



Blue Book

Technical Specification

eSchKG 2.1.01

Exchange of Electronic Business
Information in the Domain of Debt
Enforcement and Bankruptcy

Edition September 2017

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Cross-Language Glossary

English	Deutsch	Français	Italiano
Assets	Vermögenswerte	Avoirs	Averi
Associate	Mitbetriebe/r	Co-poursuivi	Co-escusso
Bankruptcy	Konkurs	Faillite	Fallimento
Bankruptcy warning	Konkursandrohung	Commination de faillite	Comminatoria di fallimento
Case number	Betreibungsnummer	Numéro de la poursuite	Numero dell'esecuzione
Certificate of loss	Verlustschein	Acte de défaut de biens	Attestato di carenza di beni
Certificate of shortfall	Pfandausfallschein	Certificat d'insuffisance de gage	Attestato di insufficienza del pegno
Charges	Gebühren	Émoluments	Tassa
Claim	Forderung	Créance	Credito
Collection office	Betreibungsamt	Office des poursuites	Ufficio d'esecuzione
Collocation class	Klasse	Classe	Classe
Commercial registry	Handelsregister	Registre de commerce	Registro di commercio
Continuation	Fortsetzung	Continuation	Continuazione
Creditor	Gläubiger	Créancier	Creditore
Debt	Schuld	Dette	Debito
Debt collection	Betreibung	Poursuite	Esecuzione
Debt Enforcement and Bankruptcy Law	Schuldbetreibungs- und Konkursgesetz	Loi sur la poursuite pour dettes et la faillite	Legge sulla esecuzione e sul fallimento
Debt record	Betreibungsauszug	Extrait du registre des poursuites	Estratto di informazioni su procedimenti esecutivi
Debt registry	Betreibungsregister	Registre des poursuites	Registro d'esecuzione
Debtor	Schuldner	Débiteur	Debitore
Deed	Pfändungsurkunde	Procès-verbal de saisie	Atto di pignoramento
Default summons	Zahlungsbefehl	Commandement de payer	Precetto esecutivo
Deferral	Aufschub	Sursis	Differimento
Delivery	Zustellung	Notification	Notificazione
eSchKG community network	eSchKG Verbund	Réseau e-LP	Gruppo e-LEF
Expenses	Unkosten	Frais	Spese
Federal Office of Justice	Bundesamt für Justiz	Office fédéral de la justice	Ufficio federale di giustizia
Federal Statistical Office	Bundesamt für Statistik	Office fédéral de la statistique	Ufficio federale di statistica
Fees	Gebühren	Émoluments	Tassa
Inquirer	Anfragende/r	Demandeur	Richiedente
Insufficient coverage	Ungenügende Deckung	Couverture insuffisante	Copertura insufficiente
Interest	Zinsen	Intérêts	Interessi
Interest rate	Zinsfuß	Taux d'intérêt	Tasso di interesse
Legal seat	Wohnsitz	Domicile	Domicilio
Member directory	Teilnehmerverzeichnis	Liste des participants	Lista dei partecipanti
Objection	Rechtsvorschlag	Opposition	Opposizione
Particulars	Personalien	Indications personnelles	Dati personali
Payment instructions	Zahlungsinformation	Instructions de paiement	Istruzioni di pagamento
Physical person	Natürliche Person	Personne physique	Persona fisica

Principal claim	Hauptforderung	Créance principale	Credito principale
Realisation of assets	Verwertung	Réalisation	Realizzazione
Representative	Vertreter	Représentant	Rappresentante
Request for continuation	Fortsetzungsbegehren	Réquisition de continuer la poursuite	Domanda di continuazione
Seizure	Pfändung	Saisie	Pignoramento
Seizure of income	Einkommenspfändung	Saisie de salaire	Pignoramento di salario
Seizure of movables	Sachpfändung	Saisie mobilière	Pignoramento mobiliare
Seizure of real estate	Grundstückspfändung	Saisie immobilière	Pignoramento immobiliare
Seizure protocol	Pfändungsprotokoll	Procès-verbal de saisie	Verbale per le operazioni di pignoramento
Status	Zustand	État	Stato
Subsidiary claim	Nebenforderung	Créance accessoire	Credito accessorio
Surveillance authority	Aufsichtsbehörde	Autorité de surveillance	Autorità di vigilanza
Titles	Rechte	Droits	Diritto
Withdrawal	Rückzug	Retrait	Ritiro

About eSchKG

The eSchKG standard is a normative framework for the exchange of electronic business information among the parties in a debt collection. eSchKG is published by the Swiss Federal Office of Justice in a comprehensive series of documents.

- White Book: *Einführung in den eSchKG Standard, Ausgabe September 2017*. An introduction to eSchKG mainly addressing the executive. Available in German, French and Italian;
- Orange Book: *Anleitung für die Mitgliedschaft im eSchKG Verbund, Ausgabe September 2017*. A step-by-step guide to becoming a member of the eSchKG community network. Available in German, French and Italian;
- Green Book: *Prozesshandbuch und Best Practice, Ausgabe September 2017*. Explains the key concepts of eSchKG, providing recommendations and guidelines for best practice. Available in German, French and Italian;
- Red Book: *eSchKG Networking, Edition September 2017*. A technical guide to connecting an enterprise information system to the eSchKG community network. Available in English;
- Blue Book (this document): *Technical Specification, Edition September 2017*. An introduction to the architectural principles, data model and message patterns. The XML data model is specified in the appendix, *XML Reference*. The Blue Book and appendix are available in English.

About The Blue Book

This document addresses architects and programmers developing software based on the specifications of eSchKG version 2.1.01.

eSchKG Version

This document is a specification of the eSchKG standard version 2.1.01. Former versions 1.1a and 2.0.014 are no longer in operation.

Notation of Requirement Levels

The keywords "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY", and "OPTIONAL" in this specification are to be interpreted as described in [RFC 2119]. These keywords are thus capitalized when used to unambiguously specify requirements over protocol and application features and behaviour that affect the interoperability and security of implementations. When these words are not capitalized, they are meant in their natural-language sense.

Changes with respect to eSchKG 2.1.01, Edition August 2015

This document is an improved version of the Blue Book 2.1.01, Edition August 2015. There is no change to the underlying technical specification and data model; eSchKG schema 2.1.01 applies unchanged.

Further Information on the Web

The full documentation of the eSchKG standard is published on the web: www.eschkg.ch.

Chapter 1 General Concepts

1.1 Messages and Sequences

The eSchKG standard comprises a data model (XML schema) along with the rules for the exchange of business data among actors in a debt execution. Business data are exchanged by means of *eSchKG messages*, some of which are the result of rendering existing paper-based forms into the virtual world, while others represent novel concepts that have not existed before.

The debt enforcement process can undergo a number of phases, each of which is modelled as a *sequence*. Each sequence specifies a succession of distinct messages between a creditor and a collection office. A sequence determines the source and target of a message, the restrictions and the consequences. The eSchKG 2.1.01 standard specifies the following sequences.

Seq.	Explanation	Messages involved
CR	Request for the execution of a debt collection. In the closing message of this sequence, the creditor receives an electronic copy of the default summons.	CR (request for collection) SA (confirmation and status report) SC (results of this phase)
SR	Suspend or terminate the debt collection and get the current status of progress.	SR (request for status report) SA (status report)
CC	Request the continuation of a debt collection. The sequence concludes with a message containing the procedure's outcome, e.g. an electronic seizure protocol.	CC (request for continuation) SA (confirmation and status report) SP (results of this phase)
RR	Request the realisation of assets seized.	RR (request for realisation) SA (confirmation and status report) RC (results of this phase)
PN	Creditors report payments received from the debtor to the office.	PN (payment notice) SA (confirmation and status report)
DI	Request for obtaining a person's debt record. The sequence is concluded by a message containing the debt record or a reason why the request was refused.	DI (request for debt records) DR (debt records)
SN	Exchange of non-standard, freely-formatted business information.	SN (single message, can be sent by creditor and office at any time)
SI	Request and receive statistical information from the collection office. <i>This sequence is used by offices and authorities; it is not relevant to the communication between a creditor and an office.</i>	SI (statistics request by FOJ) SD (statistics report)

Table: Sequences (**bold**: creditor's messages)

1.2 Actors

The parties involved in a debt collection are called *actors*.

Actor	Explanation of role
Creditor	A person claiming money from the debtor.
Representative	A person acting on behalf of the creditor.
Inquirer	A person requesting another person's debt record.
Debtor	A person allegedly owing money to the creditor.
Associate	A person having a legally relevant relationship with the debtor, e.g. the spouse.
(Collection) Office	A legal authority according to the Swiss Debt Enforcement and Bankruptcy Law (SchKG), responsible for conducting the debt collection process.
Authority	A legal authority.

Table: Actors

1.3 eSchKG Community Network

Members of the eSchKG community network exchange business data according to the eSchKG standard. The eSchKG community network is implemented as a separate user domain of sedex, a secure data transport infrastructure operated by the Swiss Federal Statistical Office. Actors MUST comply with the technical connectivity requirements outlined in the Red Book in order to become a full member of the eSchKG community network.

1.4 Technical Identifiers

The eSchKG standard specifies a number of identifiers for a variety of purposes, like customer number, business case reference, message serial number, and more.

1.4.1 Identifying Messages (msgId)

(This section is relevant to the following sequences: CR, SR, CC, RR, PN, and SI)

When sending the CR, CC, RR, SR, PN or SI message, the creditor can optionally provide a message identifier using `msgId`. If it is provided in the request message, the office MUST return the same `msgId` in the corresponding response message (SA or SD).

Request	Response	<code>msgId</code> in the response message
CR	SA	The same as <code>msgId</code> in the CR message
	SC	<i>not available</i>
CC	SA	The same as <code>msgId</code> in the CC message
	SP	<i>not available</i>
RR	SA	The same as <code>msgId</code> in the RR message
	RC	<i>not available</i>
SR	SA	The same as <code>msgId</code> in the SR message
PN	SA	The same as <code>msgId</code> in the PN message
DI	DR	<i>not available</i>
SN	-	<i>not available</i>
SI	SD	The same as <code>msgId</code> in the SI message

Table: Usage of `msgId` in the response message

Responsibility of the creditor: The creditor is responsible for providing `msgId` in a way that suits his or her needs, especially to allow for unambiguous identification of a request message. It is therefore recommended that creditors do not re-use identifiers they have used in previous messages.

Responsibility of the office: If the creditor has used it in the request message, the office **MUST** provide `msgId` in the response message.

The office has no further responsibility. In particular, it has no obligation to keep a record of message identifiers. As a result, the office would not complain if the creditor used the same identifier more than once.

1.4.2 Identifying the Debt Collection (`senderRefData` / `receiverRefData`)

(This section is relevant to the following sequences: CR, SR, CC, RR, PN, and SN)

`senderRefData` identifies the debt collection as seen from the creditor's perspective. The creditor chooses a random, yet unique value for `senderRefData` in the very first request message. From this moment on, the identifier is used by both parties in messages between them, the creditor using `senderRefData`, the office using `receiverRefData`.

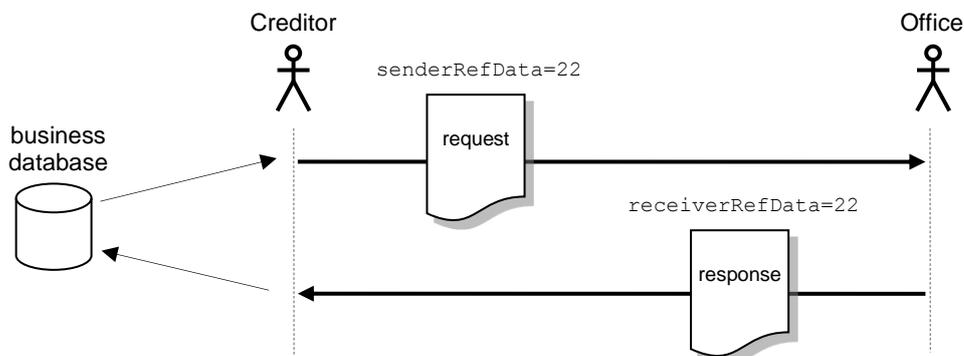


Figure 1: Usage of `senderRefData` and `receiverRefData`

The creditor or representative is responsible for using `senderRefData` for each separate debt collection *uniquely* and *persistently*.

- **Uniquely:** within the scope of the creditor's information system, there are no two debt collections having the same `senderRefData`;
- **Persistently:** From the viewpoint of the creditor, `senderRefData` refers to only one debt collection, exclusively and for all times.

While the rule says that a creditor must not re-use `senderRefData`, developers of software for collection offices **SHALL NOT** rely on it being unique across creditors. Two creditors may accidentally refer to distinct collections using the same `senderRefData`.

Depending on the business context, the creditor uses `senderRefData` either as a declaration or reference.

- **DECLARATION:** Identify the debt collection on first use in an eSchKG message, so the debt collection can be referenced in subsequent messages;
- **REFERENCE:** Identify an existing business case for which `senderRefData` has been established in the past (it was then a DECLARATION).

Message	Context	Interpretation of <code>senderRefData</code>
CR	The very first eSchKG message	DECLARATION
CC	There have been eSchKG messages related to this debt collection in the past	REFERENCE
	This is the first eSchKG message with regard to this debt collection	DECLARATION
RR	There have been eSchKG messages related to this debt collection in the past	REFERENCE
	This is the first eSchKG message with regard to this debt collection	DECLARATION
SR	There have been eSchKG messages related to this debt collection in the past	REFERENCE
	<i>First time use of eSchKG in this debt collection</i>	<i>FORBIDDEN</i>
PN	There have been eSchKG messages related to this debt collection in the past	REFERENCE
	<i>First time use of eSchKG in this debt collection</i>	<i>FORBIDDEN</i>
SN	There have been eSchKG messages related to this debt collection in the past	REFERENCE
	<i>First time use of eSchKG in this debt collection</i>	<i>FORBIDDEN</i>

Table: How to interpret `senderRefData` at the office

In the SR, PN, and SN message, `senderRefData` can only be used as a REFERENCE.

1.4.3 inquiryId

In the DR message, `inquiryId` is used quite like `senderRefData` in other messages. As `inquiryId` is conceptually separate from `senderRefData`, there is no need to keep track of what `senderRefData` has already been used when sending `inquiryId`, or vice-versa. However, you MUST NOT use the same `inquiryId` more than once.

1.4.4 Debt Collection Number (caseNumber)

The debt collection number is the official identification of the debt collection as stated by law. It is assigned by the office and remains a stable identifier throughout the lifetime of the case and beyond. The number is represented by `caseNumber`.

1.4.5 senderRefData vs caseNumber

In the pre-eSchKG era, the official debt collection number was the only way to identify a debt collection. However, in an eSchKG context, `senderRefData` is used to reference the collection, while `caseNumber` is needed only if the collection cannot be referenced otherwise.

Having two different identification concepts in place can lead to inconsistencies if not handled properly. There are some crucial implications when using `senderRefData` in combination with `caseNumber`. It is best to NOT use `caseNumber` if at all possible. If you are in possession of `senderRefData` (established in the past, so it is a REFERENCE now), then there is no point in providing `caseNumber` in addition. Such redundancy will not have any effect other than delaying the case as the office has an obligation to double-check.

What happens at the office after receiving a request message depends on the identifiers used in the request message. Did the creditor use known or unknown `senderRefData`?

Was a `caseNumber` sent along with it? The tables below provide an overview with regard to the CC and the RR message (note that there can be no `caseNumber` in the CR message).

How the office interprets the identifiers provided in the CC message.

	senderRefData is already known	senderRefData is <u>not</u> known
caseNumber (modified mode only, see 4.5.2)	senderRefData is a REFERENCE, and caseNumber is provided in redundancy. The creditor SHOULD avoid this situation **)	First use of eSchKG in this collection. senderRefData is a DECLARATION, and caseNumber is required to identify the debt collection at the office.
caseNumber <u>not</u> provided	eSchKG was already used in the past, senderRefData is a REFERENCE.	This situation occurs when the collection was first processed by another office, so senderRefData is a DECLARATION.

Table: Combinations of caseNumber and senderRefData in the CC message

How the office interprets the identifiers provided in the RR message.

	senderRefData is already known	senderRefData is <u>not</u> known
caseNumber provided	senderRefData is a REFERENCE, and caseNumber is provided in redundancy. The creditor SHOULD avoid this situation **)	First use of eSchKG in this collection. senderRefData is a DECLARATION, and caseNumber is required to identify the debt collection at the office.
caseNumber <u>not</u> provided	eSchKG was already used in the past, senderRefData is a REFERENCE.	This combination cannot happen – it is FORBIDDEN .

Table: Combinations of caseNumber and senderRefData in the RR message

**) In case of mismatch, the office would return error code 0203, (ambiguous senderRefData) in the SA message.

1.4.6 Printing senderRefData and caseNumber on the Default Summons

(This section is relevant to the following sequence: CR)

senderRefData is printed on the top right corner of the default summons form along with the official case number, as illustrated below.

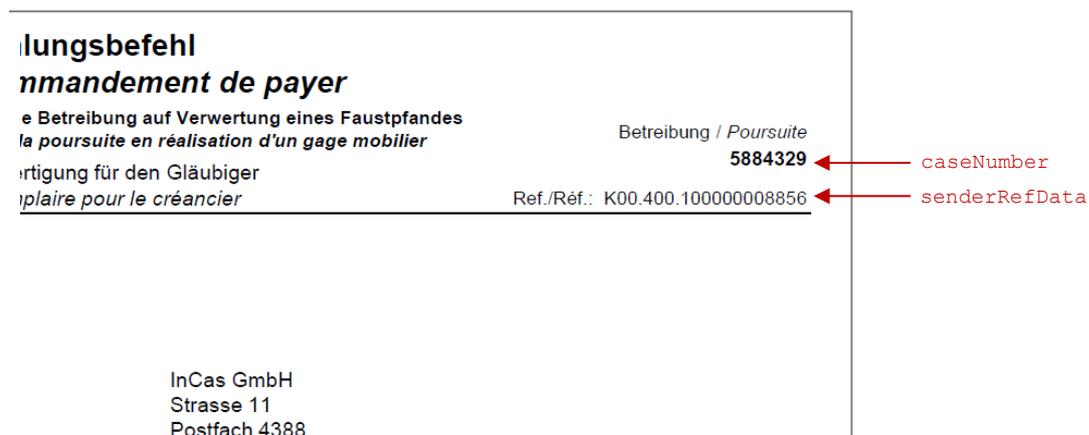


Figure 2: Reference numbers on the default summons

1.4.7 Identifying the Creditor and Representative (credId, repId)

(This section is relevant to the following sequences: CR, CC, RR, DI)

Members of the eSchKG network do not necessarily run their own sedex endpoint. Instead, they can rely on a service provider to send and receive eSchKG messages on their behalf.

It is the responsibility of the operator of the sedex endpoint to provide an identifier for each creditor on behalf of which he sends messages: `creditorType/principal/credId`. Once the creditor has been assigned its proper `credId` by the sedex endpoint operator, the identifier must never be changed again. `credId` remains attached to this distinct creditor in all subsequent transactions that go from the sedex endpoint.

Normally, the creditor is the sedex endpoint operator. If the sedex endpoint operator is not the creditor, it could be the representative or any other third party. Note that the representative may just as well rely on a service provider to operate the sedex endpoint. In fact, what is said about `credId` and the creditor applies to `creditorType/representative/repId` and the representative in exactly the same way.

