/IX

Implementation Guidelines Status Report 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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For the purpose of simplification, non gender-specific language is used throughout.

Contents

1   Information about the Schema used

For pain.002 messages, no SPS-specific schema will be published anymore. In the future, the official ISO pain.002.001.10 schema will be used. The reason for this is the expectation that Status Report messages will be generated from different systems for different purposes in the future (e.g. SPS, CGI, SWIFT Tracker). An SPS-specific schema would lead to the need to create and maintain multiple schemas for pain.002, an unnecessary exercise best to be avoided.

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   Status

The previously used status "N" is renamed to "ND", which stands for "Not Delivered". The reason for this is to create a clear distinction from the status "N", which is used in the Implementation Guidelines for Credit Transfer and stands for "Not Allowed".

An overview of the statuses for the Implementation Guidelines for Status Report is shown below:

Status	Meaning	Description
M	*Mandatory*	*The element is mandatory.*
O	*Optional*	*The element is optional.* • *FI may supply this element* • *If supplied, the element should be processed further*
D	*Dependent*	*The use of the element depends on the use of other elements. Depending on the content or presence of another element, the element could be mandatory or optional.*
BD	*Bilaterally Determined*	*The element is optional.* *Some financial institutions offer additional services when using the element. These must be agreed with the financial institution.* *If there is no agreement, the element is ignored (not processed and not passed on in interbank traffic).*
ND	*Not Delivered*	*The element is not supplied.*

Table 1: Description of the Status values

2.2   Responses to incoming messages

The "Customer Payment Status Report" message is always delivered in the ISO schema version (2019 or 2009) matching that of the original message.

2.3   AOS Status in "pain.002" Status Messages

The following new codes are available for the AOS status in "pain.002" status messages:

- *ACSC (Accepted, Settlement Completed, Debit to Debtor Account)*
  Status: Group, PmtInf, TxInf
- *ACCC (Accepted Settlement Completed, Credit to Creditor Account)*

2.4   AOS Transaction Handling of Schema Errors

AOS transaction handling of schema errors is now available.

Explanation:

If individual transactions in a message have a schema error, a financial institution can reject only the affected transactions instead of the entire message.

2.5   Reason Codes

The following codes have been added to the list of valid ISO code values. (Codes with a gray background are only valid for Swiss direct debits and/or for SEPA Direct Debits).

ISO Code	Error
BE11	Country code is missing or invalid
CUST	Cancellation by the payer
MD02	Required compulsory information is missing from the mandate
RF01	Transaction reference is not unique

Table 2: New ISO Reason Codes

2.6   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.

2.6.1   Status Sequencing of pain.002 Messages

A new appendix will be added to the Implementation Guidelines with information regarding the status sequences of pain.002 messages. The chapter will consist of a table with the valid codes including details and a status change diagram.

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.

3.1   New Elements

3.1.1   <FwdgAgt>

The "Forwarding Agent" element is now available with the status "BD".

Path: <GrpHdr>/<FwdgAgt>

The element may contain information related to a forwarding financial institution and is processed according to the rules of the financial institution.

3.1.2   <OrgnlUETR>

The "Original UETR" element is now available with the status "O".

Path: <OrgnlPmtInfAndSts>/<TxInfAndSts>/<OrgnlUETR>

If available, the element contains the "UETR" (Unique End-to-End Transaction Reference) of the original message.

3.1.3   <LEI>

The "Legal Entity Identifier" element is now available with the status "O".

Path: <OrgnlPmtInfAndSts>/<TxInfAndSts>/<StsRsnInf>/<Orgtr>/<Id>/<OrgId>/<LEI>

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

3.1.4   <TrckrData>

The "Tracker Data" element is now available with the status "BD".

Path: <OrgnlPmtInfAndSts>/<TxInfAndSts>/<TrckrData>

The element may contain information for tracking the interbank transaction associated with the payment and is processed according to the rules of the financial institution.

3.1.5   <AccptncDtTm>

The "Acceptance Date Time" element is now available with the status "O".

Path: <OrgnlPmtInfAndSts>/<TxInfAndSts>/<AccptncDtTm>

The element may contain information on when the payment was accepted at the account managing institution.

3.1.6   <ReqdExctnDt>

The following sub-elements are now available under <OrgnlPmtInfAndSts>/<TxInfAndSts>/
<OrgnlTxRef>/<ReqdExctnDt>:

- Dt
- DtTm

In the event of an error, the element that was used in the original payment order will be delivered.

3.1.7   <Purp>

The "Purpose" element is now available with the status "O".

Path: <OrgnlPmtInfAndSts>/<TxInfAndSts>/<OrgnlTxRef>/<Purp>

The element may contain information about the purpose of the payment, which was included in the
payment order by the initiating party.

3.2   Modified Elements

3.2.1   <BIC>

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

Characteristic	Previous	New
Status	BIC	BICFI

Table 3: Changes to the <BIC> element

3.2.2   <BICorBEI>

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

Characteristic	Previous	New
Status	BICorBEI	AnyBIC

Table 4: Changes to the <BICorBEI> element

3.2.3   <DbtrAgt>/<BrnchId>

The status of the <GrpHdr>/<DbtrAgt>/<BrnchId> element has been modified.

Characteristic	Previous	New
Status	«D»	«ND»

Table 5: Changes to the <DbtrAgt><BrnchId> element

3.2.4   <CdtrAgt>/<BrnchId>

The status of the <GrpHdr>/< CdtrAgt >/<BrnchId> element has been modified.

Characteristic	Previous	New
Status	-	«ND»

Table 6: Changes to the <CdtrAgt><BrnchId> element

3.2.5   < OrgnlGrpInfAndSts>/<StsRsnInf>

The status of the <OrgnlGrpInfAndSts>/<StsRsnInf>/<Orgtr>/<Id>/<OrgId>/<Othr> element has been modified.

Characteristic	Previous	New
Status	-	«ND»

Table 7: Changes to the <StsRsnInf> element

3.3   New Elements with Status "ND"

The following elements are either new or newly permitted in the ISO schema, but are not supplied in the Swiss financial market and have the status "ND". (For information on the "ND" status, see chapter 2.1, page 7).

- OrgnlGrpInfAndSts/OrgnlCreDtTm
- OrgnlGrpInfAndSts/OrgnlNbOfTxs
- OrgnlGrpInfAndSts/OrgnlCtrlSum
- OrgnlGrpInfAndSts/StsRsnInf/Orgtr/PstlAdr
- OrgnlGrpInfAndSts/StsRsnInf/Orgtr/Id/OrgId/LEI
- OrgnlGrpInfAndSts/StsRsnInf/Orgtr/CtryOfRes
- OrgnlGrpInfAndSts/StsRsnInf/Orgtr/CtctDtls
- OrgnlGrpInfAndSts/NbOfTxsPerSts
- OrgnlPmtInfAndSts/OrgnlNbOfTxs
- OrgnlPmtInfAndSts/OrgnlCtrlSum
- OrgnlPmtInfAndSts/StsRsnInf/Orgtr/PstlAdr
- OrgnlPmtInfAndSts/StsRsnInf/Orgtr/CtryOfRes
- OrgnlPmtInfAndSts/StsRsnInf/Orgtr/CtctDtls
- OrgnlPmtInfAndSts/NbOfTxsPerSts
- OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Orgtr/PstlAdr
- OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Orgtr/CtryOfRes
- OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Orgtr/CtctDtls
- OrgnlPmtInfAndSts/TxInfAndSts/AcctSvcrRef
- OrgnlPmtInfAndSts/TxInfAndSts/ClrSysRef