payCOM^{web} User Manual

File submission and electronic approval via the Internet

for the direct debit service

Document history

Version	Date	Changes
2.2	12.12.2018	Adaptations due to the legal division of SIX Paynet Ltd and changed terms
2.1	02.10.2017	Annex A.4: Status «Accepted with change» removed.
2.0	30.06.2017	Overall revision due to the technical migration of direct debit processing to the Paynet platform. Consolidation and restructuring of content of the two previous user manuals in this document.
	31.07.2017	User interface texts changed and screenshots updated
1.0	2.11.09	First issued as payCOM^{web} User Manual – Base Document and Module "DTA/LSV^{+}/BDD"

General information

The information contained in this document is in line with the current status of development of the payCOM^{web} application. SIX reserves the right to amend this document as required at any time without prior notification.

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If you notice any errors in this document or have any suggestions for improvements, we would be grateful to receive your feedback by email to **banking-support@six-group.com**.

About this document

Target group

This user manual is intended for all biller financial institutions that participate in the direct debit service and submit direct debit requests directly to the eBill & DD platform.

Purpose

This user manual contains all information needed to use the functions of payCOM^web.

Related documents

Application-specific information (e.g. on applicable timeframes) can be found in the documentation for the direct debit service available on the website www.lsv.ch.

Prerequisites

Billers must conclude a corresponding contract with the financial institution that maintains their account before they can receive the identification needed to participate in the LSV^+ and/or BDD services. New participants or users who want to approve their instructions electronically with payCOM^web must submit the corresponding participation conditions to their financial institution, duly completed and signed.

Contents

# 1.	Functional overview

The payCOM^{web} web application is used to transmit direct debit files via the Internet to the eBill & DD platform and/or to electronically approve submitted direct debit instructions, also via the Internet. This comprises the following functions:

Function for users with submission authorization	Sections
Upload file	2.1
Display overview list of uploaded files	2.2
Display report of validation result (acknowledgement)	2.3
Display overview list and details of instructions from an uploaded file	2.4

Functions for users with approval authorization	Sections
Display overview list and details of all instructions	2.5
Approve instruction	2.6

Access authorization to functions

Access to the functions that can be executed on payCOM^{web} is granted according to the tables above on the basis of the user profile (see Annex A.3).

Instructions for use

Instructions on how to use the functions that can be executed on payCOM^{web} according to the tables above can be found in the sections specified there.

Figures for the user interfaces in question with corresponding descriptions can be found in Annex A.1.

System environment displays

The system environment you are currently working in (e.g. productive environment) is displayed at the top-right of every screen so you always know where you are in the system:
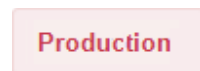
2. Using the functions

2.1 Upload file

This function can be used to submit direct debit files containing direct debit requests to the eBill & DD platform in one of the following formats:

- "pain.008" with specification "CH-TA" (ISO 20022 message standard)

- "TA875/890" (LSV format)

Details on creating direct debit files can be found in the LSV⁺/BDD Handbook for Billers, which you can obtain from your financial institution or download from www.lsv.ch.

You can also zip and then submit up to a maximum of 10 direct debit files in a single file. However, neither the ZIP file nor each unzipped individual file may be larger than 80 MB.

The name of the direct debit file should not contain more than 20 characters. Longer file names will be automatically truncated to 20 characters. The following characters are permitted for the file names: a-z, A-Z, 0-9, _, .&()-+[]?,#$äöüÄÖÜàéèÀÉÈçêÊ; for the files names within a ZIP file, only the following subset is permitted: a-z, A-Z, 0-9, _-+,#$&() [].

If the Internet connection is interrupted while a file is being uploaded, it will not reach the eBill & DD platform and must be resent. If the file in question is a ZIP file, this also means that none of the files it contains will reach the eBill & DD platform since the ZIP file is only unzipped when the upload is complete.

Procedure:

1. Click on **Upload file** in the navigation menu.
   The "Upload file" screen is displayed. It contains in the lower portion an overview list containing files that have already been submitted (see Annex A.1.1), sorted by submission date in descending order. If no files have yet been submitted, the list is empty.

