



Implementation Guidelines Credit Transfer Changes

**Information on planned changes to Swiss Payment Standards valid
from November 2022**

Version 1.0, valid from 10 May 2021

Change History

All the changes carried out in this handbook are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter
1.0	10 May 2021	New document	All

General Notes

Introduction

SIX Interbank Clearing is involved in committees and commissions that deal with standardization issues in national and international payment traffic. It helps to ensure that Swiss financial institutions can set up their products and services in good time on solid platforms that are networked in line with the market. This helps to ensure the smooth flow of payment traffic.

For data exchange between customers and banks based on the ISO 20022 definitions in the Payments and Cash Management business area, the “Swiss Payment Standards” are issued under the leadership of SIX Interbank Clearing and are periodically developed further.

The currently valid document is available on the following website:

www.six-group.com/en/products-services/banking-services/standardization/iso-payments.html

Planned changes – details

This document describes the planned changes for the Implementation Guidelines Credit Transfer.

Planned changes – procedure

For the purpose of broad coordination and preliminary information, SIX Interbank Clearing publishes planned changes to the “Swiss Payment Standards” at an early stage and invites interested parties to submit their comments on these planned changes. The form for this purpose is available on the following website:

www.six-group.com/en/products-services/banking-services/standardization/iso-payments.html#scrollTo=consultations

After completion, the form should be sent to the following e-mail address:

consultations@paymentstandards.ch

First part

Findings and modifications arising from the comments received during the first consultation process have already been taken into account in this document. The consultation report is currently being prepared and will be published under the link above once it has been finalized.

Second part

This is the second part of the consultation process for SPS 2022. Each document contains detailed information on the planned changes to the respective Implementation Guideline.

The consultation will take place from May 10, 2021 to May 21, 2021.

Following the time window for submitting comments, the finalization of the amendments will take place, taking into account comments received and other relevant developments (e.g. from the SEPA environment or regarding SWIFT messages).

Due to these major adjustments, the publication of the new documents for SPS 2022 is already planned for July 2021. In case of compelling need, e.g. due to exogenous drivers, the documents will be updated as of February 2022.

Law

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All changes made to this document are listed in a change history with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

For the purpose of simplification, non gender-specific language is used throughout.

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1 Information about the QR-bill

We would like to point out that the Implementation Guidelines for a QR-bill will not be modified under the SPS, but will be revised and published independently at a later date.

The SPS documents that are dealt with under this consultation procedure ensure that problem-free processing is guaranteed.

2 General modifications

The general modifications to the Implementation Guideline are explained below.

Information in italics are excerpts from the SPS Implementation Guidelines 2022.

2.1 Character set

As already mentioned in Consultation Procedure part 1, the chapter “Character Set” has been extended and clarified:

Only characters in Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML messages (the message must be UTF-8-encoded, without BOM – Byte Order Mark).

According to the Swiss Payment Standards (SPS), only a subset of characters from Unicode character set UTF-8 are permitted in XML messages. This includes the printable characters of the following Unicode blocks:

- *Basic Latin (Unicode codepoint U+0020–U+007E)*
- *Latin1 Supplement (Unicode codepoint U+00A0–U+00FF)*
- *Latin Extended A (Unicode codepoint U+0100–U+017F)*

As well as the following additional characters:

- *ſ – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)*
- *ş – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)*
- *Ŧ – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)*
- *ț – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode codepoint U+021B)*
- *€ – (EURO SIGN, Unicode codepoint U+20AC)*

If characters that are not permitted are transmitted, the message will be rejected.

For interbank forwarding, some of the characters must be converted by the banks in accordance with Table 13 in Appendix C.

Escapes

For the following characters, use the escaped version (optional in some cases):

Character	Description	Escape	Comments
&	AMPERSAND	&	Only escape allowed
<	LESS-THAN SIGN	<	Only escape allowed
>	GREATER-THAN SIGN	>	Escape or character allowed
'	APOSTROPHE	'	Escape or character allowed
"	QUOTATION MARK	"	Escape or character allowed

Regarding the rejection of a message due to non-allowed characters, chapter 2.4.5, XML schema validation (see page 13) applies.

In addition, attention should be drawn at this point to the new AOS “Transaction-related handling of schema errors” from the Implementation Guideline Status Report.

2.2 Payment types

Due to the discontinuation of the ISR/IS procedure as of 30 September 2022, payment type 1 and payment type 2 (2.1 and 2.2) will be discontinued entirely.

