Schweizerische Eidgenossenschaft
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Eidgenössisches Justiz- und Polizeidepartement EJPD
Bundesamt für Justiz BJ
Fachbereich Rechtsinformatik

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG)

Technische Spezifikation

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eSchKG 2.2.01

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Programm (1/2)

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse

- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI

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Programm (2/2)

Meldungen des Amtes
– Einwegmeldungen des Betreibungsamts: SN, PR, IN
– Versand des Teilnehmerverzeichnisses
– Elektronische Dokumente des Betreibungsamts
– Digitale Signaturen
– Korrekturmeldungen

Qualitätssicherung
– SanityCheck
– SanityCheck Plus

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Sequenzen, Fallsteuerung, Status, Fall-Beendigung

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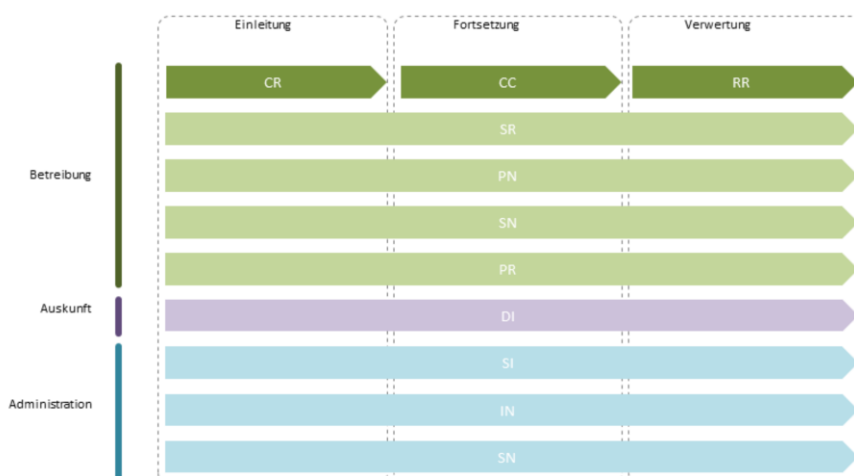
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Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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Notice: eSchKG / e-LP / e-LEF will be called eLP for short throughout this document.
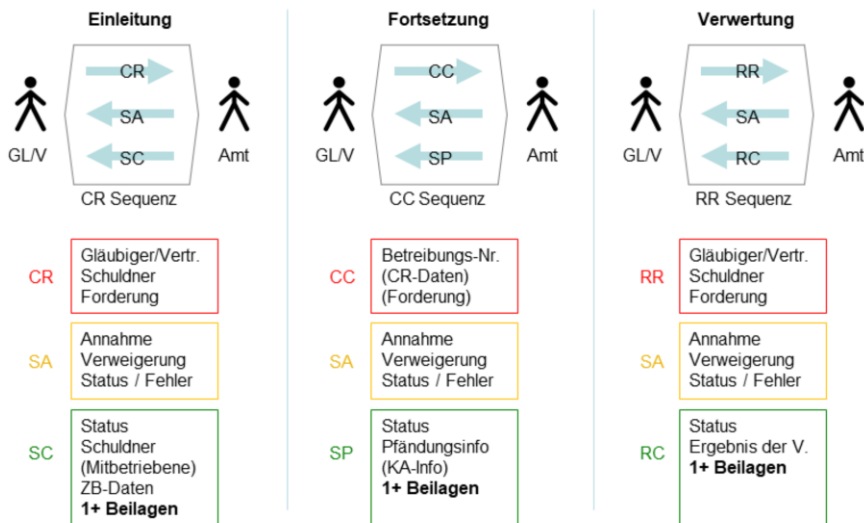
eLP messages are data packages exchanged between the participants of the eLP network. Their contents are defined both in terms of structure (XML schema) and semantics (eLP handbook as referenced by the eLP ordinance as a mandatory constituent of the eLP standard).

eLP messages are categorised according to the contents they deliver, and each message is taylored to a specific task. The eLP standard comprises a total of 16 message specifications, each covering a specific step on the way from the initial request for debt collection to the final closure of the case, like the issuance of a loss certificate by the office, for instance.

The **eLP sequences** specify the type of messages that must be exchanged between two parties in the eLP network in order to accomplish a specific task. Take the request for collection as an example. The CR sequence specifies a series of messages which not only can be, but they MUST be exchanged between the specified participants. With the concept of sequences, everyone can rely on the fact that the specified messages from another party will eventually arrive, providing them with the relevant information to manage the debt execution process as a whole. Without it, participants would have to guess what might come next, rather than being sure about it.

eLP sequences can be categorised according to the purpose they serve. In eLP 2.2.01 there are sequences covering the debt collection procedure, debt records inquiry, and administrative tasks.

Sequenzen mit 3 Meldungen

	Einleitung		Fortsetzung		Verwertung

GL/V → CR → Amt (CR Sequenz)
GL/V ← SA ← Amt
GL/V ← SC ← Amt

GL/V → CC → Amt (CC Sequenz)
GL/V ← SA ← Amt
GL/V ← SP ← Amt

GL/V → RR → Amt (RR Sequenz)
GL/V ← SA ← Amt
GL/V ← RC ← Amt

CR	Gläubiger/Vertr. Schuldner Forderung	CC	Betreibungs-Nr. (CR-Daten) (Forderung)	RR	Gläubiger/Vertr. Schuldner Forderung
SA	Annahme Verweigerung Status / Fehler	SA	Annahme Verweigerung Status / Fehler	SA	Annahme Verweigerung Status / Fehler
SC	Status Schuldner (Mitbetriebene) ZB-Daten **1+ Beilagen**	SP	Status Pfändungsinfo (KA-Info) **1+ Beilagen**	RC	Status Ergebnis der V. **1+ Beilagen**

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eLP sequences span either one, two or three messages.

The sequences that comprise **three messages** are CR, CC and RR. They respresent the three stages in a debt collection, the initiation procedure, the continuation procedure, and the realisation procedure.

The three sequences CR, CC and RR each follow a common pattern. The sequence begins with an initiating message from the creditor (or representative of the creditor) to the collection office using the CR, CC or RR message, then comes a return message from the office to the creditor indicating receipt and processing of the first (SA message). Finally, there is the closing message from the office to the creditor, indicating the outcome of the procedure: SC, SP or RC, respectively.

Why three messages? In practice, there is a significant time gap between the initiating and closing messages, as those procedures may take weeks or even months to complete. That makes the SA message even more important, as it tells the creditor whether the request was accepted and procedures started. Without it, the creditor wouldn't know about the state of his or her affairs at the office.

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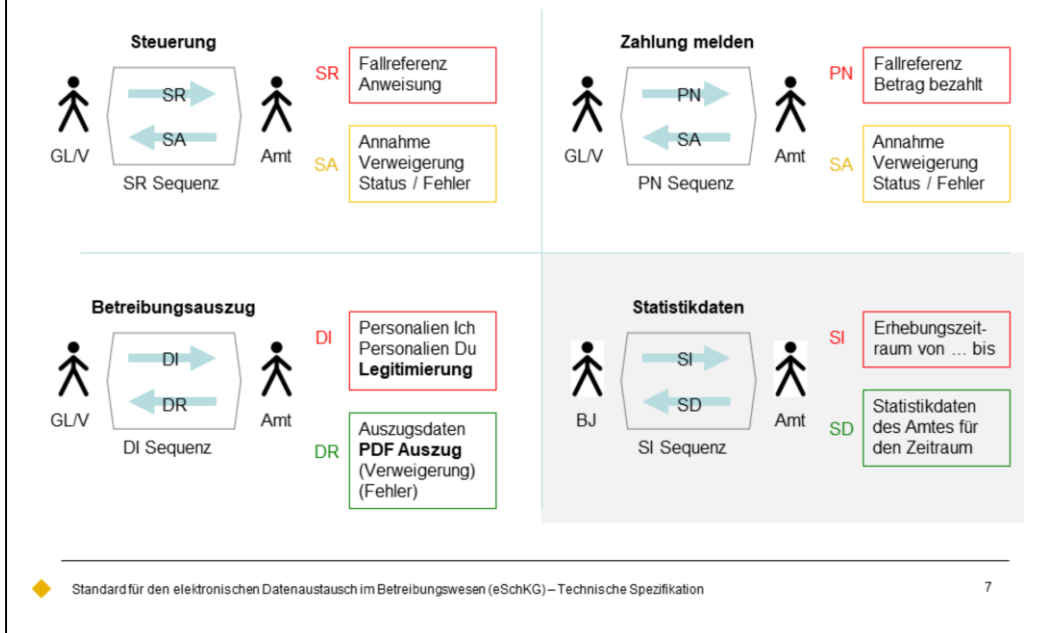
eLP sequences span either one, two or three messages.

The sequences that comprise **two messages** deal with readily available information at the office such that the response message, SA or DR, is returned within short time.

Using the **SR message** the creditor controls the progress of a debt collection within the realm of his or her competence. With it, they can instruct the office to withdraw a debt execution, close the case and declare the debt paid, or suspend further activites until a later point in time.

Using the **PN message**, the creditor indicates to the collection office that he or she has received a payment from the debtor. This way the office is up to date with the real facts of the case and is capable of carrying out accurate calculations, like the amount of interest, at any given time.

Using the **SA message**, the collection office responds to the initiating messages CR, CC and RR, as well as SR and PN. The outcome of the requested action is indicated as as is the current status of the debt collection.

Using the **DI message**, a request for obtaining the debt records of some other person is issued to the collection office. Using the DR message, the office provides the debt records or indicates why they won't or cannot deliver them.

SI and SD messages comprise a special-purpose sequence for statistical data between the federal office of justice as the requestor, and the collection office as the responder.
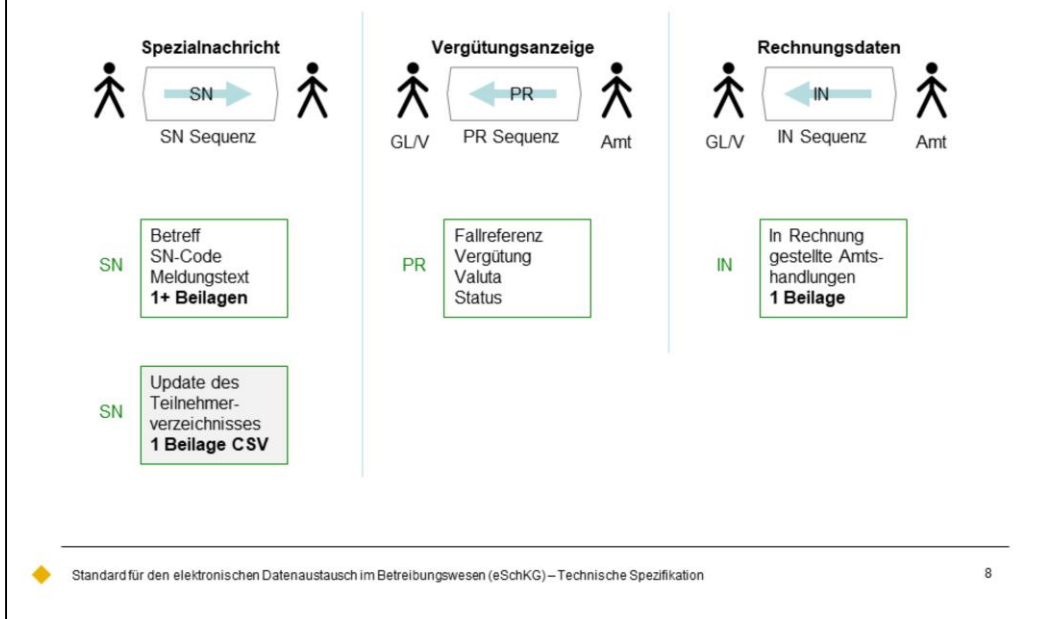
eLP sequences span either one, two or three messages. There are three sequences that comprise only **one message**.

The **SN message** is what comes closest to secure e-mail. As is the case with e-mail, it is mostly used as a one-way message for noticing another party. They may or may not respond using another SN message on their part.

The delivery of the eLP member directory is a special application of using the SN message. The federal office of justice sends the directory to the members of the eLP network in regular intervals.

The **PN message** is used by the collection office to indicate that the debtor has done a payment using the collection office's payment contact (by wire) or by an in-person appearance at the office desk. This is how the creditor is kept up-to-date on payments. Consider the PR message the counterpart of the PN message (see earlier).

Using the **IN message**, the collection office provides every detail necessary for the creditor to pay for expenses at the office. It can represent a bill for a specific collection or a summarized bill for a multitude. The IN message only applies to collections that have been processed using eLP, and there is no redundant paper bill or e-bill in those cases.
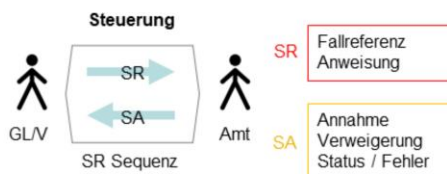
Every request message from a creditor implies an **action** to be taken by the office.

The CR, CC, RR and PN message are explicit as to the requested action, there is no ambiguity here. That is why, in the SA message, the collection office would indicate action crRq in response to a CR message, ccRq in response to CC and so on.

However, with the SR message, the creditor has to specify what exactly his or her intentions are. They can ask for one of the following:

info: Return status information only.

stop: Ignore the last request (CC or RR), provided things haven't yet progressed too far to rewind. This may be useful if the creditor sent a request in a rush.

paid: Terminate the debt collection and declare it paid by the debtor.

undo: Withdraw the debt collection and do not show in future debt records of the debtor.

Notice that the SA message has three options of telling what happened, 1) the request was accepted, 2) the request was rejected, and 3) a technical error has occured and nothing was done.

Fallsteuerung
Status einer Betreibung

Kurzform DE / FR / IT	Offizieller Status	eSchKG Code	eSchKG-Status
ZB CP PE	*Zahlungsbefehl*	101	Betreibung eingeleitet
		102	Zahlungsbefehl zugestellt
		103	Zahlungsbefehl unzustellbar
		201	Fortsetzung eingeleitet
RV O O	*Rechtsvorschlag*	104	Rechtsvorschlag
P SA PI	*Pfändung*	202	Pfändung mit ungenügender Deckung
		203	Pfändung mit genügender Deckung
		204	Einkommenspfändung
		205	Pfändung mit ungenügender Deckung und Einkommen
		209	Pfändungsankündigung
KA CF CF	*Konkursandrohung*	207	Konkursandrohung
V V V	*Verwertung*	301	Verwertung eingeleitet
		305	Aufschub nach Art. 123 SchKG
K F F	*Konkurseröffnung*	304	Konkurseröffnung
Z P P	*Bezahlt an Betreibungsamt*	105	Bezahlt an Betreibungsamt
ZG PC PC	*Bezahlt an Gläubiger*	106	Bezahlt an Gläubiger
X X X	*Verlustschein Art. 115*	206	Verlustschein Art. 115 SchKG
DV RD RS	*Verlustschein Art. 149*	303	Verlustschein Art. 149 SchKG
DB RP RP	*Befriedigung nach Verwertung*	302	Befriedigung nach Verwertung
PA CI AI	*Pfandausfallschein*	306	Pfandausfallschein
E E E	*Erloschen*	501	Erloschen
		801	Betreibung zurückgezogen
		901	Kein Status anwendbar oder Status unbekannt

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The official status is a two-letter abbreviation as indicated in the leftmost column. Those shortcuts are used on official documents, like a debt record, and those dealing with it understand what they mean. eLP complies with the official status, yet it provides a finer grained eLP status in addition.

Read the table like this: any of eLP codes 101, 102, 103, 201 would be documented as "ZB" (or "CP" or "PE"). However code 101 tells a different story than just "ZB".

In eLP messages from the collection office that also report on the status, the eLP code is used rather than the official shortcut.

Notice that "stop" is not applicable to the CR message, nor to the CC message in the *novel* mode.