2. Click on **Choose file to upload**.
   The "Choose file to upload" window appears (Windows dialogue window "Open").

3. In the tree structure, select the directory with the prepared direct debit files and highlight the file you want to upload.
   Please note: To display all files, make sure you have selected "All files" in the "File type" selection field.

4. Click on **Open**.
   *The highlighted file will be prepared for upload and by clicking the **Choose file to upload** button, the file designation appears. This may take slightly longer for larger files, since a temporary file is created in the process.*

5. If you belong to more than one user group, you must select a group in the "Please choose a group" selection field.
   *The **Upload** button will only be enabled once a group has been chosen.*

6. Click on **Upload**.
   The selected file is uploaded to the eBill & DD platform. The file upload notification "File has been successfully uploaded" appears.

If an error occurs when submitting a ZIP file, one of the following notifications may be displayed:

- *"The ZIP file contains more than 10 files"*
- *"The ZIP file is larger than 80 MB"*
- *"There is a second ZIP file within the ZIP file"*
- *"The ZIP file cannot be opened"*
- *"The following characters are permitted for file names within a ZIP file: a-z, A-Z, 0-9, _-+,#$&() []"*

In this case, create a new ZIP file that meets the specifications (see introduction to this section) and submit it again.

7. If you want to submit additional files, you can repeat points **2-6** for all desired files.

8. Check in the overview list whether all submitted files are displayed.
Please note that, depending on how busy the eBill & DD platform is, in some cases it may take a while before the submitted files are displayed.

9. Check the reports that are prepared after a brief wait as described in section 2.3 "Display report of validation result (acknowledgement)".
Please note that no reports are prepared during end-of-day processing for the SIC/ euroSIC system and the eBill & DD platform, as well as from 12 noon Saturday until 5 pm Sunday.

2.2 Display overview list of uploaded files

1. Click on **Upload file** in the navigation menu.
The "Upload file" screen is displayed. It contains in the lower portion an overview list containing files that have already been submitted (see Annex A.1.1), sorted by submission date in descending order.

2. You can view the overview list of the submitted files and access one of the following functions:
– Display report of validation result (acknowledgement): ……………………… see section 2.3
– Display overview list and details of instructions from file: ……………………… see section 2.4

2.3 Display report of validation result (acknowledgement)

1. Click on **Upload file** in the navigation menu.
The "Upload file" screen is displayed. It contains in the lower portion an overview list containing files that have already been submitted (see Annex A.1.1), sorted by submission date in descending order.

2. Locate the file you are looking for in the list.
To give you a better overview and enable you to locate the relevant direct debit file more quickly, you can reduce the list by selecting filter criteria in the column selection lists or sort it by clicking on a column header.

3. Click on the blue link in the "Status" column in the line of the file you want.
The report (acknowledgement) for the submitted file in question is displayed. It corresponds to the submission format:
- *For submitted "pain.008" it is a status report "pain.002".*
- *For submitted "TA875/890" it is a recapitulation list, which is supplemented with an error list if errors are identified.*

4. If you would like to save the acknowledgement locally, click on the "Download acknowl-edgement" link in the bottom, right-hand corner of the report.
The report file will be downloaded to your PC.

5. Click on the close symbol "X" in the top, right-hand corner of the displayed report to re-display the overview list of the submitted files.

2.4 Display overview list and details of instructions from file

1. Click on **Upload file** in the navigation menu.
The "Upload file" screen is displayed. It contains in the lower portion an overview list con-taining files that have already been submitted (see Annex A.1.1), sorted by submission date in descending order.

2. Locate the file you are looking for in the list.
To give you a better overview and enable you to locate the relevant direct debit file more quickly, you can reduce the list by selecting filter criteria in the column selection lists or sort it by clicking on a column header.

3. Click on the line in the overview list containing the direct debit file whose instructions you'd like to display.
The overview list of instructions from the file for the submitted direct debit file in question is displayed.

4. Locate the instruction you are looking for in the list.
To give you a better overview and enable you to locate the relevant direct debit instruction more quickly, you can reduce the list by selecting filter criteria in the column selection lists or sort it by clicking on a column header.