In addition, the previous payment type 4 (domestic foreign currency) and payment type 6 (foreign) will be newly merged.

As a result, the following payment types will be differentiated as of SPS 2022:

- Domestic (previously payment type 3, now payment type D)
Domestic payments in CHF and EUR (via SIC/euroSIC)
- SEPA (previously payment type 5, new payment type S)
Payments in EUR according to SEPA rules
- Foreign (previously payment types 4 and 6, new payment type X)
Payments in all currencies (via SWIFT)
- Check (previously payment type 8, new payment type C)

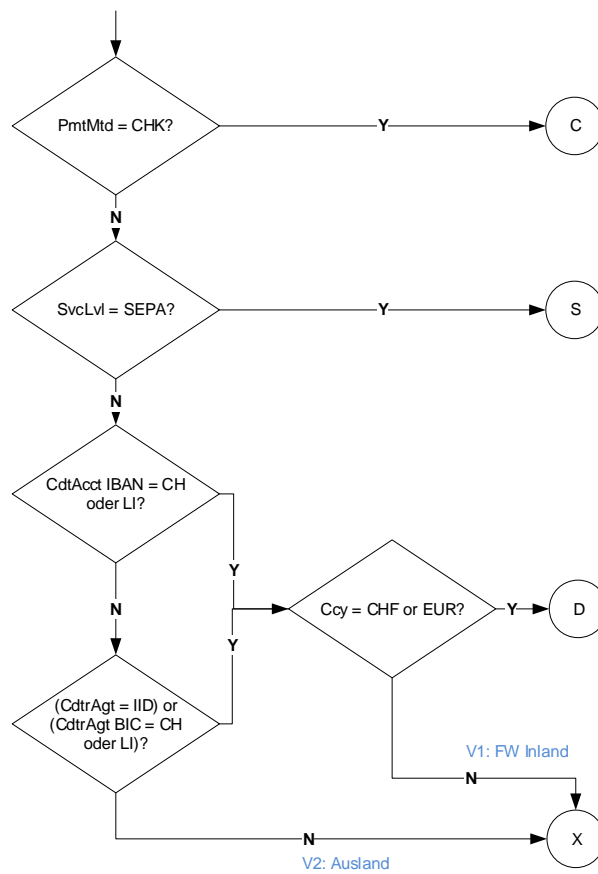
The basis for the definition of the following payment types is the definition of business cases in accordance with Swiss Business Rules [6]. The definition covers all current possibilities of payment types in Switzerland (national, cross-border, SEPA, etc.).

The assignment to payment types can be made solely on the basis of the specifications marked in black below. [Specifications marked in blue do not have to be checked for the pure allocation to the payment type.](#)

Zahlungsart	D	S	X	C
Titel	Inland	SEPA	Ausland und Fremdwährung Inland	Bankcheck/ Postcash In- und Ausland
Bemerkung			V1: Fremdwährung (FW) Inland V2: Ausland	
Payment Method	TRF	TRF	TRF	CHK
Service Level	Darf nicht SEPA sein	SEPA	Darf nicht SEPA sein	Darf nicht SEPA sein
Creditor Account	IBAN (QR-IBAN) oder Konto	IBAN	IBAN oder Konto	Darf nicht geliefert werden
Creditor Agent	Finanzinstitut * Inland (CH/LI)	BIC (optional)	V1: Finanzinstitut * Inland (CH/LI) V2: Finanzinstitut Ausland	Darf nicht geliefert werden
Currency	CHF/EUR	EUR	V1: alle ausser CHF/EUR V2: alle	alle

* If an IBAN is available, the creditor agent is determined from that.

Diagram for determining the payment type:



2.3 Use of address information / structured address

For the <PstlAdr> element, the following sub-elements will now be available with the status “O”. For Switzerland, these elements are of minor importance.

- <BldgNm>
- <Flr>
- <PstBx>
- <Room>
- <TwnLctnNm>
- <DstrctNm>

As already addressed in Consultation Procedure I, the structured address obligation aligned with SWIFT is planned to be introduced in November 2025.

In Switzerland, the structured address should already be in use now where possible. For the Ultimate Debtor/Creditor elements, the mandatory use of the structured address will apply from November 2022. (For more information, see chapter 3.2.8).