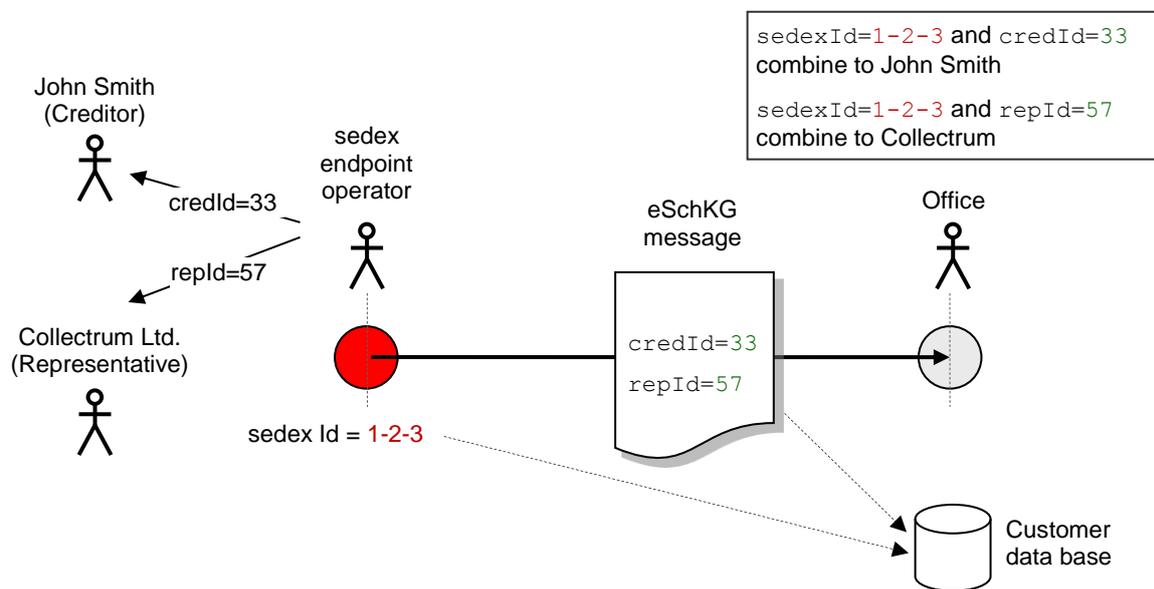


Figure 3: Combined customer key using senderID and credId (or repId)

If the sedex endpoint is being operated by the creditor, all they have to do is to make `credId` a constant value in all messages. The same goes for the representative and `repId`. By combining the sedex address (`envelope/sender/senderId`) and `credId` the office has a way to uniquely identify the creditor in an eSchKG message by means of identification numbers alone. It can rely on this for the lifetime of the eSchKG network, as the sedex endpoint operator is bound to keep `credId` unchanged. The same goes for `repId` and the representative, respectively.

Note the following rules:

- If you are a creditor operating your own sedex endpoint, assign any number you like to `credId` and never change it again;
- If you are a representative operating your own sedex endpoint, assign any number you like to `repId` (which is you) and a unique `credId` for each creditor that you represent and never change them again;
- If you're neither a creditor nor a representative, and if you are running a sedex endpoint on behalf of a creditor and a representative, make sure you use unique values for both, `credId` and `repId`, and never change them again.

`credId` is relevant to the inquirer, too. See the specification of the DR sequence.

1.4.8 The Debtor's Customer Number with the Creditor (`actorId`)

(This section is relevant to the following sequences: CR, CC, RR)

Besides providing the particulars of the debtor in a request message, the creditor MUST also provide `actorId`, a unique identifier assigned to the debtor. The office, in turn, uses `actorId` for their own lookup.

Amongst others, the office would provide `actorId` in a closing message (a message terminating the sequence). As the office is legally bound to confirm the debtor's particulars and address, chances are that the information has been updated in the response message. This makes `actorId` the perfect handle for updating the creditor's customer database.

Note that there is no `actorId` provided with the associate.

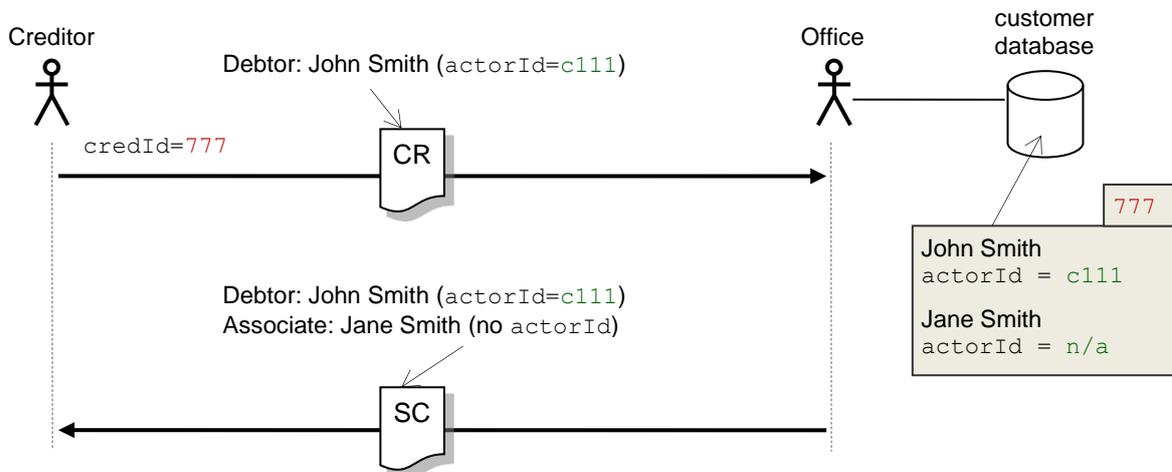


Figure 4: Creditor provides the customer number of the debtor using `actorId`.

1.4.9 Debtor's and Associate's Id as provided by the Office (`actorIdOffice`)

(This section is relevant to the following sequences: CR, CC)

For the actors involved in a collection, the office keeps an internal customer number in their database. In the SC message the debtor's number is provided in `ScType/debtor/principal/actorIdOffice` and the associate's number in `ScType/debtor/associates/associate/actorIdOffice`.

In case there is an associate involved, the office would produce one default summons for the debtor and another one for the associate. Except for the destination address the two default summons are the same. By the end of the sequence, the office would send two SC messages to the creditor, one representing the default summons of the debtor, and another one representing the default summons of the associate. In order to tell the two documents apart, the SC message specifies the recipient of the document in question using `addressedToId` in combination with `actorIdOffice`.

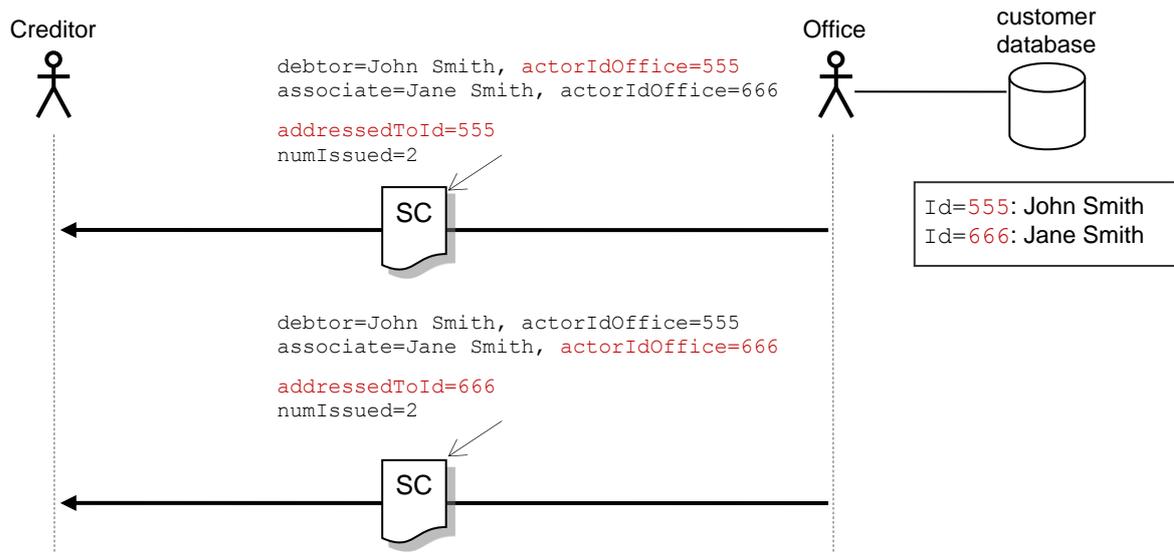


Figure 5: How to interpret actorIdOffice and addressedToId in the SC message

Use the following rules of correspondence to find out which of the potentially many default summons you have received in the SC message.

	ScType/debtor/principal/ actorIdOffice	ScType/debtor/associates/ associate/actorIdOffice
ScType/summon/ addressedToId	If the two are equal, this SC message corresponds to the contents of the default summons of the debtor.	If the two are equal, this SC message corresponds to the contents of the default summons of the associate.

Table: Rules of correspondence for the default summons (CR sequence)

There is a similar concept in the CC sequence. What has been said about the default summons and the SC message applies to the bankruptcy warning and the SP message in quite the same way. Use the following rules of correspondence to find out which of the potentially many bankruptcy warning notifications you have received in the SP message.

	SpType/debtor/principal/ actorIdOffice	SpType/debtor/associates/ associate/actorIdOffice
SpType/outcome/ bankruptcyWarning/ addressedToId	If the two are equal, this SP message denotes the bankruptcy warning that went to the debtor.	If the two are equal, this SP message denotes the bankruptcy warning that went to the associate.

Table: Rules of correspondence for the bankruptcy warning (CC sequence)

actorIdOffice is not globally unique; it is specific to the office that provides it.

1.4.10 Private Identifiers: subjectId, SnCode

The following identifiers may be used by the creditor and inquirer at their own discretion.

- In the DI sequence, the inquirer MAY provide a private customer number using `DI/subject/@subjectId`. If it is there, the office MUST return the same value in the DR message using `DR/subject/@subjectId`;
- In the SN message, the sending party MAY specify `SnCode`. There is no restriction as to what the code shall look like, except for strings that start with "SchKG:" (without the quotes). This one is reserved for exclusive use by the Federal Office of Justice. Users can define their own universe of codes and share the semantics with others, e.g. in order to facilitate automated pre-processing of SN messages by peers.

1.5 Data Transport

Apart from the XML data model, the eSchKG standard specifies how data exchange has to be executed, including the technology, products and addressing rules. See also the Red Book, *eSchKG Networking*, for details and specifications.

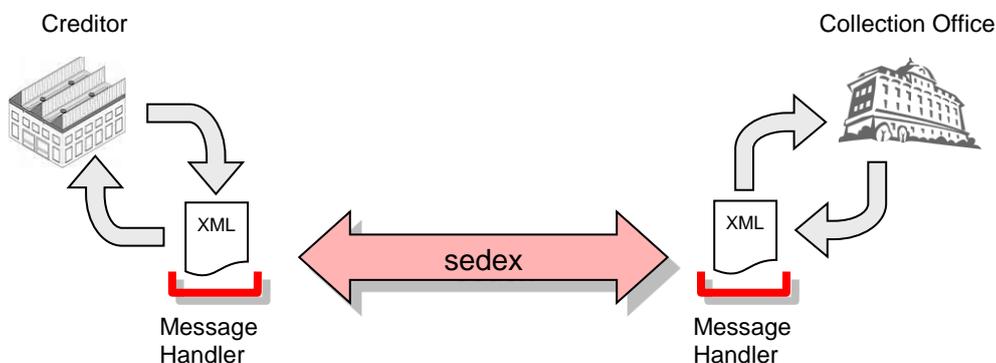


Figure 6: sedex and MessageHandler

Data transport in eSchKG is accomplished by a tandem of technologies, sedex and MessageHandler. sedex is a high-security message service used by virtually all administrations in Switzerland. MessageHandler is a piece of software designed to facilitate the integration of sedex with applications using the file system as an interface. A message (an XML file) is sent to a remote member by writing a copy of the file to a local folder. MessageHandler then does all the necessary processing and forwards the message to the sedex infrastructure. Receiving messages is just as easy: simply poll a local folder for new messages.

1.6 External Documents

Some of the business information in a debt collection cannot be conveyed using XML; they have to be sent as separate documents. That's why some eSchKG messages are designed to contain attachments. Those attachments are kept external to the XML to which they belong, so they are called *external documents*.

The concept separates the logical view from the physical view.

1.6.1 Logical View

eSchKG messages do not carry binary information, like an image or file. If you want to send an image or file along with an eSchKG message, you would need to create an additional document and refer to it in the XML using `externalDocumentType`.

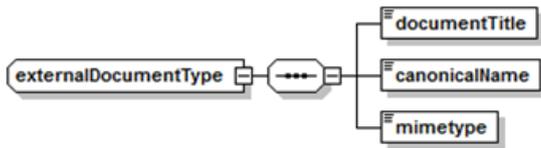


Figure 7: External document definition

- `documentTitle`: The title of the attached document. Alternatively, the document's original file name, but not necessarily a valid path name;
- `canonicalName`: A string according to the file naming convention as outlined below;
- `mimeType`: The only MIME types allowed are "application/pdf" and "text/comma-separated-values".

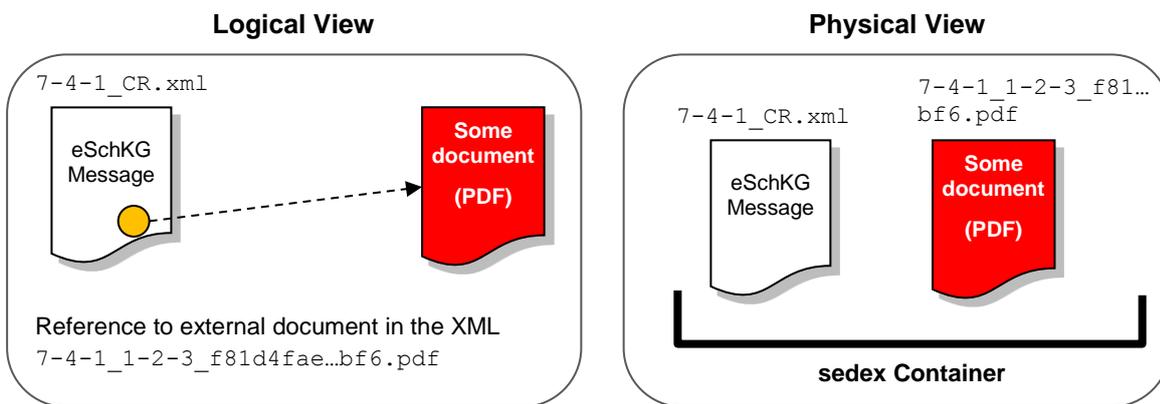


Figure 8: XML refers to the PDF as an external document, the two would travel separately

1.6.2 Physical View

An external document is an attachment to an XML message. There may be a potentially large number of eSchKG messages and external documents in your sedex inbox at the same time. In order to figure out which external document belongs to which XML message, the sender of an external document **MUST** comply with the eSchKG naming convention.

Convention for the canonical name of an external document

Concatenate the receiver's sedex identifier, the sender's sedex identifier and a Universally Unique Identifier UUID (RFC 4122), separated by an underscore, like this:

```
receiverId_senderId_uuid.fileExtension
```

Example: 7-4-1_1-2-3_f81d4fae-7dec-11d0-a765-00a0c91e6bf6.pdf

The canonical name, which is the file name, is unique. Do not re-use the canonical name of a document in another message.

1.6.3 Putting It Together

External documents are like any other file that you send over sedex. All you need to do is re-name the document according to the naming convention.

In your XML refer to the external document like this:

```

<document>
  <envelope>
    ...
    <senderID>1-2-3</senderID>
    ...
    <receiverID>7-4-1</receiverID>
  </envelope>
  ...
  <externalDocuments>
    <externalDocument>
      <documentTitle>My eSchKG Document</documentTitle>
      <canonicalName>7-4-1_1-2-3_f81d4fae-7dec-11d0-a765-00a0c91e6bf6.pdf</canonicalName>
      <mimetype>application/pdf</mimetype>
    </externalDocument>
  </externalDocuments>

```

1.6.4 Timing

An external document and the eSchKG message (XML) to which it belongs SHALL be delivered at about the same time.

Not doing so may cause problems as either the XML or the external document may remain in the recipient's INBOX with no counterpart for some time.

If an external document is missing in the INBOX, the office MUST wait for some time in anticipation of it and NOT send the SA message until the waiting period is over. After that, the office SHALL report error 0206, Document not found, in the SA message.

If an external document is missing, a latency of 24 hours is RECOMMENDED before sending error 206, Document not found, in response to the request message.

What is said about the SA message applies to the DR message in the DR sequence in the same way.

1.6.5 A Note on Digital Signatures

Offices digitally sign outgoing PDF documents using MessageHandler's signing feature. **Creditors and inquirers MUST NOT.**

Documents that get signed by MessageHandler are renamed immediately after the signing process, by adding `-sig` to the original file name (which is the canonical name). For example, after signing, `7-4-1_1-2-3_f81d4fae-7dec-11d0-a765-00a0c91e6bf6.pdf` becomes `7-4-1_1-2-3_f81d4fae-7dec-11d0-a765-00a0c91e6bf6-sig.pdf`

Note: Applying the signing feature does not change the way you declare canonical names.

As an office, do NOT add an extra `-sig` to the canonical name in your `externalDocuments` declaration in the XML although the file is going to be signed and therefore renamed. Give it the same name no matter if signed or not.

As a creditor, be aware that files in your inbox may or may not have an extra `-sig` appended to their canonical name.

1.7 Actions

An action is an instruction from the creditor, requested either explicitly using the SR message ("I want to withdraw this debt collection") or implicitly by the type of request message ("I want to continue the debt collection" a.k.a. the CC message).

Every request message from the creditor is responded to by exactly one SA message from the office announcing the action's outcome, except for the DI and SN sequences, which receive no SA message in return.

1.7.1 Explicit Actions using the SR Message

As a creditor, you would request one of the following actions in the SR message.

action	Comment
info	Information on the work progress is sought. No side-effects.
stop	A request to rewind the collection to the end of the previous sequence, just as if the current sequence had never been started.
paid	A request to terminate the collection.
undo	A request to withdraw the collection.

Table: actions of the SR message

In the SA message the office provides the action's outcome using `actionStatus`.

action	actionStatus	Semantics of "done"
info	done or rejected	Information on the current work progress at the office.
stop	done or rejected	Execution of the current sequence has been stopped at the office.
paid	done or rejected	The collection was terminated at the office.
undo	done or rejected	The collection was withdrawn at the office.

Table: actionStatus of the SA message in response to the SR message

Understanding the `stop` action is crucial. See also Chapter 3 on the SR Sequence.

1.7.2 Implicit Actions

Except for the SR sequence, messages that are at the beginning of a sequence, like CR, CC, RR, and PN, induce an implicit action. The outcome is reported using `actionStatus` in the SA message.

action	actionStatus	Semantics of "done"
crRq	done or rejected	The collection request (CR) was accepted.
ccRq	done or rejected	The request for continuation (CC) was accepted.
rrRq	done or rejected	The request for the realisation of assets (RR) was accepted.
pnRq	done or rejected	The payment notification (PN) was accepted.