5. Click on the line in the overview list containing the instruction whose details you'd like to display.
The details of the direct debit instruction (see Annex A.1.5) are displayed. The reference num-ber of the direct debit instruction displayed is specified in the title.

6. You can view the detailed data of the direct debit instruction and – provided it has the status "Not approved" or "Partially approved" and you have the necessary authorization – you can approve the direct debit instruction (see section 4).

2.5 Display overview list and details of all instructions

1. Click on **Overview instructions** in the navigation menu.
The overview list of all instructions (see Annex A.1.4) is displayed.

2. Locate the instruction you are looking for in the list.
To give you a better overview and enable you to locate the relevant direct debit instruction more quickly, you can reduce the list by selecting filter criteria in the column selection lists or sort it by clicking on a column header.

3. Click on the line in the overview list containing the instruction whose details you'd like to display.
The details of the direct debit instruction (see Annex A.1.5) are displayed. The reference num-ber of the direct debit instruction displayed is specified in the title.

4. You can view the detailed data of the direct debit instruction and – provided it has the status "Not approved" or "Partially approved" and you have the necessary authorization – you can approve the direct debit instruction (see section 2.6).

2.6 Approve instruction

Please note: You can approve submitted direct debit instructions for execution until the approval cut-off time (2 pm). Only approved direct debit instructions are delivered for execution. Direct debit instructions that have not been approved are automatically cancelled 10 calendar days after the requested processing date (or after the submission date, provided the requested processing date is in the past).
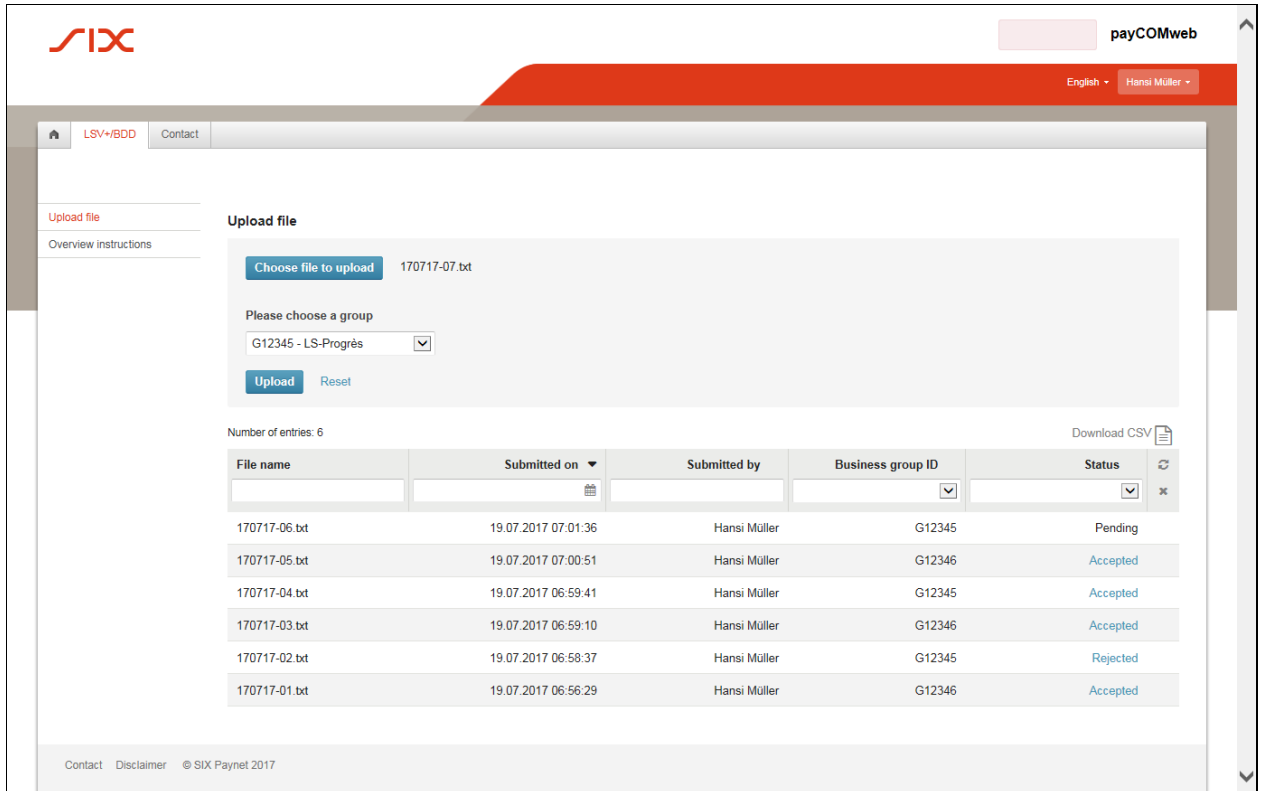
1. Display the details of a direct debit instruction with the statuses "Not approved" or "Partially approved" according to the instructions outlined in section 2.4 "Display overview list and details of instructions from file" or in section 2.5 "Display overview list and details of all instructions".

