

# e-Post by EBICS

## What is EBICS?

EBICS is short for "Electronic Banking Internet Communication Standard", which defines how Internet connections are encrypted and users are authenticated in the financial service sector.

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

## Switch of automated e-Post download

With e-banking's switch to a modern web platform and the introduction of the forward-looking EBICS standard for data exchange, VP Bank has decided to transfer the previous e-Post download functionality for mass downloading to EBICS.

You will retain the option of saving e-Post messages manually via e-banking.

## What are the changes for you?

	New	Previously
Format	You receive .xml files in which the previous files (.pdf, .csv or .xml) are embedded in base64 code.	You used to receive files in a variety of formats (.pdf, .csv, .xml).
File name	<p>The e-Post documents made available via EBICS have the following file structure:</p> <pre>&lt;Channel&gt;_&lt;ContractNo.&gt;_&lt;OrderType EBICS&gt;_&lt;EfeedType ID&gt;_&lt;AccountNo[PortfolioNo]&gt;_&lt;Service ID&gt;_&lt;Internal document ID&gt;_&lt;Timestamp&gt;</pre> <p>E.g. EBICS_50111222_ZDF_1000000032_50123456001_EPO_1234567890_20180820091315.xml</p> <p>See the Annex for more information.</p>	<p>Previously, files conformed to the following naming convention:</p> <pre>&lt;Account or PortfolioNumber&gt;_&lt;CreationDate&gt;_&lt;EfeedType ID&gt;_&lt;Document ID&gt;</pre> <p>E.g. 50111222.900_20180820_1000000032_010196542.pdf</p>
Metadata	All .xml files contain all previous index file-relevant information and now also additional key information for optimal further processing. See the Annex for more information.	An additional index file (.csv) used to be generated, listing all retrieved files with certain extra information (metadata).
Channel	Via EBICS the files are placed on the VP Bank EBICS system for automated retrieval from there by your EBICS client.	The files were placed on the VP Bank e-banking system for you to download. The download operated via a special role in the e-banking client.
e-Post document	The e-Post document is base64 coded in the XML file and needs to be decoded for further processing.	The e-Post document was supplied as a pdf file.

## Things to note

For the connection to the Bank you need:

- an EBICS-compatible communication infrastructure (EBICS client)
- a duly signed EBICS contract with the appropriate entitlements
- a change to how your e-Post messages are processed
- decoding of the PDF file from the XML file
- a change to your automated downloads

## How EBICS benefits you

- 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

## 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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## Annex

### XML headers

The XML header contains all the information relevant to how a document is processed:

Field	Previous field in index file	Description	Value
<vpBody>			
<efeedDelivery>			
<clientRelation>			
<contractNo>	-	EBICS contract no.	12345645
<bankId>	Bank	Bank identification within VP Bank Group. The BIC (Swift address) is used as identification.	VPBLI = VPBVL12X VPBCH = VPBVCHZH VPBLU = VPBVLULL VPBVG = VPBVGV1 VPBSG = VPBVSGS1
<customerNo>	-	Client number (see also "Structure of client, portfolio and account number")	50123456
<accountNo>	Account	Client's account number (see also "Structure of client, portfolio and account number"); is supplied only if relevant with regard to the document.	50123456001
<accountCurrencyISO>	-	Account currency in ISO code	CHF
<portfolioNo>	-	Client's portfolio number (see also "Structure of client, portfolio and account number"); is supplied only if relevant with regard to the document.	50123456901
<portfolioCurrencyISO>	-	Portfolio currency in ISO Code	CHF
<iban>	-	Client's IBAN number; is supplied only if relevant with regard to the document.	LI0708805504025270001
</clientRelation>			
<customerName>	-	Customer Name	
<documentDetail>			
<eFeedTypeId>	Type	Numerical ID for declaration of the bank document type as per table of bank document types	1234567890
<creationDate>	Date	Date on which document was created	2017-02-06+01:00
<avalogOrderId>	Reference number	Transaction order number (for statements this field is empty)	1234567890
<avalogOmsId>	-	Technical ID of bank document	1234567890
<metaType>	-	Transaction declaration	
<orderType>	-	Order Type	
<languageCodeISO>	-	Language of the document	de, en, fr, nl
<isOriginal>	Original	Document type: original / copy	false = copy true = original
<isAnonymous>	-	Document as anonymised output (only in VPBSG)	false = not anon. true = anonymised
<additionalDocumentInfo>	Additional info.	Further information on the document type (sub-heading)	Xxx
<isCampaign>	-	Relates to a Bank campaign	false = no campaign true = campaign