Table: Implied action and actionStatus in the SA message

1.8 Reporting Fees and Charges

The office provides the total amount of all fees and charges of the collection in each closing message, i.e. `ScType/charges`, `SpType/charges`, and `RcType/charges`.

`charges` is defined as *the sum of all cost items in the entire debt collection of which the office knows, at the time of producing the report, have been or will be passed on to the creditor.*

For example, `RcType/charges` is the accumulated cost of the collection from the start (collection request) until the realisation was done. They are the relevant charges with regard to the creditor, the amount for which they are most likely going to be billed.

Note that this information **does not represent an invoice**.

1.9 Status

1.9.1 Status Progression

Statuses represent the steps in a debt execution, beginning with the collection request and coming to an end when the realisation is over. Statuses can be lined up to form a chain called the status progression, which is virtually traversed during the lifetime of a debt execution.

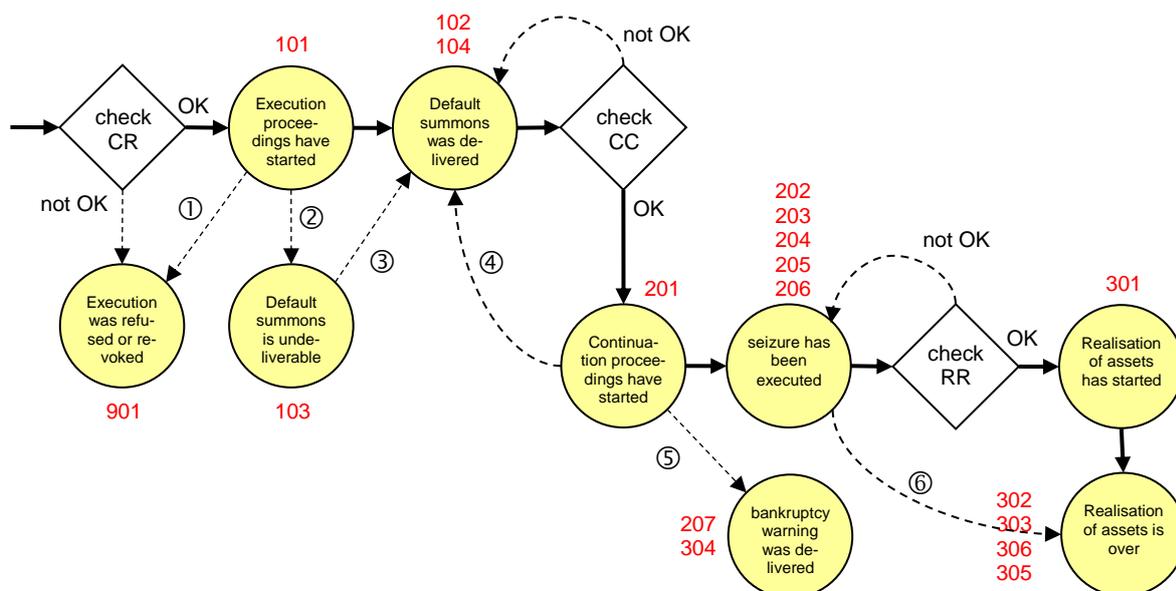


Figure 9: Status progression

In the above figure, diamonds represent decision points, circles represent the steps in a debt execution, and arrows represent the conditions that initiate the transition from one step to the next. Red numbers are the status codes corresponding to the current stage of processing at the office. They are the same codes as in the debt records. Codes starting with "9" have been introduced for the exchange of status information to the creditor in an eSchKG context; those statuses would not show in a debt record statement.

The table below provides an overview of the steps and statuses.

Step	Explanation	Status
Receive collection request (decision point)	The request (CR message) was received and checks are being done.	-
Execution proceedings have started	The request was accepted and the office has started the debt execution proceedings.	101
Execution was refused or revoked	There was something wrong with the request or there are business reasons why the office would not process the request. Chances are that the creditor withdraws before execution has actually started ①.	901
Default summons was delivered	The default summons was delivered. Note: 105 may occur if the debtor paid to the office shortly after the default summons was delivered.	102 104 105
Default summons is undeliverable	After a number of failed attempts to deliver the default summons, it was finally declared undeliverable by the office ②. (Note: there is a legal course of action for the creditor to finally declare the default summons delivered ③.)	103
Receive continuation request (decision point)	The request (CC message) was received and checks are being done.	-
Continuation proceedings have started	The request was accepted and the office has started the continuation of the debt collection proceedings. If the seizure cannot be accomplished or the bankruptcy warning not be delivered, the status rewinds to where it was before the continuation request ④. In case of seizure of income, the realisation happens as the income is being collected during one year at most (⑤).	201
Bankruptcy warning was delivered	The bankruptcy warning was delivered to the addressee ⑤.	207
Seizure has been accomplished	The seizure was executed.	202 203 204 205 206
Receive request for realisation of assets (decision point)	The request (RR message) was received and checks are being done.	-
Realisation of assets has started	The request was accepted and the office has started to turn seized goods into money.	301
Realisation of assets is over	The realisation of assets has come to an end.	302 303 305 306

Table: Steps and statuses

The status is reported to the creditor on any of the following occasions:

- In the debt record: DR/response/data/collections/collection/status;
- In the SA message using SA/statusInfo/status;
- In the closing messages, like in SC/statusInfo/status.

These are the statuses used by eSchKG.

Status	Semantics
101	Debt execution in progress / <i>Betreibung eingeleitet</i>
102	Default summons has been delivered / <i>Zahlungsbefehl zugestellt</i>
103	Default summons is undeliverable / <i>Zahlungsbefehl unzustellbar</i>
104	Objection / <i>Rechtsvorschlag</i>
105*	Paid in full to the collection office / <i>Bezahlt an Betreibungsamt</i>
106*	Paid in full to the creditor / <i>Bezahlt an Gläubiger</i>
201	Continuation in progress / <i>Fortsetzung eingeleitet</i>
202	Seizure; insufficient coverage / <i>Pfändung mit ungenügender Deckung</i>
203	Seizure; sufficient coverage / <i>Pfändung mit genügender Deckung</i>
204	Seizure of income / <i>Einkommenspfändung</i>
205	Seizure; insufficient coverage and income / <i>Pfändung mit ungenügender Deckung und Einkommen</i>
206	Certificate of loss according to §115 / <i>VS nach Art. 115 SchKG</i>
207	Bankruptcy warning is delivered / <i>Konkursandrohung</i>
301	Realisation in progress / <i>Verwertung eingeleitet</i>
302	Full settlement after realisation / <i>Volle Befriedigung nach Verwertung</i>
303	Certificate of loss according to §149 / <i>VS nach Art. 149 SchKG</i>
304	Opening of bankruptcy procedures / <i>Konkurseröffnung</i>
305	Deferral according to §123 / <i>Aufschub nach Art. 123a SchKG</i>
306	Certificate of shortfall / <i>Pfandausfallschein</i>
501	The debt collection has expired / <i>Erloschen</i>
801**	The collection has been withdrawn / <i>Betreibung zurückgezogen</i>
901***	Unknown / <i>Unbekannt</i>

Table: Official statuses used in the DR message (debt record)

*) Collection status #105, #106 (Paid in full to the office/creditor) is not related to a particular step in the status progression.

***) Collection status #801 (collection withdrawn) is disclosed to selected authorities by law, but not to the average inquirer. However, it is returned in the SA message to the creditor as a result of the `undo` action.

***) No information is available. This may happen in situations when information about an unknown debt collection is sought using action `info` in an SR message. This status cannot show on a debt record, it can only appear in a message exchange between the creditor and collection office.

1.10 Basic XML Data Definitions

1.10.1 XML Namespace

The XML schema for eSchKG 2.1.x has the following namespace declaration:

```
xmlns="http://www.eschkg.ch/schema/2.1"
```

The full declaration SHALL contain the namespace attribute (`xmlns`) and the schema location attribute (`schemaLocation`), like this:

```
<document xsi:schemaLocation="http://www.eschkg.ch/schema/2.1
http://www.eschkg.ch/schema/eSchKG_2.1.01.xsd"
xmlns="http://www.eschkg.ch/schema/2.1"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

1.10.2 Document Root

There is a single XSD comprising all the message type definitions. Information regarding data transmission and addressing are found in the `envelope` element, while the actual business information rests in one of the message type elements.

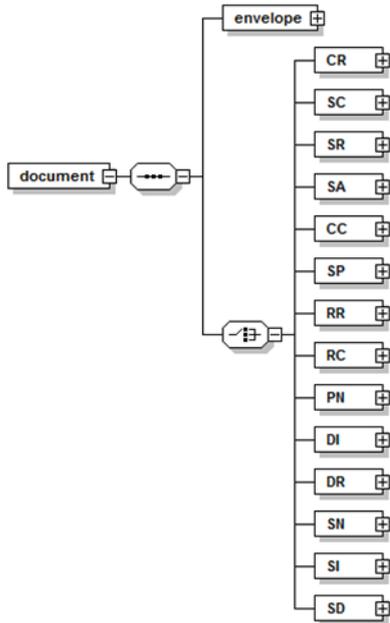


Figure 10: Document root structure

1.10.3 Envelope

The envelope contains the meta-data common to all messages in this eSchKG file.

- transactionInfo/version: "2.1.01"
- transactionInfo/usage: production or test
- sender/dateSent: The date and time when this file was sent
- sender/senderId: The sender's sedex address
- sender/senderName: The sender's name
- receiver/receiverId: The receiver's sedex address

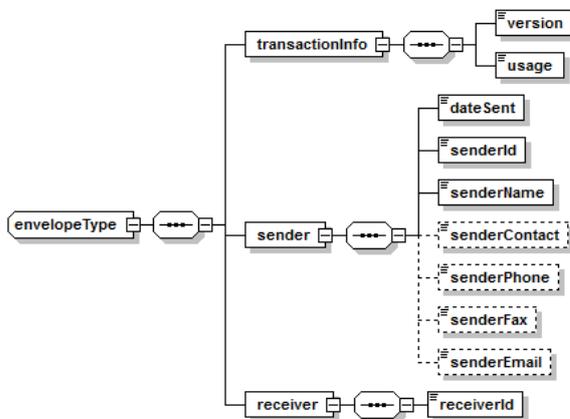


Figure 11: Structure of the envelope

1.11 Error Reporting and Exception Handling

Errors are used to report a *technical problem* with the request message; they **MUST NOT** be used to indicate rejection of a request for business reasons. In case the request was refused by the office, the `actionStatus` element in the SA message is used.

If the office is having trouble processing the request, it will produce an error using the SA or DR message, respectively. Once the error message has been sent, no further action will be taken by the office. If there's something wrong from a business perspective, the office would not produce an error but report `rejected` in `SaType/actionReport/actionStatus`.

Even if the office would be able to process an otherwise faulty message, it **MUST NOT** do so but *return an error* instead. Otherwise the sender will have difficulty understanding why their requests are being treated by some offices while others return an error.

1.11.1 File Reading Errors

In case of an error that makes reading the file impossible for the office, the office discards the file. The office then gets in touch with the sender using alternative ways to communicate the problem, like email or phone.

1.11.2 Schema Errors

In case of a schema violation, the office has no obligation to process the message, nor report the error. The office **MAY** report error code 0001, *general schema error*, in the SA message.

1.11.3 Standard Error Codes

Error information is provided in `SaType/errors` and `DrType/response/errors` using error code and reason.

Code	Error Reason	Location	Criteria
0001	general schema error	*	Schema violation. No obligation for the office to return the error notification.
0002	unable to process document	*	The document cannot be processed.
0102	invalid senderID	envelopeType/ sender/senderID	senderID is unknown, mainly because it is not present in the member directory.
0103	wrong receiverID	envelopeType/ receiver/receiverID	The recipient's sedex Id used in the envelope is not the same as the one used for the actual transmission.
0201	<i>office-generated error reason</i>	*	General business error.
0203	ambiguous senderRefData	CrType/senderRefData CcType/senderRefData RrType/senderRefData	senderRefData has already been used.
0204	ambiguous inquiryId	DiType/inquiryId	inquiryId has already been used.
0206	document not found	*	The external document cannot be found.
0501	no such senderRefData	CcType/senderRefData RrType/senderRefData PnType/senderRefData SrType/senderRefData	senderRefData is a REFERENCE, but there is no matching case.
0502	no such caseNumber	CcType/request/ modified/@caseNumber RrType/caseNumber	caseNumber does not reference a known collection.

Table: Error codes

1.11.4 Other Types of Exceptions

1.11.4.1 Unspecified Error

There may be situations when the office is unable to process a message or file. If this happens the office SHALL report error 0002, *unable to process document*, in the SA message.

1.11.4.2 Document Retrieval Error

There may be situations when an external document reference cannot be resolved for whatever reason, like the document was not submitted, or wrong identifiers have been used. If that situation occurs, the office MUST NOT treat the request. Even if the creditor's XML request message as such is valid, the integrity of the request as a whole is broken. Therefore the office MUST report error 0206, *Document not found*, in the SA message.

1.11.4.3 General Business Error

The eSchKG standard only specifies a few errors. Experience shows that there are many possibilities for things to go wrong, too many to put them into a manageable framework. Because of this, *General business error* (code 0201) was introduced. This is the only error for which there is no standard reason text. However, the office SHALL provide a textual explanation when it throws error 0201 using *SA/errors/error/reason*. This may lead to different reasons reported for the same cause by different offices.

1.11.5 General Error Conditions and Errors Raised

The following error conditions are independent of the type of eSchKG message and so are the errors raised in the return message of the office, SA or DR, respectively.

document/	Remarks
*	In case of a schema violation, the entire XML file is rejected. RAISES ERROR CODE 0001, <i>general schema error</i> .
*	In case the office is unable to process the data for a reason that it cannot specify, an error is raised. RAISES ERROR CODE 0002, <i>unable to process document</i> .
*	An error occurred with no particular code or reason, RAISES ERROR CODE 0201, <i>general business error</i> .
document/envelope/	Remarks
sender/senderID	RAISES ERROR CODE 0102, <i>invalid senderID</i>
receiver/receiverID	RAISES ERROR CODE 0103, <i>wrong receiverID</i>

Tables: General exception conditions

1.12 Message Prioritisation

Messages from the Federal Office of Justice MUST be processed with priority as they may contain urgent matters.

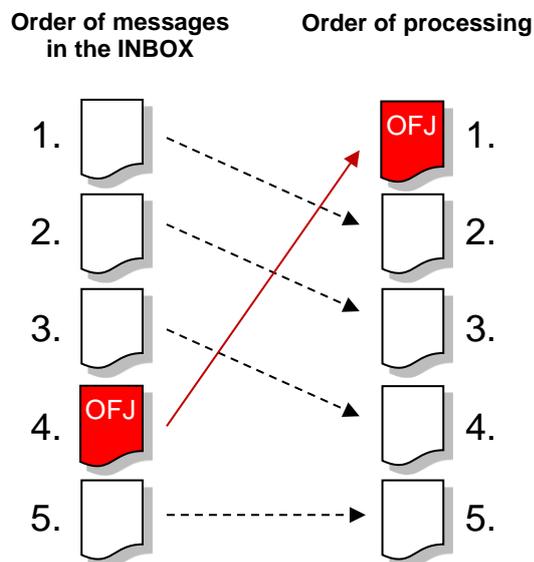


Figure 12: Prioritised processing

To find out what messages have been sent by the Federal Office of Justice, search the member directory for "Bundesamt für Justiz" in column NAME and "Oberaufsicht SchKG" in column NAME2, then filter out any messages received from the corresponding sedex address in column ID_LOG.

1.13 Versioning

1.13.1 Minor Version

A version is called minor if it meets the following criteria.

- A new eSchKG sequence is introduced, starting with the creditor and optional;
- optional elements or attributes are added to a creditor message type (request);
- optional elements or attributes are permanently removed from an office message type (response).

With regard to the current version, a minor version is *backwards compatible* as viewed by the creditor. Creditors won't have to upgrade unless they want to use the new features. Instead, they can continue using the existing version even if the office has upgraded.

1.13.2 Major Version

A version is called major if it does not meet the above-mentioned criteria, in particular

- a required element or attribute has been removed;
- a new required element or attribute has been added;
- new elements have been added to a response message, optional or required;
- the semantics of an element or attribute have changed.

The Federal Office of Justice MAY declare a version major even though it meets the criteria of a minor version.

A major version is not backwards compatible. When a major version is introduced it will have to co-exist with the previous version for some transition period during which collection offices must receive and respond to messages in either version (see below).

1.13.3 Version Notation

Versions of eSchKG are written like this: **eSchKG generation.major.minor**, generation and major being single-digit numbers, minor a two-digit number.

The version specified in this book is eSchKG 2.1.01, a major version. In the eSchKG messages, `document/envelope/transactionInfo/version` is noted "2.1.01".

1.13.4 Transition Period

Each time a new major version is introduced, a transition period is specified by the Federal Office of Justice during which the office would respond to messages in potentially many versions. The collection office **MUST** support eSchKG versions according to the following rules.

1. The version published in the member directory ("VER") along with all past minor versions;
2. While in the transition period: any other version as specified by the Federal Office of Justice, normally the version just before the current major version.

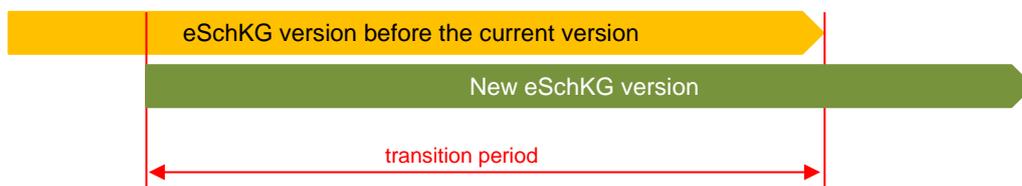


Figure 13: Transition period during which two versions may co-exist

The transition period is specified and published by the Federal Office of Justice.

1.13.5 Responsibility of the Creditor

The creditor **MUST** use the current version supported by the office as published in the member directory, or a minor version of it. In addition, he may use an older version for which there is an ongoing transition period.

Example *): Suppose that, in the past, there was 2.1.01, 2.1.02 and 2.1.03. After that, 2.2 was introduced. Let's assume that now the office runs 2.2.02. That means, creditors can send 2.2.02 (current minor) and 2.2.01 (current major). If the transition period for 2.1.03 (past major) were still ongoing, the office would also accept 2.1.03.

**) Note that there are no such versions at the time of this writing – they are just there to explain the concept.*

The creditor **MUST NOT** use a higher minor version than the one that is used by the office, as published in the member directory.

Example: eSchKG 2.1.02 is being introduced. According to the member directory, the office still uses 2.1.01. The creditor **MUST NOT** send 2.1.02.

The creditor **MUST** be able to cope with minor versions they receive in reply. If they send 2.1.01 to an office running 2.1.02 (which is absolutely fine), then they must be ready to accept 2.1.02 in return. This is easy due to backwards compatibility being guaranteed.

1.13.6 Version Integrity

Creditors declare the version using `document/envelope/transactionInfo/version`.

Version Integrity Rule: Collection offices MUST respond using the same version as the request, provided that the version is in operation according to the federal office of justice.

1.14 eSchKG Member Directory

Member directory: A listing of all approved members as of the date of the timestamp.

When a message is received, the office checks against the member directory to find out whether the sending party is actually a member of the eSchKG community network. If it's not, the office would return error code 0102, *invalid senderID*, in the SA message.

To the creditor and inquirer, the member directory is a tool to determine the sedex address of the target office. To do so, one of the widely-used office identification numbers, `EGE_ID` (as specified by Egeli Informatik AG) or `SMA_ID` (as specified by Schatzmann Inkasso + Treuhand AG), is used to search the directory.

1.14.1 Member Directory Filenames

The filename of the member directory is a concatenation of strings: `eSchKG_members-` followed by a timestamp. The directory is published on the Internet in two formats, MS Excel 2007® and comma-separated text. These two versions are available for download using the following URLs (note the "2.0" in the path):

`http://http://www.eschkg.ch/downloads/2.0/xlsx`

`http://www.eschkg.ch/downloads/2.0/csv`

The file name is `eSchKG_members-yyyymmddThhmmss` with extension `xlsx` or `csv`.

For CSV, a semicolon (";") is used as a separator and encoding is *UTF-8 without BOM*.

1.14.2 Receiving the CSV via sedex

The directory is provided on the eSchKG website for download. In addition, it is sent as a CSV on each update via SN, using SnCode `eSchKG:updateMemberDirectory`.

Update procedure of the member directory:

1. The Federal Office of Justice sends the "update directory" message (SN);
2. In case you find multiple files for the same day, use the youngest;
3. Make sure that, on the day of the timestamp, the member directory is loaded in the application and used until the next update occurs.

Example: `eSchKG_members-20170801T030000.csv` is a comma-separated file containing all the active members of the eSchKG community network as of 1st August 2017.

On rare occasions the Federal Office of Justice would send more than one file for a particular day. The timestamp in the file name is used to indicate the most recent file. For example, `eSchKG_members-20170801T030000` is more recent than `eSchKG_members-20170801T000000`, so you should load `eSchKG_members-20170801T030000`.

1.14.3 Structure of the member directory

Field	Semantics
TID	Unique record ID
TYPE	CRE=Creditor; COL=Collection Office; BAN=Bankruptcy Office; COB= Collection and Bankruptcy Office; SVC=Surveillance Authority; TST=Testing (used by software vendors and the Testbed); PRV=External Data Provider; RCV=External Data Receiver
FOJ_ID	UID of the collection and/or bankruptcy office
EGE_ID	Office identification number according to Egeli Informatik AG
SMA_ID	Office identification number to Schatzmann Inkasso + Treuhand AG
ID_LOG	Participant's sedex address
VER	eSchKG version currently in operation in the office. "1" = 1.1a only "2" = 2.0.014 and 1.1a, as long as the transition period for 1.1a is still on. "2.1.01" = 2.1.01 and 2.0.014 and 1.1a, as long as the transition periods for 2.0.014 and 1.1a are still on.
ADATE	Participant's activation date (Format is yyyy-mm-dd, e.g. 2012-04-26)
LANG	Participant's preferred language (De, Fr, It)
NAME	Participant's name
NAME2	Addendum to the name
STREET	Street address
NUM	Building number
POX	PO Box number
ZIP4	ZIP Code, 4-digits
CITY	City name
STATE	The canton in which the office resides (2 character abbreviation)
PHONE	Phone number
FAX	Fax number
EMAIL	Email address
PCACC	Postal account number
TECHNAME	Name of technical contact
TECHPHONE	Phone number of technical contact
TECHEMAIL	Email of technical contact

Table: Structure of the member directory

1.14.4 Sample Update Message