The mandatory scope is based on CBPR+ and includes:

- <Nm>
- <PstldAdr>/<TwnNm>
- <PstlAdr>/<Ctry>

Tolerance ranges are recommended for the Swiss Guidelines to increase the acceptance of structured addresses in the market:

- Street and house number can be kept together in the street element.
- Further tolerance ranges can be added, for example regarding floor number.

The use of the unstructured address via the “AdrLine” element will be possible until November 2025.

The following comments should be noted:

The complete forwarding of the structured and unstructured address elements cannot currently be guaranteed in every case, especially for payment types X and S.

For payment type X, a maximum of 132 characters can be forwarded in interbank traffic for structured addresses (including name) and a maximum of 140 characters for unstructured addresses (including name).

As soon as the systems and networks related to cross-border payment traffic have switched to ISO 20022 messages, the limit on the data that can be forwarded will no longer apply.

2.4 Editorial modifications

The following are editorial modifications to the Implementation Guidelines. These are intended to create a general understanding but have no influence on implementations.

2.4.1 Status

The descriptions of the statuses have been made more precise.


Status	Meaning	Description
M	<i>Mandatory</i>	<i>The element is mandatory. If the element is not supplied, a financial institution will reject the processing of the message.</i>
R	<i>Recommended</i>	<i>The use of the element is recommended. If the element is not supplied, a financial institution will still process the message.</i>
O	<i>Optional</i>	<i>The element is optional Customers can supply this element If supplied, financial institutions will process the element in accordance with the SPS definition.</i>
D	<i>Dependent</i>	<i>The use depends on the use of other elements Must be supplied Can be supplied optionally Must not be supplied The corresponding SPS definition of the element must be consulted</i>
BD	<i>Bilaterally Determined</i>	<i>The element is optional. Some financial institutions offer additional services when using the element. These must be agreed on with the financial institution. If there is no agreement, the element will be ignored (not processed and not passed on in interbank traffic).</i>
N	<i>Not Allowed</i>	<i>The element must not be used. If the element is supplied, the financial institution will reject the entire message to the relevant B or C level.</i>

Table 1: Description of the Status values

2.4.2 Designation of the parties of a payment

With the aim of establishing a general definition, the IG has been extended with the chapter “Designation of the parties of a payment”:

For payments with pain.001, the parties involved are named as follows:



Description	Comment	ISO 20022
- Submitting party	Submitting party of the pain.001 payment message	Initiating party
- Original debtor		Ultimate debtor
Debtor	Is a customer of the debtor agent	Debtor
Debtor agent	Maintains the debtor's account	Debtor agent
Intermediary institution	Manages the creditor agent account, if applicable	Intermediary agent
Creditor agent	Maintains the creditor account	Creditor agent
Creditor	Is a customer of the creditor agent	Creditor
Ultimate creditor		Ultimate creditor

Table 2: Designations of parties in credit transfers

The parties highlighted in **gray** in the table are financial institutions (agents), the parties highlighted in white are the other parties (parties).

The identification of the agents and parties in the “pain” messages is carried out via their own specific data structures, which are generally described in the following chapters.

Deviations from the general rules for individual parties are described in the IG in the chapter “Technical specifications for the respective party”.

2.4.3 Identification of financial institutions (Agents)

With the aim of simplification and standardization, the IG will now contain a chapter regarding the identification of institutions. The chapter contains general information on the use of the <FinInstnId> (Financial Institution Identification) element, as well as details on relevant sub-elements and their use.

2.4.4 Identification of parties (Parties)

With the aim of simplification and standardization, the IG will now contain a chapter regarding the identification of parties (debtor, creditor, account owner, etc.). This chapter includes an overview of the elements to be used.

2.4.5 XML schema validation

In the previous IG, the information regarding XML schema validation was spread over several chapters. The corresponding information is now summarized in the chapter “XML schema validation”.

There are no changes in terms of content. In the context of the consultation document, the following paragraph should be highlighted:

Incorrect messages are usually rejected.

However, the reactions to any errors may differ among the financial institutions. For example, if an element is filled that should not be present according to these definitions, one of the financial institutions may reject the transaction. Another financial institution may implement more complex validations and conclude that it will process the transaction anyway and disregard the data of the affected element.

3 Elements

The following information relates to new elements and changes to existing elements of the schema.

Unless specified otherwise, the reason for changes is because of changes to the schema itself and harmonization with international standards.