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<bookDate>	-	Booking date	2017-02-06
<currencyISO>	Currency	Transaction currency, if component (for statements this field is empty)	CHF
<amount>	Amount	Transaction amount, if component (for statements this field is empty)	12345
<valueDate>	Value date	Value date of the transaction (for statements this field is empty)	2017-02-06
<debitCredit>	Credit/debit	Involves an account credit or debit (for statements this field is empty)	1 = Credit 2 = debit
<inOutFlows>	-	Inflows / Outflows	
<transactionDetails>	Details	Details of the transaction, e.g. reason for payment or instructing party for account credit (for statements this field is empty)	Xxx
<destinationBankCountryISO>	-	Receiving bank for outgoing payment (for statements this field is empty)	ISO code alpha no.
<orderBankCountryISO>	-	Instructing bank for incoming payment (for statements this field is empty)	ISO code alpha no.
<endToendID>		ISO instructing party ID	1234567890
<securityISIN>	-	Securities identification number ISIN	
<eFeedFile>			
<format>	File format	File format of the data in the element stream	odf, csv, xmln
<stream>	Data	e-Post document	Base64 coded
</eFeedDelivery>			
</vpBody>			

## Structure of client, portfolio and account number

Client number: 99999999 Location prefix + 6-digit number  
 Portfolio number: 9999999999 Location prefix + 6-digit number + 3-digit suffix (beginning with 9)  
 Account number: 9999999999 Location prefix + 6-digit number + 3-digit suffix (beginning with 0/1/2)

99	Prefix depending on location:
50	VP Bank AG, Vaduz
10	VP Bank (Switzerland) Ltd
15	VP Bank (BVI) Ltd
20	VP Bank (Luxembourg) SA
88	VP Bank Singapore branch

## Structure of file name

The e-Post documents made available via EBICS conform to the following naming convention:

<Channel>\_<ContractNo.>\_<OrderType EBICS>\_<eFeed Type ID>\_<Account number or portfolio number>\_<Service ID>\_<Internal document ID>\_<TimeStamp>

E.g.

EBICS\_50111222\_ZDF\_1000000032\_501234556001\_EPO\_1234567890\_20180820091315.xml

# e-Post by EBICS

Sequence	Length	Description	Format
Channel		Identification of service channel	
Contract no.	8	EBICS contract no.	99999999
EBICS order type	3	Constant for e-Post: ZDF	
E feed type ID	10	Numerical ID for the bank document type as per table of bank document types	9999999999
Account/portfolio number	11	Account or portfolio number, depending on transaction type	99999999999
Service ID	3	Constant for e-Post: EPO	
Internal document ID	9	Unique document number	999999999
Time stamp	14	Document creation time stamp	YYYYMMDDHHMMSS
Date format	3	Constant: XML	

## Value table

Bank document types

The bank document types are defined based on the transaction type. Translations of bank document types are given in the table.

Sequence	Description	Format
EFEED_TYPE_ID	Numerical ID for declaration of the Efeed type	10-digit no. Value
Language ID	Language	1 = English 2 = German
ETECHTYPE	Technical declaration	0 = not defined 1 = Bank document 2 = Report
EFEED_TYPE_NAME	Bank document name	