How to download
PAYMENT FILES

CRÉDIT AGRICOLE next bank

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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:

GET IT ON Google Play | Download on the App Store

How does the payment system work?

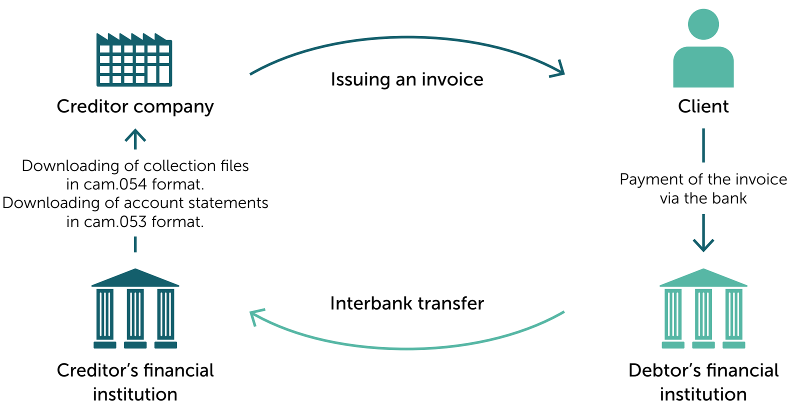
To manage the payments you receive from your clients or that you make to pay your suppliers, there are 2 types of files: CAMT and PAIN. In this guide, you will find more information and all the steps to download or import payment files from your e-banking.

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.

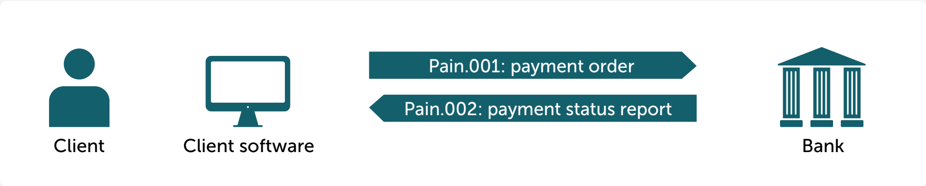
Message flow in your system



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).



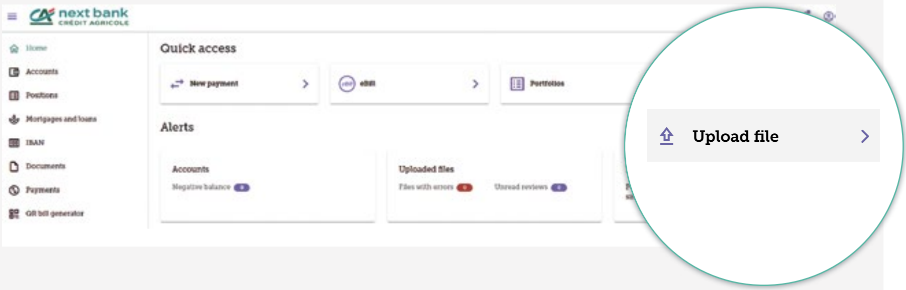
I want to pay
MY SUPPLIERS?

1 Log in to e-banking

Log in to Crédit Agricole next bank e-banking.

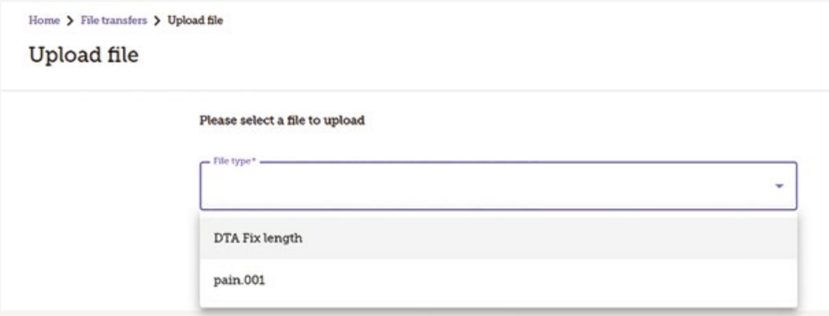
2 Click on "Upload file"