The rules of eLP sequences need to be strictly adhered to. This is especially true for collection offices; they have an obligation to provide all messages until the sequence has terminated.

There is an exception to this : If the debt collection is terminated at the office due to a sufficiently large payment or an instruction by the creditor, every open sequence immediately comes to a halt and there will be no closing message.

SA-Meldung, Rückweisung, Fehler

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As indicated earlier, the SA message is versatile in many ways:

The primary information it contains is the **status of the debt collection**. Although status may have been provided in other messages before (like in the SC, the closing message in the CR sequence), what is returned in the SA is considered to be the most up-to-date status, and it would always show the status **after the fact**. If you requested "paid" using the SR message, for example, the status in the SA message is the one after the "paid" action was carried out at the office.
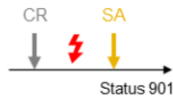
There is a correlation between status and the outcome of a request in the SA message. Take the request for debt collection (CR) for instance. The SA would normally indicate acceptance using the <accept/> tag and provide status 101 (debt collection procedures have started) along with it. On the other hand, if the CR was rejected using the <reject> tag in the SA, status would have to be 901 (unknown, undefined).

Cost of rejection: Notice that, starting with eLP version 2.2.01, the SA message would also indicate the cost of a request that was rejected. The <reject> tag contains the "cost" attribute by definition.

If case of rejection with no expenses attached, the "cost" attribute still has to be provided, indicating "0.00" as the amount.

SA Meldung
2. Fehlermeldung

In the event of technical failures, like a formatting error or a failed check, the SA message would indicate an **error** rather than the outcome.

An error is identified by its <errorCode> indicating the reason. There is an additional tag <errorReason> that the office may provide along with the code to clarify in plain what went wrong.

Notice that errorCode 0001, schema error, is rarely used and creditors should not expect to receive it if they sent invalid XML to the office. In case of a schema error, the office may be technically incapable of processing the message or even return an error. In fact, the collection office would normally drop such a message altogether.

If an error is reported, expect status to be 901 (unknown, undefined) as the office is probably not capable of delivering the appropriate information.
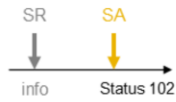
The SA message always contains the latest status information.

Identifikation von Meldungen, Betreibungen und Personen

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Creditors (and representatives) must identify each message they send using the <msgId> tag. The value of msgId has to be unique, and must not be reused in the future.

In the SA message, the collection office uses the appropriate <msgId> identifier in order to reference the very message to which it is the response.

Meldungs- und Fallidentifikation
B) Rückmeldung
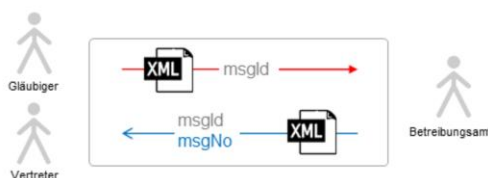
msgRef/msgNo identifiziert die Antwortmeldung des Betreibungsamts zusätzlich zu msgId.

msgRef/void/msgNo verweist auf die zu korrigierende Meldung.

Das Format sedexid_Laufnummer (z.B. 7-76-1_123456) garantiert globale Eindeutigkeit für msgRef/msgNo.

msgRef/msgNo sollte vom Gläubiger systematisch verwaltet werden.

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The collection office identifies their own messages to the creditor using the <msgNo> tag.

<msgId> and <msgNo> must not be confused, they are spearate identifiers serving a different purpose.

<msgNo> is used by the collection office when referring to a previous message that contained false information. With eLP version 2.2.01, collection offices have a way to rectify information from an earlier message by resending a corrective message. This is where <msgNo> comes into play. in the corrective message, the office refers to the previous, invalid one using <msgNo>.

Like saying "Hold on, I send you some information that you received earlier and which turned out to be wrong, so replace it with the new one and update your systems. And here's the identification number of the message that you shall now replace."

Notice the **format convention** for <msgNo>: sedexid of the office, followed by a number that must be increased with each message.

<refData> is a private reference number used by the creditor to identify the business case in their system. The number belongs to exactly one debt collection and may not be reused for others.

<refData> is kept as a partial key in the collection office's system and is included in all messages to the creditor related to the case.

Notice that in a request to obtain the debt records, <inquiryId> is used instead of <refData>.

Meldungs- und Fallidentifikation
D) Fallidentifikation aus Sicht des Amtes

Gläubiger

Vertreter

XML — refData →

refData
caseNumber

XML
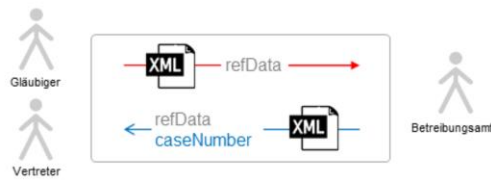
Betreibungsamt

caseNumber ist die offizielle Betreibungsnummer.
refData und caseNumber sind "siamesische Zwillinge".

In response messages or closing messages, the collection office would provide the official debt execution number <caseNumber>.

<caseNumber> is unique and cannot be reused in another debt collection, which makes it tightly correlated to <refData>. However, <refData> is the primary identifier and the creditor shall not use <caseNumber> unless absolutely necessary.

Meldungs- und Fallidentifikation (Übersicht)
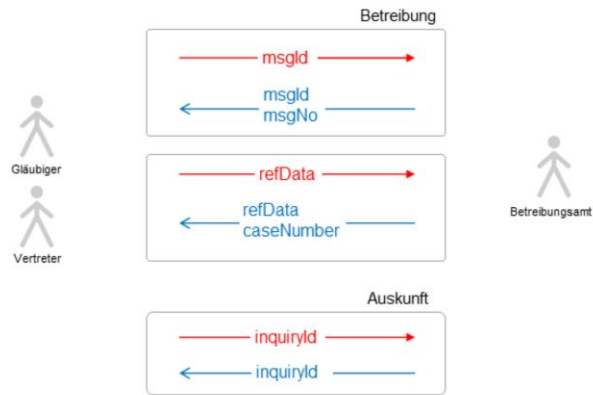
<Empty Notes>
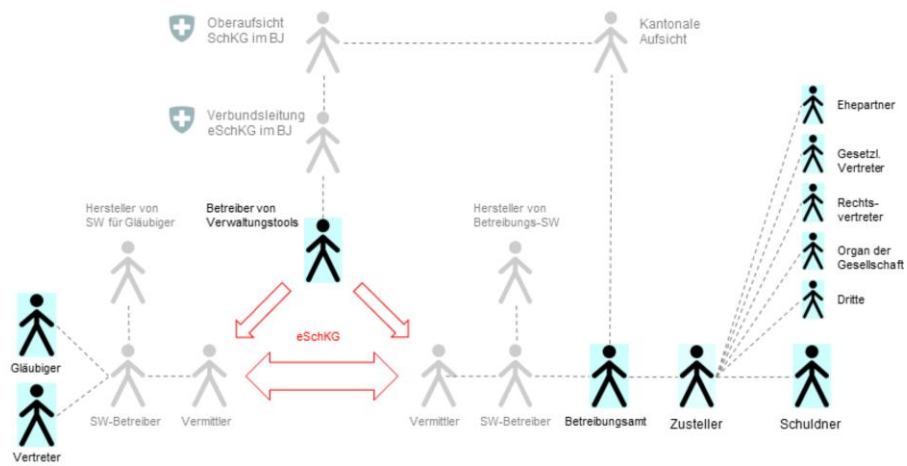
Identifying the relevante actors is one of the most important concepts of the eLP standard. In a debt collection, there are potentially many people and roles involved: creditor, representative of the creditor, collection office, delivery agent, and the debtor. There may be associated persons to the debtor playing a role due to their social relationship: spouse, legal representative, legal agent (lawyer), executive of the company, and members of a community of heirs. They are recipients a copy of the default summons.

With eLP, there are even more roles to take into account:

- vendor of eLP software for creditors
- vendor of eLP software for collection offices
- operator of eLP software (a computer center, for instance)
- operator of eLP middleware for data transmission, like sedex and MessageHandler
- operator of special management tools used by the federal office of justice
- eLP operational head at the federal office of justice
- cantonal surveillance authorities
- federal surveillance authority at the federal office of justice
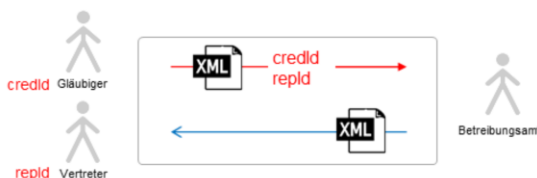
In an ordinary debt execution, the creditor would be identified solely by name and address. The collection office relies on the information when carrying out the collection procedure.

Things are different with eLP. In addition to the particulars of a person, there is an identifier to each creditor <credId> and representative <repId>. The identifier must be assigned by the sender of the message, who doesn't necessarily have to be the creditor or representative, and the identifier must be persistent accross all businesses they have with the office; once it was assigned to a person, the identifier must remain the same in all subsequent messages.

If an organisation is the creditor in one debt collection and the representative in another, the <credId> and <repId> of that organisation must be the same, i.e. there is in fact only one identifier, yet having another name depending on the role.

<credId> and <repId> are used by the collection office to provide for quick lookup of the creditor and representative in their database. The collection offices maintain a list of identifiers for each creditor they conduct business with.

If the sender is the creditor, they would simply assign a fixed number to themselves. If the sender is the representative, they would assign an fixed number to themselves and a different fixed number to each creditor they represent. If the sender is neither the creditor nor the representative, it is their obligation to use <credId> and <repId> uniquely and persistently for everyone.

In an ordinary debt execution, the debtor would be identified solely by name and address. The collection office would use this information to proceed with the collection. Most offices check the debtor's name and address in order to ensure the person exists and that the office is in fact competent in this case.

Using eLP, the debtor is identified using <actorId> along with the particulars. The identifier must be assigned by the sender of the message, who doesn't necessarily have to be the creditor or representative, and the identifier must be persistent accross all businesses they have with the office; once it was assigned to the debtor, the identifier shall remain the same in all subsequent messages.

<actorId> is used by the collection office to provide for quick lookup of the debtor in their database. If the particulars and address of a specific actorId had been verified by the collection office not too long ago, the the procedure is accelerated because the verified data can be reused immediately.

On the part of the debtor, other people may be involved in the debt collection due to their legal relationship. Those persons are called **associates** in the eLP world. As a consequence, they too are going to receive a copy of the default summons and they even have a legal right to object.

The creditor does not provide data about the associates in a request message, as they are not expected to be aware of them. The identification of the associates is a primary duty of the collection office. However, creditors can provide useful information as a remark, if they feel like.

While <actorId> is the identifier on the creditor's side, the office maintains their own identifier for each debtor they have ever dealt with, <actorIdOffice>. With every message in which the debtor is specified, the collection office indicates <actorIdOffice> for each person involved on the debtor's side, i.e. the debtor and each associate.

If more than one default summons was delivered, as is the case with associates, the carbon copy of the default summons that is returned to the office by the delivery agent probably won't look the same for everyone. Chances are that the delivery and objection information varies among copies.

The creditor must be able to tell which default summons was delivered to whom. In the closing message to the creditor, the office provides not only each of the default summons as a PDF copy, but it would indicate to whom the document was initially addressed using the <addressedToId> tag.

For each document, <addressedToId> is one of <actorIdOffice>.

Empfänger der Urkunde (SC Meldung)

```
...                                              ...
<debtor>                                         <outcome>
  <principal>                                      <summon>
    <physicalPerson>                                 <principalClaim>
      <gender>M</gender>                               <amount>1290.00</amount>
      <lastName>Ledermann</lastName>                   <reason>Rechnung vom 22. Oktober</reason>
      <firstNames>Herbert</firstNames>                 <interest>
    </physicalPerson>                                    <interestRate>5.0</interestRate>
    <address>                                            <interestDateFrom>2018-11-21</interestDateFrom>
      ...                                              </interest>
    </address>                                       </principalClaim>
    <actorId>Deb-49929</actorId>                     <subsidiaryClaims>
    <actorIdOffice>6599502</actorIdOffice>             <subsidiaryClaim>
  </principal>                                            <amount>120.00</amount>
  <associates>                                           <reason>Bearbeitungskosten</reason>
    <associate>                                        </subsidiaryClaim>
      <physicalPerson>                               <numIssued>2</numIssued>
        <gender>F</gender>                           <addressedToId>6599782</addressedToId>
        <lastName>Ledermann</lastName>               <delivery>
        <firstNames>Gerda</firstNames>                 <deliveryDate>2019-08-21</deliveryDate>
      </physicalPerson>                                 <deliveredBy>Schweizerische Post</deliveredBy>
      <address>                                      </delivery>
        ...                                          <objection>
      </address>                                       <full>
      <role>spouse</role>                                <objectionDate>2019-08-21</objectionDate>
      <actorIdOffice>6599782</actorIdOffice>           </full>
    </associate>                                      </objection>
  </associates>                                     </summon>
</debtor>                                         </outcome>
...
```

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For each document, <addressedToId> is one of <actorIdOffice>.

In an request for a debt record, using eLP or not, the person is identified by name and address. The collection office relies on the information when looking for relevant information in their database, collects the hits and composes the debt record document.

For their own convenience, those requesting a debt record using the DI message can provide <subjectId> along with the particulars and address. The collection office does not keep a record of <subjectId> in their systems, but simply mirrors the value of <subjectId> in the DR message.

Identifikation von Personen (Übersicht)

<Empty Notes>

Beilagendokumente zu eSchKG Meldungen

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse

- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI

Meldungen des Amtes

- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

<Empty Notes>

Attachments to a message are called **external documents** in eLP.

Using encoding techniques, binary information can be inserted into XML documents. But that's not what eLP does. Rather, attachments to an eLP message go as separate files in the original format. In the XML, the attached file (or files) is referenced using a unique file name that was created just for that purpose.

Using sedex and MessageHandler, the files in the outbox may be delivered using separate transactions. Chances are that the XML and the external document arrive at the destination on different times.

In theory, external documents could be any format, but eLP only allows PDF and text (CSV).

Beilagen zu eSchKG Meldungen

```
<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>
  …
</document>
```

sedexid_sedexid_uuid.{extension}

Empfänger   Absender

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   34

A reference to an external document contains the following elements:

1. The original file name, before the sender renamed it (documentTitle).

2. The file name after renaming (canonicalName).

3. The file format, either PDF or CSV.

Notice the convention for creating the canonical name. The name starts with the sedex id of the recipient followed by the sender's one, followed by a UUID, followed by the extension. Filenames like this are guaranteed to be unique.

Fehlende Beilage

```
<SA>
  <msgRef>
    <msgNo>7-76-1_84488</msgNo>
  </msgRef>
  <msgId>84398</msgId>
  <refData>FB-394925</refData>
  <caseNumber>1600305</caseNumber>
  <statusInfo>
    <status>201</status>
    <since>2019-08-21</since>
  </statusInfo>
  <errors>
    <error>
      <errorCode>0206</errorCode>
    </error>
  </errors>
</SA>
```

error Code	error Reason
0001	schema error
0002	processing impossible
0102	invalid sender ID
0103	wrong receiver ID
0201	[FREE TEXT]
0203	ambigous refData
0204	ambigous inquiryId
0206	document not found
0501	no such refData

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   35

When the collection office receives an XML file containing a reference to an external document, it waits for the document to show up in the inbox. If it cannot be found within 24 hours, the missing attachment violates the integrity of the request as a whole and the office would return an error, even if it was capable of dealing with the data. The error code "0206" is used to indicate that the external document was missing.

If the collection office references an attachment without actually sending it, the recipient can use the SN message to indicate the missing attachment to the office. They can always use alternative methods, like e-mail or a phone call.

eSchKG Versionen, Teilnehmerverzeichnis

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
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- Analyse Muster-Verwertungsbegehren RR
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- SanityCheck Plus

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

<Empty Notes>

The version descriptor contains the generation number, the major version number, and the minor version number.

