



How to download **PAYMENT FILES**



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



1. Your username



2. Your password



3. The CA next bank e-banking app

The app allows you to secure your login and validate certain transactions.

Download the e-banking app from your usual store:



How does the payment system work?

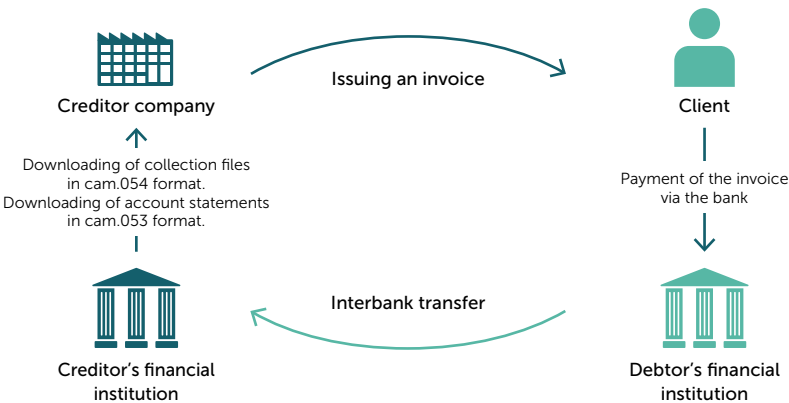
To manage the payments you receive from your clients or that you make to pay your suppliers, there are 2 types of files: CAMT and PAIN. In this guide, you will find more information and all the steps to download or import payment files from your e-banking.

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.

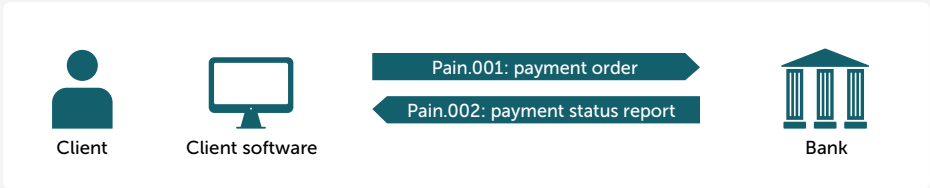
Message flow in your system



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).

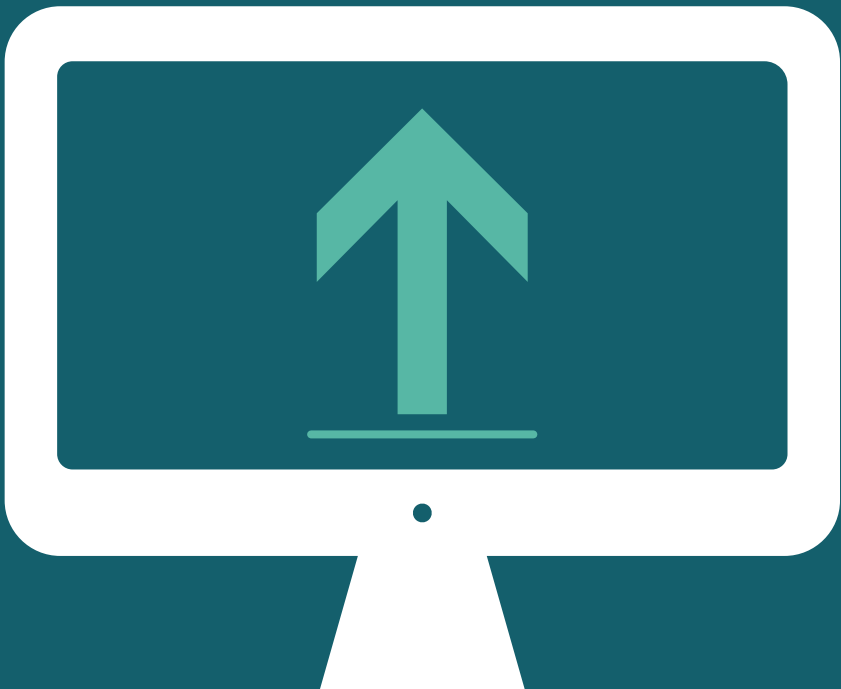




I want to pay
MY SUPPLIERS?



PAIN.001
File



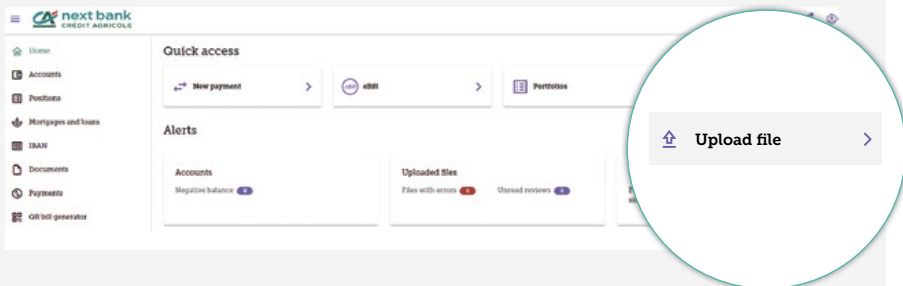
1 Log in to e-banking



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.006 and should not exceed 20MB. Only one file is allowed.

