



# How to download PAYMENT FILES



# Table of contents

Connecting to your e-banking 3

Understanding payments 4

CAMT files 4

PAIN files 5

Paying suppliers 6

Downloading payments received 15

Contacts 20

# Before you start, get these 3 items to connect to your e-banking!



1. Your username



2. Your password



3. The *SecureAccess* CA next bank application

The app allows you to secure your e-banking connection from all your devices.

Download *SecureAccess* from your usual store:



# How does the payment system work?

To manage the payments you receive from your clients or that you make to pay your suppliers, there are 2 types of files: CAMT and PAIN. In this guide, you will find more information and all the steps to download or import payment files from your e-banking.

## The CAMT file

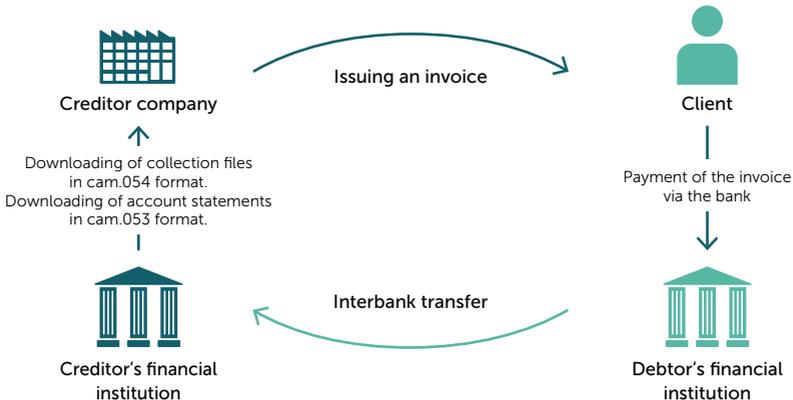
The Cash management formats (CAMT.053, CAMT.054) concern the exchange of data between the client and their bank. This payment file is used in particular to manage your clients' collections.

**CAMT.052** Daily account movements.

**CAMT.053** Electronic account statement. You can download it from your e-banking and import it into your accounting software. This will allow you to compare your statement and your accounting entries more easily.

**CAMT.054** These are the transactions. When your clients pay invoices that you have sent them, you download the camt.054 file from your e-banking and add it to your accounting software. The reference number specific to each transaction present in the file allows you to ensure precise monitoring of your collections.

### Message flow in your system



## The PAIN file

The PAIN file is used when you transmit payment files to your bank through accounting software. This is a payment format based on the XML (Extensible Markup Language) format.

**PAIN.001** Format of the message sent when you place your payment orders.

**PAIN.002** Format of the message that the bank sends you to confirm that it has received your order and to give you the status of the order and transactions (for example in the event of rejection).