Each time the data model changes, so does the version descriptor. There is a chance that the changes to the data model can be ignored by creditors without causing a problem. Take the following example: If the change to the data model was an optional tag injected to an existing message type that goes from the creditor to the collection office, then the creditor is free to ignore it. He or she just decided not to use the optional tag, and composing the message according to the old version does not violate the new XML schema. There is no need for a creditor to switch versions with that kind of change. The new version would be called **minor** as it implies **backward compatibility from the viewpoint of the creditor**.

In theory, there may be many minor versions that go with one major version, any of which is no more but an invitation for creditors to implement new features, but there are no obligations. Collection offices, on the other hand, are legally bound to implement minor versions. This implies the capability to interact with different creditors that use different minor versions.

If backward compatibility cannot be achieved by the prospected changes to the data model, the new version is categorised as **major**, and all participants of the eLP network will eventually have to upgrade.

At any point in time, different participants of the eLP network may have implemented different versions of the eLP standard, major and minor.

For each participant, the version they use is published in the eLP member directory which is updated daily and can be downloaded from the eLP website. With every change to the directory, a specially formatted text file (CSV) is broadcast to all participants by the federal office of justice using the SN message, so they can automatically reload the directory into their application.

Apart from a participants eLP version, their classification (office, creditor etc.), sedex id and more are contained in the member directory.

The member directory serves as a control tool for keeping the eLP network in a clean state. Participants of the eLP network are not allowed to accept messages from addresses (sedex ids) not published in the directory, as they are obviously not ready for operation and have not yet gone through the quality gates. Collection offices receiving a message from an alien may either return an error or stay mute and drop the request altogether.
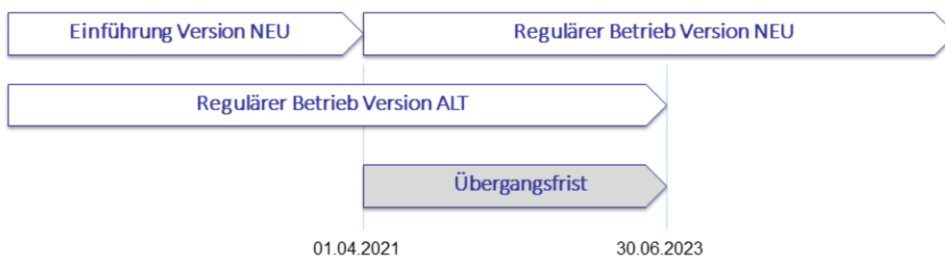
When a new version is introduced, the new and the old version have to co-exist for some time, as you cannot switch the entire eLP network with all its members overnight.

With every major version, the federal office of justice specifies two distinct dates in the eLP ordinance:

1. Latest date by which the new version must be operational in all collection offices.
2. A date until which the collection offices must accept the old version in addition to the new one.

The above deadlines determine the **transition period**, a time frame within which creditors must have switched to the new version.

Once the transition period has expired, the collection offices can ignore messages from creditors that continue to use the old version instead of the new one. History shows that most offices keep supporting older versions due to some heavy-weight creditors not upgrading in time.

The creditor must use the version indicated in the member directory for the addressed collection office. It is ok to use an older minor version, but not a more recent one.

The office must respond using the same major version as the request. It may use a minor version.

Read the exercise like this:

1. The transition period for 2.1.01 is over.

2. Version 2.2 used to have three minor versions, then came version 2.3.

3. The transition period for version 2.3 has not yet expired.

4. Version 2.3 contains two minor versions, 2.3.01 and 2.3.02

Teilnehmerverzeichnis
Bezug des Teilnehmerverzeichnisses

eSchKG.ch — Download — CSV — X

Bundesamt für Justiz BJ (3-CH-19) — SN Meldung — CSV

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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For each participant, the version they use is published in the eLP member directory which is updated daily and can be downloaded from the eLP website. With every change to the directory, a specially formatted text file (CSV) is broadcast by the federal office of justice using the SN message, so participants can reload the directory into their application on time.

<Empty Notes>

Teilnehmerverzeichnis via SN

```xml
<envelope>
  <transactionInfo>
    <version>2.2.01</version>
    <usage>production</usage>
  </transactionInfo>
  <sender>
    <dateSent>2019-08-21</dateSent>
    <senderId>3-CH-19</senderId>
    <senderName>Bundesamt für Justiz BJ</senderName>
    <system>
      <vendor>Bundesamt für Justiz BJ</vendor>
      <product>eSchKG Admin-App</product>
      <releaseInfo>Rel. June 2018</releaseInfo>
    </system>
  </sender>
  <receiver>
    <receiverId>7-4-1</receiverId>
  </receiver>
</envelope>
<SN>
  <SnCode>eSchKG:updateMemberDirectory</SnCode>
  <subject>Update Member Directory</subject>
  <externalDocuments>
    <externalDocument>
      <documentTitle>eSchKG_members-20190821T030000.csv</documentTitle>
      <canonicalName>7-76-1_7-4-1_0bb9fc20-83c1-429f-ada5-90fe6ab64f5d.csv</canonicalName>
      <mimetype>text/comma-separated-values</mimetype>
    </externalDocument>
  </externalDocuments>
</SN>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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The member directory is sent to every participant by the federal office of justice using the SN message. It is a CSV-formatted text file attached to the SN message using the external document technique explained earlier.

Notice the **senderId**: it must be the federal office of justice (currently 3-CH-19), as no other party is allowed to send the directory.

Notice the **SnCode**: The reserved string "eSchKG::updateMemberDirectory" is used to distinguish this SN message from others. The prefix "eSchKG::" is reserved and no other participant is allowed to use it in an SN message.

Meldungsanalyse CR Sequenz

Grundlagen
- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
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- Analyse Muster-Fortsetzungsbegehren CC
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- Analyse Muster-Betreibungsauskunft DI

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- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung
- SanityCheck
- SanityCheck Plus

<Empty Notes>

CR Sequenz

Einleitung

CR — Gläubiger/Vertr. Schuldner Forderung

GL/V → CR → Amt
Amt → SA → GL/V
Amt → SC → GL/V

SA — Annahme Verweigerung Status / Fehler

SC — Status Schuldner (Mitbetriebene) ZB-Daten **1+ Beilagen**
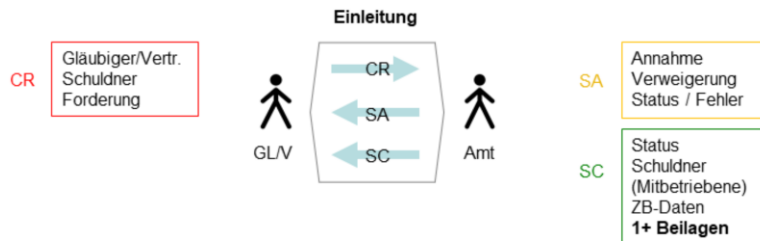
The CR sequence comprises three messages:

1. CR: the creditor's collection request addressed to the office
2. SA: the short-term response from the office as a confirmation of acceptance
3. SC: the final outcome is announced to the creditor

CR Meldung
Header-Deklarationen, Envelope, Version

```xml
<?xml version="1.0" encoding="UTF-8"?>
<document xsi:schemaLocation="http://www.eschkg.ch/schema/2.2
https://www.eschkg.ch/schema/eSchKG_2.2.01.xsd"
xmlns="http://www.eschkg.ch/schema/2.2"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <envelope>
    <transactionInfo>
      <version>2.2.01</version>
      <usage>production</usage>
    </transactionInfo>
    <sender>
      <dateSent>2019-08-21</dateSent>
      <senderId>7-4-1</senderId>
      <senderName>Muster Treuhand AG</senderName>
      <system>
        <vendor>eSchKG AG</vendor>
        <product>eLP Master</product>
        <releaseInfo>9.93.10</releaseInfo>
      </system>
    </sender>
    <receiver>
      <receiverId>7-76-1</receiverId>
    </receiver>
  </envelope>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   47

The following is true for any eLP message, not only CR

The <document> tag shall contain the indicated attributes to specify namespaces and other relevant data that serve to verify the XML content.

The XML file can be verified at any location anytime. The URL in the schema location contains the XSD for download.

The <version> tag has to read "2.2.01" and <usage> must be "production".

Using "test" as the <usage> is not allowed, except for quality assurance testing with the SanityCheck Plus service. When usingSanityCheck Plus for quality assurance, you can use either "production" or "test", but you have to stick with your decision for the duration of the test.

Notice that <releaseInfo> must contain the proper release identifier of the software that was successfully tested with SanityCheck. You must not use any other release data than the one for which either you or the vendor of your eLP software has got a digitally signed quality assurance report.

CR Meldung
Meldungs- und Fallidentifikation vs. SA (Quittungsmeldung)

```
...
<CR>                                           <SA>
  <msgId>84398</msgId>                           <msgRef>
  <refData>BB-394925</refData>                     <msgNo>7-76-1_84488</msgNo>
  <creditor>                                     </msgRef>
    <represented invoiceToCre="true">           <msgId>84398</msgId>
      <principal>                               <refData>BB-394925</refData>
        <physicalPerson>                        <caseNumber>1600305</caseNumber>
          <gender>M</gender>                    <statusInfo>
          <lastName>Goldmann</lastName>           <status>101</status>
          <firstNames>Felix</firstNames>          <since>2019-08-21</since>
        </physicalPerson>                       </statusInfo>
        <address>                               <actionReport>
          <street1>Hauptstrasse</street1>         <action>crRq</action>
          <buildingNo>22</buildingNo>             <actionStatus>
          <zip>3007</zip>                           <accept/>
          <city>Bern</city>                       </actionStatus>
          <country>CH</country>                   <date>2019-08-21</date>
        </address>                              </actionReport>
        <credId>111</credId>                    </SA>
      </principal>
      <representative>
...
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   48

CR message: In the example above, there is not only the creditor but also a representative, the party taking care of the case.

SA message: The response refers to the CR message using <msgId> and it identifies the collection using <refData>. The official debt execution number <caseNumber> is provided in addition.

The <status> indicates the progress of the case at this particular moment and it may read something like 101 to indicate that the collection is in progress.

The <action> tag saying crRq is a confirmation that this is a response to a collection request.

CR Meldung
Gläubiger / Vertreter

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

Notice the invoiceToCre attribute of the <represented> tag. "true" indicates that the invoices of the collection office shall be sent to the creditor, not the representative. As a consequence, the representative will not receive an IN message for this debt collection (see later).

<credId> and <repId> are identifiers of the creditor and representative, respectively. The are defined by the sender of the CR message and must be unique to the persons they refer to.

If the same persons were referenced in a future request, the same identifiers have to be used again.

CR Meldung
Zahlungsverbindung des Gläubigers oder Vertreters
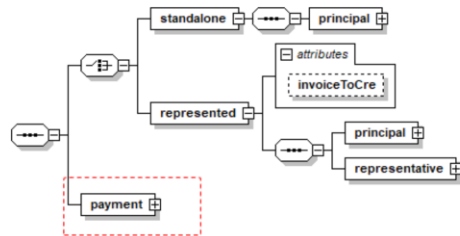
```
<CR>
…
  <creditor>
  …
    <payment>
      <domestic>
        <ISR>
          <payeeISRParticipantNumber>01-4544-9</payeeISRParticipantNumber>
          <payeeISRReference>913004000000000100094864725</payeeISRReference>
        </ISR>
      </domestic>
    </payment>
  </creditor>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   50

There are a number of ways to specify the payment contact. The example shows the data found on an orange payment slip.

CR Meldung
Schuldner-Identifikation vs. SC

```
<CR>                                          <SC>
...                                           ...
  <debtor>                                      <debtor>
    <principal>                                   <principal>
      <physicalPerson>                              <physicalPerson>
        <gender>M</gender>                            <gender>M</gender>
        <lastName>Ledermann</lastName>                <lastName>Ledermann</lastName>
        <firstNames>Herbert</firstNames>             <firstNames>Herbert</firstNames>
      </physicalPerson>                             </physicalPerson>
    </principal>                                   <address>
    <address>                                       <street1>Gartenweg</street1>
      <street1>Gartenweg</street1>                   <buildingNo>9</buildingNo>
      <buildingNo>9</buildingNo>                     <zip>6000</zip>
      <zip>6000</zip>                                <city>Luzern</city>
      <city>Luzern</city>                            <country>CH</country>
      <country>CH</country>                        </address>
    </address>                                     <actorId>Deb-49929</actorId>
    <actorId>Deb-49929</actorId>                   <actorIdOffice>6599502</actorIdOffice> ⚠
  </debtor>                                        </principal>
  <caseDetails>                                 </debtor>
    <caseType>ordinary</caseType>
  </caseDetails>
```
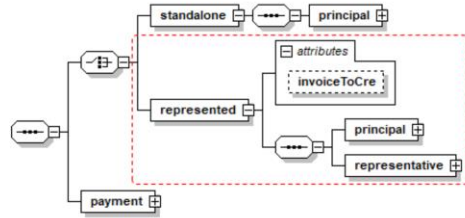
Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   51

In the collection request, the debtor is assigned the <actorId> identifier by the creditor. That same identifier is given back in the SC message as a confirmation along with the internal debtor's identification number <actorIdOffice> as defined in the information system at the office.

The <actorIdOffice> identifier is persistently assigned to the debtor. In a future debt collection at the same office involving the same debtor, the SC message would again contain the same <actorIdOffice>.
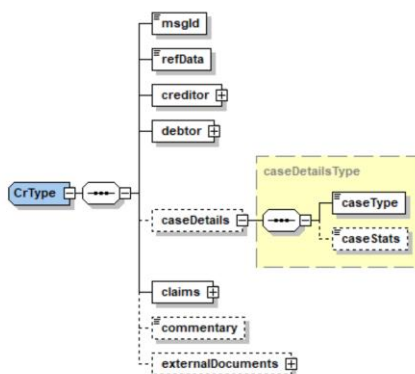
The <caseType> is used to indicate that this is not an ordinary collection request, and that the office shall have a closer look. Take a collection request based on a loss certificate, for example. In such a case, the office would need to wait for the loss certificate to arrive by mail prior to taking further action.

<caseType> would be *special* in this case while it would be *ordinary* otherwise. However, the <caseDetails> tag is optional and creditors can omit it.

