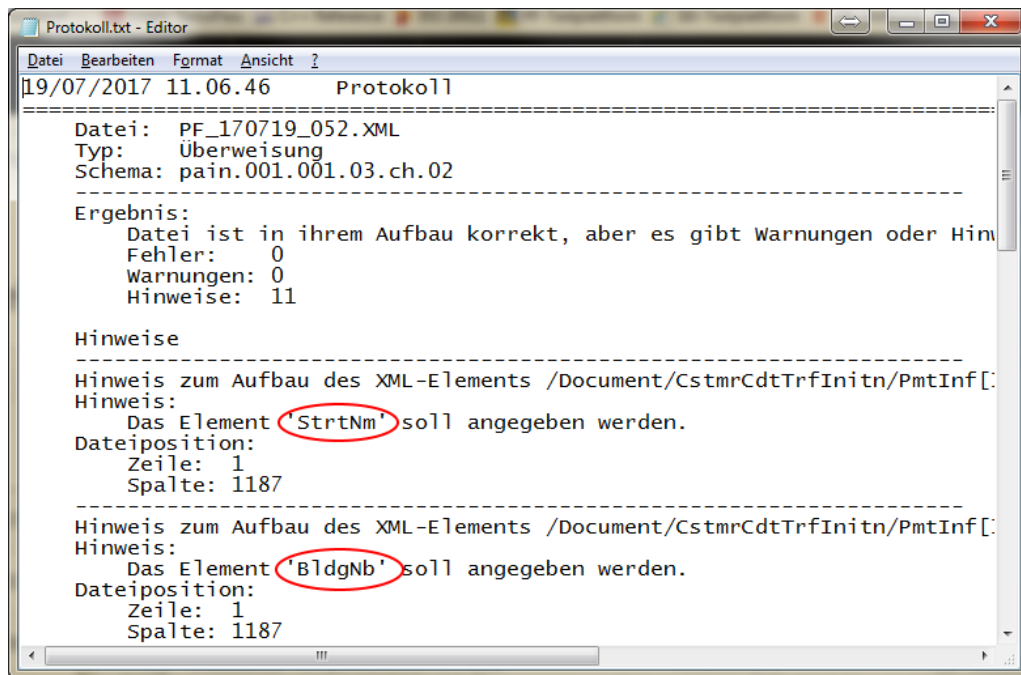
- Click "Download" to download and/or view the test results. After the download, select "Open".



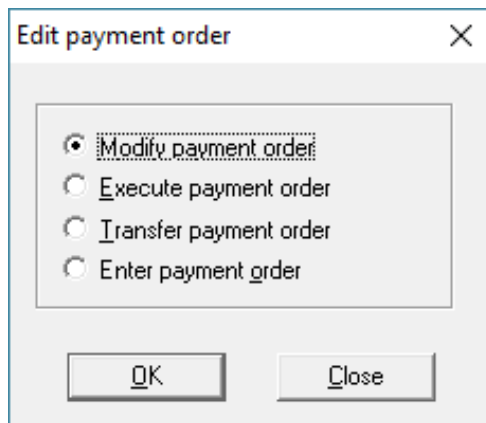
- The system displays different files. Now open the file **Protocol.txt**.



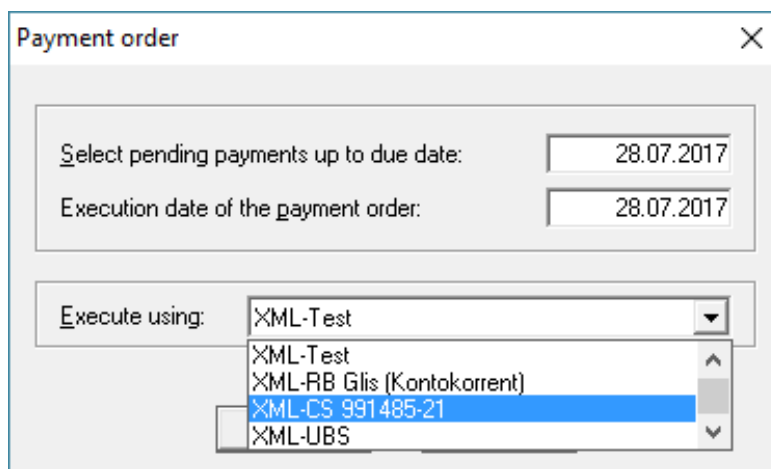
- Depending on the test platform used, this file contains more or less information. In this case, the XML file is error-free and could be executed productively.
- The following example contains more information that is detailed.