Client



Client software

Pain.001: payment order

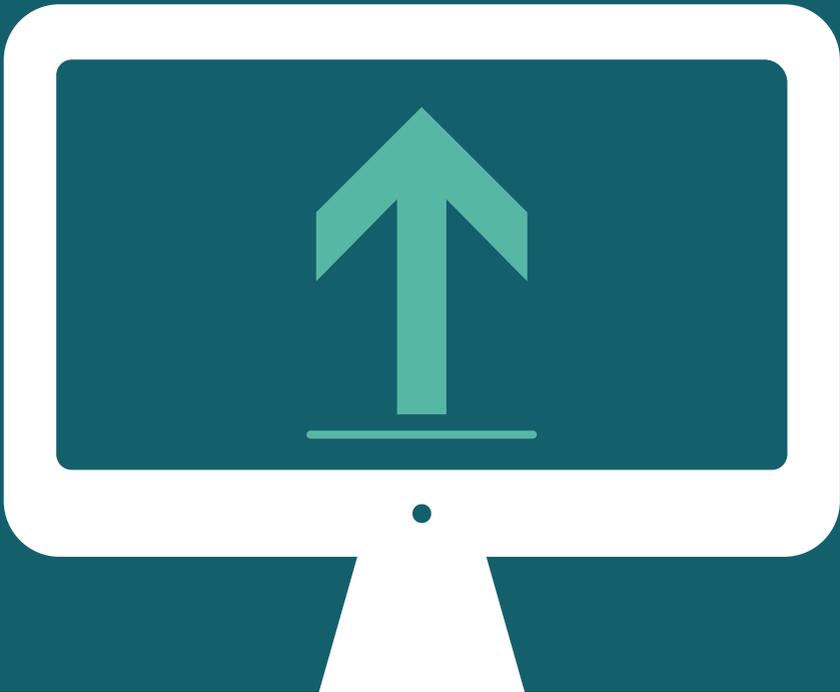
Pain.002: payment status report



Bank



I want to pay  
**MY SUPPLIERS?**



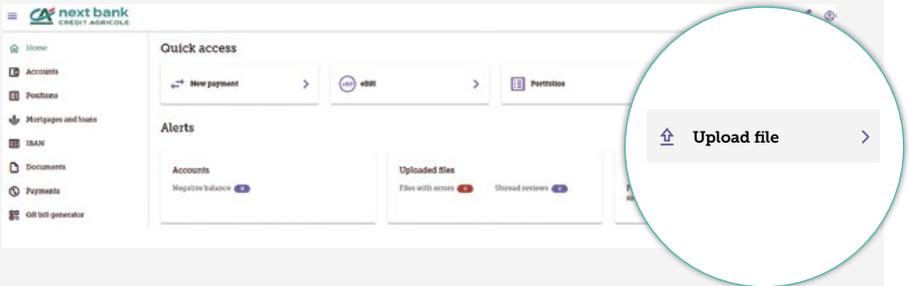
## 1 Log in to e-banking



Log in to Crédit Agricole next bank e-banking.

## 2 Click on "Upload file"

From the main home screen, click on the "Upload file" button.



### 3 Choose the format of the file to import

Click on "File type" and select the format of the file you want to import (pain.001).

Home > File transfers > Upload file

## Upload file

Please select a file to upload

File type\*

DTA Fix length

pain.001

### 4 Import the file

Import the pain.001 file or drag it into the space provided for this purpose. You can add a description if you wish (optional).

**Good to know** Only one file is allowed, and it must not exceed 20MB.

Home > File transfers > Upload file

## Upload file

Please select a file to upload

File type\*

pain.001

Debit advice\*

No confirmation document

Description

**Upload file\***

Files should have the format DTA, LSV\*, PAIN 001 or PAIN 008 and should not exceed 20MB. Only one file is allowed.

Drag and drop a file here or browse

Cancel Upload

Once the pain.001 file has been added, click on the purple "Upload" button.

Home > File transfers > Upload file

## Upload file

Please select a file to upload

File type\*  
pain.001

Debit advice\*  
No confirmation document

Description

**Upload file\***  
Files should have the format DTA, LSV+, PAIN.001 or PAIN.008 and should not exceed 20MB. Only one file is allowed.

 20240829\_620d2eae79f00.xml  
2.45 KB

\* Required field

Cancel **Upload**

Once imported, your pain.001 file appears as “Pending”.



The screenshot shows the 'File transfers' page with a table of uploaded files. The 'Status' column for the file '20240829\_62042eand7990.xml' is 'Pending'. A red circle highlights the 'Pending' status.

Open	Processed	Failed	All	Filter	Refresh	Export	New upload
Upload date	Filename Description	File type	Accounts	Number of payments	Amount	Status	
29 Aug 2024	20240829_62042eand7990.xml	pain.001		1	CHF 7.50	Pending	

Click on “All” and then refresh your page. If your file is successfully uploaded, it will change from “Pending” to “Correct”.



The screenshot shows the 'File transfers' page after clicking 'All' and refreshing. The 'Status' column for the file '20240829\_62042eand7990.xml' is now 'Correct'. A red circle highlights the 'Correct' status.

Open	Processed	Failed	All	Filter	Refresh	Export	New upload
Upload date	Filename Description	File type	Accounts	Number of payments	Amount	Status	
29 Aug 2024	20240829_62042eand7990.xml	pain.001	12345678.2001 Compte courant business CHF DOLCREM SA	3	CHF 7.50	Correct	

### Good to know

If after uploading, you receive the message “Error” instead of “Correct”, you can click on the file to get more information. A message is displayed at the top of the screen and tells you the reason for the error.