CR Meldung
Forderung

```
<CR>
...
    <claims>
    <principalClaim>
        <amount>1290.00</amount>
        <reason>Rechnung vom 22. Oktober 2018</reason>
        <interest>
            <interestRate>5.0</interestRate>
            <interestDateFrom>2018-11-21</interestDateFrom>
        </interest>
    </principalClaim>
    <subsidiaryClaims>
        <subsidiaryClaim>
            <amount>120.00</amount>
            <reason>Bearbeitungskosten</reason>
        </subsidiaryClaim>
        <subsidiaryClaim>
            <amount>35.20</amount>
            <reason>Aufgelaufene Zinskosten</reason>
        </subsidiaryClaim>
    </subsidiaryClaims>
    </claims>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   53

There are at most 10 different positions to express the entire claim in a debt collection. The first position occupies a special place and it is meant to contain the most detailed reason.

<principalClaim> is the first out of a maximum of 10 claim positions and there may be up to 9 <subsidiaryClaims> following it. The only technical difference is the size of the <reason> tag; it is 640 characters in the <principalClaim> and 80 in all others.

In order to express that no interest shall be added to the claim, the <interest> tag shall be omitted. Setting the <interestRate> tag to zero would violate the schema.

Notice also that, according to the federal office of justice, the <interestDate> may lay in the future.

CR Meldung
Beilage zur CR Meldung

```xml
<envelope>
  ...
  <sender>
    <dateSent>2019-08-21</dateSent>
    <senderId>7-4-1</senderId>
    <senderName>Muster Treuhand AG</senderName>
    <system>
      <vendor>eSchKG AG</vendor>
      <product>eLP Master</product>
      <releaseInfo>9.93.10</releaseInfo>
    </system>
  </sender>
  <receiver>
    <receiverId>7-76-1</receiverId>
  </receiver>
</envelope>
<CR>
  ...
  <externalDocuments>
    <externalDocument>
      <documentTitle>Einverständniserklärung</documentTitle>
      <canonicalName>7-76-1_7-4-1_f81d4fae-7dec-11d0-a765-00a0c91e6bf6.pdf</canonicalName>
      <mimetype>application/pdf</mimetype>
    </externalDocument>
  </externalDocuments>
</CR>
```

nur Cloud-Lösungsanbieter !

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   54

The CR message specification contains the <externalDocument> tag. Creditors are not allowed to use it and it is there for only one reason.

Using external documents with the CR message is prohibited!

There is one exception: The providers of a cloud-based eLP systems, targeting mainly small businesses, must attach a letter of consent (a contract, basically) that they have with the customer. As the cloud-based system is basically an information broker, customers declare that they are willing to disclose potentially confidential information they receive from the collection offices.

Using the letter of consent, the collection office can verify the power of attorney and eliminate its own risk of getting into legal trouble when sending eLP messages to the cloud server.

SC Meldung
Ergebnis des Einleitungsverfahrens: Zahlungsbefehl oder "nichts"
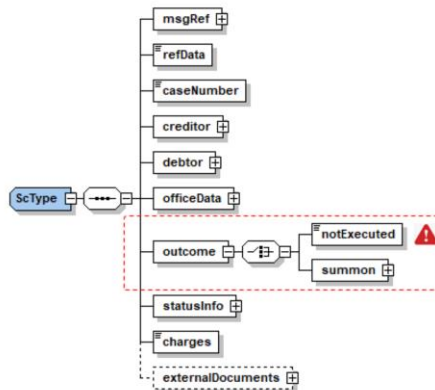
Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   55

Using version 2.2.01, the closing messages have been expanded such that the office can explicitly declare not having executed the requested procedure. This is true also in the case of the SC message. Using <notExecuted> indicates that there is no default summons and collection office had to give up on doing what they normally do.

However, if the outcome was in fact a default summons, the <summon> tag is used and a copy of the default summons is referenced as an external PDF document.

SC Meldung
Anzahl ausgestellte Zahlungsbefehle, Empfänger

```
<SC>
...
  <outcome>
    <summon>
      ...
      <numIssued>1</numIssued>
      <addressedToId>6599502</addressedToId>
      <delivery>
        <deliveryDate>2019-08-21</deliveryDate>
        <deliveredBy>Schweizerische Post</deliveredBy>
      </delivery>
      <objection>
        <none/>
      </objection>
    </summon>
  </outcome>
  <statusInfo>
    <status>102</status>
    <since>2019-08-21</since>
  </statusInfo>
  <charges>95.00</charges>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

56

If there are associates involved in the debt collection, the office produces more than one default summons and deliver a separate copy to each associate. There will be as many SC messages as there are default summons. Using the <numIssued> tag, the creditor learns how many there are.

Best advice for creditors is to wait for the last SC message to arrive until taking further steps, because associates have a legal right to object. Only when the last SC message is in does the creditor know what actions can be taken next.

Notice the <charges> tag. This is the amount of expenses that the collection office will assign or has already assigned to the creditor for payment. It is not necessarily the total amount of expenses so far, which may seem confusing at first glance. The reason is this: Suppose the debtor paid a share of the debt to the office. If this happens, the collection office would first cover their own expenses, so that portion of the expenses will no longer be billed to the creditor, hence it is not part of the amount provided in <charges>.

This may happen rarely in the initial phase of a collection, but could occur more frequently in later stages.

SC Meldung
Kein Rechtsvorschlag

```
<SC>
...
  <outcome>
    <summon>
      ...
      <objection>
        <none/>
      </objection>
    </summon>
  </outcome>
  <statusInfo>
    <status>102</status>
    <since>2019-08-21</since>
  </statusInfo>
</SC>
```

In earlier versions of the LP standard, information about an objection was differently structured and the occurrence of a partial objection had to be deduced from the message content.

With eLP version 2.2.01, the structure of objection data was revised. It now indicates explicitly what has happened. Either <none> for no objection at all, or, if there was an objection, <partial> or <full>.

SC Meldung
Rechtsvorschlag

Gesamte Forderung bestritten

```xml
<SC>
...
  <outcome>
    <summon>
      ...
      <objection>
        <full>
          <objectionDate>2019-08-21
          </objectionDate>
          <objectionReason>
          ...
          </objectionReason>
        </full>
      </objection>
    </summon>
  </outcome>
  <statusInfo>
   <status>104</status>
   <since>2019-08-21</since>
  </statusInfo>
```

Teil-Rechtsvorschlag

```xml
<SC>
...
  <outcome>
    <summon>
      ...
      <objection>
        <partial>
          <objectionAmount>120.00
          </objectionAmount>
          <objectionDate>2019-08-21
          </objectionDate>
          <objectionReason>
          ...
          </objectionReason>
        </partial>
      </objection>
    </summon>
  </outcome>
  <statusInfo>
    <status>104</status>
    <since>2019-08-21</since>
  </statusInfo>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   58

In addition to the information provided in the <full> tag, the <partial> tag would explicitly contain the contested amount.

Notice the correspondence between the objection and the status:

<none> would normally go with status 102, *default summons delivered*.

<full> and <partial> would have to go with status 104, *objection*.

Meldungsanalyse CC Sequenz

Grundlagen
- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse
- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI
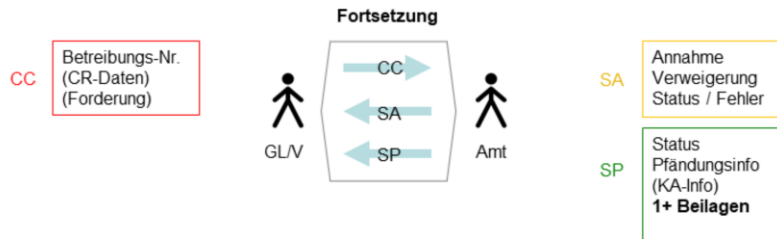
Meldungen des Amtes
- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung
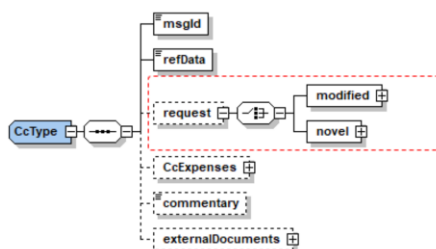- SanityCheck
- SanityCheck Plus

<Empty Notes>

The CC sequence comprises three messages:

1. CC: the creditor's request for continuation of the debt execution procedures
2. SA: the short-term response from the office as a confirmation of acceptance
3. SP: the final outcome of the continuation procedure is announced to the creditor

CC Meldung
Varianten der Fortsetzung

There are three ways to request the continuation, depending on the cicrumstances:

1. Using the *novel* mode, as indicated by the presence of the <novel> tag. Use this mode if the continuation request is addressed to a new collection office or the continuation is based on a loss certificate. In both cases, the request would not reference a previously installed debt collection at the office, but spawn a new one.

2. Using the *modified* mode, as indicated by the presence of the <modified> tag. Use this mode if the continuation request is addressed to the same office as the initial request for collection and some of the data needs to be updated, like a new creditor or a change of the particulars or address.

3. Using the *original* mode: If the <request> tag is missing altogether, then the creditor basically requests the office to proceed onto the next stage of the debt collection and do whatever is required. It shall use all the information it currently has about this case and start executing. *original* is recommended as it is by far the easiest way to do a continuation request.

CC Meldung
Meldungs- und Fallidentifikation vs. SA, Variante **original**

```
...
  <CC>
    <msgId>85233</msgId>
    <refData>BB-394925</refData>
  </CC>
```

```
<SA>
  <msgRef>
    <msgNo>7-76-1_99201</msgNo>
  </msgRef>
  <msgId>85233</msgId>
  <refData>BB-394925</refData>
  <caseNumber>1600305</caseNumber>
  <statusInfo>
    <status>201</status>
    <since>2019-08-21</since>
  </statusInfo>
  <actionReport>
    <action>ccRq</action>
    <actionStatus>
      <accept/>
    </actionStatus>
    <date>2019-08-21</date>
  </actionReport>
</SA>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   62

CC message: Using the *original* mode, the message is as short as it gets.

The collection office would do all the necessary maths, like calculation the amount of accumulated interest, by themselves. That is one reason why it must be aware of all the payments, i.e. the creditor must have reported each payment using the PN message.

SA message: The response refers to the CC message using <msgId> and it identifies the collection redundantly using <refData> and <caseNumber>.

The <status> indicates the progress of the case to this moment and it may read something like 201 to indicate that continuation is in progress.

The <action> tag saying ccRq is a confirmation that this is a response to a continuation request.

CC Meldung
Deklaration von Mehrauslagen im Fortsetzungsbegehren

```
...
<CC>
  <msgId>85233</msgId>
  <refData>BB-394925</refData>
  <CcExpenses>
    <expense>
      <amount>75.00</amount>
      <reason>Rechtsöffnungskosten</reason>
    </expense>
  </CcExpenses>
</CC>
```

… nicht nur in der Variante **original**

Creditors can declare extra expenses they've had since they have received the default summons, like the cost of legal assistance and fees to get at bay with the objection.

<CcExpenses> must not be used to list expenses that have already been taken into account in previous stages of the debt collection. Do not repeat yourself.

Be careful when programming: <CcExpense> is truly an extra expense and may only be used if the collection office has not heard of it before.
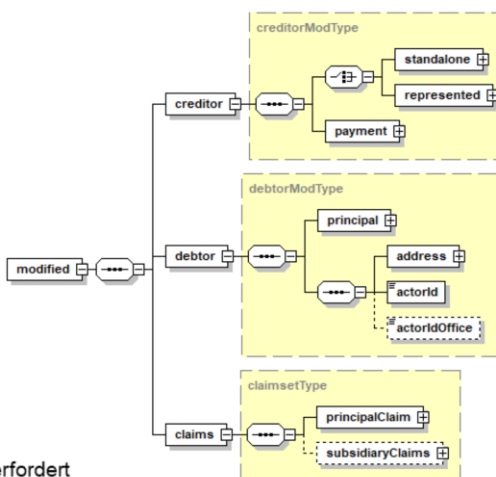
Using the *modified* mode, the creditor, debtor and claims must be provided, regardless of what parts of the information need to be updated.

In the presence of a judgement to decrease or waive some of the claims in the default summons, the claims (all positions) have to be delivered in accordance with the default summons. When doing so, take care of the following:

- do not add new claims
- do not increase any of the claim amounts
- do not change the order of claims
- the only allowed change is reducing a claim amount or abolishing the claim altogether

Using the *modified* mode requires the message to be addressed to the same office as the initial CR message, so the office is aware of all the details of the case.

The collection office would do all the necessary maths, like calculating the interest, by themselves. That is one reason why it must be aware of every payment the creditor has received from the debtor via the PN message.
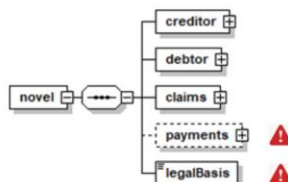
Using the *novel* mode, the creditor, debtor and claims as well as the legal basis for the continuation have to be provided. If there are payments to the creditor by the debtor, they must be declared too.

Using the *novel* mode means to spawn a new debt collection case.

In the presence of a judgement to decrease or waive some of the claim amounts in the default summons, the claims have to be delivered in accordance with the default summons. When doing so, take care of the following:

− do not add new claims
− do not increase any of the claim amounts
− do not change the order of claims
− the only allowed change is reducing a claim amount or abolishing the claim altogether

Using version 2.2.01, the closing messages have been expanded such that the office can explicitly declare not having executed the requested procedure. This is true also in the case of the SP message. Using <notExecuted> indicates that no seizure was executed nor any bankruptcy threat issued to the debtor for unspecified reasons. Suffice to say that the collection office had to give up on doing what they normally do.

However, if the outcome was as expected, then either the <seizure> tag or <bankruptcy> tag is present and a copy of the relevant documentation is referenced as an external PDF document.

SP Meldung
Ergebnis der Fortsetzung: Pfändung

```xml
<SP>
...
<outcome>
  <seizure>
    <deed provLoss="false">
      <seizureDate>2019-08-21</seizureDate>
      <seized>
        <inFrom>2019-08-21</inFrom>
        <inTo>2020-08-20</inTo>
      </seized>
    </deed>
  </seizure>
</outcome>
<statusInfo>
  <status>204</status>
  <since>2019-08-21</since>
</statusInfo>
<charges>155.60</charges>
<externalDocuments>
  <externalDocument>
  <documentTitle>E-Pfändung_Prot_1600305</documentTitle>
  <canonicalName>7-4-1_7-76-1_aaaaaaaa-bbbb-cccc-dddd-000027519866.pdf</canonicalName>
  <mimetype>application/pdf</mimetype>
  </externalDocument>
</externalDocuments>
</SP>
```

inFrom / inTo	Einkommen
mvFrom / mvTo	Sachpfändung
reFrom / reTo	Grundstück

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   67

If the outcome of the continuation procedure was a seizure, the seized objects may be income ("in"), tangibles ("mv" for movables) or property ("re" for real estate).

The <…From> and <…To> tags for a specific kind of seized object will always come in pairs, so there is no <inFrom> tag without the <inTo> tag, for instance. The same applies to the rest of the tag definitions, <mv…> and <re…>.

Notice that the presence of <inForm> and <inTo> tags indicates a seizure of income, turning <status> into 204 as a consequence. If movables were seized, the status might read 203, yet other values may apply.

As for the <charges> tag, what has been said about the SC message is also true for the SP message. In comparison with the <charges> reported in the SC message, those in the SP message can only have grown larger or stayed the same.

SP Meldung
Ergebnis der Fortsetzung: Verlustschein nach Art. 115 SchKG

```xml
<outcome>
  <seizure>
    <loss>
      <lossNumber>4883885</lossNumber>
      <date>2019-08-21</date>
      <capital>8500.00</capital>
      <interest>500.00</interest>
      <expense>200.00</expense>
      <apriori>50.00</apriori>
      <avails>250.00</avails>
      <lossAmount>7200.00</lossAmount>
      <lossKind>rolling</lossKind>
    </loss>
  </seizure>
</outcome>
<statusInfo>
  <status>206</status>
  <since>2019-08-21</since>
</statusInfo>
<charges>155.60</charges>
<externalDocuments>
  <externalDocument>
    <documentTitle>VS115_Kopie_1600305</documentTitle>
    <canonicalName>7-4-1_7-76-1_aaaaaaaa-bbbb-cccc-dddd-000027519866.pdf</canonicalName>
    <mimetype>application/pdf</mimetype>
  </externalDocument>
</externalDocuments>
```

rolling	Fortsetzung innerhalb von 6 Monaten möglich
standing	Neue Betreibung nötig

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation
68

If the collection office finds there are no seizable goods nor income, they would produce a loss certificate according to §149 SchKG as the outcome. The financial data of it are declared in the <loss> tag like so:

- <lossNumber> is the official serial number of the certificate
- <date> is the date of production of the document
- <capital> is the total of claims when the collection started
- <interest> is the accumulated amount of interest
- <expense> is the accumulated amount of expenses
- <apriori> is the total amount of payments received to reduce the debt
- <avails> is the total amount of avails from the realisation, if there was one
- <lossAmount> is the amount uncovered, the remaining debt

The total amount of the loss certificate is the sum of the original debt or capital, the accumulated interest and the expenses. If there are payments, they are subtracted from the calculation, as are the avails from the realisation, if any.

lossAmount = capital + interest + expenses – apriori – avails

The <lossKind> tag indicates the usage restrictions of the certificate. If *rolling*, then this document can be used in a request for continuation within the next 6 months. If *standing*, it can not be used in a continuation request and a new collection request is necessary.