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



3 Choose the format of the file to import

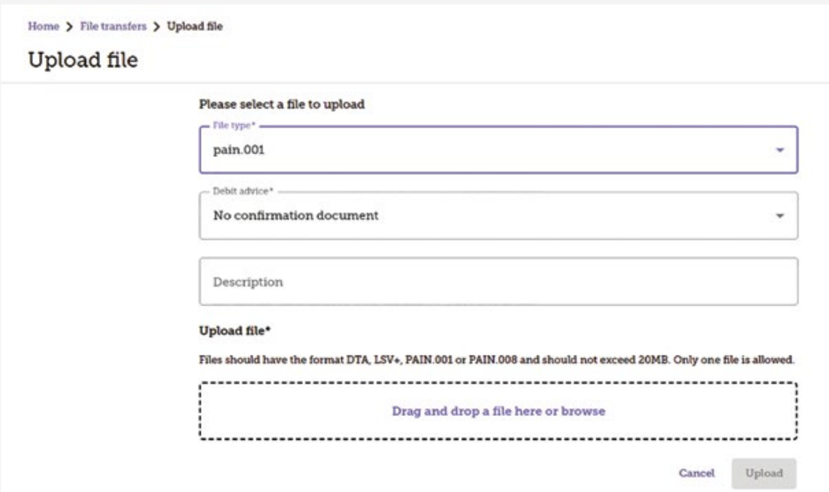
Click on **"File type"** and select the format of the file you want to import **(pain.001)**.



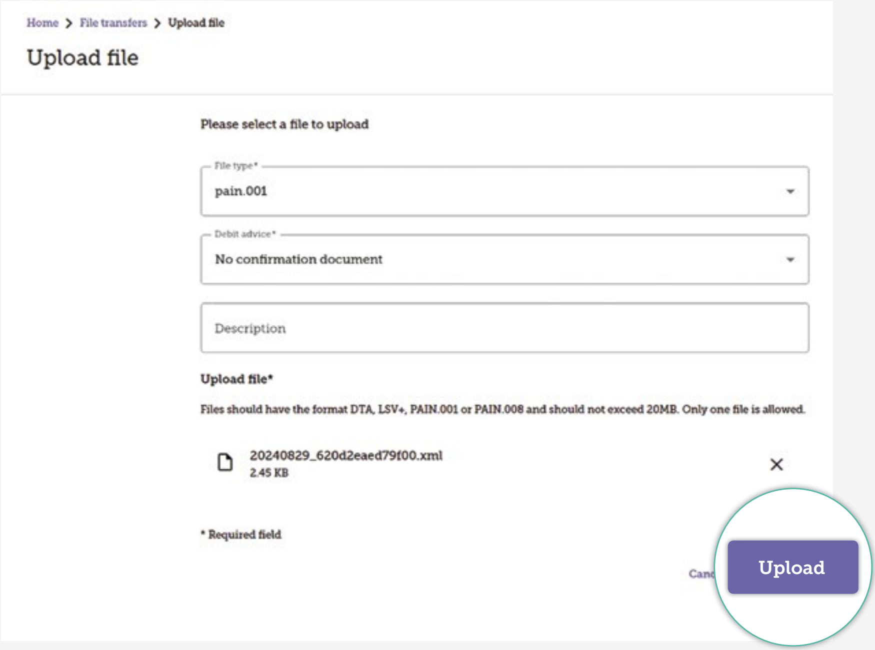
4 Import the file

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

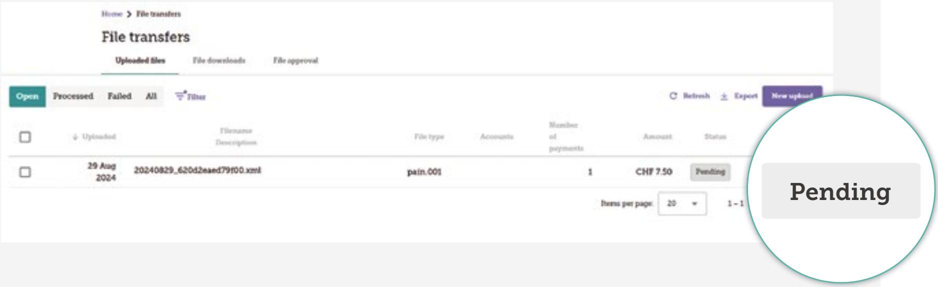
Good to know Only one file is allowed, and it must not exceed 20MB.



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



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



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

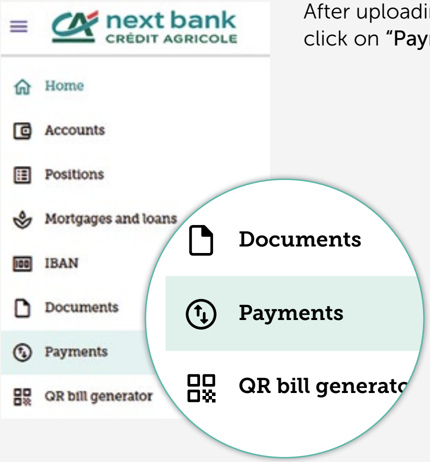
Good to know

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?