#### How to resolve the error?

- Manually correct the erroneous payment.
- Delete the erroneous payment(s), the other payments will be automatically approved. Make the correction in your accounting software and re-upload your pain.001 file with the erroneous payment(s) only.

## 5 Your payment is validated



After uploading the pain.001 file, click on "Payments".

Your payment is now "Approved" and will be automatically executed on the due date indicated on the invoice. Once executed, your payment will be displayed as "Processed".

Home > Payments

### Payments

Transactions | Recurring | Templates

Payment assistant

Pending | Executed | All | Filter

Refresh | Export

CHF 15.00  
6 payments in total

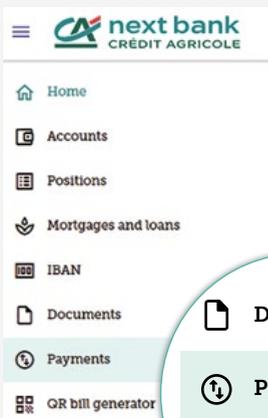
<input type="checkbox"/>	Execution date	Beneficiary name	Debit account	Payment reason	Amount	Status
<input type="checkbox"/>	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLOREM SA	Test 29.08	CHF 2.00	Approved
<input type="checkbox"/>	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLOREM SA	Test 2 29.08	CHF 2.50	Approved
<input type="checkbox"/>	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLOREM SA	Test 3 29.08	CHF 3.00	Approved

Items per page: 20 | 1 - 3 of 3

Approved

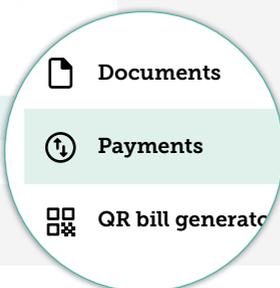
Approved

## 6 Additional steps for new beneficiaries or payments > CHF 50,000



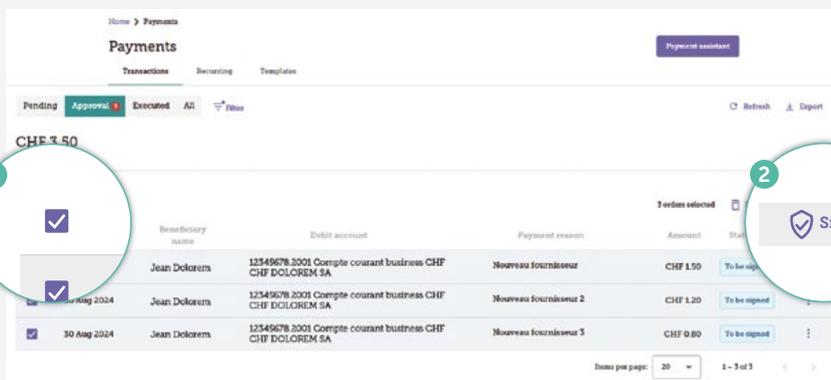
For security reasons, if your payments include a new beneficiary (beneficiary for whom you have never made a payment) or if the amount of an invoice is greater than CHF 50,000, these additional steps are added.

After uploading the pain.001 file, click on "Payments" then "Approvals".



### Solution 1 – You want to pay all the invoices

If you want to pay all the invoice that appear on the pain.001 file that you uploaded. Click on box 1 to select all the invoices, all the boxes will turn purple. Then, click on "Sign" 2.



## Solution 2 – You want to pay a single invoice

If you want to pay a single invoice from the list of invoices that appear in the pain.001 file that you uploaded. Click on box **1** to the left of the desired invoice, it will turn purple. Then, click on “Sign” **2**.

The screenshot shows the 'Payments' section of a web application. At the top, there are tabs for 'Transactions', 'Securing', and 'Templates'. Below these, there are filters for 'Pending', 'Approval', 'Executed', and 'All'. A 'Payment assistant' button is in the top right. The main area displays a table of invoices with columns for 'Beneficiary name', 'Debit account', 'Payment reason', 'Amount', and 'Status'. The first invoice is highlighted with a purple checkmark icon (1). A 'Sign' button (2) is located to the right of the first invoice.