20240829_620d2eae79f00.xml

2.45 KB

X

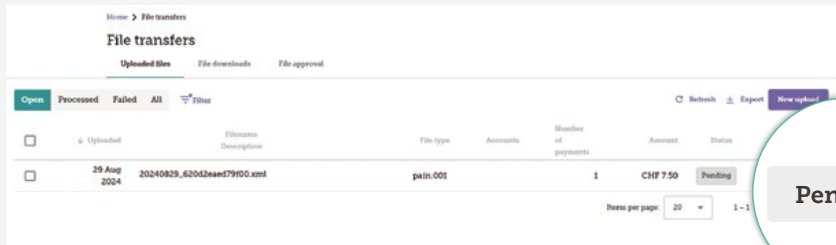
* Required field

Cancel

Upload

9

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



Home > File transfers

File transfers

Uploaded files File downloads File approval

Open Processed Failed All Filter

Refresh Export New upload

☐	Uploaded	Filename Description	File type	Accounts	Number of payments	Amount	Status
☐	29 Aug 2024	20240829_62042bead79f00.xml	pain.001		1	CHF 7.50	Pending

Items per page: 20 1-1

Pending

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



Home > File transfers

File transfers

Uploaded files File downloads File approval

Open Processed Failed All Filter

Refresh Export New upload

☐	Uploaded	Filename Description	File type	Accounts	Number of payments	Amount	Status
☐	29 Aug 2024	20240829_62042bead79f00.xml	pain.001	12345678.2001 Compte courant business CHF CHF BLOCHER SA	1	CHF 7.50	Correct

Items per page: 20 1-1

All

Correct

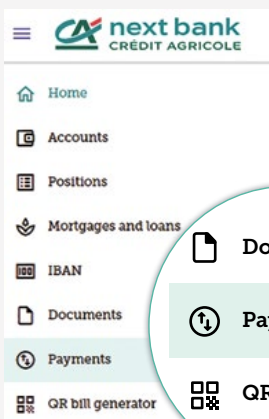
Good to know

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.

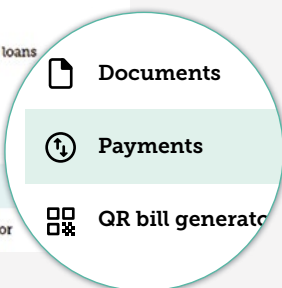
How to resolve the error?

- 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

Payment assistant

Transactions Recurring Templates

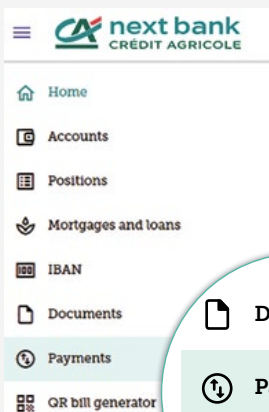
Pending Executed All Filter Refresh Export

CHF 15.00
6 payments in total

☐	Execution date	Beneficiary name	Debit account	Payment reason	Amount	Status
☐	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLORUM SA	Test 29.08	CHF 2.00	Approved
☐	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLORUM SA	Test 2 29.08	CHF 2.50	Approved
☐	30 Aug 2024	Jean Dolorem	12345678 2001 Compte courant business CHF CHF DOLORUM SA	Test 3 29.08	CHF 3.00	Approved

Items per page: 20 1 - 3 of 3

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

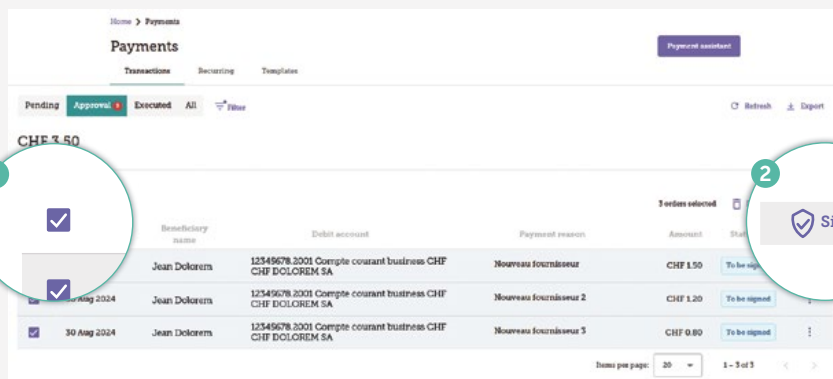


For security reasons, if your payments include a new beneficiary (beneficiary for whom you have never made a payment) or if the amount of an invoice is greater than CHF 50,000, these additional steps are added.