2. Click on **Approve**.
    A dialogue with a control question is displayed.

3. Click on **Yes**.
    The status switches to "Approved" or to "Partially approved" depending on the prior status and your approval authorization, and the overview list of instructions is re-displayed (with the instruction approval notification "Instruction was successfully approved"). Examples:
    − *An instruction with the status "Not approved" switches following confirmation to the status "Partially approved" if you have collective approval authorization or to "Approved" if you have individual approval authorization.*
    − *An instruction with the status "Partially approved" switches following confirmation to the status "Approved", irrespective of your approval authorization.*

Please note: You can no longer reverse an approval that has been initiated. Should you issue an approval by mistake, however, you must instruct your financial institution to cancel the instruction immediately.

Annexes

A.1 User interface descriptions

A.1.1 "Upload file" screen

Selection field

Field designation	Selection options
Please choose a group	Choose a group in the selection field if you belong to several business groups. The "Upload" button will only be enabled once a group has been chosen (shown in blue).

Buttons

Designation	Function
Choose file to upload	Displays the "Choose file to upload" window ("Open" dialogue window), where you can select the directory with the prepared direct debit files from the tree structure and choose the file to be uploaded.
Upload	Starts the upload of the file to the eBill & DD platform. Until a business group is selected, the "Upload" button will remain disabled (greyed out).

Link

Designation	Function
Reset	Resets the business group chosen in the "Please choose a group" selection field and disables the "Upload" button (is greyed out again).

Icon

Designation	Selection options
Download CSV 📄	Export the file list into a CSV file (CSV = Character Separated Value). This text file separated by a delimiter can be opened in Microsoft Excel or in a text editor for further processing.

Columns of overview list

Designation	Description
File name	Original file name of the submitted file
Submitted on	Date and time when the file was submitted
Submitted by	Name of the person who submitted the file
Business group ID	Business group identification
Status	Validation status (see Annex A.4)

A.1.2 "Acknowledgement" screen

Example of an acknowledgement for a correctly submitted direct debit file in the format "pain.008" (status report "pain.002", for details see "ISO 20022 Payments – Swiss Implementation Guidelines for Customer-to-Bank Messages for Status Report"):

```
Acknowledgement                                                                            ✕

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="http://www.six-interbank-clearing.com/de/pain.002.001.03.ch.02.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.six-interbank-clearing.com/de/pain.002.001.03.ch.02.xsd pain.002.001.03.ch.02.xsd">
    <CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>B70381BC6FE542DB884AB75D742586DC</MsgId>
            <CreDtTm>2017-07-19T04:59:42.856Z</CreDtTm>
            <InitgPty>
                <Nm>SIX Paynet AG</Nm>
                <Id>
                    <OrgId>
                        <Othr>
                            <Id>SIXP1234567890</Id>
                        </Othr>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>10003-AC9S9XNPCH</OrgnlMsgId>
            <OrgnlMsgNmId>pain.008.001.02.ch.03</OrgnlMsgNmId>
            <GrpSts>ACCP</GrpSts>
        </OrgnlGrpInfAndSts>
        <OrgnlPmtInfAndSts>
            <OrgnlPmtInfId>1</OrgnlPmtInfId>
            <PmtInfSts>ACWC</PmtInfSts>
            <StsRsnInf>
                <Rsn>
```