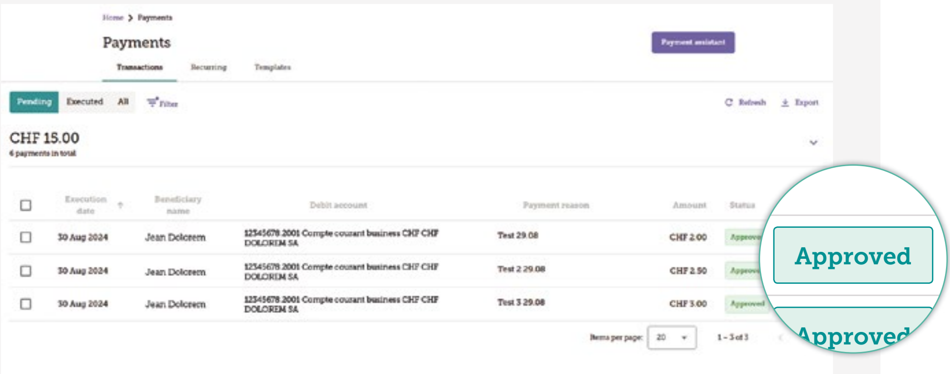
- Manually correct the erroneous payment.
- Delete the erroneous payment(s), the other payments will be automatically approved. Make the correction in your accounting software and re-upload your pain.001 file with the erroneous payment(s) only.

5 Your payment is validated

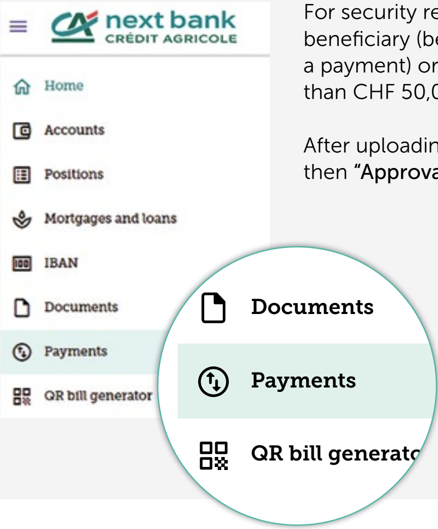


After uploading the pain.001 file, click on “**Payments**”.

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**”.



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

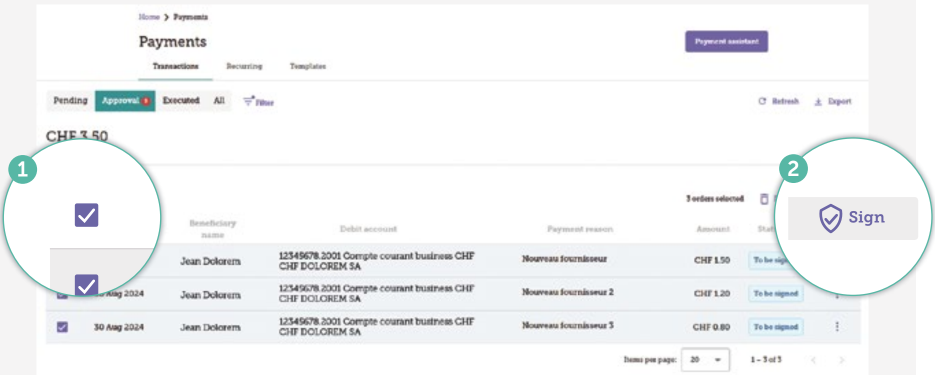


For security reasons, if your payments include a new beneficiary (beneficiary for whom you have never made a payment) or if the amount of an invoice is greater than CHF 50,000, these additional steps are added.