SP Meldung
Ergebnis der Fortsetzung: Konkursandrohung

```xml
<outcome>
  <bankruptcyWarning>
    <principalClaim> ... </principalClaim>
    <subsidiaryClaims> … </subsidiaryClaims>
    <numIssued>2</numIssued>
    <dateOfSummon>2019-03-21</dateOfSummon>
    <addressedToId>6599502</addressedToId>
    <payments> ... </payments>
    <delivery>
      <deliveryDate>2019-08-21</deliveryDate>
      <deliveredBy>Schweizerische Post</deliveredBy>
    </delivery>
  </bankruptcyWarning>
</outcome>
<statusInfo>
  <status>207</status>
  <since>2019-08-21</since>
</statusInfo>
<charges>155.60</charges>
<externalDocuments>
  <externalDocument>
    <documentTitle>Konkursandrohung-1600305</documentTitle>
    <canonicalName>7-4-1_7-76-1_aaaaaaaa-bbbb-cccc-dddd-000027519870.pdf</canonicalName>
    <mimetype>application/pdf</mimetype>
  </externalDocument>
</externalDocuments>
```

0001-01-01 = es ist kein Zahlungsbefehl vorhanden

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   69

When the office receives a continuation request, it would first decide what path to take, either a seizure or a bankruptcy procedure. The decision is based on legal grounds and the creditor has no say in this. If it is a bankruptcy, the first thing the collection office does is produce an announcement to the debtor, threatening the opening of a bankruptcy procedure if the debt was not settled within a specific time frame. The details of this are provided in the <bankruptcyWarning> tag. It is basically a report on the delivery of the document rather than a detailed information package. However, a copy of the official document delivered to the debtor is attached to the message as an external document.

The bankruptcy procedure always goes with <status> 207.

Notice the <numberIssued> tag, indicating the number of copies that the associates have received, quite like with the default summons in the SC message. As opposed to the default summons, there is no practical relevance to the number of warnings, as there is no legal way to object against it.

The <dateOfSummon> tag is used to indicate the issuance date of the default summons as noted on the document itself. There is a very rare chance of having a bankruptcy procedure with no default summons involved, hence no date to fill in here. In the XML schema <dateOfSummon> appears as a mandatory tag. The project took notice of this fact only after the schema was officially released, taking away the opportunity to make the tag optional in time. So a workaround had to be found, and it looks like this: In the event of a bankruptcy warning not being based on a default summons, use "0001-01-01" as the <dateOfSummon>.

Meldungsanalyse RR Sequenz

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse

- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI
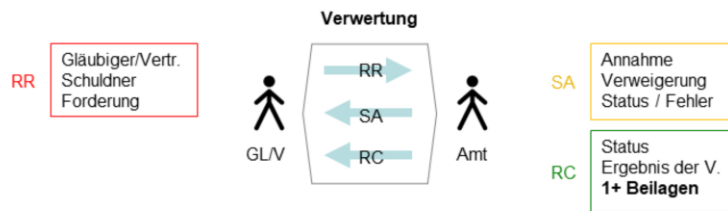
Meldungen des Amtes

- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

<Empty Notes>

The RR sequence comprises three messages:

RR: the creditor's request for realization of seized assets

SA: the short-term response from the office as a confirmation of acceptance

RC: the final outcome of the realization is announced to the creditor

RR Meldung
Verwertungsbegehren vs. SA (Quittungsmeldung)

```
...
  <RR>
    <msgId>85233</msgId>                  <SA>
    <refData>BB-394925</refData>            <msgRef>
    <realise pref="all"/>                     <msgNo>7-76-1_99201</msgNo>
  </RR>                                      </msgRef>
                                            <msgId>85233</msgId>
                                            <refData>BB-394925</refData>
                                            <caseNumber>1600305</caseNumber>
                                            <statusInfo>
                                              <status>301</status>
                                              <since>2019-08-21</since>
                                            </statusInfo>
                                            <actionReport>
                                              <action>rrRq</action>
                                              <actionStatus>
                                                <accept/>
                                              </actionStatus>
                                              <date>2019-08-21</date>
                                            </actionReport>
                                          </SA>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   72

RR message: This message is as short as it gets.
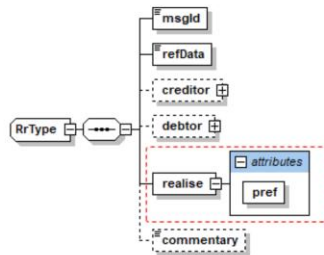
SA message: The response refers to the RR message using <msgId> and it identifies the collection redundantly using <refData>.

The <status> indicates the progress of the case to this moment and it may read something like 301 to indicate that realization is now in progress.

The <action> tag saying rrRq is a confirmation that this is a response to a realisation request.

The pref attribute within the <realise> tag of the RR message is used to indicate what assets the creditor wants to be realized. The choices are as follows:

- mv: movables only
- re: real estate only
- in: income only
- all: movables and real estate
- none: Don't realise at all.

RR Meldung
Daten des Gläubigers / Schuldners im Verwertungsbegehren

```xml
...
<RR>
  <msgId>85233</msgId>
  <refData>BB-394925</refData>
  <creditor>
    ...
  </creditor>
  <debtor>
    ...
  </debtor>
  <realise pref="all"/>
</RR>
```

Gläubiger und Schuldner sind nur dann zu deklarieren, wenn Personalien oder Adressen einer Partei (oder von beiden) aktualisiert werden sollen.

In the RR message, the creditor normally doesn't provide the particulars and addresses of the creditor and debtor. However, if any of the parties has been replaced meanwhile, or the particulars or address has changed, an update has to be made.
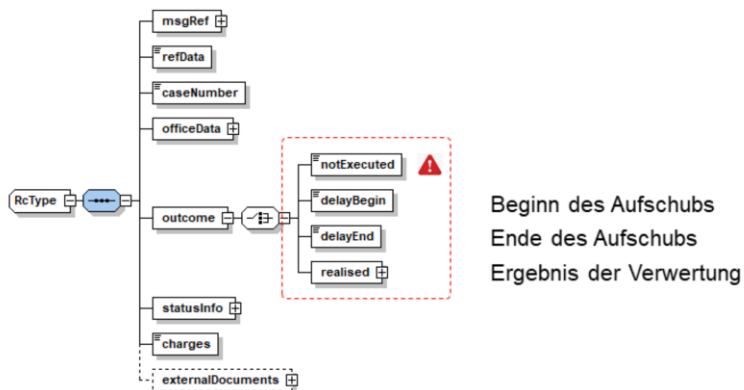
Using version 2.2.01, the closing messages have been expanded such that the office can explicitly declare not having executed the requested procedure. This is true also in the case of the RC message. Using <notExecuted> indicates that the realisation was not executed or the collection office had to give up on doing what they normally do.

The RC message is versatile in that it can be used to report the temporary or final outcome of the realisation. As a temporary outcome, the office can announce that a the court granted a deferral or that the deferral has expired. The final outcome is found under the <realised> tag.

There may be documents attached to the message.

RC Meldung
Anzeige über den Beginn / das Ende eines Aufschubs

```
<RC>                                        <RC>
  <msgRef>                                    <msgRef>
    <msgNo>7-76-1_199394</msgNo>                <msgNo>7-76-1_199394</msgNo>
  </msgRef>                                   </msgRef>
  <refData>BB-394925</refData>                <refData>BB-394925</refData>
  <caseNumber>1600305</caseNumber>            <caseNumber>1600305</caseNumber>
  <officeData>                                <officeData>
    …                                           …
  </officeData>                               </officeData>
  <outcome>                                   <outcome>
    <delayBegin>2019-08-21</delayBegin>         <delayEnd>2019-10-14</delayEnd>
  </outcome>                                   </outcome>
  <statusInfo>                                <statusInfo>
    <status>305</status>                        <status>301</status>
    <since>2019-08-21</since>                   <since>2019-08-21</since>
  </statusInfo>                               </statusInfo>
  <charges>239.70</charges>                   <charges>239.70</charges>
</RC>                                        </RC>
```

When the court grants a deferral according to §123 SchKG, the office sends an RC message with a <delayBegin> tag. This normally goes with <status> 305.

When the deferral has come to an end, the office can send another RC message using the <delayEnd> tag. This goes with the current <status>, different from 305.

The experience shows that, once the deferral is over, most debtors have not reached a save haven, a total loss is inevitable and it is not long before a loss certificate is produced and the case closed. When this happens, the collection office may take a shortcut and send the final outcome using <outcome> instead of <delayEnd>.
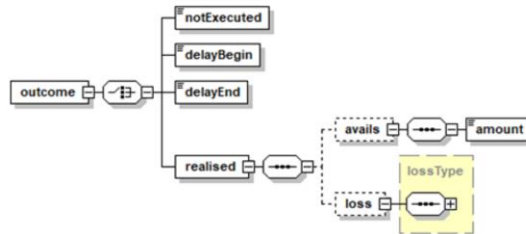
The outcome of the realisation is either an amount gained from the realisation or a loss certificate or a combination of both.
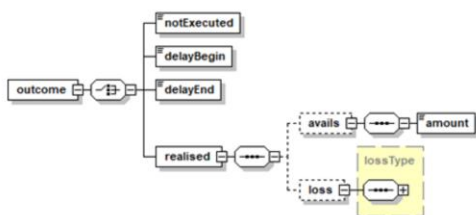
Notice the XSD specification of <realised>. Technically, both <avails> and <loss> are optional, so <realised> may technically be left empty. That is not what is intended, as the outcome is certainly one or the other. This is some food for thought to improve the data model in the future.
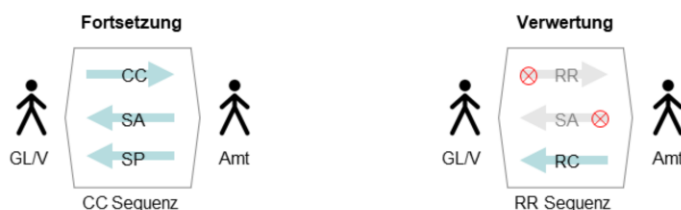
The content of the <avails> tag is quite simple. All it contains is the amount left over after seized goods have been sold and expenses settled.

<loss> contains the details of a loss certificate, the information is the same as in the SP message.

The seizure of income is a very special case, as it implies both seizure and realisation at the same time. The seizure of income basically comes down to a decision to seize future income, while the actual enforcement of it is turning the seized asset, income, into a value for the creditor.

When the seizure of income is reported to the creditor using the SP message, the continuation procedures have come to an end and the sequence is over. There are no more SP messages.

If enough income was seized to pay for the debt and expenses, the seizure of income comes to an end and the collection office sends an RC message to the creditor providing the final outcome of the realisation.

The seizure of income doesn't last forever, though. According to the law, after a full year of seizure of income, the procedure is stopped. The collection office does the final accounting and determines the remaining debt, then produces a loss certificate and sends the RC message.

Notice that this way of receiving the RC message was unsolicited, as there was no RR message to begin with.

Meldungsanalyse DI Sequenz

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse

- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI

Meldungen des Amtes

- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

<Empty Notes>

DI Sequenz
Betreibungsauskunft

Betreibungsauszug

DI — Personalien Ich / Personalien Du / **Legitimierung**

GL/V → DI → Amt
Amt → DR → GL/V

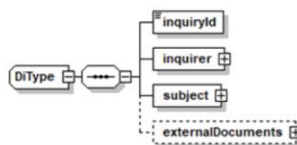DR — Auszugsdaten / **PDF Auszug** / (Verweigerung) / (Fehler)

The DI sequence comprises two messages:

1. DI: a request for obtaining the debt record of a target individual
2. DR: the actual debt record or a refusal to deliver it

DI Meldung
Begehren um Betreibungsauskunft

```xml
<DI>
  <inquiryId>394925</inquiryId>
  <inquirer>
    <physicalPerson>
      …
    </physicalPerson>
    <address>
      …
    </address>
    <credId>111</credId>
  </inquirer>
  <subject subjectId="59910">
    <physicalPerson>
      …
    </physicalPerson>
    <address>
      …
    </address>
  </subject>
  <externalDocuments>
    <externalDocument>
      <documentTitle>Mietvertrag-Scankopie</documentTitle>
      <canonicalName>7-76-1_7-4-1_aaaaaaaa-bbbb-cccc-abcd-000000582775.pdf
      </canonicalName>
      <mimetype>application/pdf</mimetype>
    </externalDocument>
  </externalDocuments>
</DI>
```

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Using the DI message, the request is specified using the <inquiryId>.

<subject> is the target person whose debt record is requested. The *subjectId* attribute can be provided in addition for the convenience of the inquirer, as the collection office kindly and blindly returns it with the debt record. Apart from that, the office doesn't keep track of the *subjectId* identifier.

<inquirer> is the person asking for the debt record of the <subject>. As is the case with other requests, the inquirer has to identify using their proper <credId>.

A person's debt record is not public. According to the law, the inquirer must provide sufficient indication why they need them, like an application to rent an apartment, for instance. The inquirer shall provide copies of such documents as external documents with the DI message. However, some governmental organisations do not require to provide that kind of proof.
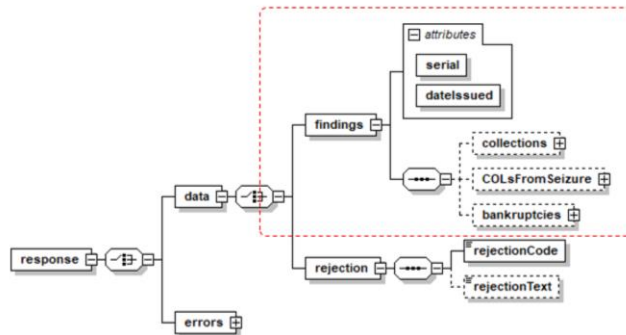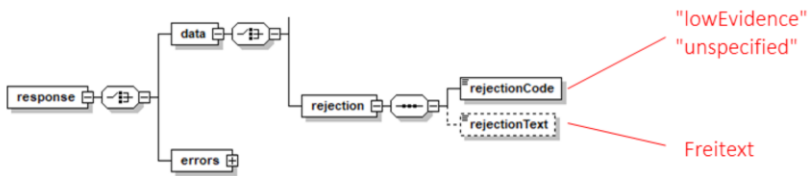
There are basically three possible outcomes from a DI request. In the DR message, the office can …

1. provide the records
2. provide a reason why they won't deliver the records
3. provide an error

The debt records are provided using the <findings> tag. The *serial* attribute indicates the serial number of the debt records, while *dateIssued* specifies the snapshot date.
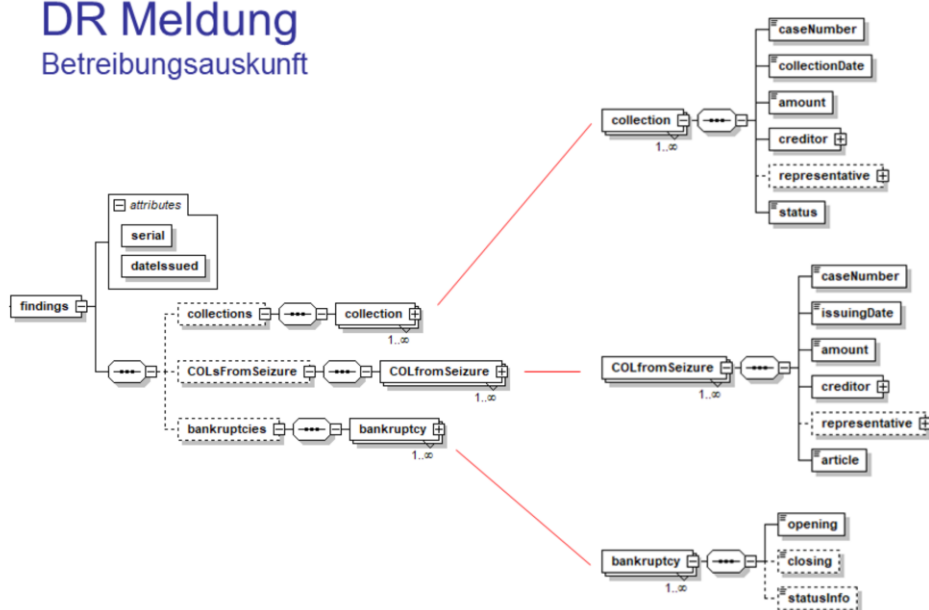
The collection office may decide to refuse the delivery of the debt record for any reason. If the rejection occured because the requested disclosure of the debt records was not sufficiently substantiated by the given evidence, <rejectionCode> would read *lowEvidence*, otherwise *unspecified*.
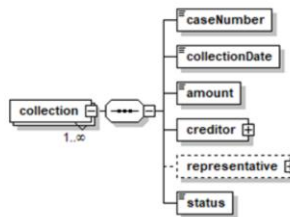
In the <findings>, the details of the debt records are provided in terms of collections, loss certificates from seizure, and bankruptcies.

- Each <collection> item consists of the official case number, the date of the debt execution, the total amount claimed, who the creditor was and the current status.

- Each <COLfromSeizure> item comprises similar information as the collection. In addition, the applicable article from the SchKG, either 115 or 149, is provided for clarification.

- Each <bankruptcy> item contains at least the opening date of the bankruptcy procedures. The closing date as well as the current status are most likely not available to the collection office, as the information is subject ot the competent bankruptcy office. If the office happens to be both, collection and bankruptcy, chances are that the data can be provided completely.

Sample snippet from the <collections> portion in a DR message.

Sample snippet from the <COLfromSeizure> portion in a DR message.

Sample snippet from the <bankruptcy> portion in a DR message.

Einwegmeldungen des Betreibungsamts SN, PR, IN

Grundlagen
- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

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- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
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- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung
- SanityCheck
- SanityCheck Plus

<Empty Notes>

The SN is a secure message with a subject, body and optional attachments. It is the digital equivalent to the registered mail and its primary purpose is to compensate for the lack of suitable structured messages to cover every possible interaction between the creditor and the office. Sometimes you just have to tell the other side in plain what you want to say.

<subject> is the only mandatory tag, the rest is optional. <contents> is where the body of your message goes.

SN allows to reference the business case by using either <refData> or <inquiryId> or <caseNumber>, respectively.

<SnCode> is used to specify the purpose of the message in a coded manner, like "eSchKG::distributeMemberDirectory" for the distribution of the member directory by the federal office of justice. SnCode can be used by a group of users who want to exchange special-purpose messages.

Notice that the SN message is a one-way communication; there is no receipt to confirm reception at the other end, except for the lower layer protocol logs from sedex and MessageHandler.

SN Meldung
Normale Verwendung durch einen Teilnehmer