- **Notes:** The elements "StrtNm" and "BldgNm" indicate that the street and house number were not specified during the payment. The payment nevertheless is execute.
- **Warnings:** One or more payments are critical but are still running. It is advisable to determine the cause of the warning and correct the payment (s). Depending on the payment institution used when the execution date of the order falls on a public holiday, a warning is issued indicating the date change to the next processing day.
- **Error:** If there are errors listed, one or more payments are incorrect and are NOT execute. Depending on the payment institution, the whole payment order is not execute. Errors are if the payment institution does not support a foreign currency or a payment type (e.g. bank check abroad).
- We have tested all possible payment methods at several payment institutes. It is still possible that there is an error in AdmiCash. In this case, send the **Protocol.txt**. file to support@admicash.ch. We will analyse the error and if necessary, we will take the appropriate precautions.
- With no errors is the test for the selected originator completed. If you have multiple originator, carry out the test for the next originator.
- With double clicking on the payment order, displays the processing selection.



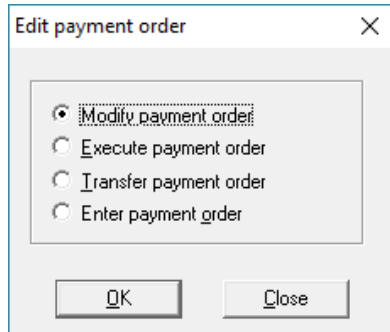
- Choose "Modify payment order". The dialog "Payment order" is then displayed.



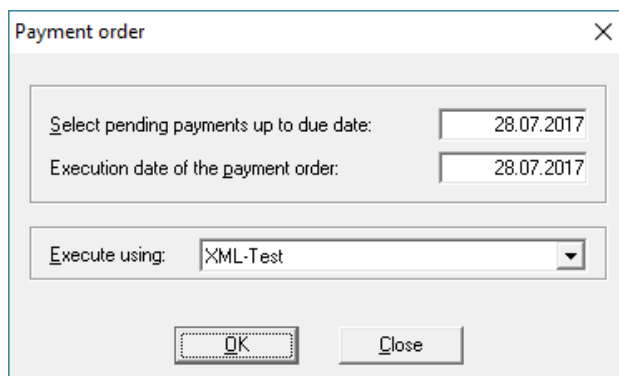
- Choose the next XML originator and follow the steps in **7. Create payment orders in XML format and test**. As the order has already been create, you can proceed directly with "Create order".
- If you have tested all XML originator and have no errors, you can delete the test order and release the payments. You can then execute the payment orders in the new XML format. The procedure is the same as before, with the difference that you choose a new XML originator and transfer the XML file to the payment institution.
- **Be sure to check that the payment order has been complete before you enter it into the account book! If payments have not been carry out, first remove them from the payment order as described in 8. Remove payment from payment order.**
- **Important:** Do not change or delete the "old originators". If for some reason, an XML payment is not execute, you can still execute it by the end of 2017 with the "old originators". Please send us the information about the payment and why was not sent, to support@admicash.ch. Download file pain.002.xml and send it with the file attached.