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

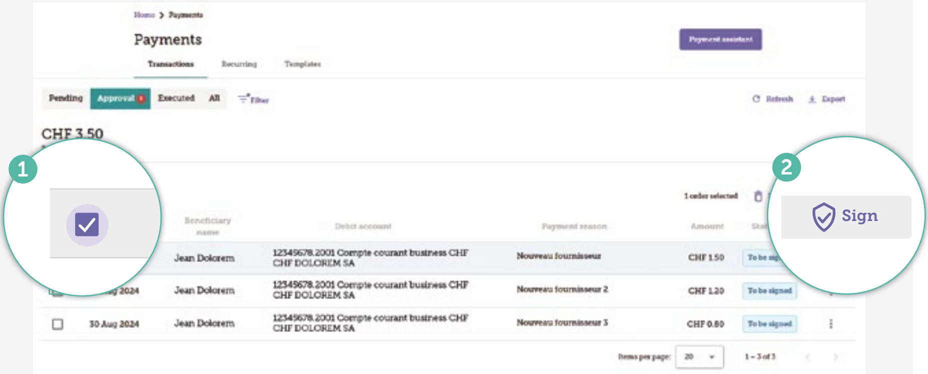
Solution 1 – You want to pay all the invoices

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.

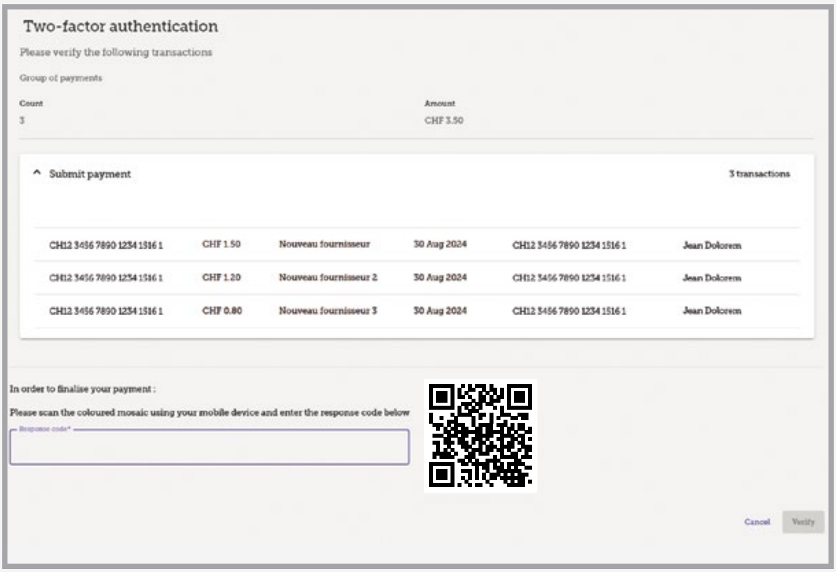


Solution 2 – You want to pay a single invoice

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.

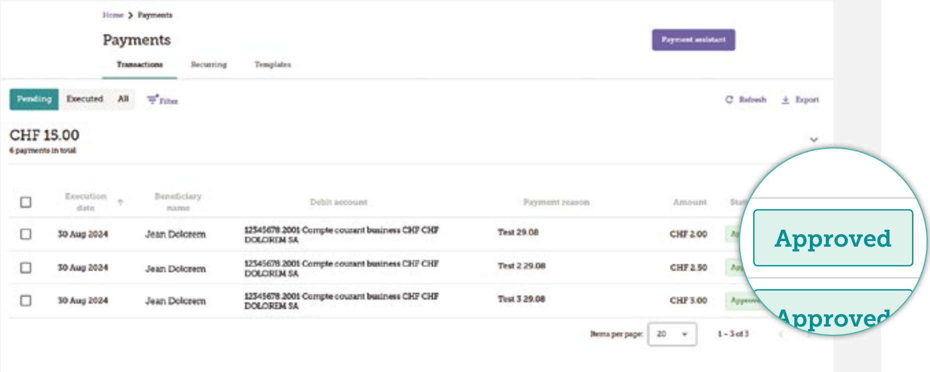


Simply confirm the push notification generated on your smartphone or scan the QR code with your e-banking app (offline mode).



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**”.

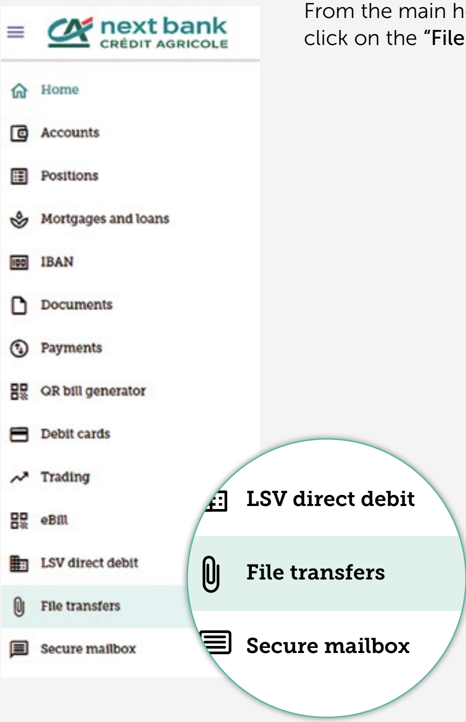


I want to reconcile
THE PAYMENTS RECEIVED?