Schema version: pain.001.001.09.ch.01

3.1 New elements

3.1.1 <CtcDtls>/<Othr>

The following sub-elements are now available under <GrpHdr>/<InitgPty>/<CtcDtls>/<Othr>:

- <ChanlTp> Status: "M", if <Othr> is used
- <Id> Status: "M", if <Othr> is used

The Swiss financial institutions recommend to always provide information about the software used to create the message in order to facilitate support requests in the "pain.001" message.

For this purpose, the element <Othr> must be supplied four times, whereby the sub-elements "Channel Type" and "Identification" are to be provided as described in the following table:

Instance	Sub-element	Value	Description
1	<ChanlTp>	NAME	Code (in capital letters)
	<Id>	<i>Product name</i>	Name of the software product
2	<ChanlTp>	PRVD	Code (in capital letters)
	<Id>	<i>Manufacturer name</i>	Name of the software manufacturer
3	<ChanlTp>	VRSN	Code (in capital letters)
	<Id>	<i>Software version</i>	Version of the software
4	<ChanlTp>	SPSV	Code (in capital letters)
	<Id>	<i>SPS IG version</i>	Version of the SPS IG implemented by the software

Table 3: Description of <Othr> sub-elements

Instance	Use
1	<ChanITp>NAME</ChanITp> <Id>Product name</Id>
2	<ChanITp>PRVD</ChanITp> <Id>Manufacturer name</Id>
3	<ChanITp>VRSN</ChanITp> <Id>SW version</Id>
4	<ChanITp>SPSV</ChanITp> <Id>SPS IG version</Id>

Table 4: Use of four <Othr> instances

3.1.2 <LEI>

The <LEI> element is now available with the status "O".

LEI stands for Legal Entity Identifier and can be used as additional information for the identification of a party.

The Legal Entity Identifier is a twenty-character alphanumeric code that acts as a globally unique identifier for legal entities in the financial market.

The <LEI> element can be used in the following places in the schema:

- GrpHdr/InitgPty/Id/OrgId/LEI
- GrpHdr/FwdgAgt/FinInstnId/LEI
- PmtInf/Dbtr/Id/OrgId/LEI
- PmtInf/DbtrAgt/FinInstnId/LEI
- PmtInf/UltmtDbtr/Id/OrgId/LEI
- CdtTrfTxInf/UltmtDbtr/Id/OrgId/LEI
- CdtTrfTxInf/IntrmyAgt1/FinInstnId/LEI
- CdtTrfTxInf/CdtrAgt/FinInstnId/LEI
- CdtTrfTxInf/Cdtr/Id/OrgId/LEI
- CdtTrfTxInf/UltmtCdtr/Id/OrgId/LEI
- CdtTrfTxInf/RmtInf/Strd/Invcr/Id/OrgId/LEI
- CdtTrfTxInf/RmtInf/Strd/Invcee/Id/OrgId/LEI
- CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/OrgId/LEI
- CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/Id/OrgId/LEI

3.1.3 <ReqdExctnDt>

The following sub-elements are now available for the existing <PmtInf>/<ReqdExctnDt> element:

- <Dt> Status: «D»
- <DtTm> Status: «D»
 Definition:
 The element may only be sent if the specific financial institution accepts this data

If the element "Date Time" (<DtTm>) is sent to a financial institution that does not support the element, this can lead to a rejection of the message.

3.1.4 <Prxy>

The <Prxy> element is now available with the status "BD".

The Proxy element can be used to specify an alternative name for an account and will possibly be used for foreign payments. This element is not currently used in Switzerland.

The <Prxy> element can be used in the following places in the schema:

- PmtInf/DbtrAcct/Prxy
- PmtInf/ChrgsAcct/Prxy
- CdtTrfTxInf/CdtrAcct/Prxy

3.1.5 <InstrForDbtrAgt>

The "Instruction For Debtor Agent" element is now available with the status: "BD".

Path: <PmtInf>/<InstrForDbtrAgt>

The element can contain information for the debtor agent and is to be used in agreement with the respective financial institution. The processing of this element is based on financial institution's rules.

3.1.6 <UETR>

The "UETR" element with status: "BD" is now available.

Path: <PmtInf>/<CdtTrfTxInf>/<PmtId>/<UETR>

UETR stands for "Unique End-to-end Transaction Reference." The element allows a universally unique reference for a payment to be provided.

If the element is available, it will be forwarded by the financial institutions. There is an exception for interbank traffic in SEPA (payment type S), as the element is not forwarded.

3.1.7 <UnitCcy>

The "Unit Currency" element is now available with the status: "O".