8. Remove payment from payment order:

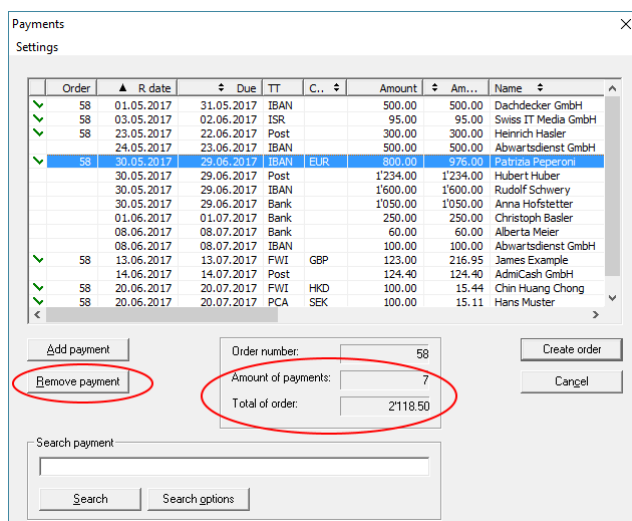
- If a payment in a payment order has NOT been executed, perform the following steps before enter the payment order.
- With double clicking on the payment order, displays the processing selection.



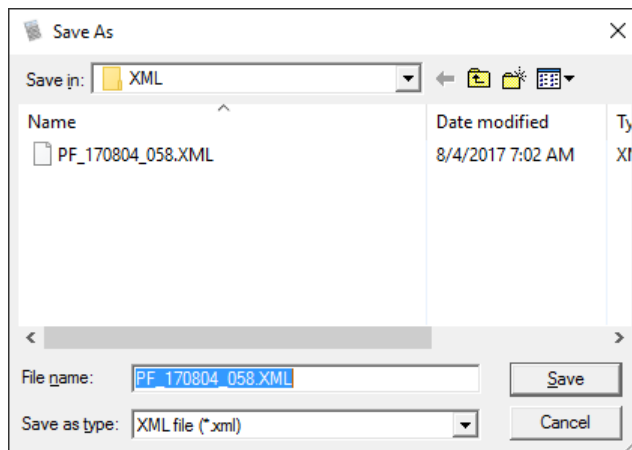
- Choose "Modify payment order". The dialog "Payment order" is then displayed.



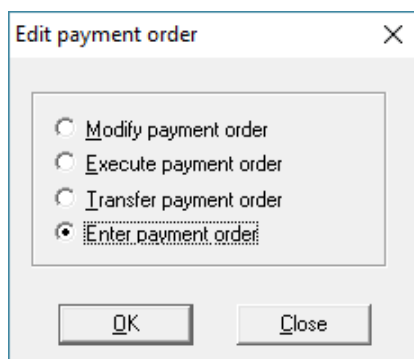
- Leave all details unchanged and click **OK**. The payment order is displayed.



- Select the payment (s) that were not execute and click "Remove payment". Check the total of order and the amount of payments.
- Then select "Create order" and print the payment protocol. The dialogue "Save as" is displayed.



- Click on "Cancel".
- With double-clicking on the payment order, displays the processing selection.



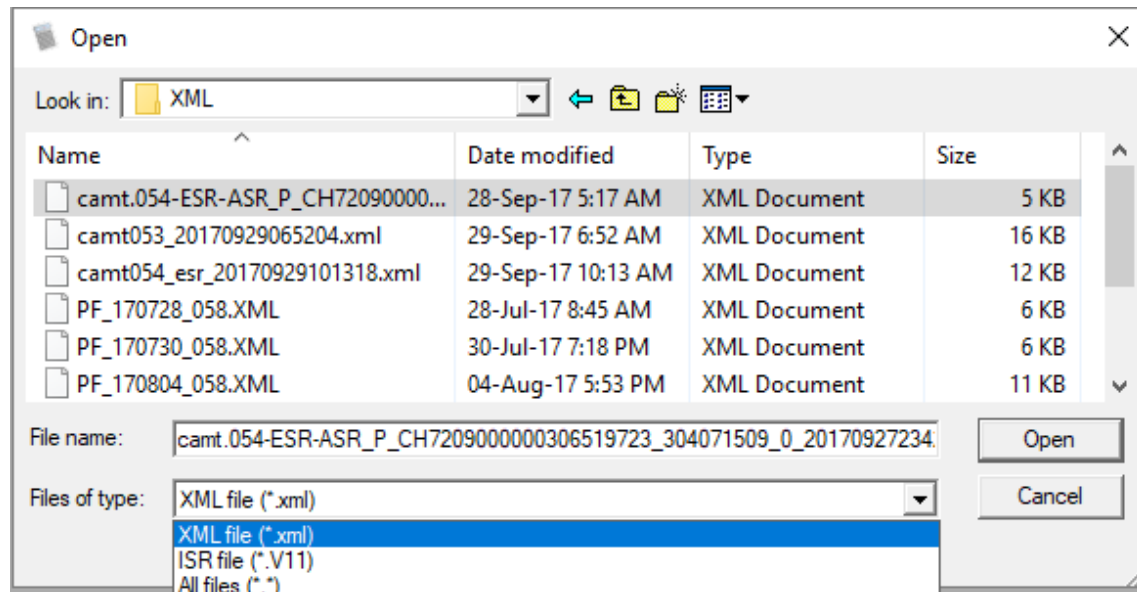
- Now choose "Enter payment order" and click OK to enter it.

9. Conversion ISR credit notes to ISO 20022 camt.053 and camt.054:

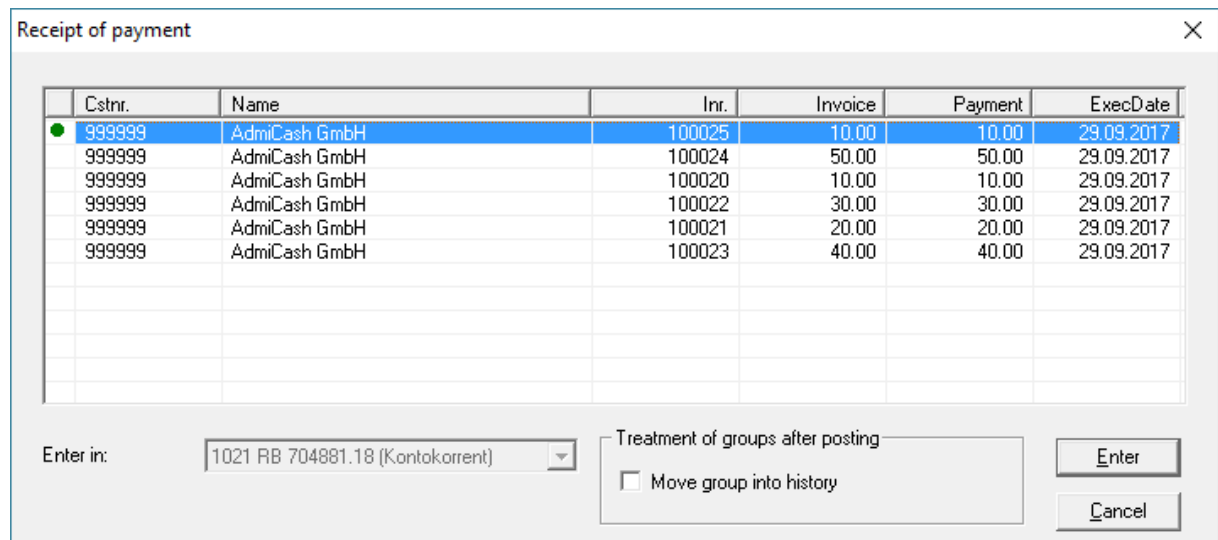
- From the AdmiCash version 8.1.0.0, ISR payment receipts can be processed with ISO 20022 messages Camt.053.001.04 and Camt.054.001.04.
- The previous BISR and ISR files (*.V11) can still be imported.
- Depending on the financial institution, the conversion from ISR / BISR to ISO 20022 Camt messages, must be requested or made online. Some institutes also provide both formats during a transitional period.
- AdmiCash automatically recognizes which file is imported and processes it as before.
- The new ISO 20022 Camt.053 messages contain information on all transactions (payment receipts, payment issues, transaction type, etc.) as well as balances. However, as before, AdmiCash only processes the ISR payment receipts.

10. Import ISR file:

- Select "Order processing - Edit documents - Edit - Import ISR file".



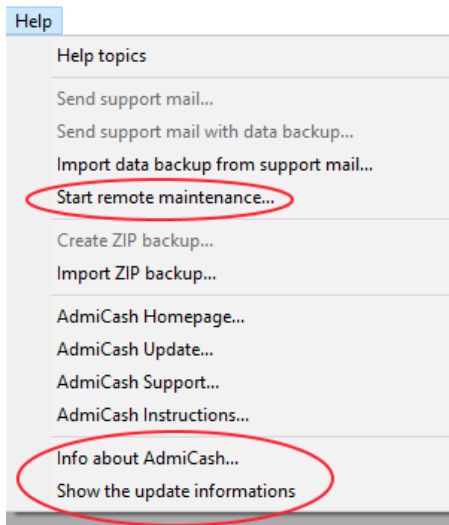
- The file selection dialog is displayed. A new XML file (*.xml) is specified as default. Under Files of type, you can switch to ISR file (*.V11).
- Select "Open" to import the file.



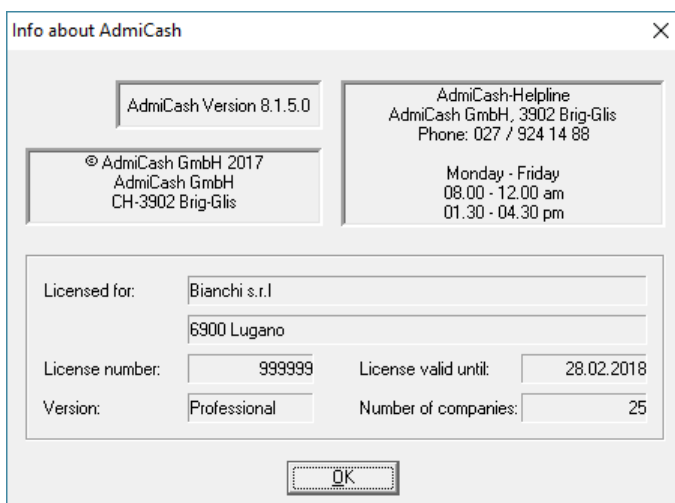
- The payment receipts are displayed. By clicking on "Enter", these are recorded as before.
- If the "Receipt of payment" dialog is not displayed, the XML file does not contain ISR receipts of payment.
- If your payment receipts appear **red**, or have already been registered or have not been assigned to any ISR invoice.
- For questions or problems, please send the XML file to support@admicash.ch with a brief description of the problem.

11. Notes:

- Under the menu "**Help**" you can diverse functions of help and support.



- The most important are "**Start remote maintenance...**" and "**Info about AdmiCash ...**".



- Can view this information at any time by clicking on "**Show the Update informations**" to see them again.

12. Final remarks:

- In this link <https://www.iso-20022.ch/lexikon/iso-20022/> you will find comprehensive information about ISO 20022 and various test platforms.
- The harmonization of the Swiss payment system entails considerable effort. With our documentation, the introduction of ISO 20022 should be as simple as possible.
- We are of course at your disposal during the introduction of ISO 20022 / SEPA. However, the assistance and support are not included and be billed to cost of (Fr.150.00 for hour).
- Please also see the courses offered in our [Homepage](#) under the heading "Courses".