1 Log in to e-banking

Log in to Crédit Agricole next bank e-banking.

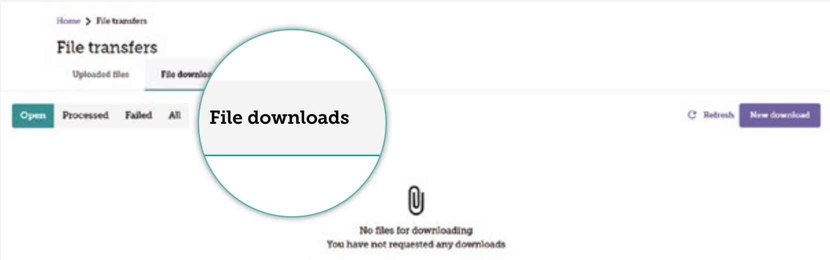
2 Click on “File Transfers”



From the main home screen,
click on the “**File transfers**” button.

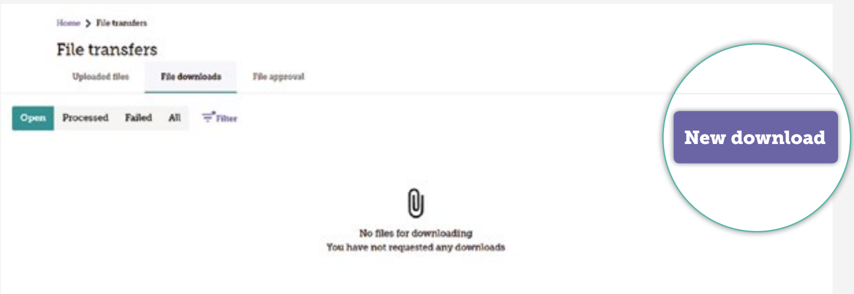
3 Click on "File Downloads"

Click on **"File downloads"**.



4 Click on "New download"

Click on the purple **"New download"** button.



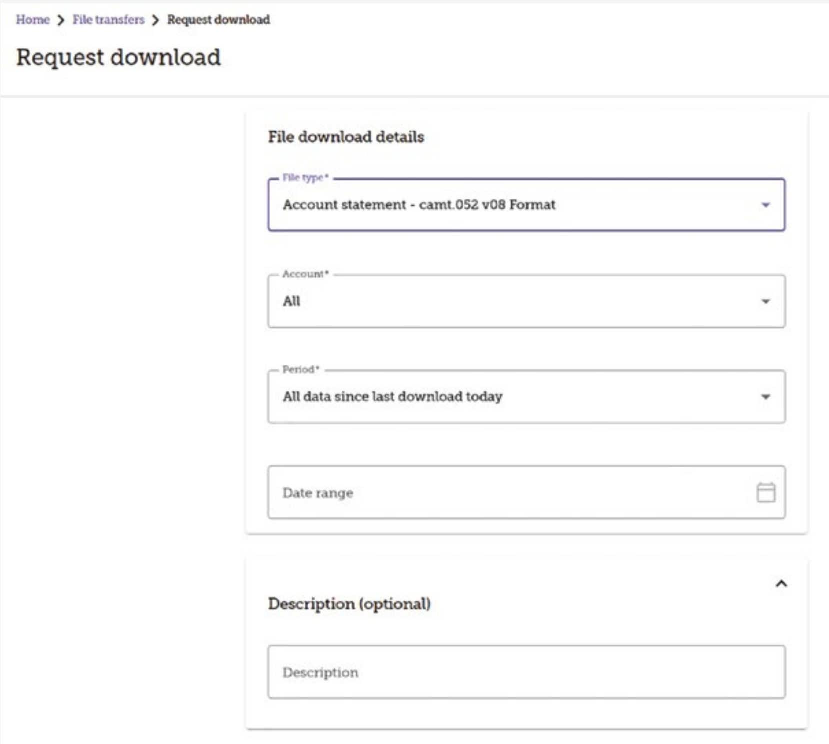
5 Uploading a request

Complete the information below **“File download details”**.

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



6 Access your downloads

Your download appears automatically.

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.

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
Aarbergergasse 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

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