Download acknowledgement
```

Example of an acknowledgement for a correctly submitted direct debit file in the format "TA875/890" (recapitulation list, please note that this list is only available in German or French):

```
Acknowledgement                                                                            ✕

REKAPITULATION    LSV+/BDD      ABSENDER : LSVT1 PNS-LSVT1                           19.07.2017
ZAHLUNGSGRUPPEN                           Orionstrasse 1                            06:56:32
                                          Postfach 1
VERARBEITUNGSART    : TEST                8021 Zürich

DATEINAME KUNDE     : 170717-01.txt
DATEINAME SIX AG    :

BC-NR IDENT ADRESSE                       GEW.     ERSTELL.  TA ART  ANZAHL RECORD WHG BETRAG              ZAHLUNGSGRUPPE
                                          VERARB.  DATUM             OK    NOK       ZAHLUNGSGRUPPE        IDENT
----- ----- -------------------------------- ---------- ---------- ------- ------------- --- ------------------- ----------------
9100  LSVT1 PNS-LSVT1                    19.07.2017 01.01.1900 875       1     0 CHF          202.35 L201707190000001
            8021 Zürich
```

Download acknowledgement
```

A.1.3 "Overview instructions from file" screen

In contrast to the "Overview instructions" screen (see Annex A.1.4), where all instructions are displayed, this screen displays only the instructions from the specified file.

Icon

Designation	Selection options
Download CSV	Export the file list into a CSV file (CSV = Character Separated Value). This text file separated by a delimiter can be opened in Microsoft Excel or in a text editor for further processing.

Columns of overview list

Designation	Description
Serv.	Type of participation in the service (LSV$^+$ or BDD)
IID	IID (formerly, BC number) of the biller's financial institution
LSV ID	LSV identification of the biller
Account number (IBAN)	Account number or IBAN (International Bank Account Number) of the biller
Req. date	Requested processing date
Curr.	ISO currency code
Amount	Instruction amount
Status	Processing status (see Annex A.5)