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

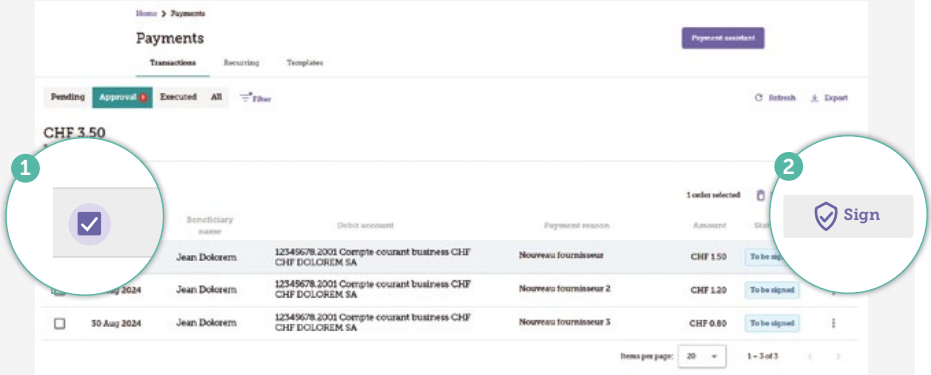
Solution 1 – You want to pay all the invoices

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**.

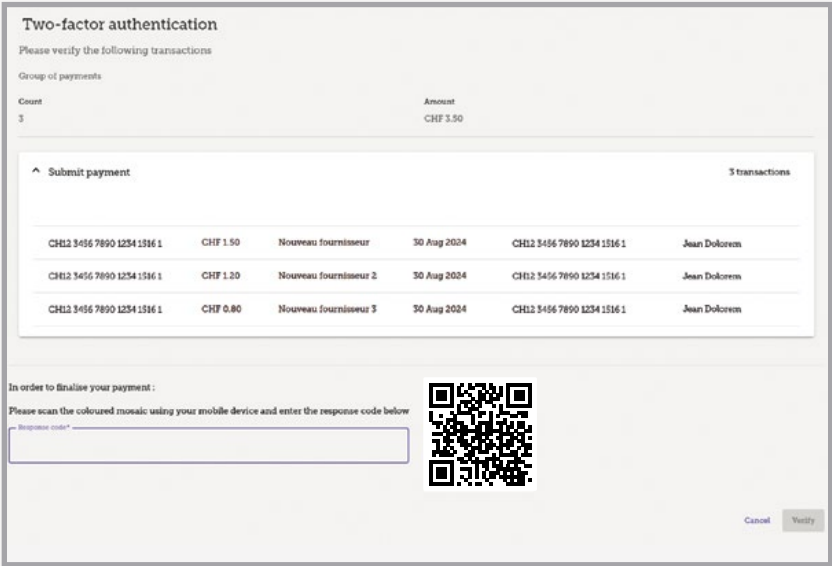


Solution 2 – You want to pay a single invoice

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**.



Simply confirm the push notification generated on your smartphone or scan the QR code with your e-banking app (offline mode).



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”.

Home > Payments

Payments

Payment assistant

TransactionsRecurringTemplates

PendingExecutedAllFilter

RefreshExport

CHF 15.00

6 payments in total

☐	Execution date	Beneficiary name	Debit account	Payment reason	Amount	Status
☐	30 Aug 2024	Jean Dolorem	12545678 2001 Compte courant business CHF CHF DOLORUM SA	Test 29.08	CHF 2.00	Approved
☐	30 Aug 2024	Jean Dolorem	12545678 2001 Compte courant business CHF CHF DOLORUM SA	Test 2 29.08	CHF 2.50	Approved
☐	30 Aug 2024	Jean Dolorem	12545678 2001 Compte courant business CHF CHF DOLORUM SA	Test 3 29.08	CHF 3.00	Approved

