

# EBICS

## Electronic Banking Internet Communication Standard

### What is EBICS?

EBICS is short for "Electronic Banking Internet Communication Standard", which is a channel for the encrypted and automated transmission of data via the Internet used in the financial service sector.

Within Europe EBICS has now established itself as the industry standard, allowing professional clients to connect their own financial systems directly to VP Bank.

### Harmonisation of payment transactions

EBICS has its origins in the new ISO20022 standard for payment transactions. Conversion of payments into the new ISO20022 format is part of the harmonisation of payment transactions in Switzerland and Liechtenstein. To this end VP Bank offers professional clients not only its e-banking service, re-launched in 2018, but also EBICS as a channel for direct connection and for the submission of ISO20022 payments.

### Who benefits?

EBICS is aimed primarily at corporate clients and intermediaries who have already adopted EBICS as an integral part of their PM or ERP software and who wish to exchange files and/or initiate transactions with VP Bank in a secure, automated manner.

### What does VP Bank offer?

Via the EBICS channel VP Bank offers professional clients the following services:

Type	Description
<b>Send</b>	
Payments	<ul style="list-style-type: none"> <li>Submit payment order as per ISO20022 standard in the pain.001 format</li> <li>Receive confirmation of payment order in the pain.002 format</li> </ul>
<b>Receive</b>	
Account statement	<ul style="list-style-type: none"> <li>electronic account statements as per ISO20022 standard in the camt.053 format</li> </ul>
BESR-credits	<ul style="list-style-type: none"> <li>BESR credits as per ISO20022 standard in the camt.054 format</li> </ul>
Credit- / Debit notes	<ul style="list-style-type: none"> <li>electronic credit- and debit notes as per ISO20022 standard in the camt.054 format</li> </ul>
Advice slips	<ul style="list-style-type: none"> <li>e-documents in the XML-format with embedded PDFs</li> </ul>

For all received orders, the receipt of the data must be confirmed with an acknowledgement step by the EBICS client. The EBICS transaction request will then be terminated.

### How you benefit

- State-of-the-art technology to international standards
- High security standards
- Large-volume data exchanges possible
- High degree of availability
- High degree of automation
- Rapid data transmission
- Process optimisation

### Things to note

**Collective payments:** With collective payments the entire order is rejected if any individual payment of the collective order does not conform to the ISO20022 standard and therefore cannot be processed.

### Technical requirements

EBICS version	EBICS-Servlet version 2.5
EBICS connection code	E001 and E002
EBICS authentication code	X001 and X002
Electronic signature	Signature A005 and A006

An EBICS access entitlement always relates to precisely one user, who must provide authentication in the form of a single signature. Payment orders submitted by this user will be processed immediately.

### Contact

If you have any questions we will be happy to assist during office hours. You can reach us via e-mail at [ebanking@vpbank.com](mailto:ebanking@vpbank.com).

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