A.1.4 "Overview instructions" screen

Icon

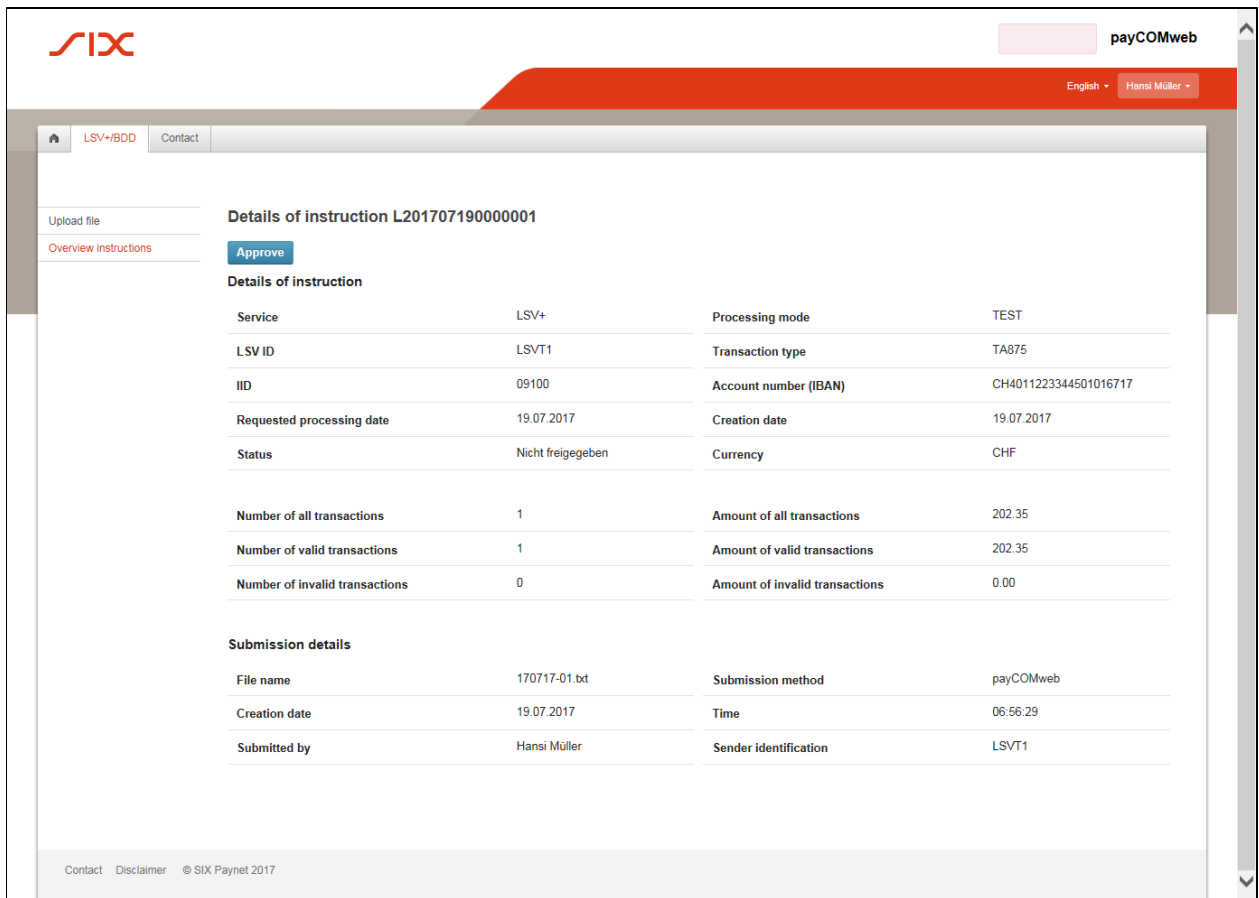| Designation		Selection options
Download CSV	📄	Export the file list into a CSV file (CSV = Character Separated Value). This text file separated by a delimiter can be opened in Microsoft Excel or in a text editor for further processing.

Columns of overview list

Designation	Description
Serv.	Type of participation in the service (LSV$^+$ or BDD)
IID	IID (formerly, BC number) of the biller's financial institution
LSV ID	LSV identification of the biller
Account number (IBAN)	Account number or IBAN (International Bank Account Number) of the biller
Req. date	Requested processing date
Curr.	ISO currency code
Amount	Instruction amount
Status	Processing status (see Annex A.5)

A.1.5 "Details of instruction" screen

Button

The **Approve** button is only available if the direct debit instruction displayed can be approved (as per instructions in section 2.6 "Approve instruction").

Designation	Function
Approve	Approves the direct debit instruction fully or partially depending on the previous status and on your approval authorization (individual or collective).

Information in "Details of instruction" area

Designation	Description
Service	Type of participation in the service (LSV$^+$ or BDD)
Processing mode	Processing mode (production or test)
LSV ID	LSV identification of the biller
Transaction type	Transaction type (TA875 or pain.008)
IID	IID (formerly, BC number) of the biller's financial institution
Account number (IBAN)	Account number or IBAN (International Bank Account Number) of the biller

Designation	Description
Requested processing date	Requested processing date
Creation date	Creation date of the file
Status	Processing status (see Annex A.5)
Currency	ISO currency code
Number of all transactions	Total number of transactions contained in the instruction
Amount of all transactions	Total amount of transactions contained in the instruction
Number of valid transactions	Number of error-free transactions contained in the instruction
Amount of valid transactions	Amount of all error-free transactions contained in the instruction
Number of invalid transactions	Number of incorrect transactions contained in the instruction
Amount of invalid transactions	Amount of all incorrect transactions contained in the instruction

Information in "Submission details" area

Designation	Description
File name	Name of the submitted file (clicking on the blue link displays the overview list of all instructions in the file)
Submission method	Specification of how the file was submitted (e.g. with payCOM^{web})
Creation date	Creation date of the file
Time	Time of the submission
Submitted by	Name of the person who submitted the file
Sender identification	LSV identification of the sender

A.2 Data access authorizations

When registering for payCOM^web, the biller can specify whether all registered users can view the data of all submitted instructions or whether different user groups should be formed which can only view their own data.