Path: <PmtInf>/<CdtTrfTxInf>/<XchgRateInf>/<UnitCcy>

The currency in which the exchange ratio is specified is defined in this element. Example: CHF 1 = xxx CUR is the *Unit Currency* CHF.

3.1.8 <IntrmyAgt1Acct>

The "Intermediary Agent 1 Account" element with the status: "BD" is now allowed.

Path: <PmtInf>/<CdtTrfTxInf>/<IntrmyAgt1Acct>

The following sub-elements are available:

- <Id> Status: "M", if <IntrmyAgt1Acct> is used

The element contains information regarding the account of an intermediary institution and is to be used in consultation with the respective financial institution. The processing of this element is based on financial institution's rules.

3.1.9 <CdtrAgtAcct>

The "Creditor Agent Account" element is now allowed with the status: "O".

Path: <PmtInf>/<CdtTrfTxInf>/<CdtrAgtAcct>

The following sub-elements are available

- <Id> Status: "M", if <CdtrAgtAcct> is used

The element contains information regarding the creditor agent account.

3.1.10 <RltdRmtInf>

The "Related Remittance Information" element with status: "BD" is now allowed.

Path: <PmtInf>/<CdtTrfTxInf>/<RltdRmtInf>

The element may contain information regarding the handling of the remittance information and is to be used in consultation with the respective financial institution. The processing of this element is based on corresponding financial institution's rules.

3.1.11 <TaxRmt>

The "Tax Remittance" element is now available with the status "O".

Path: <PmtInf>/<CdtTrfTxInf>/<RmtInf>/<Strd>/<TaxRmt>

The element will potentially be used for foreign payments and may contain information about a remittance related to tax treatment. This element is not currently used in Switzerland.

3.1.12 <GrnshmtRmt>

The "Garnishment Remittance" element is now available with the status "O".

Path: <PmtInf>/<CdtTrfTxInf>/<RmtInf>/<Strd>/<GrnshmtRmt>

The element will potentially be used for foreign payments and may contain information about a transfer made in relation to a garnishment. This element is not currently used in Switzerland.

3.2 Modified elements

3.2.1 <BIC>

The name of the <BIC> element has been modified.

Characteristic	Previous	New
Name	BIC	BICFI

Table 5: Changes to the <BIC> element

3.2.2 <BICorBEI>

The name of the <BICorBEI> element has been modified.

Characteristic	Previous	New
Name	BICorBEI	AnyBIC

Table 6: Changes to the <BICorBEI> element

3.2.3 <PmtMtd>

The description for the <PmtInf>/<PmtMtd> element has been modified.

Characteristic	Previous	New
General definition	<p>TRA and TRF: Same meaning, no effect on the control of the debit advice.</p> <p>The TRA value is processed in Switzerland in the same way as TRF, it has no special function.</p> <p>In addition, the CHK value is allowed for check payments.</p>	Must only contain TRF.

Table 7: Changes to the <PmtMtd> element

3.2.4 <SvcLvl>

The cardinality in the schema has been modified for the <SvcLvl> element. The reason for this is the adaptation to CBPR+. The business rule still states that the element must only be supplied once.

Characteristic	Previous	New
Cardinality	[0..1]	[0..3]

Table 8: Changes to the <SvcLvl> element

The <SvcLvl> element is available in the following locations:

- PmtInf/PmtTpInf/SvcLvl
- PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl

3.2.5 <LclInstrm>

The status for the <LclInstrm> element has been modified due to the removal of the ISR/IS process.

Characteristic	Previous	New
Status	"D"	"BD"

Table 9: Changes to the <LclInstrm> element

The <LclInstrm> element is available in the following places:

- PmtInf/PmtTpInf/LclInstrm
- PmtInf/CdtTrfTxInf/PmtTpInf/LclInstrm

3.2.6 <ChrgsAcct>

The status for the <PmtInf>/<ChrgsAcct> element has been modified based on the way the element is used.

Characteristic	Previous	New
Status	«O»	«BD»

Table 10: Changes to the <ChrgsAcct> element

3.2.7 <Cdtr>

The status for the <PmtInf>/<CdtTrfTxInf>/<Cdtr> element has been modified due to the removal of the ISR/IS process.