```
<?xml version="1.0" encoding="UTF-8"?>
<document xsi:schemaLocation="http://www.eschkg.ch/schema/2.1
http://www.eschkg.ch/schema/eSchKG_2.1.01.xsd"
xmlns="http://www.eschkg.ch/schema/2.1"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <envelope>
    <transactionInfo>
      <version>2.1.01</version>
      <usage>production</usage>
    </transactionInfo>
    <sender>
      <dateSent>2017-01-01T00:00:00</dateSent>
      <senderId>3-CH-19</senderId>
      <senderName>Bundesamt für Justiz - Oberaufsicht SchKG</senderName>
    </sender>
    <receiver>
      <receiverId>1-2-3</receiverId>
    </receiver>
  </envelope>
  <SN>
    <SnCode>eSchKG:updateMemberDirectory</SnCode>
    <subject>Update Member Directory</subject>
    <externalDocuments>
      <externalDocument>
        <documentTitle>eSchKG_members-20170101T000000.csv</documentTitle>
        <canonicalName>5-246-1_3-CH-19_f81d4fae-7dec-11d0-a765-00a0c91e6bf6.csv</canonicalName>
        <mimetype>text/comma-separated-values</mimetype>
      </externalDocument>
    </externalDocuments>
  </SN>
</document>
```

Chapter 2 The CR Sequence

2.1 Message Pattern

The CR sequence is used to start a new debt collection. The sequence is comprised of the following messages.

- Collection Request (CR): A request to start a new debt collection, submitted to the office by the creditor or representative.
- Status Answer (SA): A declaration of the working status right after the CR message was received by the office.
- Summon Copy (SC): An electronic copy of the default summons.

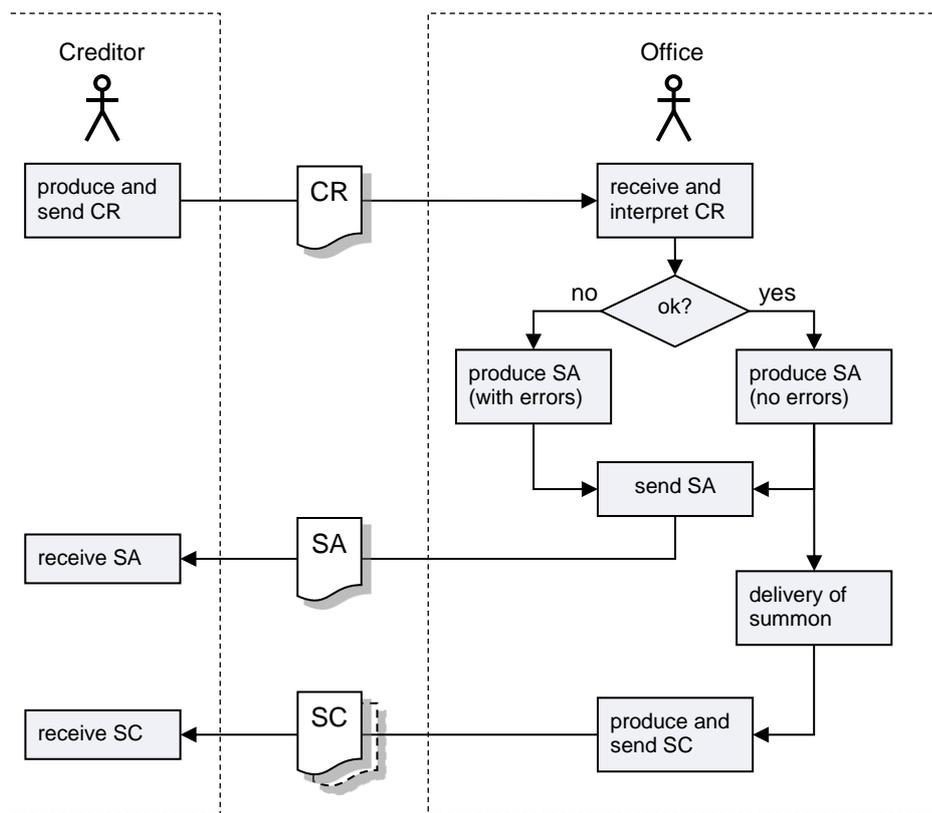


Figure 14: CR sequence

The creditor receives a SC message for each default summons the office has produced in this debt collection. In most cases, there is only one default summons and therefore one SC message.

However, if there is an associate involved, there are two SC messages, one addressed to the debtor and another one addressed to the associate. Being aware of the total number of default summons is crucial because the creditor must wait until all SC messages have been received prior to taking further steps. The total number of SC messages is reported in each SC message redundantly.

2.2 Use Cases

- Produce Collection Request: The first step is the production of a standard electronic request message to start a new debt collection, using the CR message.
- Consume Collection Request: The office receives the request and performs the appropriate business checks.

- Produce Status Answer: The office produces the SA message to indicate whether the request was accepted or refused.
- Consume Status Answer: The creditor receives the SA message.
- Produce Summon Copy: The SC message contains information about the debt collection up to the point when the default summons was delivered. A human-readable copy of the default summons is added as an external document.
- Consume Summon Copy: The creditor receives the SC message along with the PDF.

2.3 Action and Status

The action request of a CR message is `crRq`.

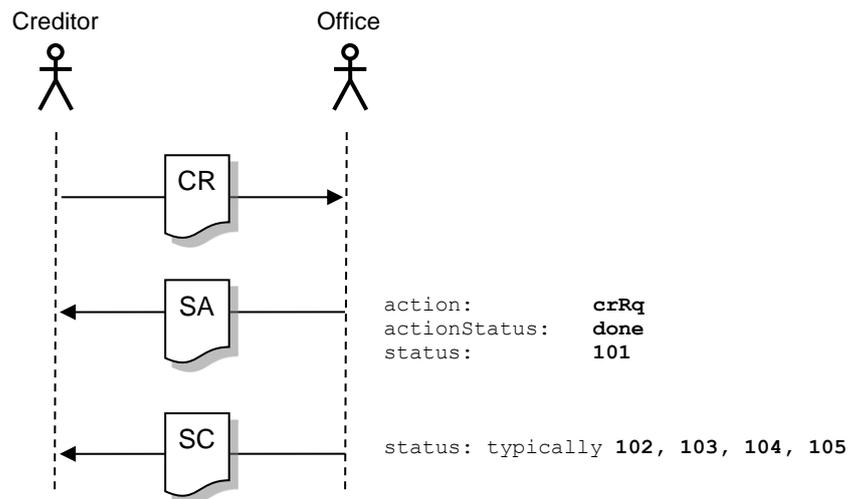


Figure 15: Action and status in the CR sequence

There is a correlation between `actionStatus` and `status` in the SA message.

SA status	Semantics
101	The request was accepted, <code>actionStatus</code> is done.
901 (unknown)	The request was refused, <code>actionStatus</code> is rejected.

Table: Semantics of status in the SA message

The SC message concludes the CR sequence and includes a status update.

SC status	Semantics
102	The default summons was delivered. <code>SC/summon/addressedToId</code> specifies to whom the default summons was addressed, either the debtor or an associate.
103	The default summons is <i>undeliverable</i> .
104	The default summons was delivered and an objection has occurred.
105	In the meantime, the debt has been paid (to the office).

Table: Semantics of status in the SC message

2.4 Implementing the Viewpoint of the Creditor

(See also: Sections on CrType, SaType, and ScType in the XML Reference.)

2.4.1 Use Case Produce Collection Request

This section specifies the rules and consistency requirements related to the production of the CR message.

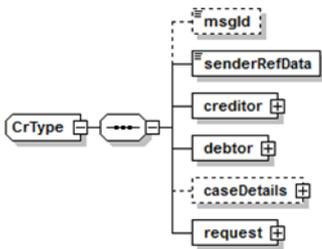


Figure 16: Overview of the CR message

There are some rules to consider when assembling the CR message.

- See section 1.4.1 for an elaboration on msgId.
- See section 1.4.2 for an elaboration on senderRefData.
- Make sure you provide credId and repId appropriately as outlined in section 0

2.4.2 Declaration of Claims

A collection request can contain no more than ten different claim statements, with the first claim, the *principal claim*, occupying a distinguished position. The principal claim is there to describe the primary reason for the debt collection, like an unpaid bill, and it is expected to have interest details, like interest rate and date. The reason element of the primary claim is meant to convey the most detailed information about the collection as a whole. The length of principalClaim/reason MUST NOT exceed 640 characters

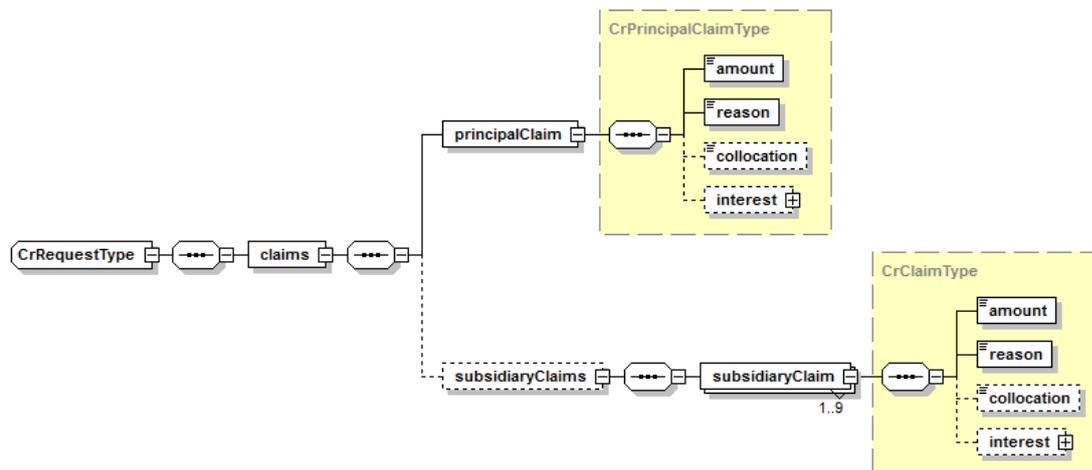


Figure 17: Principal claim and subsidiary claims in the CR message

When claiming interest, use the `<interest>` branch in the XML.

If you do not claim interest, skip the entire `<interest>` branch. DO NOT declare 0 (zero) as the interest rate.

The remaining claims, 9 at most, are expected to be of a subsidiary nature. They are mainly used to claim expenses and accumulated interest and normally have no interest statement associated with them.

However, creditors can use `subsidiaryClaim` elements to declare other primary claims. The length of `subsidiaryClaim/reason` MUST NOT exceed 80 characters.

2.4.3 Use Case Consume Status Answer

This section specifies the rules and consistency requirements related to the interpretation of the SA message received in response to the CR message.

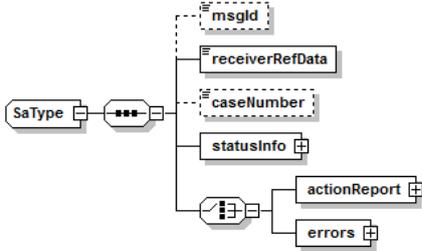


Figure 18: Overview of the SA message

There are some rules to consider when interpreting the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Expect `actionReport/action` to be `crRq`.
- If `actionReport/actionStatus` is `done` the debt collection proceedings have started. If it is `rejected` the debt collection request was refused and no further action will be taken.

2.4.4 Use Case Consume Summon Copy

This section specifies the rules and consistency requirements related to the interpretation of the SC message.

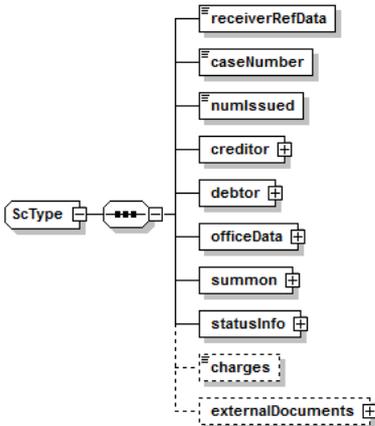


Figure 19: Overview of the SC message

There are some rules to consider when interpreting the SC message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.

- See section 1.9 for an elaboration on `statusInfo`.
- The office produces one default summons for the debtor and another one for each associate. `numIssued` is the total number of default summons in this debt collection.
- Expect the particulars and address of the creditor and representative to be the same as in your CR message.
- `debtor` is derived from the office database, not the CR message. This may be the right time for creditors to update their customer database.
- In the SC representing the default summons of the debtor you will find that `debtor/principal/actorIdOffice` and `summon/addressedToId` are the same. See also section 1.4.9.
- In the SC representing the default summons of the associate you will find that `debtor/associates/associate/actorIdOffice` and `summon/addressedToId` are the same. See also section 1.4.9.
- `charges`: The accumulated fees and charges in this collection up to the point when the SC message was produced. **Note that this is not an invoice.**

2.5 Implementing the Viewpoint of the Collection Office

(See also: Sections on `CrType`, `SaType`, and `ScType` in the XML Reference.)

2.5.1 Use Case Consume Collection Request

This section specifies the rules and consistency requirements related to the interpretation of the CR message.

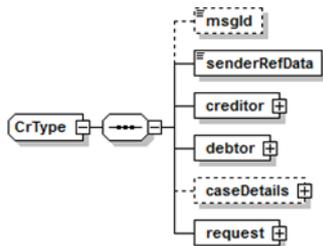


Figure 20: Overview of the CR message

There are some rules to consider when interpreting the CR message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- See section 0 for an elaboration on `creditor/principal/credId` and `creditor/representative/repId`.
- To determine the payment instructions, the data in `creditor/paymentInfo` **MUST** be used. The office **MUST NOT** use pre-stored payment instructions.
- See section 1.4.8 for an elaboration on `debtor/principal/actorId` and 1.4.9 for `debtor/principal/actorIdOffice`.
- `caseDetails` may contain information for statistical purposes.

2.5.2 Use Case Produce Status Answer

This section specifies the rules and consistency requirements related to the SA message if it is produced in response to the CR message.

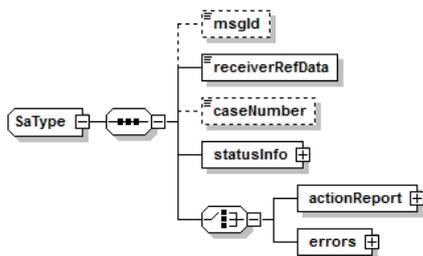


Figure 21: Overview of the SA message

There are some rules to consider when assembling the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Make sure `actionReport/action` is `crRq`.
- If the office has accepted the collection request, `actionReport/actionStatus` is `done`, otherwise `rejected`.

If there was an exception with the CR message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `SA/errors/*`.
- If an exception occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `SA/errors/*`.
- If `senderRefData` has been used before, raise error 0203 (ambiguous sender-RefData) using `SA/errors/*`.

Provide `SaType/errors/*` only if there is a problem with the CR message. If you reject due to a business rule being violated, use `actionStatus=rejected` instead.

2.5.3 Use Case Produce Summon Copy

This section specifies the rules and consistency requirements related to the production of the SC message.

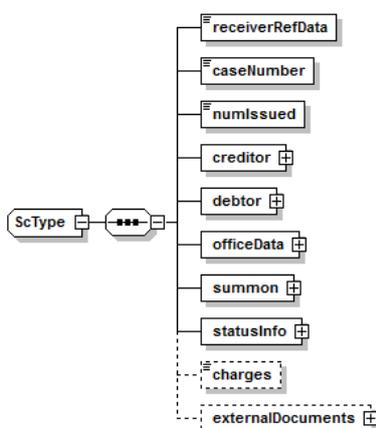


Figure 22: Overview of the SC message

There are some rules to consider when assembling the SC message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.

- Provide the total number of default summons in `numIssued`.
- Provide copies of `creditor` and `representative` from the CR message.
- `debtor`: Use the most recent data from the office database.
- If this is the SC representing the default summons of the debtor, set `SC/summon/addressedToId` to `ScType/debtor/principal/actorIdOffice`, so the two are identical. See also section 1.4.9.
- If this is the SC representing the default summons of the debtor, set `SC/summon/addressedToId` to `debtor/associates/associate/actorIdOffice`, so the two are identical. See also section 1.4.9.
- Provide the details of the delivery of the default summons in `summon/delivery`.
- If the default summons was not delivered to the person to whom it was originally addressed, provide the name of the person who received it in `summon/delivery/alternativeRecipient`.
- `summon/objection/objectionAmount` is the amount objected. If `objectionAmount` is not provided, but `objectionDate` is, then the objection applies to the debt collection as a whole.
- See section 1.9 for an elaboration on `statusInfo`.
- `charges`: Provide the accumulated grand total of all the fees and charges in this debt collection.
- Provide a copy of the default summons as a PDF document. Sign the document before sending using the signing feature of `MessageHandler`.

2.5.4 Printing Claims on the Default Summons

According to the specification of the default summons standard form, there are at most ten claims. The first claim is taking a distinguished position and it is called the primary claim. The size of `reason` in the primary claim is up to 640 characters. The remaining claims are called subsidiary claims. The size of `reason` with each subsidiary claim is limited to 80 characters.

Forderungsurkunde mit Datum oder Angabe des Forderungsgrundes Titre et date de la créance ou cause de l'obligation	Betrag CHF Montant CHF	Zins % Intérêt %	Seit Dès le
<code>principalClaim/reason</code> (640 chars max.)	<code>amount</code>	<code>interestRate</code>	<code>interestDateFrom</code>
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (1st instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (2nd instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (3rd instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (4th instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (5th instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (6th instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (7th instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (8th instance, 80 chars max.)			
<code>subsidiaryClaims/subsidiaryClaim/reason</code> (9th instance, 80 chars max.)			

Figure 23: Printing the claims on the default summons

Chapter 3 The SR Sequence

3.1 Message Pattern

The SR sequence is used to announce status information and exercise control, comprising the following messages.

- Status Request (SR): Request for a status report. In addition, the message may hold an instruction, like "terminate the debt collection".
- Status Answer (SA): Indicates the outcome of the requested action and provides status information.

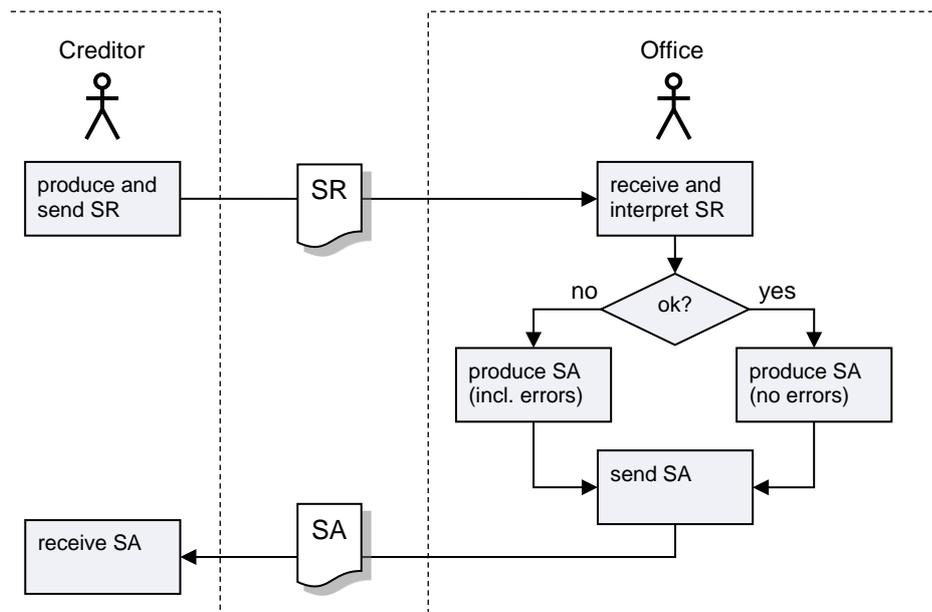


Figure 24: SR sequence

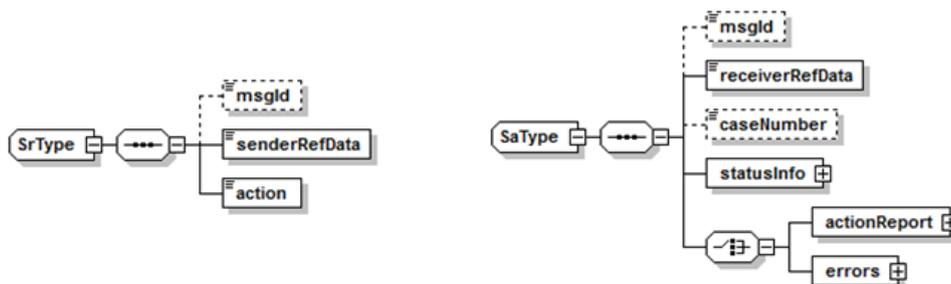


Figure 25: Overview of the SR and the SA message

3.2 Use Cases

- Produce Status Request: The initial step in the SR sequence is the production of a status request, the SR message, by the creditor.
- Consume Status Request: The office receives the status request and attempts to carry out the requested action.
- Produce Status Answer: The SA message comprises the requested action's outcome as well as status information.
- Consume Status Answer: Read the current status and action outcome.

3.3 Action and Status