Beneficiary name	Debit account	Payment reason	Amount	Status
Jean Dokrem	12549678.2001 Compte courant business CHF CHF DOLOREM SA	Nouveau fournisseur	CHF 1.50	To be signed
Jean Dokrem	12549678.2001 Compte courant business CHF CHF DOLOREM SA	Nouveau fournisseur 2	CHF 1.20	To be signed
Jean Dokrem	12549678.2001 Compte courant business CHF CHF DOLOREM SA	Nouveau fournisseur 3	CHF 0.80	To be signed

You must scan the mosaic with your *SecureAccess CA* next bank application.

The screenshot shows the 'Two-factor authentication' screen. It asks the user to verify the following transactions. The screen displays a table of transactions to be verified, including the amount and date. Below the table, there is a QR code for scanning and a text input field for the response code.

Two-factor authentication

Please verify the following transactions

Group of payments

Count	Amount
3	CHF 3.50

Submit payment 3 transactions

CH12 3456 7890 1234 1516 1	CHF 1.50	Nouveau fournisseur	30 Aug 2024	CH12 3456 7890 1234 1516 1	Jean Dokrem
CH12 3456 7890 1234 1516 1	CHF 1.20	Nouveau fournisseur 2	30 Aug 2024	CH12 3456 7890 1234 1516 1	Jean Dokrem
CH12 3456 7890 1234 1516 1	CHF 0.80	Nouveau fournisseur 3	30 Aug 2024	CH12 3456 7890 1234 1516 1	Jean Dokrem

In order to finalise your payment:

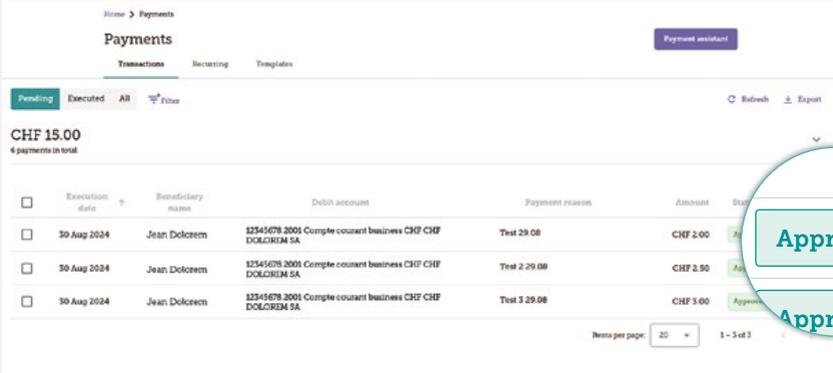
Please scan the coloured mosaic using your mobile device and enter the response code below

Response code:

Cancel Verify

## Your payment is validated

Your payment is now "Approved" and will be automatically executed on the due date indicated on the invoice. Once executed, your payment will be displayed as "Processed".