Items per page: 201 - 3 of 3

Approved

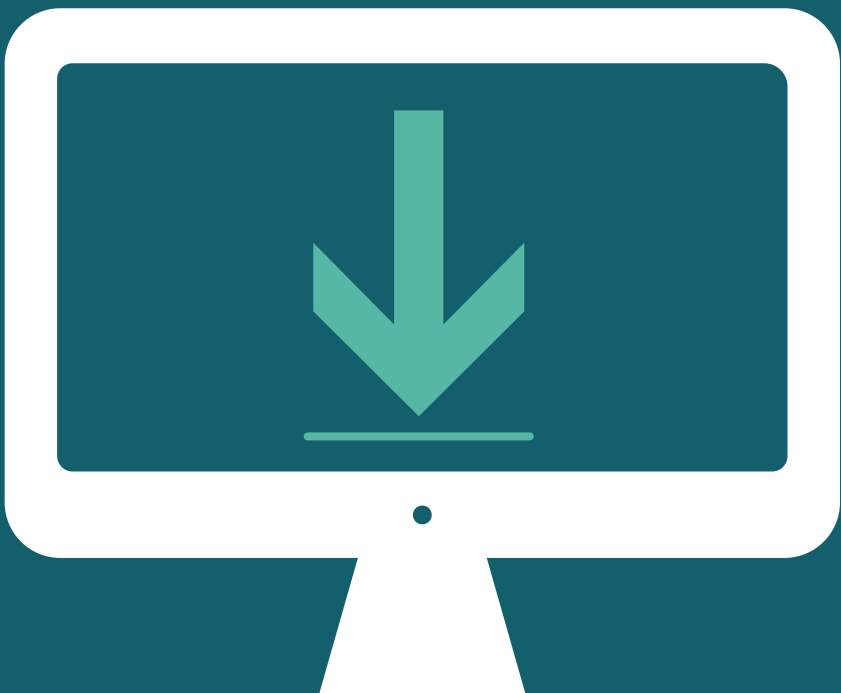
Approved



I want to reconcile
THE PAYMENTS RECEIVED?



CAMT
File

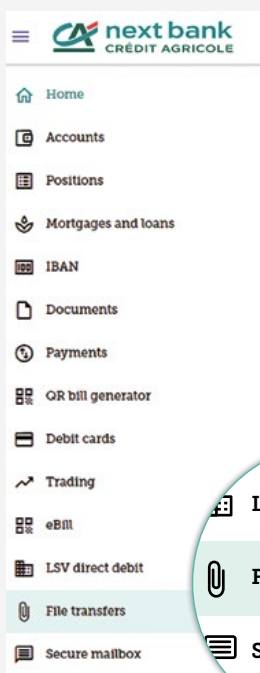


1 Log in to e-banking



Log in to Crédit Agricole next bank e-banking.

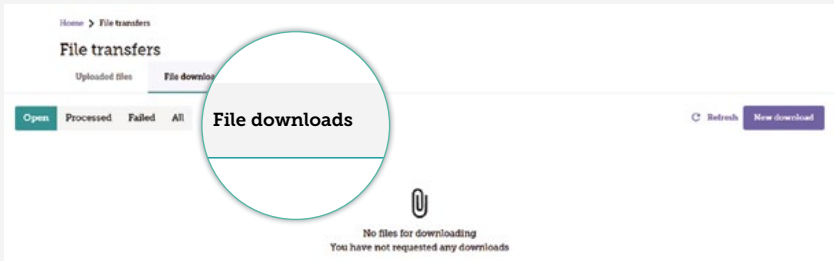
2 Click on "File Transfers"



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

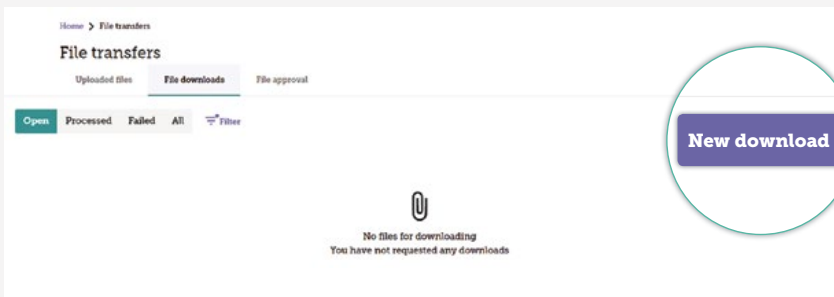
3 Click on "File Downloads"

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”.

File Type	Choose the file type to download (camt.052, camt.053, camt.054).
Account	Select the account(s) concerned.
Period	Select the period.
Date range	This field is automatically completed according to the choice of period.
Description	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 statement - camt.052 v08 Format

Account*
All

Period*
All data since last download today

Date range

Description (optional)

Description

6 Access your downloads

Your download appears automatically.

Home > File transfers

File transfers

Uploaded filesFile downloadsFile approval

OpenProcessedFailedAllFilter

RefreshExportNew download

☐	Requested	Description	File type	Accounts/portfolios	From To	Status
☐	29 Aug 2024	Account statement - camt.052 v08 Format	12345678.2001 Compte 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

File downloadsFile approval

OpenProcessed

Refresh

Filter

All

RefreshExportNew download

☐	Requested	Description	File type	Accounts/portfolios	From To	Status
☐	29 Aug 2024	Account statement - camt.052 v08 Format	12345678.2001	Compte courant business CHF CHF DOLOREM SA 9 more accounts	29 Aug 2024 00:00 29 Aug 2024 15:11	Pending

Items per page20

1 - 1 of 1

Contacting us? NOTHING COULD BE SIMPLER!



Online

Do you need any information?

Visit our website 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
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