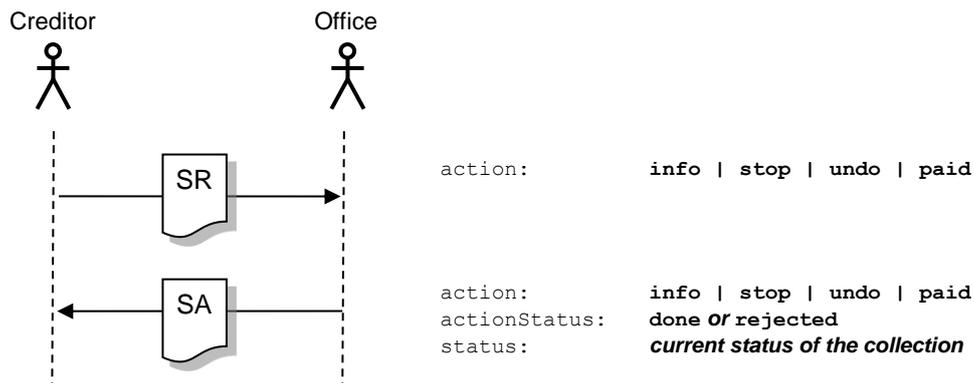


Figure 26: Action and status in the SR sequence

Make sure you understand the semantics of SR/action.

info: A request for status information.

undo: A request to withdraw the debt collection. You **SHOULD** not use this action unless you want to have the collection erased in the debt registry, such that it will not show on the debtor's debt record in the future.

stop: A request to suspend current processing of the debt collection. When you **stop**, the debt collection rewinds to the state of progress it had before your last request. As opposed to **undo**, later resumption is possible. Example: After having sent the CC message, the creditor has reconsidered the situation and decided not to continue at this moment. If he's fast enough sending **stop** and if, at the office, the initial request (the continuation) hasn't progressed too far to rewind, the office would restore the status to what it was before the continuation request.

The creditor is not allowed to send **stop** in the CR sequence, as the office cannot rewind to a point before the collection request.

paid: Terminate the collection.

3.4 Implementing the Viewpoint of the Creditor

(See also: Sections on `SrType` and `SaType` in the XML Reference.)

Do not send the SR message unless you have a valid `senderRefData` REFERENCE (i.e. this **MUST NOT** be the first eSchKG message with regard to the collection).

3.4.1 Use Case Produce Status Request

This section specifies the rules and consistency requirements related to the production of the SR message.

There are some rules to consider when assembling the SR message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- Make sure you understand the semantics of `action` (see 3.3 above).

3.4.2 Use Case Consume Status Answer

This section specifies the rules and consistency requirements related to the interpretation of the SA message when received in response to the SR message.

There are some rules to consider when interpreting the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- If the request was successful `actionReport/actionStatus` is done, otherwise rejected.
- Make sure you understand the semantics of `actionReport/action` (see 3.3 above).

3.5 Implementing the Viewpoint of the Collection Office

(See also: Sections on `SrType` and `SaType` in the XML Reference.)

3.5.1 Use Case Consume Status Request

This section specifies the rules and consistency requirements related to the interpretation of the SR message.

There are some rules to consider when interpreting the SR message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- Make sure you understand the semantics of `action` (see 3.3 above).

3.5.2 A special note on action undo

Action `undo` announces a complete withdrawal of the debt collection.

Current situation	Status before action <code>undo</code>	Status after action <code>undo</code>
Any	Any	801

Table: Status after action `undo`

Once the office has accepted the `undo`, the debt collection is terminated and there are no more messages to send to the creditor, except for the SA confirming the `undo`.

After the `undo`, the debt collection must be marked as deleted in the registry such that it won't show in the debt records of the future.

3.5.3 A special note on action stop

If the office accepts the `stop` action, the debt collection is suspended and the status restored to the state of progress it was in before the sequence was started. As opposed to `undo`, later resumption is possible.

The result of `stop` is determined by the current state of progress at the office.

Current situation	Status before action <code>stop</code>	Status after action <code>stop</code>
While in the CR sequence*	101, 102, 103, 104	UNCHANGED (see note below)
The debt is paid or the collection expired or withdrawn.	105, 106, 501, 801	UNCHANGED (stop action is rejected)
Work on the continuation has not started, yet.	201	RESTORE to the appropriate status before the CC message, any of 101, 102, or 104.
The continuation has progressed too far to stop.	202, 203, 204, 205, 206, 207	UNCHANGED (stop action is rejected)
Work on the realisation has not started, yet.	301	RESTORE to the appropriate status before the RR message, any of 202, 203, 204, 205, or 206.
Work on the realisation has progressed too far to stop.	302, 303, 304, 305, 306	UNCHANGED (stop action is rejected)

Table: Status after action `stop`

*) The creditor is not allowed to send `stop` in the CR sequence, and the office would have to reject. This is because the office cannot rewind the debt collection to a point before the collection request.

3.5.4 A special note on action `paid`

`paid` is the standard way to terminate the debt collection.

Current situation	Status before action <code>paid</code>	Status after action <code>paid</code>
Any stage of progress of the debt collection.	Any	106

Table: Status after action `paid`

Once the office has accepted the `paid`, the debt collection is terminated and there are no more messages to send to the creditor, except for the SA confirming the `paid`.

After the `paid`, the debt collection continues to show in the debt records of the future.

3.5.5 Use Case Produce Status Answer

This section specifies the rules and consistency requirements related to the SA message if it is produced in response to the SR message.

There are some rules to consider when assembling the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Set `actionReport/action` to the requested action from the SR message.
- If the office has accepted the action request, `actionReport/actionStatus` is `done`, otherwise `rejected`.

If there was an exception with the SR message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `SA/errors/*`.
- If an exception occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `SA/errors/*`.
- If `senderRefData` is unknown and the debt collection cannot be resolved, raise error 0501 (no such senderRefData) using `SA/errors/*`.

Provide `SaType/errors/*` only if there is a problem with the SR message. If you reject due to a business rule being violated, use `actionStatus=rejected` instead.

Chapter 4 The CC Sequence

4.1 Message Pattern

The CC sequence is used to carry on a debt collection, comprising the following messages.

- Continuation Request (CC): A request for the continuation of the debt collection submitted to the office by the creditor or representative.
- Status Answer (SA): A declaration of the working status right after the CC message was received at the office.
- Seizure Protocol (SP): The closing message of the CC sequence containing the outcome – either a seizure or a bankruptcy warning.

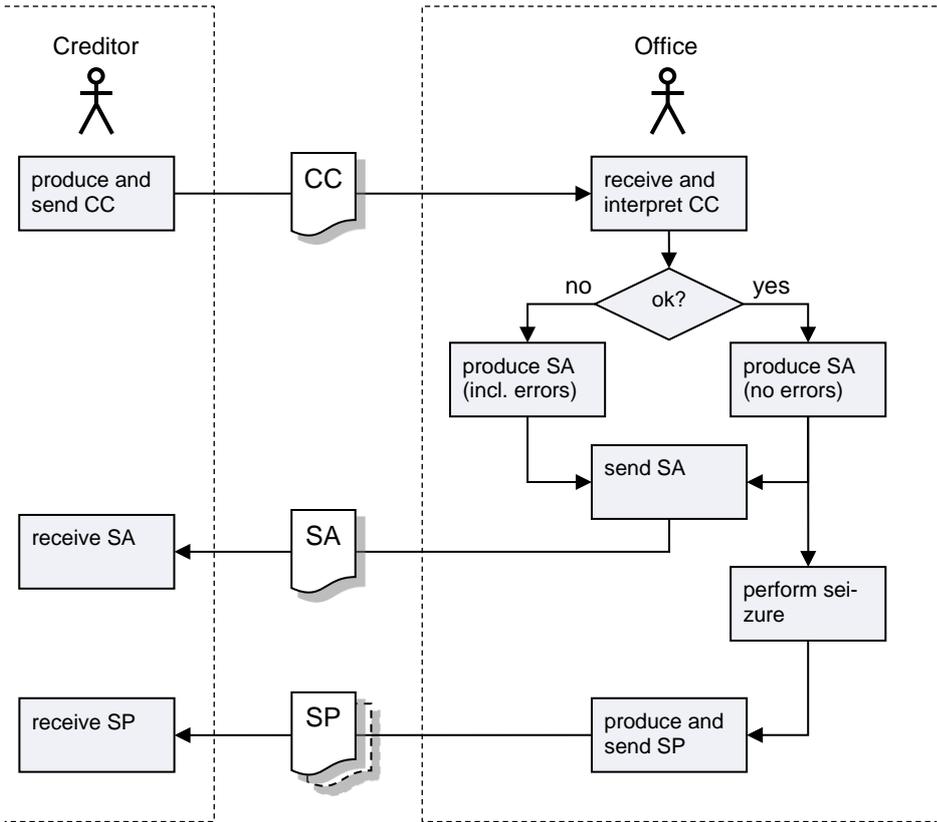


Figure 27: CC sequence

In case of a bankruptcy warning, the creditor receives an SP message for every single warning the office has issued, normally one. However, if there is an associate involved, he or she will be receiving another warning, adding up to a total of two SP messages, one for the debtor and another one for the associate. The total number of bankruptcy warnings, or SP messages, is reported in each SP message redundantly.

4.2 Use Cases

- Produce Continuation Request: Using the CC message, the creditor requests the continuation of the debt collection procedure. Attachments may be provided.
- Consume Continuation Request: The office receives the request and performs the appropriate business checks.
- Produce Status Answer: The office produces the SA message to indicate whether the request was accepted or refused.
- Consume Status Answer: The creditor receives the SA message.

- Produce Seizure Protocol: The SP message contains information about the debt collection up to the point when the seizure was done or the bankruptcy warning was delivered. The office adds one or more human-readable documents (PDF) to the SP message.
- Consume Seizure Protocol: The creditor receives the SP message along with the PDF.

4.3 Action and Status

Every request from the creditor implies an `action`; in the CC sequence, this is `ccRq`.

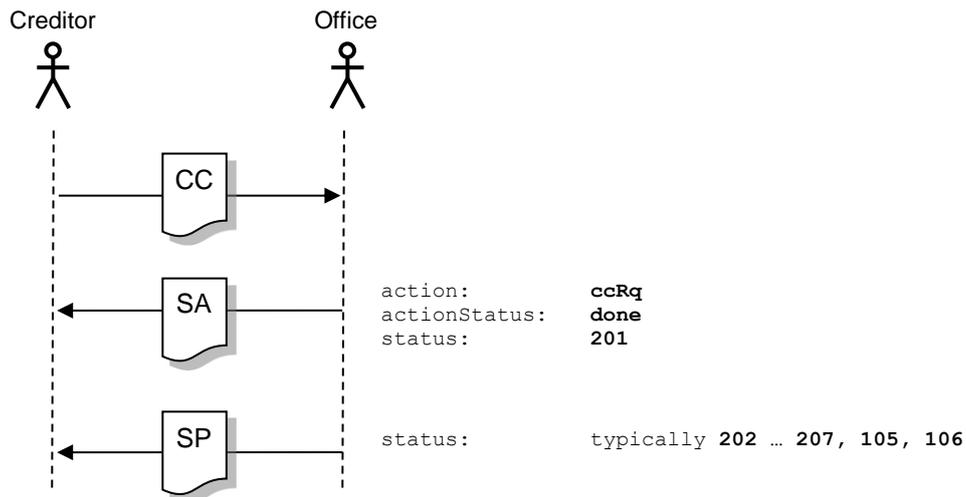


Figure 28: Action and status in the CC sequence

There is a correlation between `actionStatus` and `status` in the SA message.

SA status	Semantics
201	The request was accepted by the office, <code>actionStatus</code> is done.
unchanged or 901	The request was refused, <code>actionStatus</code> is rejected.

Table: Semantics of status in the SA message

The SP message concludes the CC sequence providing a status update and other details.

SP status	Semantics
202	A seizure was executed with insufficient avails.
203	A seizure was executed, the avails are sufficiently high to cover the debt.
204	A seizure of income is being executed.
205	A seizure of movables was done and a seizure of income is being executed.
206	A certificate of loss according to §115 was produced.
207	A bankruptcy warning was delivered to the person specified in <code>SP/outcome/bankruptcyWarning/warningDetails/addressedToId</code> .

Table: Semantics of status in the SP message

4.4 Relationship between the CC Sequence and the RR Sequence

Under normal circumstances, the continuation results in a seizure or a certificate of loss under §115. The outcome of this phase is announced to the creditor using the SP message which, in turn, concludes the CC sequence. However, there are cases when the continuation phase is not over even though there was an SP message. For example: After a full year of income being seized, there is a possibility that the debt still remains unsettled and the office would produce a loss of certificate under §149.

Note that the SP message was already sent to announce the seizure of income, so the CC sequence is over.

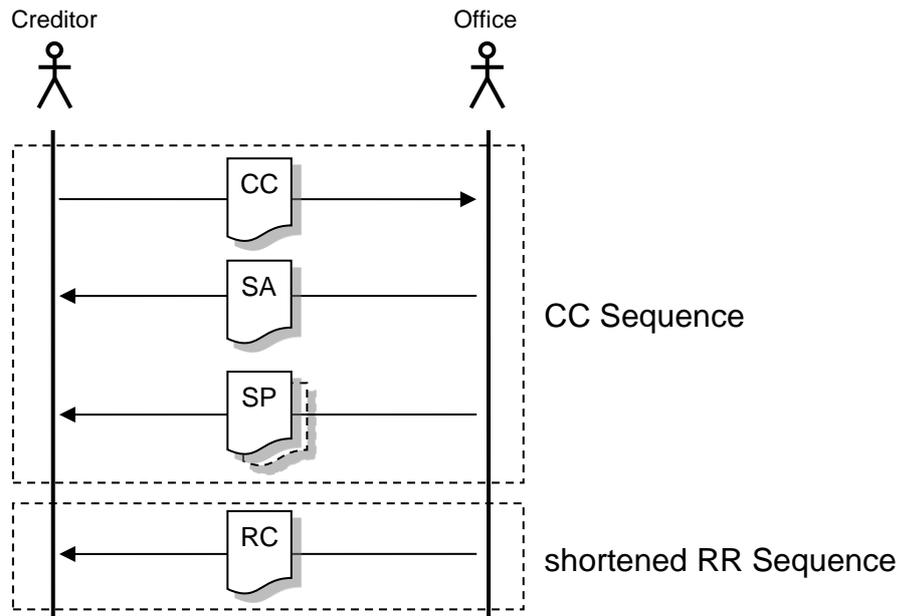


Figure 29: Shortened RR sequence (sometime after the CC sequence)

The sending of a loss of certificate under §149 is implemented in the RR sequence using the RC message because this is where it would normally occur. In our example, an RC message is used although there has never been a RR message. Nevertheless, the RC message belongs to the RR sequence, and that is how things are being modelled. *If an extra RC message is required to settle the continuation phase, then things have moved on to the realisation phase, modelled by the RR sequence.*

As far as the relationship between the CC sequence and the RR sequence is concerned, the following rules apply:

- The CC sequence is terminated using the SP message;
- The RR sequence comprises the RR message, the SA message, and the RC message;
- The RR sequence MAY consist of the RC message alone. That RC message constitutes a *shortened RR sequence*.

4.5 How to request the continuation

There are the three ways to request the continuation.

- original mode: use current information at the office, no further details needed;
- modified mode: information about claims and actors must be provided;
- novel mode: provide all the details of the collection.

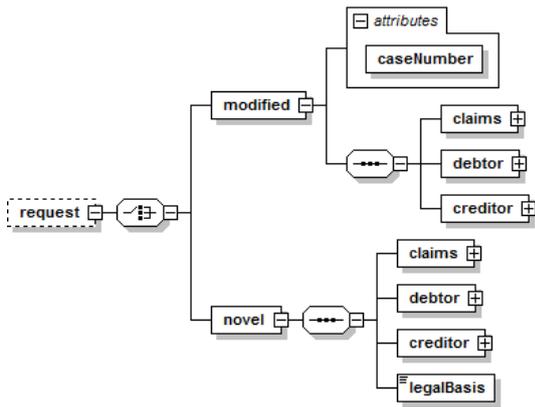


Figure 30: Options of the continuation request

4.5.1 Using the original mode

Using the original mode is by far the easiest way to request the continuation. The creditor doesn't have to provide any details to the office because they are already aware of them.

Technically speaking, original mode is the same as omitting the `CcType/request` element.

In order to use the original mode, creditors must have started the collection using the CR sequence.

Use of the original mode is preferred. ***It is strongly recommended that the creditor use this method if he can.***

As a general rule, use the original mode if no changes to the underlying data of the debt collection have occurred. If the creditor has received payments from the debtor, they must have been reported using the PN sequence prior to sending the CC message, such that the office is fully aware of the current amount of the debt.

4.5.2 Using the modified mode

Use the modified mode if the office has worked on the debt collection from the start (not necessarily using the CR sequence) and then some of the business data has changed since the delivery of the default summons, for instance, the particulars or address of an actor, or one of the claim amounts.

When using the modified mode, you will have to provide all the data, regardless of whether they have actually changed or not. Note also that `@caseNumber` is provided redundantly.

CcType/request/	Remarks
modified/@caseNumber	The official collection identification number
modified/claims	The claims on which this request for continuation is based.
modified/debtor	The particulars, address and identification number of the debtor.
modified/creditor	The particulars, address and identification number of the creditor and the representative, if any.

Table: Data to provide when using the modified mode

4.5.3 Declaration of claims and payments in the modified mode

Follow these rules for the declaration of claims when using the modified mode:

1. Use modified to announce substantial changes compared to the original default summons OR if you continue a debt collection that was initially started with the same office using paper. With substantial changes we mean: change of creditor, representative, debtor, or address. Phone number and email are not considered substantial;
2. **Declare claims exactly the same as in the default summons.** In particular, you MUST NOT re-calculate interest (in the sense of updating it) and add new claims to the list as a result. The office is aware of the interest from the default summons and possibly other information and will do the accurate calculation when needed;
3. Declare payments received as a free text using the `commentary` field (provide date and amount). Declare them in any event because the office is obligated to confirm the information. Do so even if you have declared them earlier using the PN message;
4. In the presence of an objection, declare the final consequence of it as a free text using the `commentary` field. If the objection was cleared, fully or partially, you have to provide documentation to support your action, like a judgement from a court;
5. Extra cost that occurred between the default summons and the continuation request, like legal expenses, are to be declared using the `CcExpenses` field. Provide documentation (PDF) as a proof.

4.5.4 Using the novel mode

Use the novel mode if the office hasn't worked on the debt collection prior to this request, or if the request is based on a certificate of loss, a certificate of shortfall or some event related to §111 SchKG.

As a consequence `senderRefData` is a DECLARATION.

CcType/request/	Remarks
novel/claims	The claims in this continuation request.
novel/debtor	The particulars, address and identification number of the debtor.
novel/creditor	The particulars, address and identification number of the creditor and the representative, if any.
novel/legalBasis	The legal basis for this request for continuation. sum: default summons col: certificate of loss cos: certificate of shortfall 111: an event according to §111 SchKG

Table: Data to provide when using the novel mode

4.5.5 Declaration of claims and payments in the novel mode

Follow these rules for the declaration of claims when using the novel mode:

1. Use CC novel to continue a debt collection with a new office;
2. **Declare claims exactly the same as in the default summons.** In particular, you MUST NOT re-calculate interest (in the sense of updating it) and add new claims to the list as a result. The office is aware of the interest from the default summons and possibly other information and will do the accurate calculation when needed.
3. **Provide a copy of the default summons (PDF) as received in the SC message as a proof; DO NOT provide a document scan as a replacement;**

4. Declare payments received as a free text using the `commentary` field (provide date and amount);
5. In the presence of an objection, declare the final consequence of it as a free text using the `commentary` field. If the objection was cleared, fully or partially, you have to provide documentation to support your action, such as a judicial decision;
6. Declare your expenses with the former office, e.g. cost of the default summons, using the `CcExpenses` field. Provide documentation (PDF) as a proof.
7. Additional costs that occurred between the default summons and the continuation request, for instance legal expenses, are to be declared using the `CcExpenses` field. Provide documentation (PDF) as a proof.

4.5.6 Claiming for interest in modified and novel modes

When claiming interest, use the `<interest>` branch in the XML.

If you do not claim interest, skip the entire `<interest>` branch. DO NOT declare 0 (zero) as the interest rate.

4.6 Implementing the Viewpoint of the Creditor

(See also: Sections `CcType`, `SaType`, and `SpType` in the XML Reference.)

4.6.1 Use Case Produce Continuation Request

This section specifies the rules and consistency requirements related to the production of the CC message.

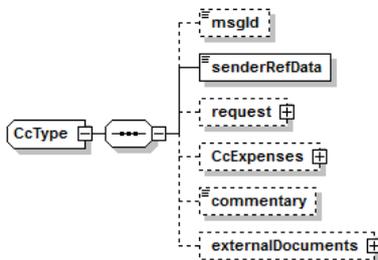


Figure 31: Overview of the CC message

There are some rules to consider when assembling the CC message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- If you omit `request`, the continuation will be based on the information available at the office.
- If `request/modified` or `request/novel` is used, make sure you provide `credId` and `repId` appropriately as outlined in section 1.4.7.
- `CcExpenses`: The creditor MAY argue for additional expenses they have had since they received a copy of the default summons and the SC message.
- The creditor MAY provide additional documentation to substantiate the request, for instance in the presence of a court decision to overrule the objection stated in the default summons. See 1.6 for more details on external documents.

4.6.2 Use Case Consume Status Answer

This section specifies the rules and consistency requirements related to the interpretation of the SA message when received in response to the CC message.

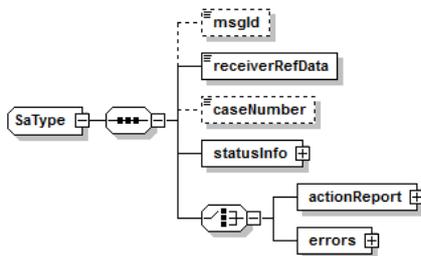


Figure 32: Overview of the SA message

There are some rules to consider when interpreting the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Expect `actionReport/action` to be `ccRq`.
- If `actionReport/actionStatus` is `done`, the continuation request was successful. If it is `rejected`, the request was refused and no further action will be taken.

4.6.3 Use Case Consume Seizure Protocol

This section specifies the rules and consistency requirements related to the interpretation of the SP message.

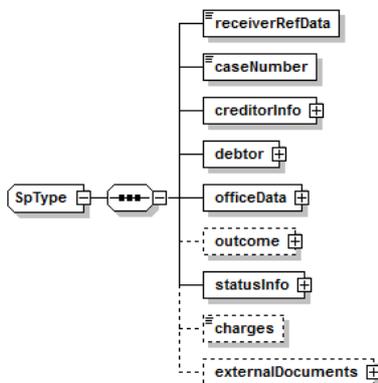


Figure 33: Overview of the SP message

There are some rules to consider when interpreting the SP message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- Expect the particulars and address of the creditor and representative to be a copy from your CC message.
- `debtor` is derived from the office database, not the CC message. This may be the right time for creditors to update their customer database.
- `outcome` is provided only if either a seizure was executed or a bankruptcy warning was issued.
- `outcome/seizure` is provided if the office executed a seizure, yielding a deed or certificate of loss according to §115.

- `outcome/bankruptcyWarning` is provided if there was a bankruptcy warning. If so, the office has produced one warning for the debtor and another one for each associate.
- `outcome/bankruptcyWarning/numberOfWarnings` is the total number of warnings.
- In the SP representing the bankruptcy warning of the debtor you will find that `debtor/principal/actorIdOffice` and `outcome/bankruptcyWarning/addressedToId` are the same. See also section 1.4.9.
- In the SP representing the bankruptcy warning of the associate you will find that `debtor/associates/associate/actorIdOffice` and `outcome/bankruptcyWarning/addressedToId` are the same. See also section 1.4.9.
- See section 1.9 for an elaboration on `statusInfo`.
- `charges`: The accumulated fees and charges in this collection up to the point when the SP message was produced. **Note that this is not an invoice.**

4.7 Implementing the Viewpoint of the Collection Office

(See also: Sections `CcType`, `SaType`, and `SpType` in the XML Reference.)

4.7.1 Use Case Consume Continuation Request

This section specifies the rules and consistency requirements related to the interpretation of the CC message.

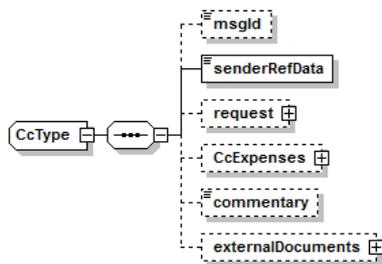


Figure 34: Overview of the CC message

There are some rules to consider when interpreting the CC message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- If `request` is omitted, set up the continuation based on the business data available from the local database.
- If `request/modified` is provided, update your local database accordingly, then start the continuation procedure.
- If `request/novel` is provided, set up a new collection in your local database, then start the continuation procedure.
- `CcExpenses`: The creditor MAY argue for additional expenses they have had since they had received the default summons (the SC message).
- If `request/novel` is used and the creditor is a known customer, the office MUST NOT use pre-stored data to determine the payment instructions, but use `request/novel/creditor/paymentInfo` instead.
- The creditor MAY provide additional documentation to substantiate the request, for instance in the presence of a court decision that overrules the objection. See 1.6 for more details on external documents.

4.7.2 Use Case Produce Status Answer

This section specifies the rules and consistency requirements related to the SA message if it is produced in response to the CC message.

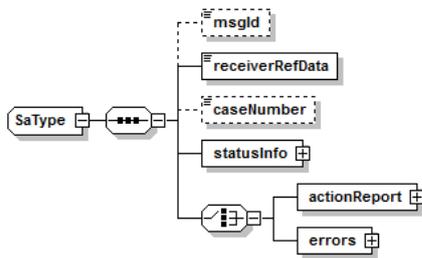


Figure 35: Overview of the SA message

There are some rules to consider when assembling the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Make sure `actionReport/action` is `ccRq`.
- If the office has accepted the continuation request, `actionReport/actionStatus` is `done`, otherwise `rejected`.

If there was an exception with the CC message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `SA/errors/*`.
- If an error occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `SA/errors/*`.
- If `senderRefData` is used in contradiction to `caseNumber`, raise error 0203 (ambiguous senderRefData) using `SA/errors/*`.
- If the document announced in `CC/externalDocuments/*` has not been found in the INBOX for more than 24 hours, raise error 0206 (document not found) using `SA/errors/*`.
- If `senderRefData` is unknown and the debt collection cannot be resolved, raise error 0501 (no such senderRefData) using `SA/errors/*`.
- If `caseNumber` is unknown and the debt collection cannot be resolved, raise error 0502 (no such caseNumber) using `SA/errors/*`.

Provide `SaType/errors/*` only if there is a problem with the CC message. If you reject due to a business rule being violated, use `actionStatus=rejected` instead.

4.7.3 Use Case Produce Seizure Protocol

This section specifies the rules and consistency requirements related to the production of the SP message.

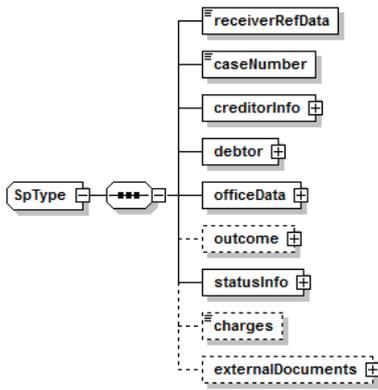


Figure 36: Overview of the SP message

There are some rules to consider when assembling the SP message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- `debtor`: Use current data from the office database, not the CC.
- If there was a seizure that resulted in a deed, provide `outcome/seizure/deed`.
- If there was a seizure that resulted a certificate of loss according to §115, provide `outcome/seizure/loss`.
- If there was a bankruptcy warning, provide `outcome/bankruptcyWarning`. Produce one warning for the debtor and another one for the associate and report the total number of warnings using `outcome/bankruptcyWarning/numberOfWarnings`.
- If this is the SP representing the bankruptcy warning of the debtor, set `outcome/bankruptcyWarning/addressedToId` to `debtor/principal/actorIdOffice`, so that the two are identical. See also section 1.4.9.
- If this is the SP representing the bankruptcy warning of an associate, set `outcome/bankruptcyWarning/addressedToId` to `debtor/associates/associate/actorIdOffice`, so that the two are identical. See also section 1.4.9.
- Provide the details of the delivery of the bankruptcy warning in `outcome/bankruptcyWarning/delivery`.
- If the bankruptcy warning was delivered to a different person than the one specified in `outcome/bankruptcyWarning/addressedToId`, provide the name of the person in `bankruptcyWarning/delivery/alternativeRecipient`.
- Omit `outcome` if neither a seizure was executed nor a bankruptcy warning issued.
- See section 1.9 for an elaboration on `statusInfo`.
- `charges`: Provide the accumulated total amount of all fees and charges in this debt collection.

Chapter 5 The RR Sequence

5.1 Message Pattern

The RR sequence is used to request the sale of seized assets. The sequence comprises the following messages.

- Realisation Request (RR): A request for the realisation of seized assets by the creditor or representative.
- Status Answer (SA): A declaration of the working status right after the RR message was received at the office.
- Realisation Closure (RC): The RC message is the concluding message in the RR sequence. It contains information about the realisation's outcome.

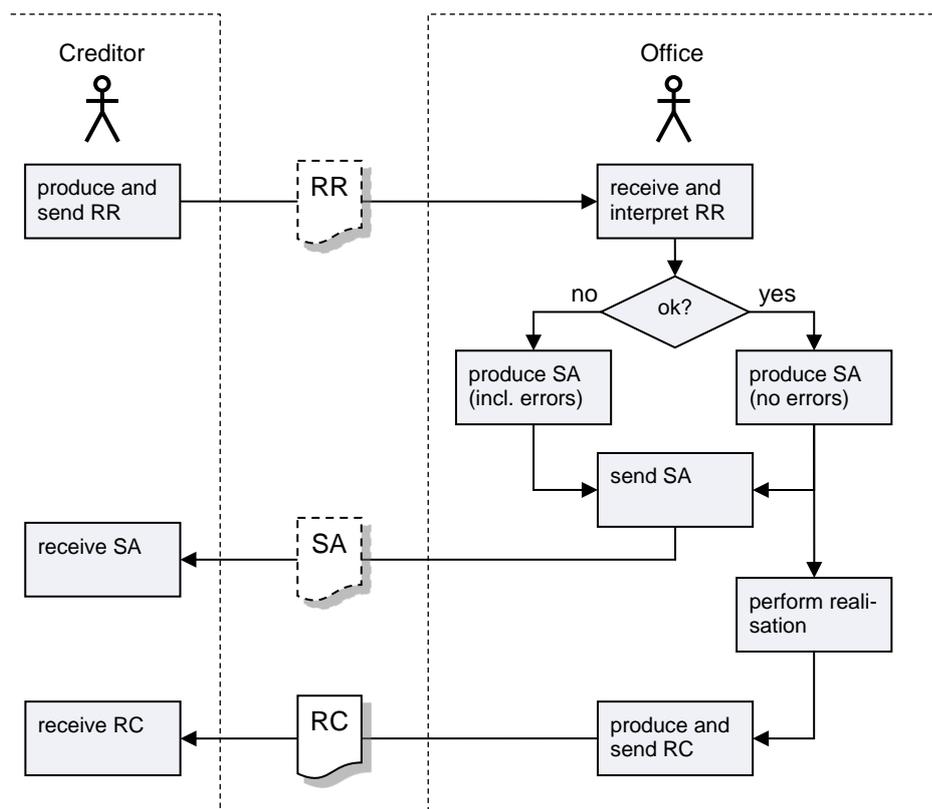


Figure 37: RR sequence

5.2 Use Cases

- Produce Realisation Request: Using the RR message, the creditor requests that the assets seized be sold ("realised").
- Consume Realisation Request: The office receives the request and performs the appropriate business checks.
- Produce Status Answer: The office produces the SA message to indicate whether the request was accepted or refused.
- Consume Status Answer: The creditor receives the SA message.
- Produce Realisation Closure: A final report about the outcome of the realisation.
- Consume Realisation Closure: The creditor receives the RC message.

5.3 Action and status

Every request from the creditor implies an `action`; in the RR sequence, this is `rrRq`.

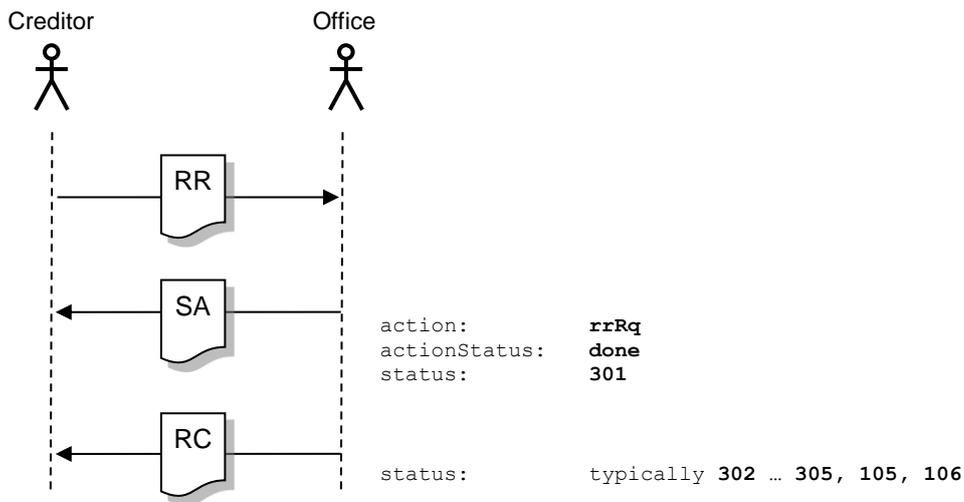


Figure 38: Action and status in the RR sequence

There is a correlation between `actionStatus` and `status` in the SA message.

SA status	Semantics
301	The request was accepted by the office, <code>actionStatus</code> is done.
unchanged or 901	The request was refused, <code>actionStatus</code> is rejected.

Table: Semantics of status in the SA message

The RC message concludes the RR sequence providing updated status information.

RC status	Semantics
302	The realisation resulted in a full settlement of the debt.
303	A certificate of loss according to §149 was issued.
304	Bankruptcy procedures have started.
305	There is a deferral according to §123.

Table: Semantics of status in the RC message

5.4 Stand-alone RC Message

The RR Sequence may be comprised of only the RC message, i.e. there is no realisation request (RR) and no SA message.

This situation typically occurs in a seizure of income, which naturally turns into the realisation phase as the income is being collected. Later, after a year of seizure, the RC message would announce the outcome of the procedure.

5.5 Implementing the Viewpoint of the Creditor

(See also: Sections on `RrType`, `SaType` and `RcType` in the XML Reference.)