```
<SN>
  <caseNumber>599129</caseNumber>
  <subject>Fehlendes Originaldokument</subject>
  <contents>Wir haben am 30. Juni die SP-Meldung zur referenzierten Betreibung
erhalten, vermissen aber das Papier-Original der Pfändungsurkunde. Wurde dieses
bereits per Post an uns geschickt?
  </contents>
</SN>
```

Example: SN message from a creditor to a collection office.

PR Meldung
Vergütungsanzeige

Betroffene Betreibung

Vergüteter NETTO Betrag

Datum der Vergütung

Status der Betreibung

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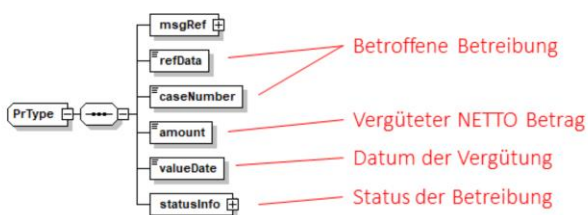
If the debtor does a payment to the collection office, either in person or by wire, the office will cover their own expenses first and use the rest to pay the creditor.

The PR message is used by the collection office to notify the creditor about the payment. The message refers to the debt collection by <refData> and <caseNumber>.

<amount> is the net amount and <valueDate> is the date of the payment to the creditor by the office.

The PR message is a one-way communication; there is no receipt to confirm reception at the other end, except for the lower layer protocol logs from sedex and MessageHandler.

If the payment covers the entire debt, the collection office closes the case and send the PR with <status> 105, *paid at the collection office*. They will send no more messages, as every pending sequence has been immediately terminated.

Notice that PR can be subject to a corrective message by the office, should they have sent a wrong PR before. The office would set <amount> to "0.00" to indicate that the previous PR was sent in error and there never was a payment.

For the creditor, the PR message is an optional feature. However, the collection office sends the PR message to the creditor regardless of their capacity to take note of it.

PR Meldung

```
<PR>
  <msgRef>
    <msgNo>7-76-1_84488</msgNo>
  </msgRef>
  <refData>BB-394925</refData>
  <caseNumber>1600305</caseNumber>
  <amount>1265.20</amount>
  <valueDate>2019-08-21</valueDate>
  <statusInfo>
    <status>102</status>
    <since>2019-08-21</since>
  </statusInfo>
</PR>
```

Example: This PR message indicates the net amount of 1265.20, yet the status of the collection did not change and still reads 102, *default summons delivered*.
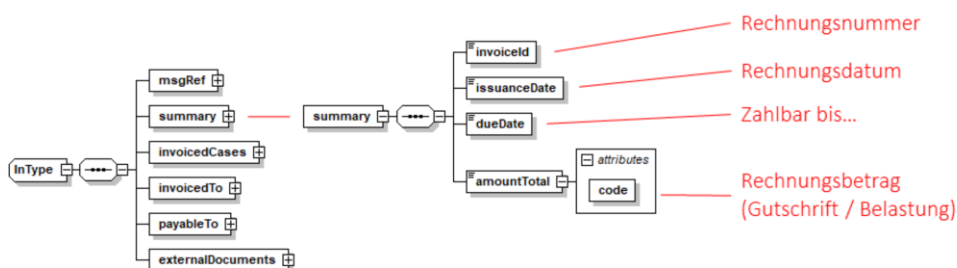
The IN message is a novel feature used in version 2.2.01. It is is a one-way communication from the collection office to the creditor (or representative), providing invoice details for expenses from debt collections they processed using eLP, not other ones. With the IN message, the office sends the billing information for a single debt collection or a multitude, depending on the billing schedule they pursue. Some offices have announced that they will send a separate IN message for each debt collection, rather than a summarised one.

The <summary> tag contains a summarised bill, using <amountTotal>. This is the amount you normally find on the orange payment slip as the invoice total.

The remainder of the IN message comprises the invoice details, in particular the billing items from potentially many debt collection cases.

Notice the *code* attribute of the <amountTotal> tag. If it says "debit", the amount is to be paid by the creditor, if "credit", then there is nothing to pay and you are going to receive money.

Chances are that you will not get any IN message with *code* "credit" for practical reasons. The office will simply not send the IN message unless there is something to pay.

IN Meldung
Rechnungsdaten – Rechnungspositionen

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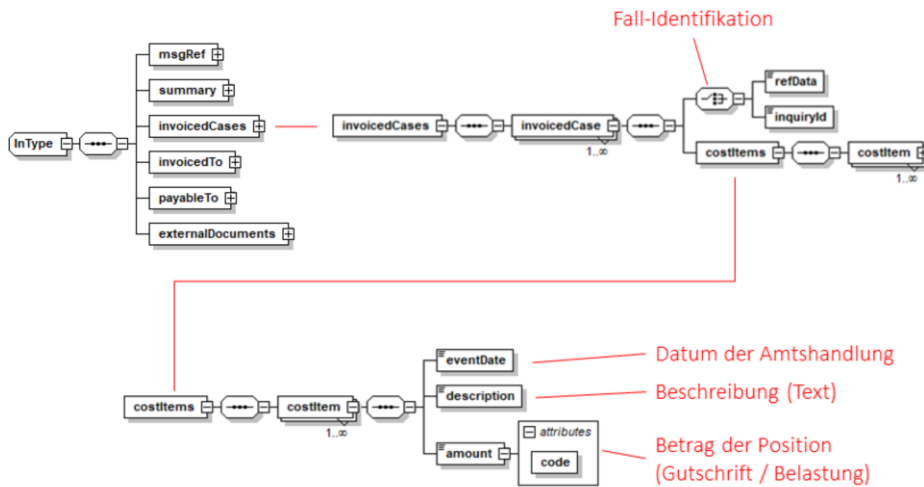
The <invoicedCases> tag contains a list of official actions, each comprised of their own <costItems>.

To each <invoicedCase> there is a <refData> or <inquiryId>, and each <costItem> contains the date of expense, a short description of it, and the amount. Again, the *code* attribute is used to tell burden ("debit") from reimbursement ("credit").

The *invoiceToCre* attribute in the CR and CC message has an effect on the invoice.

If there is a representative, they normally receive the invoice as they are assumed to take care of everything related to the case. This is the default setting and the office will normally send the IN message to the representative.

This rule can be overriden by setting the *invoiceToCre* attribute to "true", which means the invoice is to be delivered to the creditor rather than the representative. In this situation, the billing information will not show in the IN message for two reasons:

1. The representative does not pay a bill if it was addressed to the creditor.
2. The bill will be sent to the creditor using postal mail, as they are not a member of the LP network.

IN Meldung
Rechnungsdaten – Rechnungsempfänger und Zahlstelle
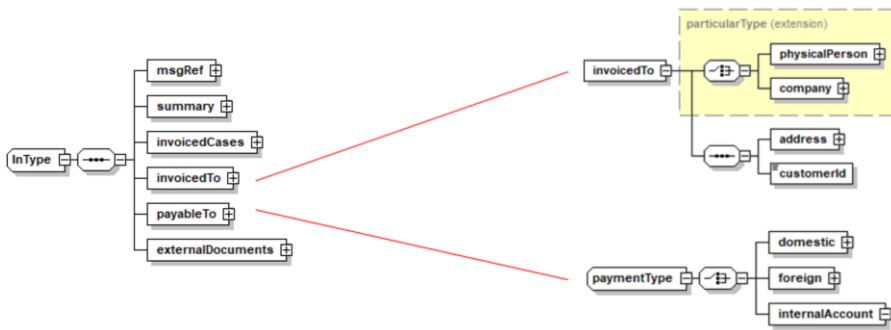
<invoicedTo> is the person to whom the invoice is addressed, normally the creditor or representative, while <payableTo> is the payment contact.

IN Meldung
Rechnungsdaten – PDF Kopie der Rechnung
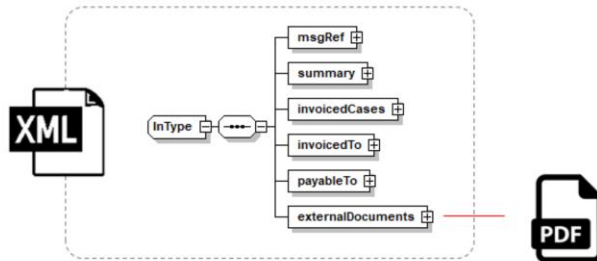
Druckbare Rechnung mit den exakt gleichen Positionen wie unter invoicedCases

There is an attachement to each IN message, a printable version of the invoice that contains exactly the same invoiced cases as the IN message. The two must perfectly match and not contain contradictory information.

Elektronisches Teilnehmerverzeichnis

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

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- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI

Meldungen des Amtes

- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

Teilnehmerverzeichnis via SN