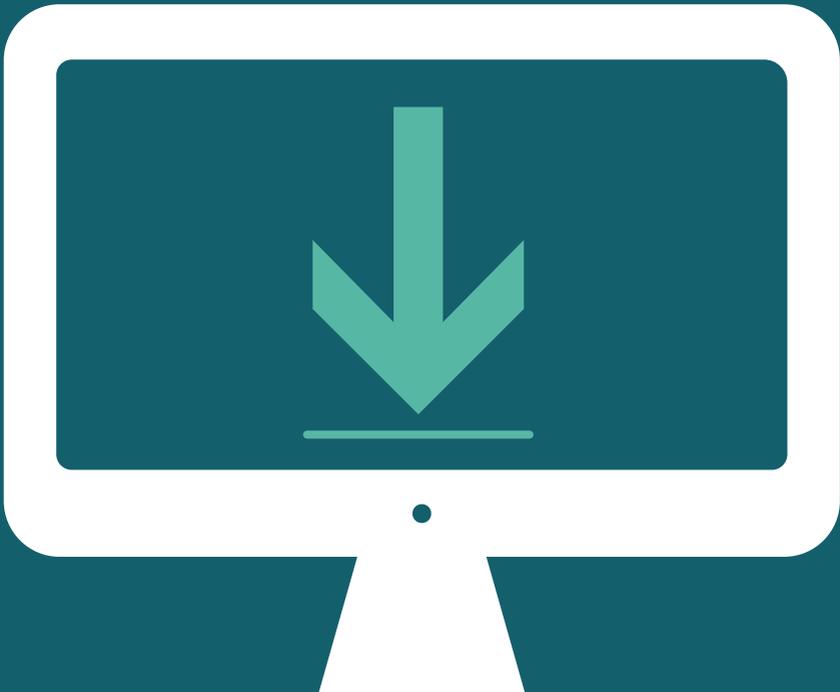
The screenshot shows a web interface for managing payments. At the top, there are navigation links for 'Home > Payments' and a 'Payment assistant' button. Below this, the 'Payments' section is active, with sub-tabs for 'Transactions', 'Securing', and 'Templates'. A filter menu is open, showing 'Pending' (selected), 'Executed', and 'All' options. The total amount is 'CHF 15.00' for '6 payments in total'. The main table lists three payments, all with a status of 'Approved'. Two callout boxes with a teal border and the word 'Approved' in teal text are overlaid on the right side of the table, highlighting the status of the first two rows.

<input type="checkbox"/>	Execution date	Beneficiary name	Debit account	Payment reason	Amount	Status
<input type="checkbox"/>	30 Aug 2024	Jean Dolciem	12545678 2001 Compte courant business CHF CHF DOLOREUM SA	Test 29.08	CHF 2.00	Approved
<input type="checkbox"/>	30 Aug 2024	Jean Dolciem	12545678 2001 Compte courant business CHF CHF DOLOREUM SA	Test 2.29.08	CHF 2.50	Approved
<input type="checkbox"/>	30 Aug 2024	Jean Dolciem	12545678 2001 Compte courant business CHF CHF DOLOREUM SA	Test 3.29.08	CHF 3.00	Approved

Items per page: 20 1 - 3 of 3



I want to reconcile  
**THE PAYMENTS RECEIVED?**

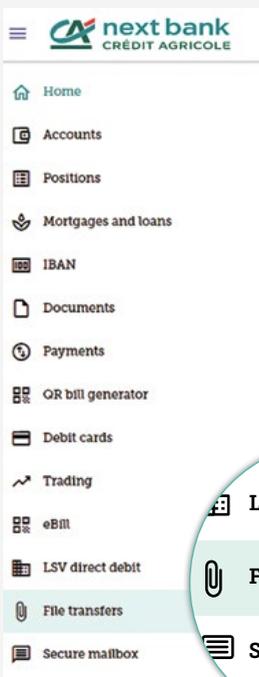


## 1 Log in to e-banking



Log in to Crédit Agricole next bank e-banking.

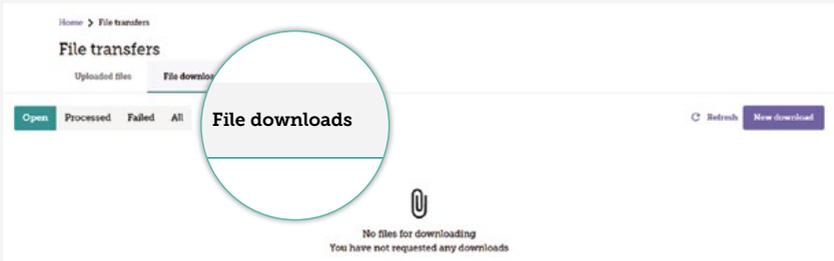
## 2 Click on "File Transfers"



From the main home screen, click on the "File transfers" button.

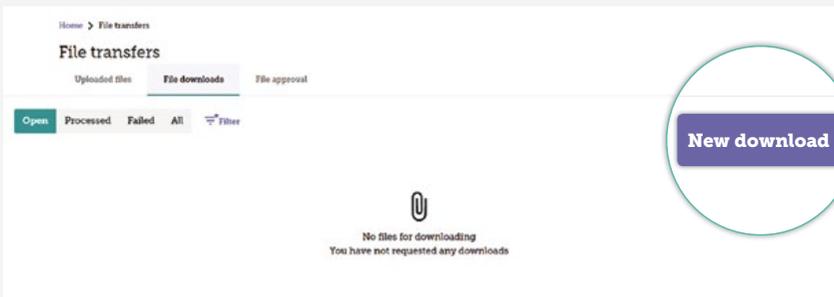
### 3 Click on "File Downloads"

Click on "File downloads".