5.5.1 Use Case Produce Realisation Request

This section specifies the rules and consistency requirements related to the production of the RR message.

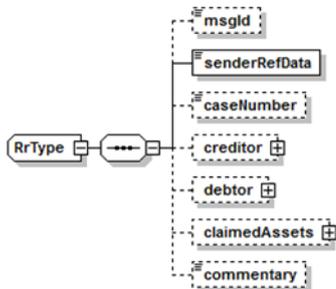


Figure 39: Overview of the RR message

There are some rules to consider when assembling the RR message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- `creditor`: provide this if the creditor or representative has changed OR if this is the first eSchKG message regarding the collection.
- `debtor`: provide this if the debtor has changed OR if this is the first eSchKG message regarding the collection.
- Make sure you provide `credId` and `repId` appropriately as outlined in section 0
- `claimedAssets`: The creditor MAY explicitly request the realisation of certain types of assets, like real estate or movables.
- `commentary`: Additional information or a comment by the creditor.

5.5.2 Use Case Consume Status Answer

This section specifies the rules and consistency requirements related to the interpretation of the SA message when received in response to the RR message.

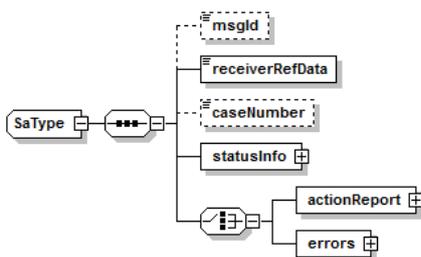


Figure 40: Overview of the SA message

There are some rules to consider when interpreting the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Expect `actionReport/action` to be `rrRq`.

- If `actionReport/actionStatus` is done the realisation request was successful. If it is rejected the request was refused.

5.5.3 Use Case Consume Realisation Closure

This section specifies the rules and consistency requirements related to the interpretation of the RC message.

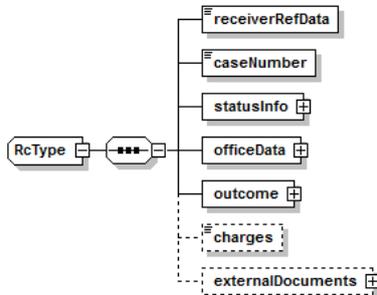


Figure 41: Overview of the RC message

There are some rules to consider when interpreting the RC message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- `outcome/avails/amount` is the financial return from selling the seized assets. If the avails cannot cover the debt, there will be a certificate of loss, too.
- `outcome/loss` is provided if the realisation results in a certificate of loss.
- `charges`: The accumulated fees and charges in this collection up to the point when the RC message was produced. **Note that this is not an invoice.**
- Human-readable documentation may be provided as external documents (PDF).

5.6 Implementing the Viewpoint of the Collection Office

(See also: Sections on `RrType`, `SaType` and `RcType` in the XML Reference.)

5.6.1 Use Case Consume Realisation Request

This section specifies the rules and consistency requirements related to the interpretation of the RR message.

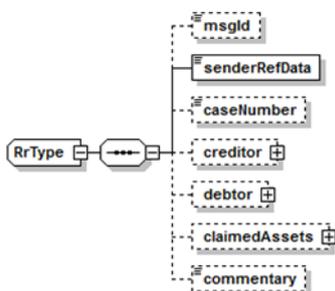


Figure 42: Overview of the RR message

There are some rules to consider when interpreting the RR message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.

- `creditor`: provided only if the creditor or representative has changed OR if this is the first eSchKG message regarding the collection.
- `debtor`: provided only if the debtor has changed OR if this is the first eSchKG message regarding the collection.
- If `creditor` is provided and if they are a known customer, then the office **MUST NOT** use pre-stored payment instructions, but use `creditor/paymentInfo`.
- `claimedAssets`: Indicates what assets the creditor would like to be realised.
- `commentary`: Additional information or a comment by the creditor.

5.6.2 Use Case Produce Status Answer

This section specifies the rules and consistency requirements related to the SA message if it is produced in response to the RR message.

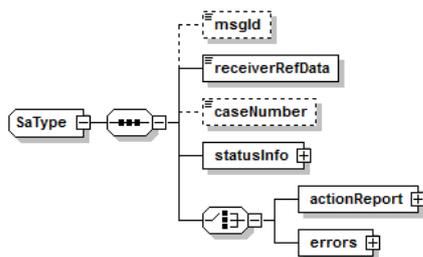


Figure 43: Overview of the SA message

There are some rules to consider when assembling the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Make sure `actionReport/action` is `rrRq`.
- If the office has accepted the realisation request, `actionReport/actionStatus` is `done`, otherwise `rejected`.

If there was an exception with the RR message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `SA/errors/*`.
- If an error occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `SA/errors/*`.
- If `senderRefData` is used in contradiction to `caseNumber`, raise error 0203 (no such `senderRefData`) using `SA/errors/*`.
- If `senderRefData` is unknown and the debt collection cannot be resolved, raise error 0501 (no such `senderRefData`) using `SA/errors/*`.
- If `caseNumber` is unknown and the debt collection cannot be resolved, raise error 0502 (no such `caseNumber`) using `SA/errors/*`.

Provide `SaType/errors/*` only if there is a problem with the RR message. If you reject due to a business rule being violated, use `actionStatus=rejected` instead.

5.6.3 Use Case Produce Realisation Closure

This section specifies the rules and consistency requirements related to the production of the RC message.

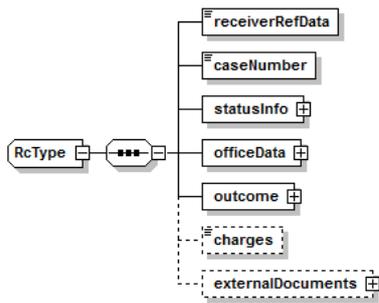


Figure 44: Overview of the RC message

There are some rules to consider when interpreting the RC message.

- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- `officeData`: Provide the address and payment instructions of the office.
- If the realisation resulted in a gain, use `outcome/avails/amount` to report it.
- If the gain was not enough to cover the debt, a certificate of loss is produced and `outcome/loss` is provided.
- `charges`: Provide the accumulated grand total of all the fees and charges in this debt collection.

Chapter 6 The PN Sequence

6.1 Message Pattern

The PN sequence is used by the creditor to report partial payments they have received. The sequence comprises the following messages.

- Payment Notice (PN): A message from the creditor or representative, stating that they have received a specific amount from the debtor.
- Status Answer (SA): Provides the working status after the request has been processed.

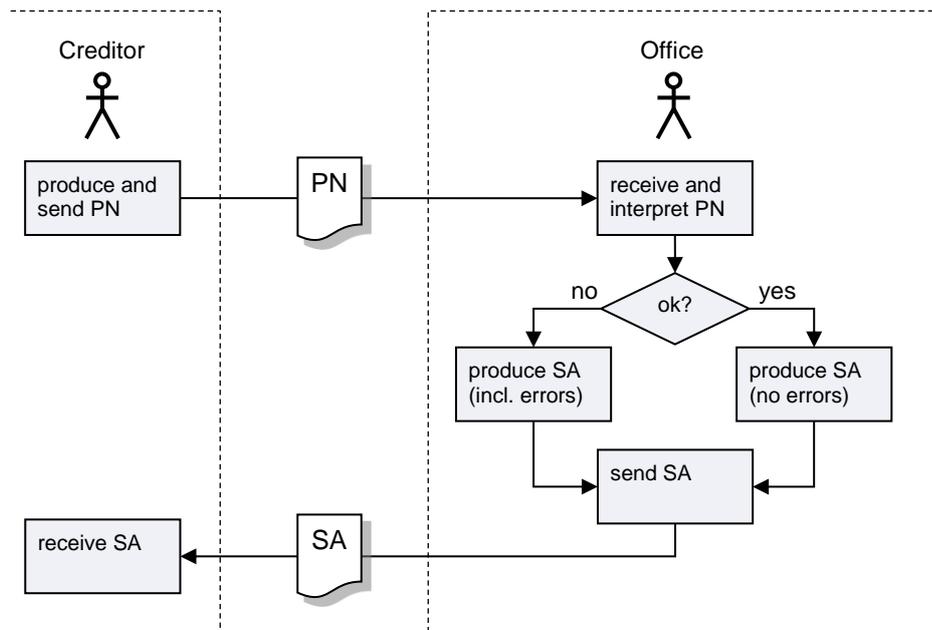


Figure 45: PN sequence

6.2 Use Cases

- Produce Payment Notice: Report the amount received from the debtor.
- Consume Payment Notice: The office receives the PN message.
- Produce Status Answer: The office produces the SA message to indicate whether the payment notice was accepted or refused.
- Consume Status Answer: The creditor receives the SA message.

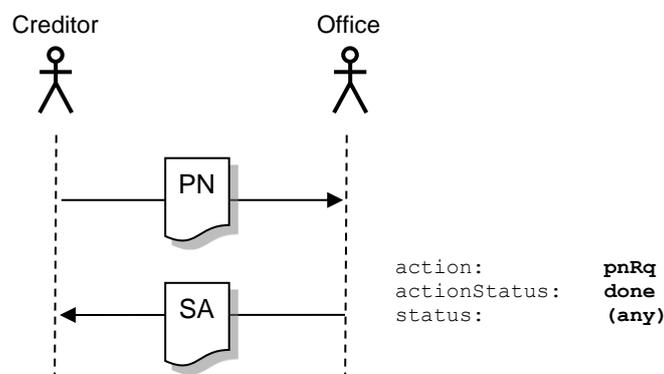


Figure 46: Action and status in the PN sequence

6.3 Action and status

Every request from the creditor implies an `action`; in the PN sequence, this is `pnRq`.

The PN message is not tied to a particular phase in the debt collection, it can occur any time.

6.4 Implementing the Viewpoint of the Creditor

(See also: Sections on `PnType` and `SaType` in the XML Reference.)

6.4.1 What to do after payment is received?

After having received payment from the debtor, the creditor has to make a decision. There are the two possibilities.

1. The creditor is happy with the amount received. As a result, they are willing to terminate the collection. In this case, they SHOULD send the SR message using action `paid`, rather than the PN message.
2. The creditor is not satisfied. As a result, they are waiting for more money to come, not willing to terminate the collection. This is when the creditor SHALL use the PN message.

If you are satisfied with the amount received and you do not plan to pursue the debtor any longer, send an SR message with action `paid`, rather than the PN message.

Do not send the PN message unless you have a valid `senderRefData` REFERENCE (i.e. this MUST NOT be the first eSchKG message with regard to the collection).

6.4.2 Use Case Produce Payment Notice

This section specifies the rules and consistency requirements related to the production of the PN message.

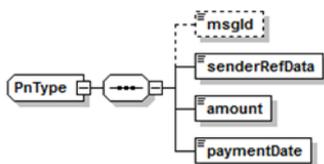


Figure 47: Overview of the PN message

There are some rules to consider when assembling the PN message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- `amount`: The amount of the payments received (currency is CHF).
- `paymentDate`: Date of payment.

6.4.3 Use Case Consume Status Answer

This section specifies the rules and consistency requirements related to the interpretation of the SA message when received in response to the PN message.

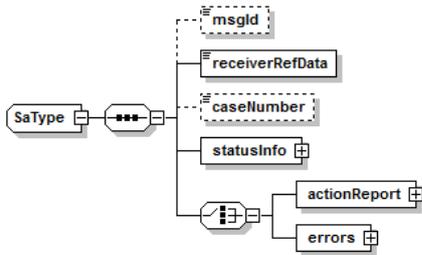


Figure 48: Overview of the SA message

There are some rules to consider when interpreting the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Expect `actionReport/action` to be `pnRq`.
- If `actionReport/actionStatus` is done the payment notice was accepted. If it is rejected the notice was refused.

6.5 Implementing the Viewpoint of the Collection Office

(See also: Sections on `PnType` and `SaType` in the XML Reference.)

6.5.1 Use Case Consume Payment Notice

This section specifies the rules and consistency requirements related to the interpretation of the PN message.

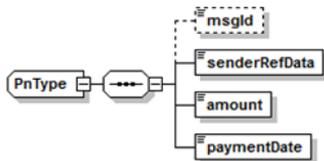


Figure 49: Overview of the PN message

There are some rules to consider when interpreting the PN message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `senderRefData`.
- `amount`: The payment received.
- `paymentDate`: The date of payment.

6.5.2 Use Case Produce Status Answer

This section specifies the rules and consistency requirements related to the SA message if it is produced in response to the PN message.

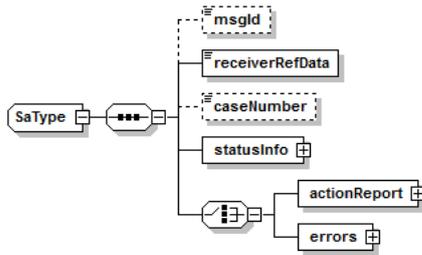


Figure 50: Overview of the SA message

There are some rules to consider when assembling the SA message.

- See section 1.4.1 for an elaboration on `msgId`.
- See section 1.4.2 for an elaboration on `receiverRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- See section 1.9 for an elaboration on `statusInfo`.
- Make sure `actionReport/action` is `pnRq`.
- If the office has accepted the payment notice, `actionReport/actionStatus` is `done`, otherwise `rejected`.

If there was an exception with the PN message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `SA/errors/*`.
- If an error occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `SA/errors/*`.
- If `senderRefData` is unknown and the debt collection cannot be resolved, raise error 0501 (no such senderRefData) using `SA/errors/*`.

Provide `SaType/errors/*` only if there is a problem with the PN message. If you reject due to a business rule being violated, use `actionStatus=rejected` instead.

Chapter 7 The DI Sequence

7.1 Message Pattern

The DI sequence is used to request a person's debt record statement. The DI sequence is comprised of the following messages.

- Debt Inquiry (DI): A request for obtaining the debt records of a third party. Normally, the inquirer has to provide some kind of proof of legitimacy, like a contract, for instance.
- Debt Records (DR): The debt records of the person.

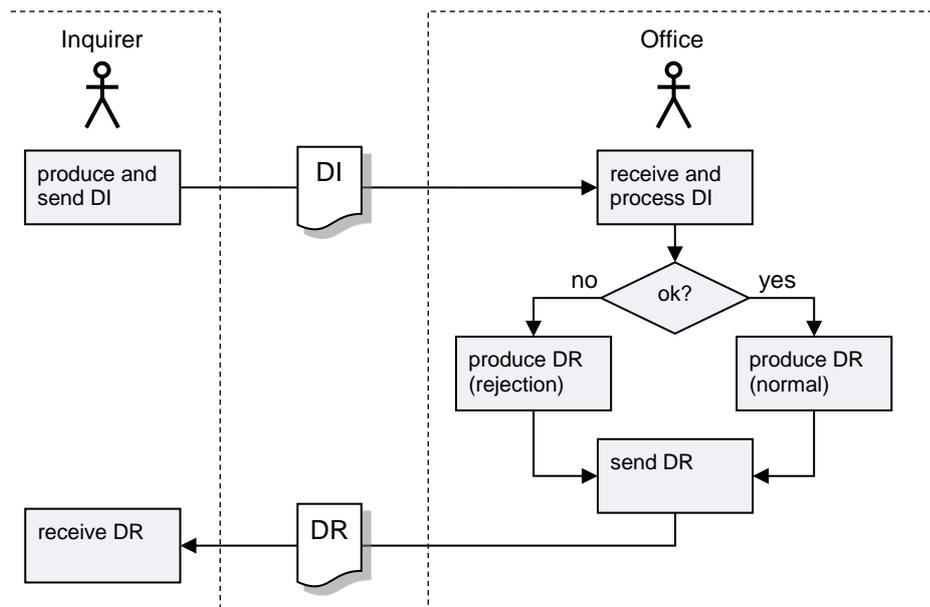


Figure 51: DI sequence

7.2 Use Cases

- Produce Debt Inquiry: The inquirer produces the DI message.
- Consume Debt Inquiry: The office receives the DI message.
- Produce Debt Records: The office produces the debt record or a statement saying the request was rejected.
- Consume Debt Records: The inquirer receives the DR message.

7.3 Delivered Contents

The debt record is a data structure comprised of the debt collections, the bankruptcies, certificates of loss from seizure, and certificates of loss from bankruptcy.

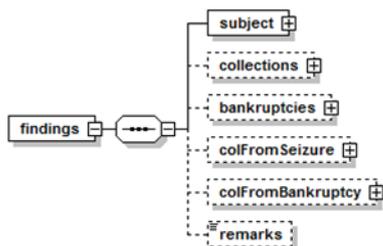


Figure 52: Contents of the debt records

7.4 Implementing the Viewpoint of the Inquirer

(See also: Sections on `DiType` and `DrType` in the XML Reference.)

7.4.1 Use Case Produce Debt Inquiry

This section specifies the rules and consistency requirements related to the production of the DI message.

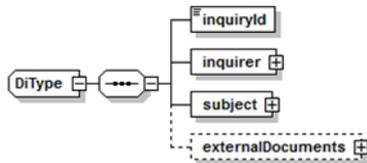


Figure 53: Overview of the DI message

There are some rules to consider when assembling the DI message.

- See 1.4.3 and earlier sections for an elaboration on `inquiryId`.
- `inquirer`: The person requesting the debt record.
- `subject`: The individual whose debt records are being requested. You may optionally provide `@subjectId`. See 1.4.8 for more information.
- Normally, a document is attached to the DI message. The document is expected to substantiate the inquirer's legitimacy, e.g. a copy of a contract between the inquirer and the subject.

7.4.2 Use Case Consume Debt Records

This section specifies the rules and consistency requirements related to the interpretation of the DR message.

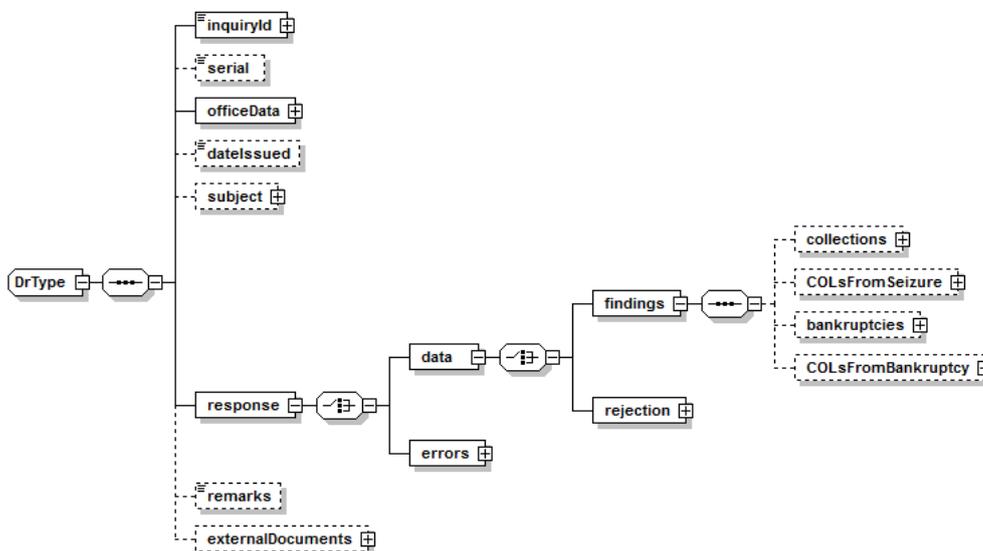


Figure 54: Overview of the DR message

There are some rules to consider when interpreting the DR message.

- See section 1.4.2 for an elaboration on `inquiryId`.
- If the debt record is clean, `inquiryId/@isEmpty` is TRUE and `DrType/response/data/findings` has no child elements.
- `serial`: The debt record's serial number.
- `officeData`: Address and payment instructions of the office.
- `dateIssued`: Date when the debt record was produced.

- The registered debt collections are provided in `response/data/findings/collections`.
- The registered certificates of loss from seizure are provided in `response/data/findings/COsFromSeizure`.
- The registered bankruptcies are provided in `response/data/findings/bankruptcies`.
- The registered certificates of loss from bankruptcy are provided in `response/data/findings/COsFromBankruptcy`.
- If `DR/response/errors/error` is provided, it means there was a problem with the DI message.
- The debt record statement is also provided as an external document (PDF).

7.5 Implementing the Viewpoint of the Collection Office

(See also: Sections on `DiType` and `DrType` in the XML Reference.)

7.5.1 Use Case Consume Debt Inquiry

This section specifies the rules and consistency requirements related to the interpretation of the DI message.

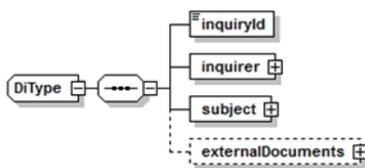