Characteristic	Previous	New
Status	"D"	"M"

Table 11: Changes to the <Cdtr> element

3.2.8 <UltmtCdtr>/<PstlAdr>/<AdrLine>

The status has been modified for the <PmtInf>/<CdtTrfTxInf>/<UltmtCdtr>/<PstlAdr>/<AdrLine> element. This is due to the structured address obligation for the Ultimate Creditor as of November 2022.

Characteristic	Previous	New
Status	"O"	"N"

Table 12: Changes to the <AdrLine> element

For the <UltmtDbtr> element, the structured address obligation also applies to foreign payments. For domestic payments, it is strongly recommended to use the structured address, but no adjustments are made for the element in the schema. The reasons for this are domestic standards (e.g. QR-bill) which still allow the use of the unstructured address.

3.2.9 <RgltryRptg>

The status has been modified for the following sub-elements for the <PmtInf>/<CdtTrfTxInf>/<RgltryRptg> element. The reason for this is to align with CBPR+ and ISO. Limiting the use of the elements should be avoided.

Elements	Characteristic	Previous	New
<DbtCdtRptgInd>	Status	"M"	"O"
<Dtls>/<Tp> <Dtls>/<Dt> <Dtls>/<Amt>	Status	"N"	"O"

Table 13: Changes to the <RgltryRptg> element

3.2.10 <RmtInf>/<Strd>

The description has been modified for the <PmtInf>/<CdtTrfTxInf>/<RmtInf>/<Strd> element.

Characteristic	Previous	New
General definition	Must only be present once.	Must only be present once. Complete forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, the forwarding of the <CdtrRefInf> sub-element will be prioritized. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).

Table 14: Changes to the <Strd> element

3.2.11 <RmtInf>/<Strd>/<CdtrRefInf>

The status for the <PmtInf>/<CdtTrfTxInf>/<RmtInf>/<Strd>/<CdtrRefInf> has been modified due to the removal of the ISR/IS process.

Characteristic	Previous	New
Status	"D"	"O"

Table 15: Changes to the <CdtrRefInf> element

In addition, the following description is added for the <CdtrRefInf>/<Tp>/<Issr> sub-element:

Characteristic	Previous	New
Description		If the value "ISO" is supplied in this element and the value "SCOR" is supplied in the <Cd> element, then the <Ref> element must contain a formally correct "Creditor Reference" in accordance with ISO 11649.

Table 16: Changes to the <Issr> sub-element

3.2.12 <Nm>

For the <Nm> element, the schema modifies the maximum length to CBPR+. The business rule states that a maximum of 70 characters may still be used.

Characteristic	Previous	New
Maximum length	70 characters	140 characters

Table 17: Changes to the <Nm> element

Note: It can be assumed that the restriction to 70 characters will be removed for certain payment types in the medium term.

4 ISR/IS removal

Due to the discontinuation of the ISR/IS procedure, the check regarding payment types 1 and 2 (2.1 and 2.2) is removed in the schema in the following elements.

- PmtInf/PmtMtd
- PmtInf/PmtTpInf
- PmtInf/PmtTpInf/SvcLvl/Prtry
- PmtInf/CdtTrfTxInf/PmtTpInf
- PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl/Prtry
- PmtInf/CdtTrfTxInf/Amt/InstdAmt
- PmtInf/CdtTrfTxInf/Amt/EqvtAmt
- PmtInf/CdtTrfTxInf/XchgRateInf
- PmtInf/CdtTrfTxInf/IntrmyAgt1
- PmtInf/CdtTrfTxInf/CdtrAgt
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/ClrSysId/Cd
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/Nm
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr
- PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id
- PmtInf/CdtTrfTxInf/Cdtr/PstlAdr
- PmtInf/CdtTrfTxInf/Cdtr/Id
- PmtInf/CdtTrfTxInf/CdtrAcct/Id
- PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id
- PmtInf/CdtTrfTxInf/UltmtCdtr
- PmtInf/CdtTrfTxInf/UltmtCdtr/PstlAdr (including sub-elements)
- PmtInf/CdtTrfTxInf/InstrForCdtrAgt
- PmtInf/CdtTrfTxInf/InstrForDbtrAgt
- PmtInf/CdtTrfTxInf/Purp
- PmtInf/CdtTrfTxInf/RmtInf
- PmtInf/CdtTrfTxInf/RmtInf/Ustrd
- PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf
- CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt
- PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf
- PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp
- PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref
- PmtInf/CdtTrfTxInf/RmtInf/Strd/Invc
- PmtInf/CdtTrfTxInf/RmtInf/Strd/Invcee
- PmtInf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf