CREDIT SUISSE

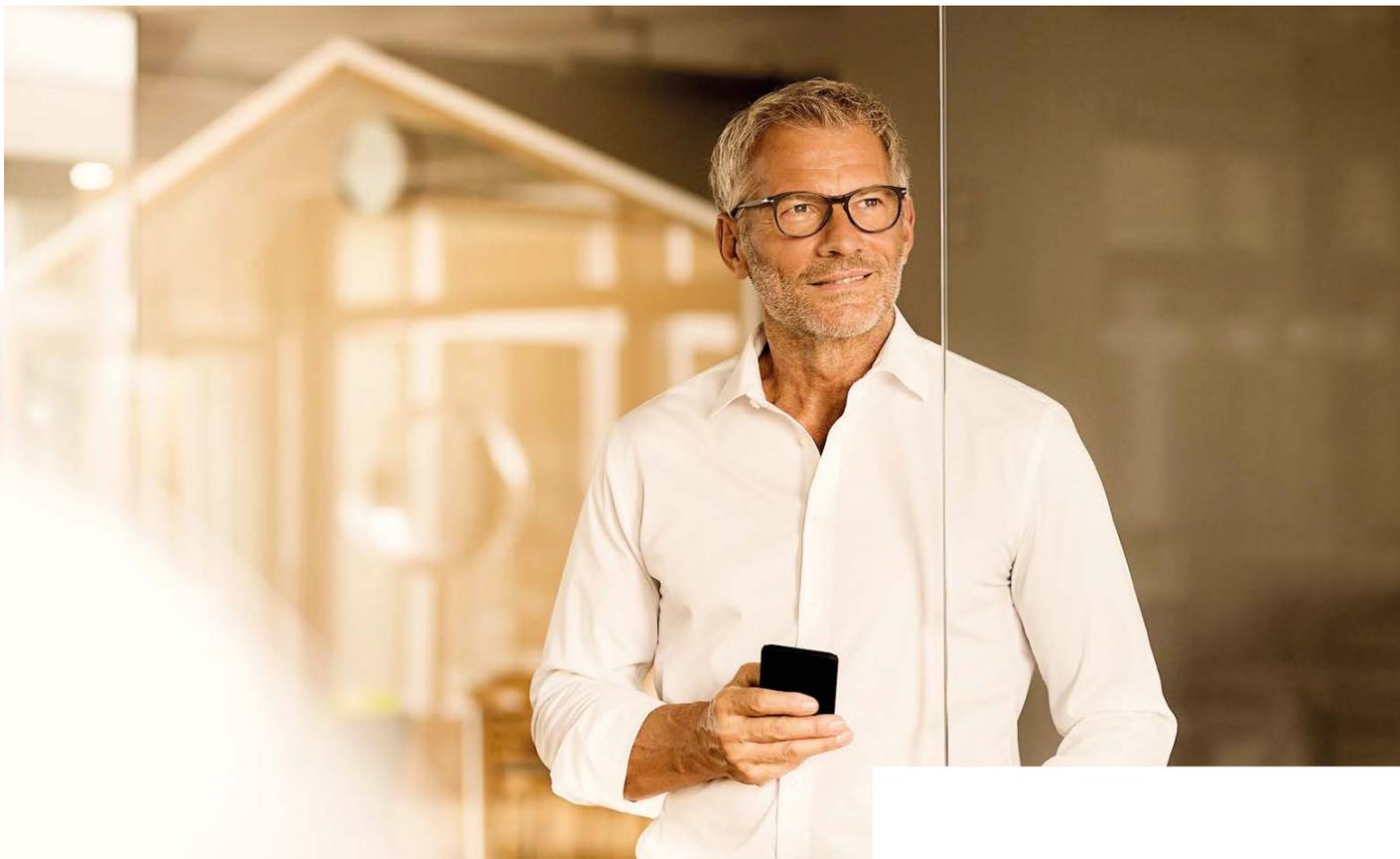# LSV$^+$ – Information
for payment recipients

Technical documentation for corporates

Contents

1. Introduction

1.1 Purpose of this document

This document describes the principles and functionalities of Credit Suisse's LSV$^+$ process from the point of view of payment recipients.

1.2 Abbreviations

The following important abbreviations are used in this document:

PR	Payment recipient (creditor, invoicer, payee); client of the PR-FI. In this document, the payment recipient is always a client of Credit Suisse.
BP	Bill payer (debtor); client of the BP-FI. In this document, the bill payer can be the client of any Swiss bank.
PR-FI	The payment recipient's bank or financial institution that provides this payment recipient with the LSV$^+$ service. In this document, this is always Credit Suisse.
BP-FI	The bill payer's financial institution that enables the bill payer to use the LSV$^+$ service. In this document, this financial institution can be any Swiss bank.
SIX PAYNET	Swiss Interbank Clearing SA
LSV	Direct debit (Lastschriftverfahren is the German for direct debit)

General note:
All of the general abbreviations and terms used in this document are explained in section 6 "Glossary and abbreviations."

1.3 Why introduce a new direct debit process (LSV$^+$)?

It was decided at the interbank level that the outdated processing platform used for LSVs should be replaced, and that this would also be a good opportunity to redesign the direct debit product.
The established product name "LSV" is being retained, while a "+" has been added to highlight the new functionalities: LSV has thus become LSV$^+$.

1.4 The new functionalities of LSV⁺

The LSV⁺ service differs from the old LSV service in the following ways:

- Only the process that allows the bill payer to object to payments is supported.

- Collections are also possible in EUR.

- The procedure for obtaining debit authorizations has been changed. The original authorization document is now kept by the BP-FI. The payment recipient receives a certified copy.

- New PRs must give their account number in IBAN format. This improves the data quality, and a correction run for the account number is no longer necessary.

- The number of the account to be credited at the PR-FI always has to be given as an IBAN.

- There is no longer any need for reverse debits for technical banking reasons (wrong account number, lack of funds, lack of debit authorization, etc.), as the BP-FI has to check every transaction before payment is made.

- The PR's receivables accounting is run using the open position accounting system. This is made possible by the unique reference number given to each LSV⁺ transaction and the individual notification provided every time the account is credited. As a result, it is more like the usual type of accounting (same principle as with BESR – blue payment slip with reference number – invoices).

- Receipt and processing of LSV⁺ transactions and dispatch of credit transactions can now be handled by the financial institution as well as by SIX PAYNET.

1.5 The benefits of LSV⁺ for payment recipients

- **Streamlined:** A single agreement between the PR and the BP in the form of a debit authorization enables repeated collection of claims by direct debit. And with regular claims for the same amount, there is no need for an invoice, so further costs can be saved.

- **Automatic reconciliation of accounts receivable:** With a reference number for each transaction, credit payments can be reconciled automatically with open invoices in receivables accounting.

- **Uniform booking procedures in receivables accounting:** All bills sent out using LSV⁺ are left open in receivables accounting until they have been paid and notified (same principle as with BESR invoices). If the payment has not reached the PR's account at the PR-FI within two bank working days after the requested value date, the amount can be collected in the conventional way or a reminder can be sent.

- **Better liquidity planning:** Payment recipients can manage their cash flow more easily, as it is simpler to estimate how much money is coming in and a date can be set for receipt of payments. All credit payments are booked to the PR's account at the PR-FI within two bank working days after the requested value date. Transactions that cannot be executed by the BP-FI (lack of funds, lack of debit authorization, wrong account number, etc.) are not paid and so lead to open positions in receivables accounting. For legal reasons, any non-payments are not reported to the payment recipient. Subsequent reverse debits are caused only by genuine objections by the BP and no longer as a result of technical banking factors.

2. Criteria for using LSV$^+$

- Credit Suisse alone decides whether a PR can use LSV$^+$. If the decision is positive, the PR must accept the following legally valid terms and conditions:
  - ☑ LSV$^+$ participation conditions
  - ☑ Channel participation conditions (Direct Link or CSD (Credit Suisse Direct))
  - ☑ BESR terms and conditions

- If the PR has already signed channel participation or BESR conditions, these shall apply also to the use of LSV$^+$.

- The PR also has to carry out an acceptance test with Credit Suisse (see section 5).

- Transactions can be submitted for claims on an account if the BP has supplied its BP-FI with a legally signed debit authorization for this account (see section 4.13.1).

3. Organizational requirements

- The PR must have an LSV identification when submitting transactions. Identifications are allocated by Credit Suisse or by another PR-FI (= other bank ID).

- Credit payments follow the BESR process. The structure of BESRs at Credit Suisse is described in the technical documentation on BESR incoming payments, which is available in French, German, and Italian at **Home Corporate Clients** $\rightarrow$ Payments & Accounts $\rightarrow$ Payments $\rightarrow$ LSV$^+$

- If the payment recipient also wants to collect payments denominated in euros, separate accounts need to be opened for euro processing. Credit Suisse allows euro transactions and credit payments on euro accounts only. Any reverse debits are also carried out in euros. Currencies (CHF, EUR) cannot be mixed. (Please discuss availability of "Euro LSV$^+$" with the Electronic Banking Desk at Credit Suisse.)

- All the technical specifications laid down by SIX PAYNET can be found at: lsv.ch/en/home.html

4. Specifications for LSV⁺ at Credit Suisse

4.1 Outline of procedure

With direct debits, the payment recipient (PR) collects money from the bill payer (BP), and the BP's bank (BP-FI) transfers this sum to Credit Suisse.
The diagram below shows the parties involved in the processing of a direct debit:
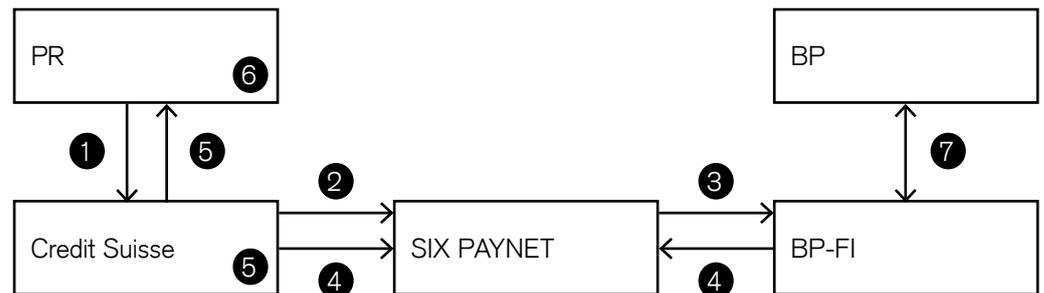
LSV⁺ transactions are now processed as follows:

1 The PR collects its claim on the BP by means of the new direct debit procedure (LSV⁺).
To do this, it sends the LSV⁺ file to Credit Suisse via one of the two delivery channels (CSD (Credit Suisse Direct)/Direct Link) no later than one bank working day before the value date.

2 Credit Suisse checks the file and creates individual collection transactions (direct debits) from the correct transactions it contains. Incorrect transactions are not processed. The results of the file check are shown in detail in the processing protocol. The PR can use the delivery channel to view and download this processing protocol. Credit Suisse transfers the correct transactions to SIX PAYNET no later than three days before the value date. SIX PAYNET forwards the delivered transactions to the appropriate bill payer banks (BP-FI).

3 The BP-FI checks the technical details of every transaction (correct account number, debit authorization in place, sufficient funds available, etc.). If the result of the check is positive, the BP-FI debits the BP's account and transfers the sum to Credit Suisse. If the result of the check is negative, the BP cannot be debited. For data protection reasons, the PR cannot be told about the nonexecution or the reasons for it (= regulation for Swiss financial institutions). The transaction is therefore returned to the PR without any information. It is up to the PR to sort things out with the BP.

4 The BP-FI promptly (normally on the requested processing date, in exceptional cases up to two bank working days after this) transfers the sum along with the reference number to Credit Suisse.

5 Every bank working day, Credit Suisse credits the transferred sum in the form of a total amount to the PR's account. A data file containing all the individual bookings is prepared in the relevant delivery channel to facilitate the reconciliation of open position accounting. The PR can download this data file in its delivery channel and reconcile it with its accounts (as with the BESR procedure).

6 The PR uses the credit payment data to close the corresponding open positions in its accounts like with ISR (inpayment slip with reference number) credit payment data.

❼ No later than 30 calendar days after the debit has been collected, the BP receives a debit advice from its bank. It has 30 calendar days in which to object to any items.

The detailed specifications for the above procedure are described in the following section.

4.2 Channels for LSV⁺

Credit Suisse offers two channels for LSV⁺: CSD (Credit Suisse Direct) and Direct Link. Depending on the payment recipient's software and IT environment, and its use of other payment products, it is recommended that advice on the choice of channel be sought from Credit Suisse's Electronic Banking Desk.

4.2.1 CSD (Credit Suisse Direct)

CSD (Credit Suisse Direct), Credit Suisse's internet-based interface, is recommended for PRs with a small to medium volume of direct debits (up to approx. 1,000 transactions per LSV⁺ collection). Please follow this link for details of the benefits of this channel and the criteria for its use: credit-suisse.com/corporates → Payments and accounts → Payments → Payment Channels → CSD (Credit Suisse Direct)

4.2.2 Direct Link

Direct Link, the online interface for corporate clients, is recommended for PRs with larger volumes of direct debits.
Please consult the following link for details of the benefits of this channel and the criteria for its use: credit-suisse.com/corporates → Payments and accounts → Payments → Payment Channels → Direct Link

4.3 Formats for LSV⁺

4.3.1 Collection transactions

The collection file must meet SIX PAYNET specifications. A file for LSV⁺ always contains data in the following formats:

- TA 875: format for a direct debit transaction in LSV⁺. Only transactions in this format can be processed.

- TA 890: format for the total record of the direct debit transaction file. This includes the total amount (CHF or EUR) of all transactions delivered in a file.

Detailed specifications can be found in the SIX PAYNET document "LSV⁺ Guidelines for creditors": lsv.ch/en/home.html

4.3.2 Credit payments

All credit payments from LSV⁺ are organized for the PR by currency and format into separate files with credit data. Credit Suisse offers the following three formats:

- CHF: ESR Type 3 (for details see the technical documentation on BESR incoming payments, available in French, German, and Italian)

- CHF: IPI CHF

- Euro: IPI EUR

4.4 File delivery

### 4.4.1 Acceptance deadlines

Files can be delivered to Credit Suisse via CSD (Credit Suisse Direct) and Direct Link seven days a week, 24 hours a day.

Processing is carried out as per the value date given in the file. The file must be delivered to Credit Suisse by the acceptance deadline, i.e. 14:00 one bank working day (BWD) prior to the value date, in order to ensure processing on the value date. Depending on whether the acceptance deadline has been met, the procedure is as follows:

| Delivery time	Value date processing
14:00 1 BWD before value date	The file is processed on the value date.
After 14:00 1 BWD before value date	The file is automatically given the next possible value date. The PR is not informed about the postponement.
10 days or more after value date	The file is rejected and the PR is told about this in the processing protocol.
45 days before value date	The PR can submit a file up to 45 days before the value date. The PR immediately receives a processing protocol, but the file processing is not actually started until at most three days before the value date.
More than 45 days before value date	The file is rejected and the PR is told about this in the processing protocol.

To ensure that data is consistent and up to date, and to make the process simpler for the PR, Credit Suisse recommends that files be delivered as close to the acceptance deadline as possible, or a few days before the desired value date.

4.4.2 File delivery via CSD (Credit Suisse Direct)
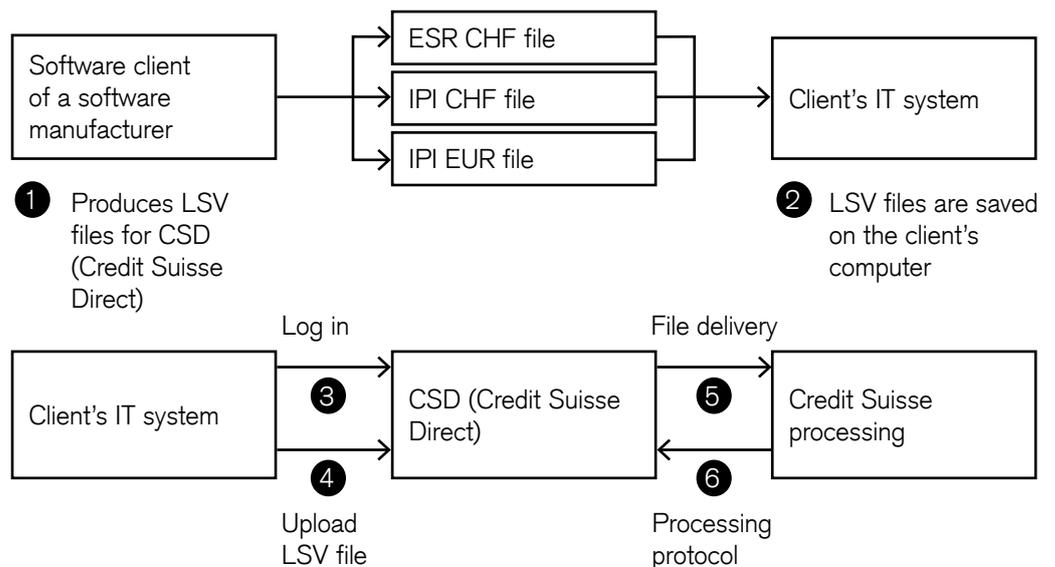
❶ Using its accounting software, the PR produces an LSV⁺ file in the appropriate format: ESR CHF, IPI CHF or IPI EUR.

❷ The PR saves this file on its IT system.

❸ The PR logs into CSD (Credit Suisse Direct).

❹ The PR loads its file onto the CSD (Credit Suisse Direct) system using "File Transfer."

❺ CSD (Credit Suisse Direct) forwards the file to Credit Suisse for processing. Credit Suisse checks the file and holds it ready for execution on the value date.

❻ A processing protocol records the results of the check. The client can view this protocol (staggered depending on the size of the file) after delivery via CSD (Credit Suisse Direct).

4.4.3 File delivery via CSD (Credit Suisse Direct)

❶ Produces LSV files for Direct Link — Delivers LSV files to Credit Suisse — Sends processing protocol
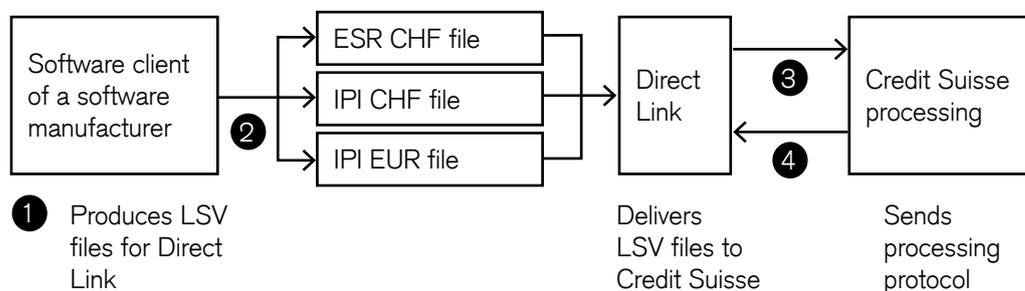
❶ Using its accounting software, the PR produces a file in the appropriate format: ESR CHF, IPI CHF or IPI EUR.

❷ The accounting software transfers this file to Direct Link for delivery to the bank.

❸ Direct Link delivers the LSV⁺ file to Credit Suisse. Credit Suisse checks the file and carries out the correct debits on the value date.

❹ A processing protocol records the results of the check. The client can view and download this protocol (staggered depending on the size of the file) after delivery via the delivery channel.

4.5 Processing mode

LSV files are always handled in accordance with the rules for "partial processing," which means:

- Correct and automatically correctable (e.g. value date corrected) transactions are executed on the given value date.
- Incorrect transactions are not executed.
- Incorrect transactions (formal errors, e.g. format, wrong currency) and automatically correctable transactions (value date) are noted in the processing protocol.

Important: Only approved transactions can be processed. No processing without approval. Information on sign-off/rights is given in the next section.

4.6 Sign-off/rights

4.6.1 Sign-off/rights in CSD (Credit Suisse Direct)

In LSV[+], Credit Suisse distinguishes between the following rights for file delivery.

Delivery right	LSV[+] file processing right
Individual sign-off	The file delivered by the PR and all the transactions in the file are approved and can be processed on the value date. Advantage: The file is approved, so there is no need for approval later on.
Dual sign-off	The file delivered by the PR and all the transactions in the file require a subsequent sign-off by a second person before processing. Advantage: File control is split between two people. Disadvantage: The second-sign-off has to be organized; in the event of absence, a deputy with the requirednauthorization must be arranged.
Record	The file delivered by the PR and all the transactions in the file require subsequent approval by a person with "Individual sign-off" or two people with "Dual sign-off" authorization. Advantage: File control is split between at least two people. Disadvantage: The second-sign-off has to be organized; in the event of absence, a deputy with the required authorization must be arranged.

4.6.2 Sign-off/rights in Direct Link

Sign-off rights are defined by the client software being used and any file transferred to us is deemed to have been approved electronically.
The PR must have at least one of these rights; otherwise delivery is not possible. The Credit Suisse Electronic Banking Desk will be glad to help you with structuring the rights and contractual formalities.
The following should be noted:

- A file can be processed only if it has been approved.

- The client manages file approval. The bank does not notify the PR about missing approvals.

- If a file that has already been delivered is not approved within ten days of the value date, it is canceled automatically. The client is not informed about the cancellation (a note is made in the processing protocol only if the file is delivered ten days after the value date).

4.7 Validation by Credit Suisse

Credit Suisse carries out the following tests:

Test	Procedure
Plausibility tests	The delivered LSV[+] file and all the records it contains are checked for correctness. The data must match the TA875 and TA890 formats as set out in the "LSV[+] Guidelines for creditors."
Double delivery check	The file and the individual payment groups are checked for double delivery as specified by SIX PAYNET.
Rights check	Delivery rights are checked as described in section 4.6.

The PR is responsible for the correctness of the account data of the BP and BP-FI.
Credit Suisse cannot, and must not, carry out any validation and/or corrections here.

4.8 Processing protocol

The processing protocol is always available in the delivery channel.
This protocol lists the following:

4.8.1 File information

Field	Description
Alias	Name of LSV file
Currency	CHF/EUR
User ID	The client's identification number for Direct Link/CSD (Credit Suisse Direct)
Processing result	The result of the file processing is shown. File accepted/File rejected
Payment groups	The number of accepted payment groups is shown here. Example: 3 payment groups were accepted
Date of transmission	The transfer date is shown
File total	The total amount contained in the delivered files is shown
Transactions delivered	Number of transactions delivered
Transactions accepted	Number of transactions accepted
Transactions rejected	Number of transactions rejected

4.8.2 Payment group information (payment groups created)

Field	Description
LSV-ID	The PR's direct debit ID
Credit account	PR's credit account
Trx.	Number of transactions in the payment group
Amount	Total amount contained in the transactions in a payment group
Execution date	Execution date of the transactions in a payment group
Status	Status of payment group on delivery. A payment group can have one of the following statuses on delivery: ■ Approval open (0/2): The payment group requires two approvals under "Dual sign-off" or one approval under "Individual sign-off" before it can be executed. ■ Approval open (1/2) The payment group requires one approval with at least "Dual sign-off" before it can be executed. ■ Approved All transactions in the payment group are approved on delivery. ■ Rejected The whole payment group was rejected and will not be carried out. An error message is displayed for each payment group. In CSD (Credit Suisse Direct), the payment groups can also have the statuses "Deleted by user" (PR deletes the payment group before approval) or "Processed" (Credit Suisse has already processed the group).

4.8.3 Information on incorrect transactions

Field	Description
Seq. Nr	Sequence number as per PR's original LSV+ file
Credit account	PR's credit account
Debit account	BP's debit account
Holder debit account	BP's name
Amount	Transaction amount
Execution date	Execution date
Error message	Errors are listed for every incorrect transaction in the protocol

Incorrect transactions are not executed. The PR must correct them and resubmit so that Credit Suisse can execute these transactions.

4.9 Canceling delivered data

- CSD (Credit Suisse Direct): So long as the data is visible and not yet processed, the PR can cancel it.

- Direct Link: The client can no longer cancel data once it has been transferred.

4.10 File download

In the selected channel, the PR prepares the relevant files – separated by format and currency – for download:

- File with ESR CHF credit data

- File with IPI CHF credit data (in XML format)

- File with IPI EUR credit data (in XML format)

The processing protocol can also be viewed and printed out. The process for downloading this data differs for each delivery channel.
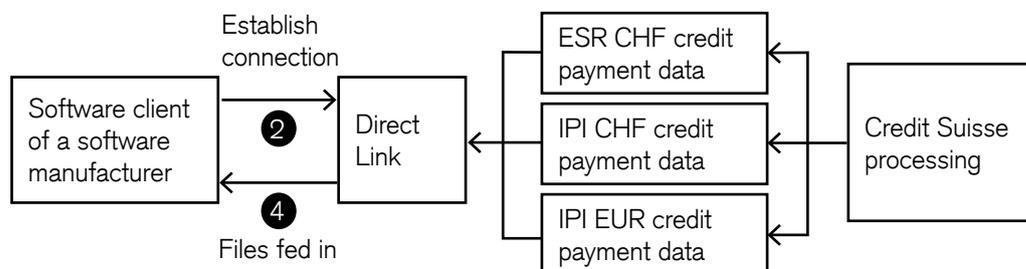
4.10.1 CSD (Credit Suisse Direct)
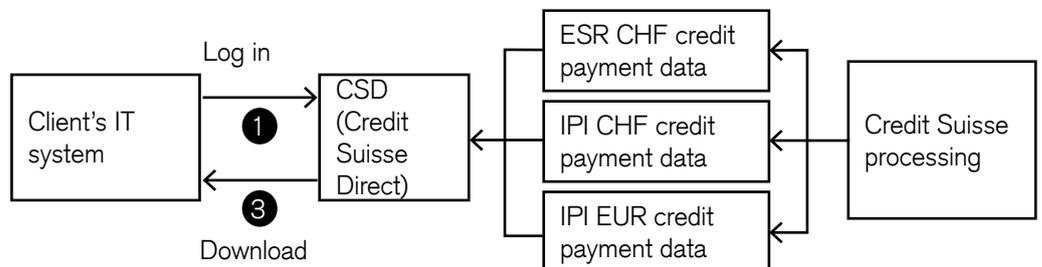
❶ The PR logs into CSD (Credit Suisse Direct).

❷ The credit data and processing protocol are ready and waiting. CSD (Credit Suisse Direct) displays the available data and protocols; the client chooses which ones it wants to download or view.

❸ CSD (Credit Suisse Direct) loads the selected data onto the client's computer.

4.10.2 Direct Link

❶ Client logs in and gets files.

❸ Downloads available credit payment data.

Makes credit payment data available for download.

❶ The PR notifies its Direct Link-compatible client and starts downloading the data.

❷ The compatible client establishes a link with Credit Suisse via Direct Link.

❸ Direct Link downloads all the available LSV$^+$ data.

❹ Direct Link transfers the files to the compatible client.

You will find a list of Direct Link-compatible software clients at:
credit-suisse.com/corporates → Payments and accounts → Payments → Payment Channels → Direct Link

4.11 Reverse debits

- Reverse debits are carried out only in the event of "genuine objections," i.e. only if the BP objects to the direct debit.

- Reverse debits are no longer possible for technical banking reasons or as a result of insufficient funds on the BP's account.

- Owing to data protection laws, the BP-FI cannot tell the PR about direct debits not executed. It has to work out from the open positions in its accounts which direct debits have not been executed.

- Reverse debits resulting from BP objections can be automatically debited against the PR's account at the PR-FI up to 68 calendar days after the value date. This maximum deadline is calculated as follows:

Action	Deadline/period
In exceptional cases, the BP's account at the BP-FI can be debited up to 2 BWD after the value date.	2 BWD
The BP must be informed of debited direct debits no later than 30 calendar days after the debit.	30 days
The BP has 30 calendar days after notification in which to object to the debit.	30 days
The BP-FI is obliged to forward the reverse debit to the PR-FI no later than 2 BWD after receipt of the objection.	2 BWD
The PR-FI is obliged to debit the PR's account no later than 2 BWD after receipt of the reverse debit.	2 BWD

- If the deadlines given in bank working days straddle a weekend or bank holiday, the total number of calendar days may be higher. The detailed procedure for objections is explained below.

4.11.1 The bill payer objects to a debit

With LSV⁺, the bill payer (BP) can object to any direct debit. Objections are handled as follows:
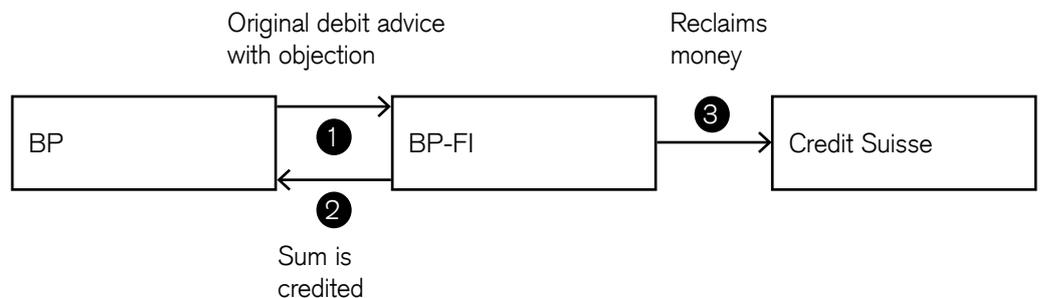
1 The BP objects to the direct debit by sending the original debit advice with a written objection to the BP-FI.

2 The BP-FI requests the amount from the PR's bank (PR-FI, in this case Credit Suisse).

3 Credit Suisse (the PR-FI) reverses the direct debit credit payment on the PR's account as of the debit collection date. The credit payment to the BP's account is made within two bank working days.

4.11.2 Processing a reverse debit

If the BP objects to a debit, the money has to be requested from the PR. This procedure is known as a reverse debit. Reverse debits are processed as follows:
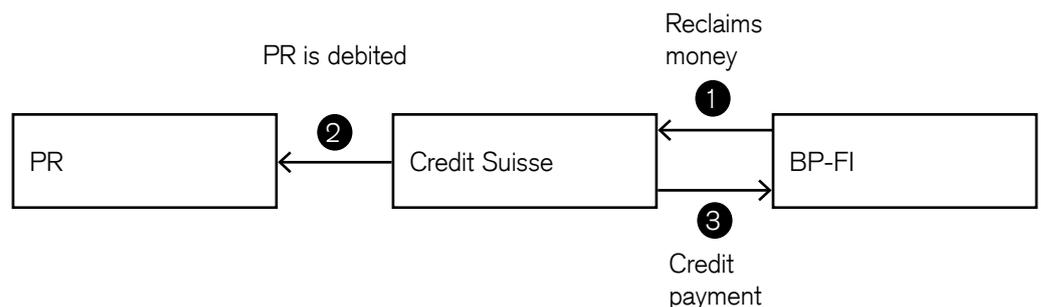
❶ The BP-FI requests the money from the Credit Suisse PR.

❷ Credit Suisse charges the PR's "ordinario" account and physically notifies the PR of the reverse debit with a debit advice that includes the reference number of the direct debit collection.

❸ Credit Suisse transfers the money to the BP-FI.

4.12 No direct debit payment

If a credit payment has not been made within two days of the value date, the PR has to contact the BP to clarify the reason for the non-payment.
The following factors can prevent the BP from being debited:

- The BP's account data is wrong (BP's bank, clearing no., account no. or name).

- The BP cannot be debited owing to inadequate creditworthiness.

- The BP-FI has not yet set up the PR's debit authorization on the BP's account.

- The BP has canceled the PR's debit authorization.

- The BP cannot be debited for other reasons (e.g. account freezes, pledging …).

The PR is not told the reasons for non-payment. For legal reasons, financial institutions cannot pass on any information to the PR-FI.

4.13 Debit authorizations

4.13.1 Obtaining a debit authorization

The BP has to give the PR a debit authorization for the BP's account. The BP-FI can collect direct debits for the PR only if there is a valid debit authorization from the BP.
Procedure for obtaining debit authorizations:
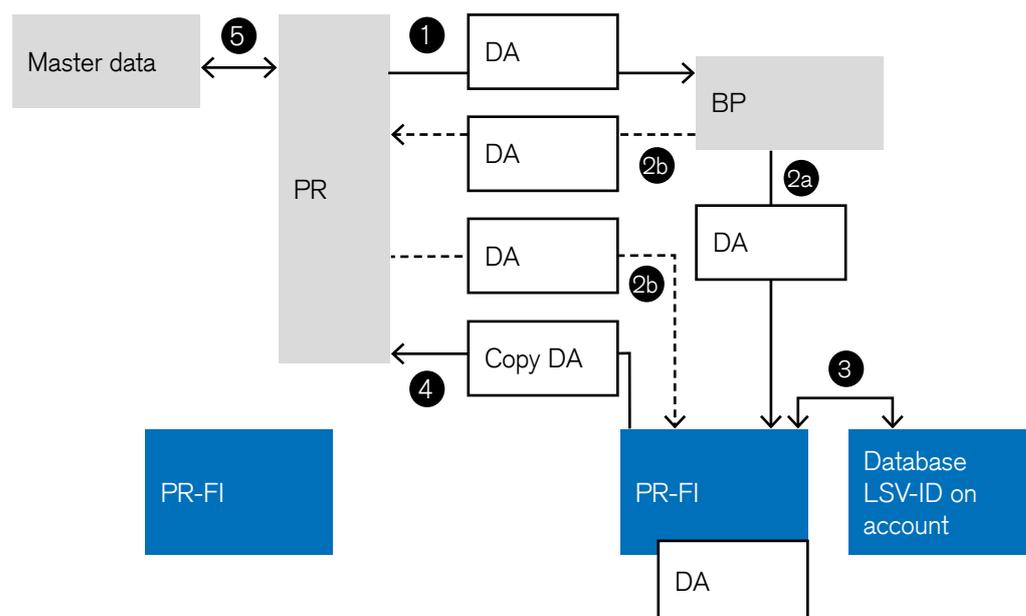
1 The PR sends the BP the debit authorization (DA) in paper or electronic form, asking the BP to forward this to the BP-FI.

2a After adding the bank details and account number (has to be the IBAN) and signing it, the BP forwards the DA directly to the BP-FI.

2b Alternative: If the PR so requests, after adding the bank details and account number (has to be the IBAN) and signing it, the BP returns the DA to the PR. The PR collates the DAs received from the BP and sends the originals directly to the BP-FI (contact point). A copy for the BP is optional.

3 For legal reasons, the original DA has to be presented to the BP-FI. The BP-FI checks the DA and enters the transaction in the relevant application.

4 A copy of the DA, stamped by the bank, is to be sent to the PR immediately. If the IBAN, BC number or name do not match, the corrections must be made clearly.

5 The PR enters the checked client details from the copy of the DA into its master data. From this point onward, transactions can be generated until the authorization is canceled.

The PR-FI is not involved in the procedure for obtaining DAs. Neither does it require a copy of the DA. It is assumed for all transactions submitted by the PR that the required DAs are in place.

4.13.2 Canceling debit authorizations

The PR's DAs may be revoked by the BP at any time. When requesting that a DA be canceled, the BP asks the PR to delete the authorization data immediately and not to generate any more direct debit transactions. Furthermore, the BP must inform the BP-FI about the cancellation of an existing DA to ensure that the BP-FI does not carry out any direct debit transactions that the PR might still generate.

4.13.3 Change of bank by the bill payer

If the BP changes its bank, the PR must obtain a new DA.

4.13.4 Forms

The Credit Suisse Electronic Banking Desk can provide information and help with ordering debit authorization forms.

4.14 Changes to LSV IDs

Each time a Credit Suisse PR's LSV ID changes, the procedure outlined below applies:

- The PR gives Credit Suisse a list of bill payers and the new LSV IDs.
- Credit Suisse updates the LSV IDs for Credit Suisse BPs and produces an update order for the relevant BPs at other BP-FIs.
- The BP-FIs carry out the updates for all their BPs.
- The PR must inform its BPs about the new LSV ID.

The contact for LSV ID changes is the Credit Suisse Electronic Banking Desk.

4.15 Archiving

The data is archived for ten years at Credit Suisse, in compliance with statutory retention obligations.

5. Contact persons

The Credit Suisse Electronic Banking Desk will be happy to help you with any LSV⁺ issues. You can contact us Monday through Friday, from 07:30 to 17:30, on the tollfree number 0800 80 87 50.*

* Please note that telephone calls to these numbers may be recorded. We assume that by calling us, you accept this business practice.

6. Glossary and abbreviations

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BWD	Bank working days are possible value dates, i.e. usually Monday to Friday, but not public holidays that fall on these days.
BC number	The bank clearing number is an identification code for all financial institutions affiliated to SIC and/or euroSIC.
DA	Debit authorization: contract between PR and BP that allows the PR to debit the BP's account in accordance with the agreement.
CHF	ISO currency code for the Swiss franc.
ESR	Inpayment slip with reference number: a payment slip issued by Swiss financial institutions for use in Switzerland.
EUR	ISO currency code for the euro.
IBAN	International Bank Account Number: In an effort to rationalize cross-border payments, ISO and the ECBS created the new IBAN. In coming years, showing bank account numbers in the standardized IBAN format will help to record, forward, and process payment data in Europe.
IPI	International Payment Instruction: payment slip that can be used by Swiss financial institutions for international payments.
LSV	Direct debit process (Lastschriftverfahren): joint payment service used by Swiss banks (and operated by SIX PAYNET) for the efficient collection of claims using standardized payment transactions.
LSV ID	Direct debit identification: always consists of five alphanumeric characters.
Transaction	Individual claim by the PR, shown in TA875 with a DD reference number.
Processing day/date	Requested date on which the direct debit transaction should be carried out. A bank working day must be given as the processing date. This is the value date on which the payment is credited and debited. If the requested processing date is not a bank working day, the next bank working day is automatically set as the processing date.
Payment group	A payment group comprises all the transactions in the same direct debit file that share the following features: ■ Same PR-FI BC number ■ Same account number to be credited ■ Same PR LSV ID ■ Same requested processing date ■ Same currency
PR	Payment recipient (creditor, invoicer); client of the PR-FI.
PR-FI	PR's financial institution that provides the PR with the LSV+ service.
BP	Bill payer (debtor); client of the BP-FI.
BP-FI	BP's financial institution, which enables the BP to use the LSV+ service.

7. Appendix

The following error messages and codes can appear in the processing protocol:

Code	Error messages
LSV000000001001XE	File rejected (Creation date invalid; Must contain a valid date).
LSV000000001002XE	Processing date not allowed (Requested processing date may not be greater than the current read date in the CC +45 days).
LSV000000001003XE	File rejected (Creation date different; Must be identical to the creation date on the first record in the data file).
LSV000000001004XE	File rejected (Input sequence no. sequence error; Must be continuous, start with 1, and be in ascending order).
LSV000000001005XE	File rejected (Transaction type total record (890) missing; Must contain all records (no minus amounts)).
LSV000000001006XE	File rejected (Transaction type invalid; Must be a transaction type that is valid for a direct debit (875 or 890)).
LSV000000001007XE	File rejected (Version no. is invalid; Each record must contain a valid version number).
LSV000000001008XE	File rejected (Version no. is different; Within a single file, the version no. must always be the same).
LSV000000001009XE	File rejected (Sender's ID is different; Must be identical to the first record in the data file).
LSV000000001010XE	Account number too long (Account number must not exceed 16 digits; Left-aligned, remaining positions blank).
LSV000000001011XE	File rejected (Different currencies not allowed; Only one currency allowed per file).
LSV000000001012XE	File rejected (Currency code invalid; Must contain "CHF" or "EUR" for TA 875).
LSV000000001013XE	Decimal point missing in amount (Must contain a decimal point).
LSV000000001014XE	CHF amount has more than two decimal places (Must not contain more than two decimal places (CHF)).
LSV000000001015XE	Amount not numeric (With the exception of a decimal point, may contain only numeric characters).
LSV000000001016XE	Amount invalid (Must not be zero).
LSV000000001017XE	Amount greater than 1 billion (Must not be greater than 1 billion for TA 875).
LSV000000001018XE	File rejected (Total amount control total incorrect; Total amount does not correspond to sum of all records or total amount = (Zero)).
LSV000000001019XE	File rejected (Transaction type total record (890) invalid; Total must be shown at the end of the file).

LSV000000001020XE	File rejected (total amount is not numeric; invalid format).
LSV000000001021XE	File rejected (total amount has more than two decimal places).
LSV000000001022XE	Invalid characters (Characters are not permitted in accordance with LSV$^+$ standard).
LSV000000001023XE	Less than two address lines available (There must be at least two address lines).
LSV000000001024XE	File rejected (Process type is invalid; Only P or T allowed).
LSV000000001025XE	File rejected (process type is not the same; Must always be the same within one file).
LSV000000001026XE	ESR participant number missing (Must be included in the case of reference flag A).
LSV000000001027XE	ESR participant number is not allowed (Must be empty in the case of reference flag B).
LSV000000001028XE	The check code in the ESR participant number is invalid.
LSV000000001029XE	Invalid length for ESR reference number (Length does not correspond to reference flag A).
LSV000000001030XE	The check code in the ESR participant number or IPI purpose of use is invalid.
LSV000000001031XE	Invalid length for IPI purpose of use (Length does not correspond to reference flag B).
LSV000000001032XE	Account number invalid (Field must not be empty; It must contain either an account number or IBAN).
LSV000000001033XE	File rejected (Maximum number of errors exceeded).
LSV000000001034XE	File rejected (No valid payments; File contains no valid payments).
LSV000000001035XE	Reference flag invalid (Must contain either flag A for ESR reference number or B for IPI intended use).
LSV000000002001XE	Processing date expired (More than ten calendar days out of date).
LSV000000002002XE	Processing date invalid (Must contain a valid date for TA 875).
LSV000000002003XE	The BC no. is not included in the bank master data (BC no. of payer's bank must be valid according to bank master data).
LSV000000002004XE	The DD identification in connection with the BC no. is not permitted for LSV$^+$ (BC no. of the payment recipient's bank (CHF or EUR)).
LSV000000002005XE	The DD identification in connection with the BC no. for customer delivery SIC is not permitted (BC no. of the payment recipient's bank (CHF or EUR)).
LSV000000002006XE	DD identification invalid (DD identification must be valid in TA875 according to client master data).
LSV000000002007XE	The BC no. is not included in the bank master data (BC no. of payment recipient's bank must be valid according to bank master data).
LSV000000002008XE	The BC no. is not permitted for LSV$^+$ (BC no. of the payment recipient's bank (CHF or EUR)).
LSV000000002009XW	The BC no. must be changed to the new BC no. (Warning message). New BC no.
LSV000000002010XE	The payment recipient's account number IBAN is invalid (Not a 21-digit Swiss IBAN).
LSV000000002011XE	The check code in the IBAN is invalid.

LSV000000002012XE	The length of the IBAN is incorrect (Compared with the country code).
LSV000000002013XE	The BC no. is not permitted for LSV+ (BC no. of the payment recipient's bank (CHF or EUR)).
LSV000000002014XE	File rejected (Double delivery of the file).
LSV000000002015XE	Double delivery of the payment group (A payment group within the file has already been delivered; Payment group rejected).
FLG000000002502XE	Contract collection not found.
FLG000000002505XE	File rejected (Maximum number of errors reached).
FLG000000002506XE	File rejected (Unknown file format or the file processor is not defined).
LSV000000002200XE	User not authorized.
LSV000000002204XE	Invalid account number.

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