Figure 55: Overview of the DI message

There are some rules to consider when interpreting the DI message.

- See section 1.4.2 for an elaboration on `inquiryId`.
- `inquirer`: The person requesting the debt record.
- `subject`: The individual whose debt records are being requested. If the inquirer provided `@subjectId`, it MUST be used in return in the DR message. See 1.4.8 for more information.
- An external document is expected to substantiate the inquirer's legitimacy, e.g. a copy of a contract between the inquirer and the subject.

7.5.2 Use Case Produce Debt Records

This section specifies the rules and consistency requirements related to the production of the DR message.

There are some rules to consider when assembling the DR message.

- `inquiryId` MUST be the same as in the DI message. See also section 1.4.2.
- If the debt record is empty, `inquiryId/@isEmpty` MUST be TRUE and `DrType/response/data/findings` MUST NOT have children.
- `serial`: The debt record's serial number.
- `officeData`: Address and payment instructions of the office.
- `dateIssued`: Date when the debt record was produced.
- Provide the registered debt collections in `response/data/findings/collections`.
- Provide the registered certificates of loss from seizure in `response/data/findings/COsFromSeizure`.

- If the information is available, provide the registered bankruptcies in `response/data/findings/bankruptcies`.
- If the information is available, provide the registered certificates of loss from bankruptcy in `response/data/findings/COLsFromBankruptcy`.
- If the office refuses to provide the debt record, `response/data/rejection` specifies the reason of the rejection using `rejectionCode`.
 - `lowEvidence`: The delivery of debt records was refused due to insufficient proof of legitimacy,
 - `unspecified`: Any other reason.
- If there was a technical problem with the DI message, provided an error report using `DR/response/errors/error`.
- `DrType/externalDocuments`: Provide the debt records using the standardised layout for debt records (PDF).

The result of the DI Sequence is a digital debt record. The office **MUST NOT** send a paper copy via postal mail in addition.

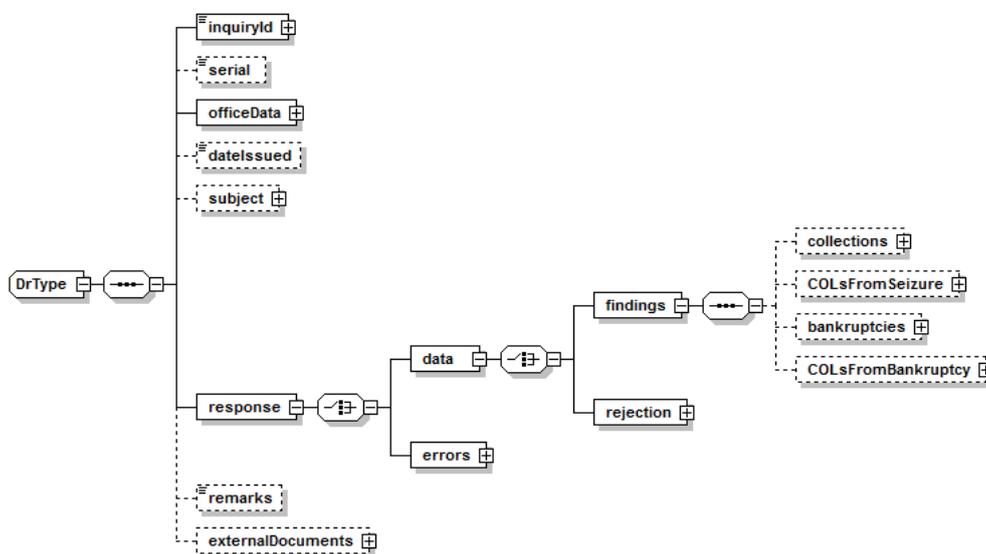


Figure 56: Overview of the DR message

If there was an exception with the DI message, an error is returned.

- If there is a problem processing the XML file, raise error 0002 (unable to process document) using `DR/response/errors/*`.
- If an error occurred with no applicable error code, raise error 0201 (GENERAL BUSINESS ERROR) using `DR/response/errors/*`.
- If `inquiryId` was used in an earlier request, raise error 0204 (ambiguous inquiryId) using `DR/response/errors/*`.
- If the document announced in `DR/externalDocuments/*` was not found in the INBOX for more than 24 hours, raise error 0206 (document not found) using `DR/response/errors/*`.

Provide `DrType/response/errors/*` only if there is a problem with the DI message. If you reject for a business reason, use `DrType/response/data/rejection`.

Chapter 8 The SN Sequence

Creditors MUST be capable of receiving and interpreting the SN message.

8.1 Message Pattern

The SN sequence is a way of exchanging unstructured, non-standard content in the eSchKG network. This sequence consists of only one message, Special Notification (SN).

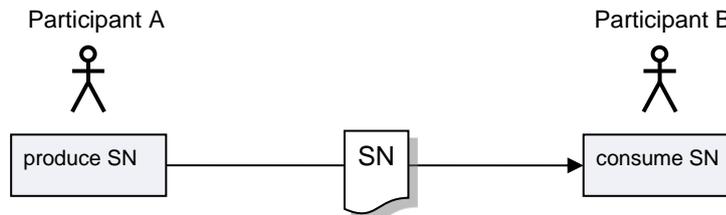


Figure 57: SN sequence

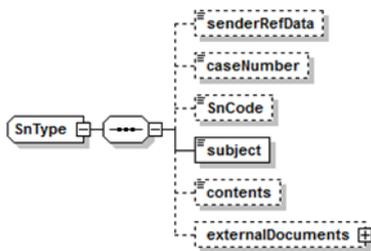


Figure 58: Overview of the SN message

8.2 Use Cases

- Produce Special Notification: The sending party assembles the SN message.
- Consume Special Notification: The receiving party reads the SN message.

8.3 SN Message Details

(See also: Section on `SnType` in the XML Reference.)

There are some rules to consider when assembling or interpreting the SN message.

- See section 1.4.2 for an elaboration on `senderRefData`.
- See section 1.4.3 for an elaboration on `caseNumber`.
- `SnCode` is used to allow for machine processing. User groups may define their own codes. Such codes only make sense if you share the semantics with others. If you define your own `SnCode`, you are not allowed to use `eSchKG:` (including the colon) as a prefix, as it is reserved for use by the Federal Office of Justice.
- `subject`: Message header, very much like an email subject.
- `contents`: Free text, the message body.
- `externalDocuments`: Attachments go here.

As a consumer of the SN message, you are bound to take note of the message body (in contents) as well as the attachments (in externalDocuments/*).

8.4 Reserved Prefix

SnCode strings starting with "eSchKG:" (without quotes) as a prefix have been reserved for use by the Federal Office of Justice.

Chapter 9 The SI Sequence

9.1 Message Pattern

The SI sequence defines the messages between an authority and an office for the purpose of retrieving statistical data.

- Statistical Inquiry (SI): A request from an authority to obtain statistical data.
- Statistical Data (SD): Statistical information.

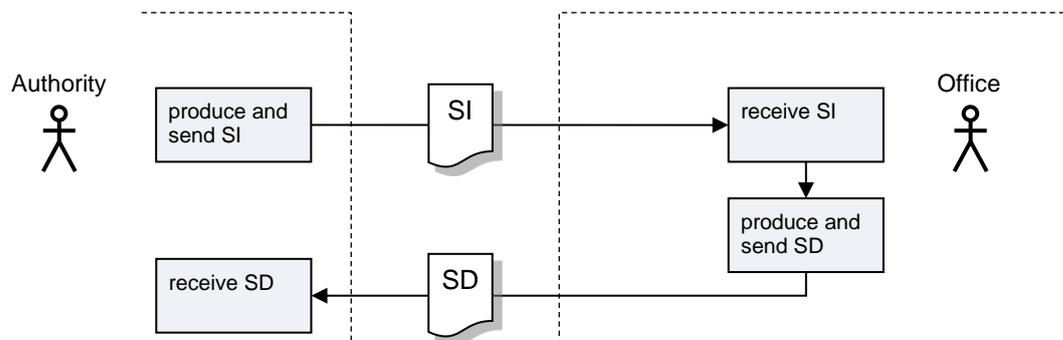


Figure 59: SI sequence

9.2 Use Cases

- Produce Statistical Inquiry: An authority asks for statistical data using the SI message.
- Consume Statistical Inquiry: The office receives the SI message.
- Produce Statistical Data: Produce and send statistical data using the SD message.
- Consume Statistical Data: The authority receives the SD message.

9.3 Action and status

The SI sequence has no impact on the status of debt collections.

9.4 Message Specifications

(See also: Sections on `SiType` and `SdType` in the XML Reference.)

9.4.1 Statistical Inquiry

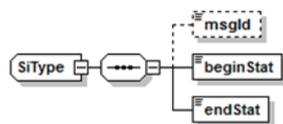


Figure 60: Overview of the SI message

There are some rules to consider about the SI message.

- See section 1.4.1 for a detailed elaboration on `msgId`.
- `beginStat`: Beginning date of the statistical period.
- `endStat`: Termination date of the statistical period.

9.4.2 Statistical Data

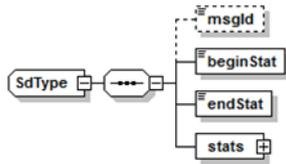


Figure 61: Overview of the SD message

There are some rules to consider about the SD message.

- The same as `msgId` in the SI message. See section 1.4.1 for a detailed elaboration on `msgId`.
- `beginStat`: Beginning date of the statistical period.
- `endStat`: Termination date of the statistical period.
- `stats/data`: The statistical data.
- `stats/data/@seq`. See below.

9.4.3 Semantics of statistical data

@seq	Semantics of data
CR*	The number of CR messages that have been sent to the office <i>using the eSchKG standard</i> , and which had been <i>accepted</i> by it.
CC*	The number of CC messages that have been sent to the office <i>using the eSchKG standard</i> , and which had been <i>accepted</i> by it.
RR*	The number of RR messages that have been sent to the office <i>using the eSchKG standard</i> , and which had been <i>accepted</i> by it.
DI*	The number of DI messages that have been sent to the office <i>using the eSchKG standard</i> , and which had been <i>processed</i> by it, including those that were refused.
summon	The number of default summons produced.
seizure	The number of seizures executed.
realisation	The number of realisations done.

Table: Semantics

*) Count every electronic request that was received in an eSchKG format, no matter what technology was used to send it (sedex with MessageHandler, Intranet, exchange of storage media, etc.)

The kind of business events to take into account for summon, seizure and realisation have been specified by the Federal Court in BGE 93 III 1. Find a copy of the publication in German, French and Italian in section 9.6.

9.5 Authenticity of the SI request

The SI message is sent to the offices by the surveillance authority at the Federal Office of Justice (Dienststelle Oberaufsicht über das Betriebs- und Konkurswesen) and it must not be sent by anyone else. In order to verify the origin, offices MUST check the sedex address using the eSchKG member directory, specifically looking for a line saying "Bundesamt für Justiz, Oberaufsicht SchKG" when receiving an SI request.

Offices MUST NOT accept SI messages from, nor send SD messages to anyone but the Federal Office of Justice.

9.6 Federal Court Decision on the Provision of Statistical Information by Collection Offices

Source: http://www.polyreg.ch/d/informationen/bgeleitentscheide/Band_93_1967/BGE_93_III_1.html

BGE 93 III 1

Text auf Deutsch

Richtlinien für die eidgenössische Betriebsstatistik (von der Konferenz der Betriebs- und Konkursbeamten der Schweiz im Einverständnis mit dem Eidgenössischen Statistischen Amt aufgestellt und von der Schuldbetreibungs- und Konkurskammer genehmigt; vgl. das Kreisschreiben Nr. 24 des Bundesgerichts vom 23. Dezember 1935, BGE 61 III 189 ff.). 17. März 1967 Regeste

Anweisungen und Entscheidungen der Schuldbetreibungs- und Konkurskammer.

1. Zahlungsbefehle:

Grundsätzlich sind alle ausgestellten Zahlungsbefehle zu melden, ohne Rücksicht darauf, ob sie zugestellt oder nicht zugestellt, ob sie zurückgezogen, widerrufen oder aufgehoben worden sind.

2. Pfändungsvollzüge:

Als Pfändungsvollzüge sind zu zählen

- a) alle Vollzüge mit Einschluss der direkten Verlustscheine (Art. 115 SchKG);
- b) Gruppenanschlüsse mit oder ohne Ergänzungspfändung;
- c) Ergänzungspfändungen auf Begehren von Gläubigern und Nachpfändungen im Sinne von Art. 145 SchKG;
- d) Änderung von Einkommenspfändungen (Erhöhung des Deckungsbetrages, Revision früherer Vollzüge);
- e) Requisitionspfändungen.

3. Verwertungen:

Massgebend ist hier die Zahl der Betreibungen, für welche eine Verwertungshandlung stattgefunden hat. Als solche gilt damit auch ein vom Betreibungsamt vorgenommener Freihandverkauf, der Einzug gepfändeter Einkommensbeträge sowie von Forderungen irgendwelcher Art, die Zuteilung gepfändeter Barschaft, die Zuteilung eingezogener Miet- und Pachtzinse sowie die Anweisung gepfändeter Forderungen an Zahlungsstatt oder zum Inkasso (Art. 131 SchKG).

Soweit in der kantonalen Betriebs-Statistik die für die eidgenössische Statistik benötigten Angaben nicht enthalten sind, ist jene entsprechend zu modifizieren.

Texte en français

Directives concernant la statistique fédérale des poursuites (établies par la Conférence suisse des préposés aux poursuites et aux faillites, d'entente avec le Bureau fédéral de statistique, et approuvées par la Chambre des poursuites et des faillites; cf. la circulaire no 24 du Tribunal fédéral, du 23 décembre 1935, RO 61 III 189 ss). 17 mars 1967

1. Commandements de payer:

En principe, on indiquera tous les commandements de payer rédigés, sans égard au fait qu'ils ont été notifiés ou non, même s'ils ont été retirés, révoqués ou annulés.

2. Saisies exécutées:

On comptera comme saisies exécutées:

- a) tous les actes d'exécution, y compris les actes de défaut de biens après saisie infructueuse (art. 115 LP);

- b) la participation de créanciers à une série avec ou sans complément de saisie;
- c) les compléments de saisie requis par des créanciers et les saisies complémentaires au sens de l'art. 145 LP;
- d) la modification des saisies de salaire (augmentation du montant à saisir, révision de saisies antérieures);
- e) les saisies opérées à la requête d'un autre office.

3. Réalisations:

C'est le nombre des poursuites dans lesquelles un acte de réalisation a été exécuté qui est déterminant. Il faut donc considérer également comme tel une vente de gré à gré opérée par l'office, l'encaissement de montants saisis sur un revenu ou de créances de n'importe quelle nature, l'attribution d'espèces saisies, l'attribution de loyers et fermages encaissés, ainsi que la cession en paiement de créances saisies, ou le mandat de recouvrement (art. 131 LP). Dans la mesure où les indications nécessaires pour établir la statistique fédérale ne figurent pas dans les statistiques cantonales en matière de poursuite, celles-ci seront modifiées en conséquence.

Testo in italiano

Direttive concernenti la statistica federale delle esecuzioni (stabilite dalla Conferenza svizzera degli ufficiali di esecuzione e dei fallimenti d'intesa con l'Ufficio federale di statistica e approvate dalla Camera di esecuzione e dei fallimenti; cfr. la circolare n. 24 del Tribunale federale del 23 dicembre 1935, RU 61 III 189 segg.). 17 marzo 1967

1. Precetti esecutivi:

In principio, devono essere annunciati tutti i precetti esecutivi emessi, senza tener conto se sono stati notificati o meno, se sono stati ritirati, revocati o annullati.

2. Pignoramenti eseguiti:

Vanno annoverati a tale riguardo:

- a) tutti gli atti d'esecuzione, ivi compresi gli attestati di carenza di beni a seguito di pignoramento infruttuoso (art. 115 LEF);
- b) le partecipazioni di creditori a un gruppo, con o senza completamento del pignoramento;
- c) i completamenti di pignoramento richiesti dai creditori e i pignoramenti complementari ai sensi dell'art. 145 LEF;
- d) la modificazione di pignoramenti del reddito (aumento dell'importo da pignorare, revisione di pignoramenti anteriori);
- e) i pignoramenti eseguiti per rogatoria.

3. Realizzazioni:

Determinante è il numero delle esecuzioni per le quali si è proceduto a un atto di realizzazione. Come tale bisogna quindi considerare anche la vendita a trattative private eseguita dall'ufficio, l'incasso d'importi pignorati su un reddito o di crediti di qualsiasi natura, l'attribuzione di pigioni e affitti incassati, così come l'assegnazione in pagamento o per l'incasso di crediti pignorati (art. 131 LEF).

Nella misura in cui le indicazioni necessarie per stabilire la statistica federale non figurano nelle statistiche cantonali in materia di esecuzione, queste devono essere modificate in conseguenza.

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