```xml
<envelope>
  <transactionInfo>
    <version>2.2.01</version>
    <usage>production</usage>
  </transactionInfo>
  <sender>
    <dateSent>2019-08-21</dateSent>
    <senderId>3-CH-19</senderId>
    <senderName>Bundesamt für Justiz BJ</senderName>
    <system>
      <vendor>Bundesamt für Justiz BJ</vendor>
      <product>eSchKG Admin-App</product>
      <releaseInfo>Rel. June 2018</releaseInfo>
    </system>
  </sender>
  <receiver>
    <receiverId>7-4-1</receiverId>
  </receiver>
</envelope>
<SN>
  <SnCode>eSchKG:updateMemberDirectory</SnCode>
  <subject>Update Member Directory</subject>
  <externalDocuments>
    <externalDocument>
      <documentTitle>eSchKG_members-20190821T030000.csv</documentTitle>
      <canonicalName>7-76-1_7-4-1_0bb9fc20-83c1-429f-ada5-90fe6ab64f5d.csv</canonicalName>
      <mimetype>text/comma-separated-values</mimetype>
    </externalDocument>
  </externalDocuments>
</SN>
```

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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The member directory is sent to every participant by the federal office of justice using the SN message. It is a CSV-formatted text file attached to the SN message.

<senderId> must be **3-CH-19**, the address of the federal office of justice. No other party is allowed to send the member directory and participants must check the sender.

<SnCode> "eSchKG::updateMemberDirectory" is used to distinguish the distribution of the member directory from ordinary SN messages. The prefix "eSchKG::" is reserved and no other member is allowed to use it in an SN message.

The <documentTitle> tag specifies the original file name of the document. The file name of the member directory contains a timestamp which is useful to determine the most recent version received, as the member shall always use this one.

Elektronische Dokumente des Betreibungsamts

Grundlagen

– Sequenzen, Fallsteuerung, Status, Fall-Beendigung

– SA Meldung, Rückweisung, Fehler

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– Korrekturmeldungen

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– SanityCheck Plus

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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<Empty Notes>

Das "e" in eSchKG stösst an Grenzen

Anwendungsfall	Inhalt	XML	PDF	Papier
Einleitung	Betreibungsbegehren	●	●	
	Doppel des Zahlungsbefehls	●	●	●
Fortsetzung	Fortsetzungsbegehren	●	●	
	Summarische Pfändungsurkunde	●	●	
	Verlustschein nach Art. 115 SchKG	●	●	●
	Konkursandrohung	●	●	●
Verwertung	Verwertungsbegehren	●		
	Verwertungserlös anzeigen	●		
	Verlustschein nach Art. 149 SchKG	●	●	●
Fallsteuerung	Status abfragen	●		
	Betreibung sistieren oder beenden	●		
	Betreibung zurückziehen	●		
Zahlungs-Update	Zahlungseingang an das Amt melden	●		
	Vergütungsanzeige des Amtes	●		
Spesenrechnung	Rechnungsdaten	●	●	
Korrespondenz	Sichere Nachrichten austauschen	●	●	
Auskunft	Betreibungsauskunftsbegehren	●	●	
	Betreibungsauskunft	●	●	

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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Using eLP, a large portion of the debt collections has shifted from paper to digital. This is mostly true for the business information, but not necessarily for the official documents, like a loss certificate. There are legal reasons as well as technical ones why those documents are still circulating on paper.

The default summons always comes in pairs, one copy for the debtor, another one for the creditor. There is no question about the necessity to have the debtor's copy on paper, and eLP has gone a long way to make the creditor's copy a fully digital one.

The loss certificate is more difficult to handle digitally because the possession of the document is important. Years after it is issued, the names on the document, especially those of the creditor, may no longer really indicate ownership. As opposed to the default summons, a digital signature of the collection office is not sufficient for a loss certificate.

Original einer Urkunde

Das Amt sendet Kopien von relevanten Betreibungsdokumenten und Urkunden als PDF in den Abschlussmeldungen einer Sequenz. Beispiel: SC Meldung enthält PDF-Kopie des ZB-Gläubigerdoppels

Gewisse Urkunden sind kritisch, weil sie als "Originale" kursieren.

PDF Dateien sind geeignet …
- die Herkunft unfälschbar zu bezeichnen (ausstellendes Amt)
- die Unversehrtheit zu wahren (Integrität der Inhalte, Signaturen)

PDF Dateien sind ungeeignet …
- das Eigentum an einem elektronischen Dokument eindeutig und unfälschbar zuzuordnen (ausser durch eindeutige Identifikation des Eigentümers im Dokument selbst)

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Using digital signatures on an electronic document ensures the integrity and authenticity of it. Digital signatures are heavily used these days, and especially well accepted on PDF documents, as the signatures are checked by the Adobe reader software when opening.

In the context of eLP, a digitally signed PDF document is well suited to identify the issuing office and ensure that the documents has not been changed since.

On the other side, digital signatures are no means to specify the current owner of a document (unless he or she is identified in the document and no change of ownershop could have happened meanwhile).

Wieso noch immer Papier nötig ist

Gemäss eSchKG Verordnung sind die Ämter zur Entgegennahme von digital signierten PDF-Urkunden für folgende Fälle verpflichtet, ohne ein Papieroriginal nachverlangen zu dürfen:

- Doppel des Zahlungsbefehls

Folgende Urkunden werden elektronisch als Kopien "zur Kenntnis" an den Gläubiger oder Vertreter versandt, sind jedoch nur auf Papier gültig. Das Amt kann das Papieroriginal einfordern:

- Pfändungsurkunde Verlustschein nach Art. 115 SchKG
- Verlustschein nach Art. 149 SchKG
- Pfandausfallschein

The collection offices have an obligation to accept digitally signed PDF documents that represent copies of the default summons.

When it comes to the following documents, the collection office probably insists on receiving the original paper: loss certificates, certificate of shortfall.

Digitale Signaturen

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
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- Beilagendokumente zu eSchKG-Meldungen
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- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

<Empty Notes>

Digitale Signatur und eSchKG

Die Echtheit von Betreibungsurkunden wird durch eine digitale Signatur des ausstellenden Betreibungsamts bestätigt.

Eine digitale Signatur hat die folgenden Eigenschaften
* Das Dokument wurde seit der Signatur nicht verändert (Integrity)
* Die Herkunft ist eindeutig und unfälschbar identifiziert (Authenticity)

Die Betreibungsämter sind die einzigen Teilnehmer des eSchKG-Verbundes, die PDF-Dokumente signieren dürfen. Sie verwenden ein digitales Zertifikat, das ihnen vom Bundesamt für Justiz übergeben wird. Die Signaturfunktion erfolgt im MessageHandler.

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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Digital signatures are electronic data that relate to other data in a very special way. A digital signature …

– is a very short, yet unique representation of another document, and the signature for one document is different from any other.
– it is produced by the signer using a private secret, i.e. the signature can not have been produced by anyone else.

Everybody can verifiy the above without breaking the originator's secret, i.e. they can check that the signature is in fact from the original document, and that it was created by the person specified in the signature description.

The collection office puts a digital signature on each PDF document they send as an attachment, so everybody can verify the origin of the document and be assured about its integrity.

In order to ease the process of adding a digital signature to a document, the collection offices use the signing feature of the MessageHandler middleware.

Notice that the collection offices are the only ones allowed to use the signing feature of the MessageHandler.
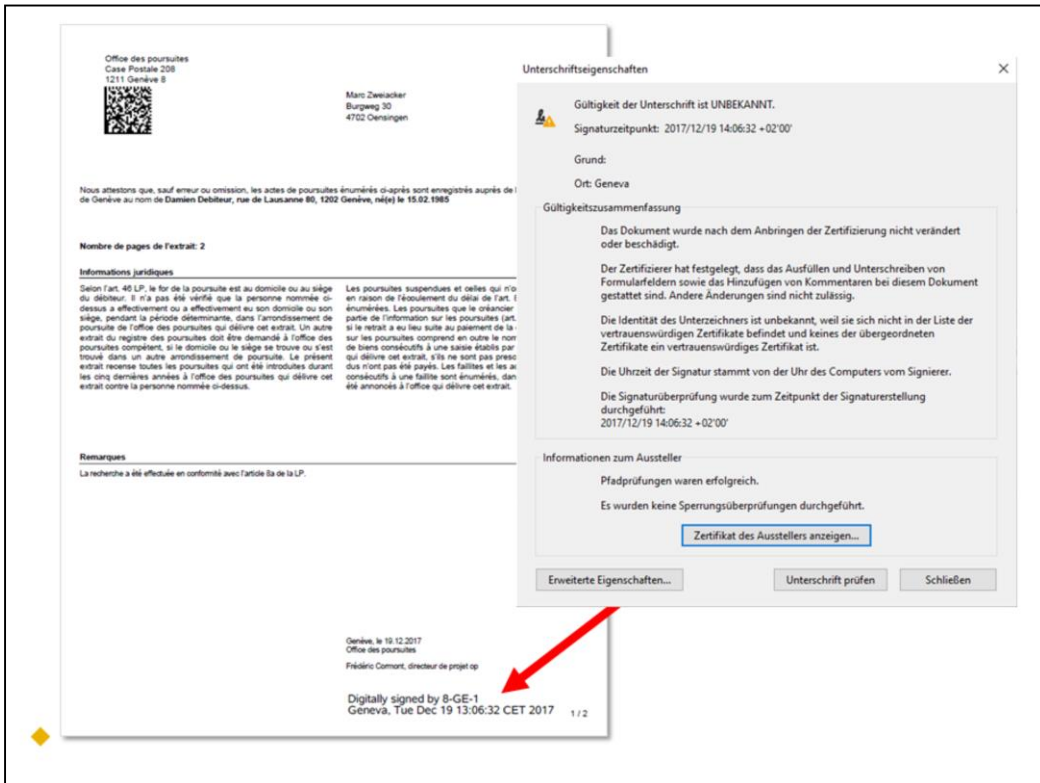
Using the Adobe Reader, the verification of a digital signature is easy. The reader displays a colored bar on top of the document, confirming the existence of a digital signature and the status of verification.

According to the eLP standard, the signature must appear as a printable section on the lower right corner, specifying the signer and date of signature. Double clicking the signature will open a window containing further information useful only to the technically trained eye.

Notice that the Adobe Reader is unable to recognise the issuer of the digital certificate used to sign eLP documents and that a warning is probably being displayed. Don't worry about that. The reason is in the default security configuration of the Reader.

There is an even better way to verify the signature, the validator service.

Using the validator service, the signature of official documents released by governmental bodies can be verified easily and quickly.

www.validator.ch

Validator ist ein Service der Bundesverwaltung

Hier können elektronisch signierte Dokumente geprüft werden. Falls der Signatur von berechtigter Stelle eine amtliche Funktion zugeordnet ist, so wird diese angezeigt.

Dokument validieren

Elektronische Dokumente selber erstellen:

Falls Sie amtliche elektronische Dokumente erstellen und eine Prüfmöglichkeit im Validator anbieten wollen, so senden Sie uns eine Anfrage.

[Anfrage senden]

(1) Wählen Sie den Dokument-Typ

Was für ein elektronisches Dokument möchten Sie auf seine Gültigkeit prüfen?

Wählen Sie den Dokumenttyp (Liste)	▲
Wählen Sie den Dokumenttyp (Liste)	
Amtliche Meldung	
BAKOM Dokumente	
Validator für Veranlagungsverfügungen und Rückerstattungsbelege der Eidgenössischen Zollverwaltung	
Dokument eines Betreibungsamtes (eSchKG)	
Bundesrecht	
Kanton Zug: Verwaltungsbehörden des Kantons, der Gemeinden oder Verwaltungsgericht	
Der eigenhändigen Unterschrift gleichgestellte qualifizierte elektronische Signatur	
Geregeltes elektronisches Siegel	
Strafregisterauszug	
Mit Swiss Government PKI Smartcard und Zertifikat signiertes und zeitgestempeltes Dokument schweizerischer Behörden	
Elektronische öffentliche Urkunden und elektronische Beglaubigungen	

[Dokument prüfen]

Kontakt:

Haben Sie allgemeine Fragen zur elektronischen Signatur oder zur Validierung von Dokumenten? Gerne stehen wir Ihnen zur Verfügung:

[Kontakt]

(2)

(3)

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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Select the line saying "document from a collection office (eLP)" in the drop down list, then upload the document. The validator will immediately display the result of the verification.

Korrekturmeldungen

Grundlagen

– Sequenzen, Fallsteuerung, Status, Fall-Beendigung

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– Elektronische Dokumente des Betreibungsamts

– Digitale Signaturen

– Korrekturmeldungen

Qualitätssicherung

– SanityCheck

– SanityCheck Plus

<Empty Notes>

Before eLP surfaced, there was hardly any problem with the quality of the data, at least it seemed so. What was written in the default summons was assumed to be the accurate information and everybody relied on it.

Things have changed with eLP. In the SC message, to carry on with the above example, the information may accidentally deviate from the PDF document, like if one source says there was an objection and the other does not.

In fact, today we find not only two, but three sources of "official information": firstly, the information system at the collection office, secondly, the eLP message, and thirdly, the attachment to the message. Given the right circumstances, each of them may hold different information.

Prior to version 2.2.01, if the information in the eLP message was wrong or has contradicted the information in the attachment, the only way out for the collection office was to resend the message in question, which was prohibited by the standard, or to issue an alarm to the creditor in some way.

It is only with version 2.2.01 that the collection office is allowed to send a message multiple times, even though the sequence says it should only appear once. The basic rule is this: when the collection office sends a corrective message, it identifies the original message and **fully replaces** it. There are no restrictions as to the subject of correction; it could be the data in the XML, the attachment, or both.

Before eLP surfaced, there was hardly any problem with the quality of the data, at least it seemed so. What was written in the default summons was assumed to be the accurate information and everybody relied on it.
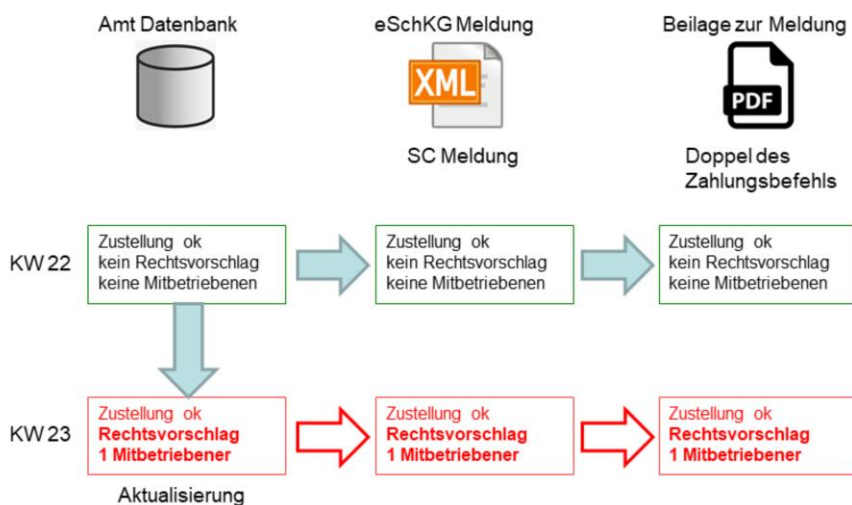
Things have changed with eLP. In the SC message, to carry on with the above example, the information may accidentially deviate from the PDF document, like if one source says there was an objection and the other does not.

In fact, today we find not only two, but three sources of "official information": firstly, the information system at the collection office, secondly, the eLP message, and thirdly, the attachment to the message. Given the right circumstances, each of them may hold different information.

Prior to version 2.2.01, if the information in the eLP message was wrong or has contradicted the information in the attachment, the only way out for the collection office was to resend the message in question, which was prohibited by the standard, or to issue an alarm to the creditor in some way.

It is only with version 2.2.01 that the collection office is allowed to send a message multiple times, even though the sequence says it should only appear once. The basic rule is this: when the collection office sends a corrective message, it identifies the original message and **fully replaces** it. There are no restrictions as to the subject of correction; it could be the data in the XML, the attachment, or both.

Korrekturmeldung
Auftreten / Zulässigkeit

Sequenz	Msg	Inhalt im 1. Versand	Korrigierter Inhalt im 2. Versand	Zulässigkeitsbedingung
CR	SA	CR wurde akzeptiert, SA meldet *accept*.	CR wird abgewiesen, neue SA meldet *reject*.	Zulässig, sofern SC noch nicht gesendet wurde.
CC	SA	CC wurde akzeptiert, SA meldet *accept*.	CC wird abgewiesen, neue SA meldet *reject*.	Zulässig, sofern SP noch nicht gesendet wurde.
RR	SA	RR wurde akzeptiert, SA meldet *accept*.	RR wird abgewiesen, neue SA meldet *reject*.	Zulässig, sofern RC noch nicht gesendet wurde.
CR, CC, RR, SR, PN	SA	Die Anfrage wurde zuerst abgewiesen, SA meldet *reject*.	Die Anfrage wird im Nachhinein akzeptiert, neue SA meldet *accept*.	Nicht zulässig! Die Rückweisung gilt als definitiv und kann nicht korrigiert werden.
CR, CC, RR, SR, PN	SA	Das Begehren wurde als fehlerhaft taxiert, SA meldet *error*.	Die Fehlerangabe war falsch, die neue SA meldet *accept* oder *reject*.	Nicht zulässig! Die Fehlermeldung gilt als definitiv und kann nicht korrigiert werden.
SR	SA	SR wurde akzeptiert, SA meldet Status.	SA meldet korrigierten Status.	Zulässig.
CR	SC	Daten zum Zahlungsbefehl.	Korrigierte Daten zum Zahlungsbefehl.	Zulässig.
CC	SP	Daten zur Pfändungsurkunde.	Korrigierte Daten zur Pfändungsurkunde.	Zulässig.
RR	RC	Daten zum Verwertungsabschluss.	Korrigierte Daten zum Verwertungsabschluss.	Zulässig.
PR	PR	Daten der Vergütung.	Korrigierte Daten der Vergütung.	Zulässig.
IN	IN	Daten der Rechnung.	Korrigierte Daten der Rechnung.	Zulässig.

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There are limitations as to when a corrective message can occur, which boils down to one rule: The collection office is not allowed to send a corrective SA message if the original message indicated an error or a rejection. In such as case, the creditor will have to send another request using new message identifiers.
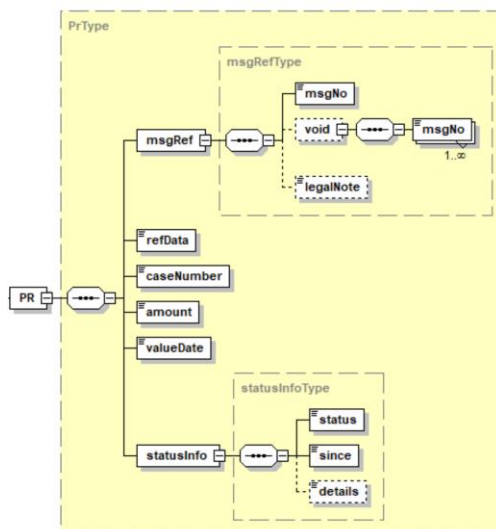
The <void> tag in <msgRef> indicates that this is a corrective message. <msgNo> within the <void> tag must specify a previous message **of the same type**; SC can only be replaced by another SC, SP can only be replaced by another SP, and so on.

The <legalNote> tag may contain instructions on legal remedies, mostly with a corrective message, but not only. It is up to the collection office to provide the appropriate information.

Korrekturmeldung
Beispiel

Originalmeldung 21.08.20

```
<PR>
  <msgRef>
    <msgNo>7-76-1_84488</msgNo>
  </msgRef>
  <refData>BB-394925</refData>
  <caseNumber>1600305</caseNumber>
  <amount>1265.20</amount>
  <valueDate>2020-08-21</valueDate>
  <statusInfo>
    <status>102</status>
    <since>2020-08-21</since>
  </statusInfo>
</PR>
```

Korrektur 23.08.20