If the multiple user group option is selected, each user needs to be assigned to one or more user groups. A user group can have as many users assigned to it as you want. This allows you to assign access authorizations at your discretion.

When submitting files, users who belong to multiple user groups must specify in advance which user group each submission is to be assigned to. If a user belongs to just one user group, the submission is assigned to their user group automatically.

Users who belong to multiple user groups can use the payCOM^web file overview to view the data of all assigned user groups or choose to filter the view for a single user group. For users who belong to just one user group, only the data of their user group are visible.

Users with assigned approval rights (see Annex A.3) have access to all instructions from accounts (determined by IID, IBAN and identification) to which they have access authorization in accordance with their registration for payCOM^web approval; this is independent of their user group access.

A.3   User profile

Each user is assigned to a user profile that specifies which payCOM^{web} functions may be used. The user profile comprises:

- the **user group affiliation** (see Annex A.2),

- the **partner identification** (only submission authorization, only approval authorization, or submission and approval authorization),

- the **access authorization** (IID, IBAN and identification) for users with approval authorization, and

- the type of **approval authorization** (individual or collective) for users with approval authorization.

A.4   Validation status system for direct debit files

A validation status system with the statuses listed below is used for submitted direct debit files at payCOM^{web}:

Status	Description
Pending	The submitted direct debit file has not yet been validated.
Accepted	The submitted direct debit file is error-free.
Partially rejected	The submitted direct debit file contains incorrect direct debit requests, i.e. not suitable for execution. The biller must correct and re-submit erroneous direct debit requests.
Rejected as incorrect	The submitted direct debit file has an incorrect data format. All direct debit requests in the direct debit file will be rejected.

A.5   Processing status system for direct debit instructions

A processing status system with the statuses listed below is used for direct debit instructions at payCOM^web:

Status	Description
Open	The direct debit instruction has been submitted, but no electronic approval is envisaged (instruction will be processed with paper collection orders).
Not approved	The direct debit instruction has been submitted, but not yet electronically approved.
Partially approved	The direct debit instruction was approved by a user with collective approval authorization. A second approval by another user is required.
Approved	The direct debit instruction was fully approved.
Delivered	The direct debit requests were delivered to the direct debit payers' financial institutions for execution.
Cancelled	The direct debit instruction was cancelled by the financial institution.
Faulty	The direct debit instruction is incorrect and therefore will not be executed.
Duplicate	The direct debit instruction was submitted in duplicate and therefore will not be not executed.

Display duration of direct debit instructions

Direct debit instructions with an end status (delivered, cancelled, faulty or duplicate) remain displayed for 60 days, after which time they are irrevocably deleted.

A.6   Security aspects

The security requirements for payment transaction web solutions are very high. This is due to two main factors: on the one hand, because sensitive data are exchanged; and on the other, because the Internet is a publicly accessible network and thus poses high security risks (e.g. the danger that unauthorized parties penetrate the system in order to paralyze it or to steal, manipulate or delete data).

Exchanging data over the Internet between users and the bank portal is therefore secured by appropriate security procedures in order to:

- protect the **confidentiality** of the data transmitted.

- certify the **authenticity** (origin) of the data received, i.e. so that the recipient can explicitly identify the sender (i.e. the user of the certificate). This applies both to users of the bank portal and to SIX.

- ensure the **integrity** of the data received via the TLS-secured transmission path.

- ensure that **authorization** is checked every time the application is accessed and access by unauthorized parties is denied by means of suitable measures.

The Internet connection between the browser on the user's PC and the access portal (web entry service) on the eBill & DD platform meets these security requirements by applying a HTTPS/TLS protocol.

The **TLS protocol** (TLS = Transport Layer Security) gives client/server applications a communication channel that prevents:

- eavesdropping,

- message tampering and

- message forgery.