### 4 Click on "New download"

Click on the purple "New download" button.



## 5 Uploading a request

Complete the information below "File download details".

<b>File Type</b>	Choose the file type to download (camt.052, camt.053, camt.054).
<b>Account</b>	Select the account(s) concerned.
<b>Period</b>	Select the period.
<b>Date range</b>	This field is automatically completed according to the choice of period.
<b>Description</b>	Add a description (optional).

Click on the purple button "Request download" at the bottom of the page.

**Request download**

Home > File transfers > Request download

### Request download

#### File download details

File type\*

Account\*

Period\*

Date range

#### Description (optional)

Description

## 6 Access your downloads

Your download appears automatically.



Home > File transfers

### File transfers

Uploaded files | **File downloads** | File approval

Open | Processed | Failed | **All** | Filter

Refresh | Export | New download

<input type="checkbox"/>	Requested	Description	File type	Accounts/portfolios	From To	Status
<input type="checkbox"/>	29 Aug 2024	Account statement - camt.052 v08 Format		12545678.2001 Complete courant business CHF CHF DOLOREM SA 9 more accounts	29 Aug 2024 00:00 29 Aug 2024 15:11	Pending

Items per page: 20 | 1 - 1 of 1

You can find all the downloads you have made at any time. To achieve this, click on "All", and all the downloads made will be displayed.



Home > File transfers

### File transfers

Uploaded files | **File downloads** | File approval

Open | Processed | **All** | Filter

Refresh | Export | New download

<input type="checkbox"/>	Requested	Description	File type	Accounts/portfolios	From To	Status
<input type="checkbox"/>	29 Aug 2024	Account statement - camt.052 v08 Format		12545678.2001 Complete courant business CHF CHF DOLOREM SA 9 more accounts	29 Aug 2024 00:00 29 Aug 2024 15:11	Pending

Items per page: 20 | 1 - 1 of 1

# Contacting us? NOTHING COULD BE SIMPLER!



## Online

Do you need any information?

Visit our website [www.ca-nextbank.ch](http://www.ca-nextbank.ch), or the FAQ section.

To manage your accounts and make payments, log into your e-banking platform from your computer or on the CA next bank e-banking app (available on Android or iOS).

Do you wish to contact us?

Visit [www.ca-nextbank.ch/contact](http://www.ca-nextbank.ch/contact) and fill in the contact form.

Would you like to write to your dedicated advisor?

Send an email from your e-banking secure mailbox, from your computer or from the CA next bank e-banking app. (Menu > Secure messaging)



## In branch

We would be delighted to welcome you to one of our following branches:

### Basel branch

St. Alban-Anlage 70  
4052 Basel

### Bern branch

Aarberggasse 5  
3011 Bern

### Fribourg branch

Boulevard de Pérolles 7  
1700 Fribourg

### Geneva Pont-Rouge branch

Esplanade de Pont-Rouge 3  
1212 Grand-Lancy

### Geneva Rive branch

Rue du Rhône 67  
1207 Geneva

### Geneva Cornavin branch

Rue de Chantepoulet 25  
1201 Geneva

### Lausanne branch

Rue du Petit-Chêne 14  
1003 Lausanne

### La Chaux-de-Fonds branch

Avenue Léopold-Robert 58  
2300 La Chaux-de-Fonds

### Lugano branch

Via Ferruccio Pelli 3  
6900 Lugano

### Yverdon-les-Bains branch

Rue de la Plaine 14  
1400 Yverdon-les-Bains

### Stettbach branch

Zürichstrasse 98  
8600 Dübendorf

### Zürich Limmatquai branch

Limmatquai 80  
8001 Zürich

### Zürich Uraniastrasse branch

Uraniastrasse 28  
8001 Zürich