```
<PR>
  <msgRef>
    <msgNo>7-76-1_84621</msgNo>
    <void>
      <msgNo>7-76-1_84488</msgNo>
    </void>
  </msgRef>
  <refData>BB-394925</refData>
  <caseNumber>1600305</caseNumber>
  <amount>0.00</amount>
  <valueDate>2020-08-21</valueDate>
  <statusInfo>
    <status>102</status>
    <since>2020-08-23</since>
  </statusInfo>
</PR>
```

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In the example above, the collection office has sent a PR message on August 21 that later turned out to contain wrong data.

On August 23, the collection office sends another PR message as a correction to the first one, replacing the original message as a whole. It declares a payment of "0.00" which is to say that, in fact, there was no payment at all.

Qualitätssicherung – SanityCheck und SanityCheck PLUS

Grundlagen

- Sequenzen, Fallsteuerung, Status, Fall-Beendigung
- SA Meldung, Rückweisung, Fehler
- Identifikation von Meldungen, Betreibungen und Personen
- Beilagendokumente zu eSchKG-Meldungen
- eSchKG-Versionen, Teilnehmerverzeichnis

Meldungsanalyse

- Analyse Muster-Betreibungsbegehren CR
- Analyse Muster-Fortsetzungsbegehren CC
- Analyse Muster-Verwertungsbegehren RR
- Analyse Muster-Betreibungsauskunft DI

Meldungen des Amtes

- Einwegmeldungen des Betreibungsamts: SN, PR, IN
- Versand des Teilnehmerverzeichnisses
- Elektronische Dokumente des Betreibungsamts
- Digitale Signaturen
- Korrekturmeldungen

Qualitätssicherung

- SanityCheck
- SanityCheck Plus

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation

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Qualitätssicherung

Meldungsstruktur

SanityCheck

Upload und
Meldungsprüfung

sanitycheck.ch

Szenarien

SanityCheck Plus

Simulation von
Betreibungsfällen

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In order to become a member of the eLP network, participants must prove they generate eLP data of sufficient quality and in accordance with the requirements of the standard. In earlier years, the federal office of justice carried out time-consuming, cost-intensive tests manually.

Luckily, SanityCheck came along, allowing everyone to check the quality of their eLP software in a self-organised way.

There are two versions of the SanityCheck service:

1. A verification engine to check the structural compliance of XML files. After the file is uploaded, SanityCheck immediately responds with an analysis of the message, pointing out problems and errors.

2. A simulation engine that is capable of sparring with the tester, going through a full debt collection procedure involving potentially many messages and sequences. This is called SanityCheck Plus.

Qualitätssicherung mit SanityCheck

Ausgabe nach der Prüfung

Zusammenfassung

Datei erhalten: 05.12.2020 15:26:50
Dateiname: cr_sample.xml
Dateigrösse: 2944 bytes
Überprüfung beendet: 05.12.2020 15:26:51
Dauer: 0.299 Sekunden
Schema Validierung: OK
Anzahl Infos: 0
Anzahl Warnungen: 2
Anzahl Fehler: 0

Details

Eintrag anwählen, um Details anzuzeigen oder alle anzeigen.

OK /document/envelope/transactionInfo/version

WARNING /document/envelope/sender/dateSent
> **Line:** 11
> **Value:** "2019-08-21"
> **Test:** is today
> Warning: datesent is different from today

WARNING /document/envelope/sender/senderId
> **Line:** 12
> **Value:** "7-4-1"
> **Test:** is an active member according to the member directory
> Warning: sender: not an active member of the eSchKG network

OK /document/CR/msgId
OK /document/CR/refData
OK /document/CR/creditor/represented/principal/physicalPerson
OK /document/CR/creditor/represented/principal/physicalPerson/gender
OK /document/CR/creditor/represented/principal/physicalPerson/lastName
OK /document/CR/creditor/represented/principal/physicalPerson/firstNames
OK /document/CR/creditor/represented/principal/address
OK /document/CR/creditor/represented/principal/address/street1
OK /document/CR/creditor/represented/principal/address/buildingNo
OK /document/CR/creditor/represented/principal/address/zip
OK /document/CR/creditor/represented/principal/address/city
OK /document/CR/creditor/represented/principal/address/country
OK /document/CR/creditor/represented/principal/credId
OK /document/CR/creditor/represented/representative/company
OK /document/CR/creditor/represented/representative/company/name
OK /document/CR/creditor/represented/representative/address
OK /document/CR/creditor/represented/representative/address/street1
OK /document/CR/creditor/represented/representative/address/buildingNo
OK /document/CR/creditor/represented/representative/address/zip
OK /document/CR/creditor/represented/representative/address/city
OK /document/CR/creditor/represented/representative/address/country

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Qualitätssicherung mit SanityCheck Plus

Test Nachrichten für   Anleitung ❶   Zur Userauswahl ‹   Alle Fälle löschen ✖   Abmelden ⟳

Betreibungsfälle prüfen   Spezialnachricht SN prüfen   Auskunftsbegehren DI prüfen   Sammelrechnung IN prüfen   Zusammenfassung

Bereitschaftsmeldung

Ꭾ   Einen neuen Betreibungsfall testen

	Gläubigerreferenz	Betreibungsnr.	Gläubiger	Schuldner	eSchKG Status	
Ꭾ	K10.500.100000047180.0000004722	1017549	Muster GmbH , Zürich	Emilius Emily, Winterthur	Unbekannt (901)	✖
Ꭾ	K10.500.100000047172.0000004723	1017548	Muster GmbH , Zürich	Idus Ida, Winterthur	Konkursandrohung (207)	✖

	#	Nachricht	Dateiname		Bemerkung
→	193361	Fortsetzungsbegehren CC	7-4-14_CC_100000047172_20200720092903.xml 🗗 📎		Meldung geprüft
←	193361	Statusmeldung SA	7-16-1_CC_SA_1595237833525.xml		SA Meldung wurde zugestellt
←	193361	Pfändungsprotokoll SP	7-16-1_debtor_SP_1595237848740.xml 📎		Konkursandrohung

Mögliche Aktionen einblenden

	Gläubigerreferenz	Betreibungsnr.	Gläubiger	Schuldner	eSchKG Status	
Ꭾ	K10.500.100000047122.0000004725	1017547	Muster GmbH , Zürich	Karlsson Karl, Winterthur	Konkursandrohung (207)	✖
Ꭾ	K10.500.100000046998.0000004722	1017537	Muster GmbH ,	Emilius Emily, St. Gallen	Zahlungsbefehl unzustellbar (103)	✖

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   120

Those using eLP from a creditor's perspective use **SanityCheck Plus for creditors** (SCGL). This service enables candidate members of the eLP network to test their system as if it was operational, using the full technical networking suite with sedex and MessageHandler. They control the behavior of the emulated collection office to mimic a real-world scenario, like sending a reject or accept message, using a private control desk on the SanityCheck website.

The service is more than just a playground for programmers and testers. Based on the messages it receives, the conformance is checked using hundreds of test criteria.

While testing is in progress, SanityCheck Plus keeps track of the outcome of tests and constantly updates a test protocol that contains all messages and sequences under test, along with an indication of completion and success.

When the tests are over, SanityCheck Plus concludes the test report and digitally signs it. The document is sent in to the federal office of justice as proof of quality along with the declaration of readiness.

Notice: The providers of software for debt collection offices use **SanityCheck Plus for debt collection offices** (SCBA), a similar engine tailored for special requirements.

Qualitätssicherung mit SanityCheck Plus

| Bundesverwaltung | Departement: EJPD | Bundesamt für Justiz | Sanity Check | | Feedback | DE FR IT EN |

Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Sanity Check

| Sanity Check 2.1.01 | Sanity Check 2.2.01 | Teilnehmerverzeichnis | Gemeinden | PLZ und Ort | Sanity Check Plus Login | |

Login

Sedex ID*

7-76-1

Passwort*

Login

Neues Passwort an mich senden

Zum ersten Mal hier?

Willkommen bei Sanity Check Plus. Hier können Sie in einem geschützten Testraum **eSchKG Sequenzen durchspielen**, indem Sie von Ihrem System eSchKG Meldungen an Sanity Check Plus senden.

Sie benötigen dazu einen **funktionierenden Anschluss an den eSchKG Verbund** (vgl. eSchKG Handbücher).

Loggen Sie sich mit Ihrer Sedex-ID ein. Sie können sich ein neues **Passwort als SN-Meldung zustellen lassen**. Klicken Sie dazu auf "Neues Passwort an mich senden". Weitere Informationen erhalten Sie nach erfolgreichem Login.

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   121

Both SanityCheck Plus Applications require registration and login. You have to request your password and it will be sent to you in a SN message. That's actually your first test: are you capable of receiving messages?

Qualitätssicherung

Sanity Check Plus Summary

Member: 4-446018-1
Product vendor: Smartway SA
Product name: Cash-in!
Product version: 4.0B
Date: 2020-07-02T09:04:16.123

Sequence	Version	Meaning	Done
CR	2.2.01	Starting	yes
CC original	2.2.01	Continuation (original mode)	yes
CC modified	2.2.01	Continuation (modified mode)	yes
CC novel	2.2.01	Continuation (novel mode)	yes
RR	2.2.01	Realisation	yes
PN	2.2.01	Payment Notice	yes
SR	2.2.01	Request/Control	yes
DI	2.2.01	Debt Record	yes
SN	2.2.01	Send Special Notification	yes
SN	2.2.01	Receive Special Notification	yes
PR	2.2.01	Payment received	yes
IN	2.2.01	Invoice notification	yes

SanityCheck Plus erstellt automatisch einen Prüfbericht über die getesteten Sequenzen

Der Prüfbericht ist mit der Bereitschaftsmeldung im Bundesamt für Justiz BJ einzureichen

Nur für Wiederverkäufer:
Der Prüfbericht kann bei Bedarf in der Rubrik "Geprüfte Anbieter" auf der eSchKG Website publiziert werden

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   122

Providers who develop eLP-compatible software for customers have to prove the quality of their product by way of the SanityCheck Plus service and a declaration of readiness to the federal office of justice on their own behalf.

The provider's customers will greately benefit from this, as they don't need to conduct their own comprehensive test with SanityCheck Plus; A declaration about the operational usage of the provider's already tested software and a simple connection test of their system will be sufficient.

Providers of tested software can voluntarily register with the federal office of justice to have their name and product published in the vendors section of the eLP website on www.eschkg.ch.

Nicht mehr lange…

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Zum Schluss: eSchKG 2.2 Features

– Korrekturmeldungen	SA, SC, SP, RC, PR, IN
– notExecuted	SC, SP, RC
– Neu: Vergütungsanzeige	PR Sequenz
– Neu: Rechnungsdaten	IN Sequenz
– Partei ohne Adresse (falls <u>vertretener</u> Gläubiger)	
– Kosten der Rückweisung	SA
– Zahlungsangaben	ESR, IBAN, QR-IBAN
– Virtuelle Gläubiger	Einverständniserklärung (CR)
– Rechtsvorschlag	explizit

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   124

Features (1/4)

– A debt collection office can correct erroneous content from a previous message with another message of the same type. Previously, the offices were prohibited from submitting multiple final messages in a sequence.

– The debt collection office may explicitly declare in the final message of a sequence (i.e. SC, SP or RC) that the official act could not be executed (notExecuted).

– PR and IN are two new message types (and yes, sequences) that the debt collection office sends to the creditor.

– A creditor who is represented does not necessarily have to have a postal address. Until now, it was mandatory to provide an address, even if in fact there was none. Example: "Swiss Confederation, represented by ..." ("Schweizerische Eidgenossenschaft, vertreten durch …")

– If a request was rejected, the debt collection office announces the cost of the rejection.

– The structure of payment details has been updated (ISO 20022).

– Until now, whether a total or partial objection existed had to be recognized from the context of existing or absent data. Now the (partial) legal proposal is explicitly declared.

- Meldungen ohne fachliche "Quittung": PR, IN, SN, SI
- Digital anstatt Papier:
  - IN (Rechnung)
  - DR (Betreibungsauskunft)
- Nach wie vor auch auf Papier:
  - Gläubigerdoppel des Zahlungsbefehls
  - Doppel der Konkursandrohung
  - Verlustschein
- Mindestanforderung für eSchKG-Teilnahme: SN, IN lesen
- Betreibungsbegehren CR: Einschränkung betr. Beilagen

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   125

Features (2/4)

- Even with eLP version 2.2 there are messages for which no reaction of the other party is intended (one-way messages).
- Invoicing for debt collection that was conducted using eLP is exclusively digital. The same applies to debt records, as was already the case in previous versions of eLP.
- Still, not all documents can be transmitted electronically. Default summons, bankruptcy warnings and certificates of loss are still served by the offices on paper, in addition to electronic copies.
- The capability of receiving and reading SN and IN is the minimum requirement for participation in the eLP network.
- Appendices can now be included in the CR message (collection request). These are reserved exclusively for the declaration of consent of a virtual customer if the sender is a cloud provider. Attachments are not permitted in the debt collection request of any other eLP participant.

Zum Schluss: eSchKG 2.2 Features

- eSchKG Fälle "initiieren":
    - Betreibungsbegehren CR
    - Fortsetzungsbegehren CC novel
    - Betreibungsauskunftsbegehren DI
- Diese eSchKG Aktionen sind nur in Betreibungen machbar, die mit eSchKG initiiert wurden: SR, PN, PR, IN
- CC modified für:
    - Aktualisierung von Personalien und Zustelladressen
    - Gerichtliche Herabsetzung der Forderung
- Einreichung eines zweiten CC in Ergänzung zum ersten ist unzulässig

Standard für den elektronischen Datenaustausch im Betreibungswesen (eSchKG) – Technische Spezifikation   126

Features (3/4)

Also in eLP version 2.2 the following still applies:

- The only way to bring about an action under debt collection law in an office is to either initiate a new debt collection procedure by means of a debt collection request (CR report), or a continuation request in a new office (CC report, variant novel), or a request to obtain the debt records (DI report).
- Inquiries about the status of a collection and sending control instructions (SR message) are only possible if the debt collection exists and has been initiated using eLP.
- Payment messages (PN report) are only permissible for debt enforcement proceedings that have been initiated using eLP.
- The claim in a request for continuation can be reduced at most, but not increased.

New in eLP version 2.2:

- The debt collection office only sends the PR message (payments received) if the debt collection was originally initiated using eLP.
- The debt collection office sends the invoice data (IN message) only if the charged debt collection has been initiated using eLP. For these cases, the IN message is the only form of invoicing, a paper invoice is not produced.
- Sending multiple CC messages is not permitted.

Zum Schluss: eSchKG 2.2 Features

- Forderungen mit Zins "Null" sind unzulässig
- Fortsetzung bei nicht beseitigtem Teil-Rechtsvorschlag implizert stets Fortsetzung auf dem unbestrittenen Teil
- CC novel bei Teil-Rechtsvorschlag: nur unbestrittene Forderungspositionen aufführen
- Signierte Kopie des Zahlungsbefehls (PDF) ist gemäss eSchKG VO für andere Betreibungsämter bindend
- Expliziter Verwertungsverzicht mit der RR Meldung
- Anzeige eines Verwertungsaufschubs mit der RC Meldung
- Teilnehmerverzeichnis: EGE_ID und SMA_ID ignorieren
- SA mit Fehler/Rückweisung: Keine Korrekturmeldung möglich

Features (4/4)

- Claims with interest may not contain "zero" as the interest rate. If no interest is requested, no interest rate should be entered at all.
- If the debt collection is being continued despite a partial objection, the continuation refers exclusively to the uncontested part of the claim. If the continuation takes place in a new office, only the uncontested items may be included in the list of claims.
- Some debt collection offices would still not accept the digitally signed PDF copy of another debt collection office. According to the eLP ordinance, however, recognition by the office is legally enforced.
- The creditor can explicitly waive an exploitation in the RR report
- The debt collection office will notify the creditor with an extra RC message if the realization has been adjourned (deferral).
- The columns EGE_ID and SMA_ID in the member directory still remain, but they have become redundant.
- If an debt collection office has rejected a request electronically, the result is final and cannot be corrected. The creditor will have to submit a new request message.

eSchKG 2.2   Dokumentation

eSchKG Website unter `www.eschkg.ch`

- Handbuch eSchKG 2.2.01
- **Schema**: `www.eschkg.ch/schema/eSchKG_2.2.01.xsd`
- Teilnehmerverzeichnis
  `www.eschkg.ch/downloads/2.2/{xlsx|csv}`
- Beispieldateien (geeignet als Vorlage, zur Kontrolle, zum Testen etc.), identisch mit den Beispieldateien im Handbuch

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