Today, the TLS protocol is the generally accepted standard for client/server authentication and encryption on the Internet. TLS is supported and used by all modern Internet browsers to encrypt communication and the transfer of confidential data via the Internet and thus secure transmissions against eavesdropping.

The URL (Uniform Resource Locator) of a TLS connection can be identified from the prefix https://. The security symbol is displayed in the browser window when a TLS connection has been established.

🔒   Security symbol in Internet Explorer browser

The establishment of a TLS connection is enabled by simply integrating digital certificates on the server side or additionally on the client side. This involves asymmetric encryption (public/private key procedure) and symmetric encryption in combination. Certificates for TLS are based on the X.509 standard.

In addition to encryption that protects the transmitted data from unauthorised viewing, TLS also enables the identity of a visited web server to be explicitly identified (server authentication). During this process, the browser on the client side can automatically read the server certificate presented to it and compare the data it contains with the root certificates of the trustworthy certification authorities (CAs) installed in the browser. Client authentication is also possible, whereby the server explicitly identifies the browsers (or users) to be accessed and either grants or denies them access.

Authentication (i.e. the secure identification of the user system) is performed by the web entry service of the eBill & DD platform with the help of a digital user certificate. This service sends the digital certificate of the web portal back to the client system when a connection is established and the user has been authenticated; in return, the user receives confirmation they have been connected to the right location.

Digital certificates are used to explicitly identify both parties. They thus create a basis of trust on the Internet. The user of the certificate can be explicitly determined. The digital certificate is either saved on a hard token (e.g. USB stick or SmartCard) or can be accessed as an externally saved certificate from an external location. It must be imported to the user's PC in order to establish a connection.

Please note: In spite of the most sophisticated security measures, there is always a residual risk – even if a very small one – that unauthorized persons may gain access to the data being transmitted or infiltrate the system using the identity of the user. This residual risk is borne exclusively by the users of payCOM[web]. They are in particular responsible for ensuring that their PC is adequately protected from unauthorized access through the Internet, e.g. by installing a firewall system on their PC. The certificate is non-transferable and may only be used by the user of the certificate.

A.7 Installation/commissioning/start

Before payCOM^{web} can be commissioned, the hard token must be linked up to the digital certificate on the PC where Internet access has been set up and the associated software installed (in accordance with the instructions provided by the supplier of the hard token) at the payCOM^{web} user's location. In addition, within the browser (Internet Explorer Version 11 or higher is recommended), a data protection setting must be selected that allows cookies[1]. Microsoft's standard settings for Internet Explorer must be used. In addition, the website must be classified as trustworthy by SIX.

In order to use payCOM^{web}, you must start the browser, establish a connection to the eBill & DD platform by accessing the website www.lsv.ch or the website of SIX within their browser and selecting "payCOM^{web} for companies" in the "Login" selection field, and authenticating themselves with the authentication features of the hard token. Once their access authorization has been checked, a secure TLS connection is established and the start screen of the payCOM^{web} user interface is displayed.

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[1] Cookies refer to text files that typically contain data on websites visited and save browser software when surfing the Internet without being requested to do so. Cookies mean that surfers don't have to re-register when they revisit an encrypted webpage. The bank portal of the eBill & DD platform uses so-called session cookies that are only active during a user session. When the bank portal is started up, a unique number is assigned that is stored on the PC of the bank portal user and enables it to re-identify the user when navigating between various websites in order to present their personal data. As soon as the user leaves the bank portal by clicking on "Logout" or closing the browser, the cookie is automatically deleted. SIX Paynet does NOT use cookies to track the surfing habits of bank portal users before or after they visit the bank portal.

A.8 Contact information

Postal address

SIX
eBill & Direct Debit Support
Hardturmstrasse 201
P.O. Box 1521
8021 Zurich
Switzerland

Support enquiries

Phone	+41 58 399 4800
E-mail	banking-support@six-group.com
Office hours	Monday to Friday, 8 am to 12 pm and 1 pm to 5 pm (excluding national and cantonal public holidays)