Developer Support Documentation camt.053

Swiss Implementation Guidelines for Client-Bank Messages (Reports)

Element-level change assessment between SPS 2021 and SPS 2022

Valid from 18 November 2022
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.

<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>Description of the change</th>
<th>Chapter(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>28.02.2022</td>
<td>First publication</td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

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General notes

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To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

If you detect any errors in this document or have any ideas or suggestions for improvements we would be extremely grateful if you would notify these by e-mail to operations.sic@six-group.com.
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<th>Description</th>
<th>Page</th>
</tr>
</thead>
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<td>7</td>
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<td>Table 7</td>
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<td>27</td>
</tr>
<tr>
<td>Table 8</td>
<td>Entry Delta (Ntry, C-level)</td>
<td>39</td>
</tr>
<tr>
<td>Table 9</td>
<td>Entry Details Delta (NtryDtls, D-level)</td>
<td>40</td>
</tr>
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<td>Table 10</td>
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</tr>
<tr>
<td>Table 11</td>
<td>Transaction Details Delta (TxDtls, D-level)</td>
<td>77</td>
</tr>
</tbody>
</table>
1 Introduction

1.1 Reference documents

<table>
<thead>
<tr>
<th>Ref</th>
<th>Document</th>
<th>Title</th>
<th>Source</th>
</tr>
</thead>
</table>

Table 2: Reference documents

<table>
<thead>
<tr>
<th>Organization</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIX</td>
<td><a href="http://www.iso-payments.ch">www.iso-payments.ch</a></td>
</tr>
</tbody>
</table>

Table 3: Links to corresponding websites

1.2 Target audience

The “Swiss Implementation Guidelines for Customer-Bank Messages for the Bank to-Customer Statement” and this “Developer Support Documentation camt053” are addressed to all users of the Swiss Payment Standard.

Disclaimer:

This document is not sufficient for a correct implementation of SPS 2022 camt.053. It must not be used as the single source for development. In addition to this document it is strongly recommended to include the SPS 2022 Implementation Guidelines camt.053 [2] and the SPS Business Rules document [1].
1.3 Change assessment

This “Change assessment” is a detailed description of the changes implemented to the XML Schema and the camt.053 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for the Bank-to-Customer Statement (camt.053) and the Base document for full details.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all of the significant changes in this release.

<table>
<thead>
<tr>
<th>Convention</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Red band on the right</td>
<td>Identifies new elements and/or changed definitions of existing elements</td>
</tr>
<tr>
<td><strong>Green text</strong></td>
<td>Always starts with the prefix “Schema 2019:” and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.</td>
</tr>
<tr>
<td><strong>Blue text</strong></td>
<td>Information about specific customizations for Swiss market practices becoming effective in November 2022.</td>
</tr>
</tbody>
</table>

*Table 4: Typographical conventions in the delta tables*

1.4 Validation portal

The corresponding implementation guideline can also be downloaded from the SPS Validation Portal (validation.iso-payments.ch/SPS).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.
1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Explanation</th>
</tr>
</thead>
</table>
| SPS          | Swiss Payment Standards  
              The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.  
              The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).  
              www.iso-payments.ch |
| CBPR+        | Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative.  
              The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:  
              • defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space  
              • creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types.  
              www.swift.com/de/node/301451 |

Table 5: Abbreviations used in the delta tables and relevant websites for further information
2    Technical specifications

2.1 Group Header (GrpHdr, A-level)

The following table specifies all the elements of the “Group Header” block of the “camt.053” message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Message Item</strong></td>
<td><strong>XML Tag</strong></td>
</tr>
<tr>
<td>Document</td>
<td>BkToCstmrStmt</td>
</tr>
<tr>
<td>Group Header</td>
<td>GrpHdr</td>
</tr>
<tr>
<td>Group Header</td>
<td>MsgId</td>
</tr>
<tr>
<td>Group Header</td>
<td>CreDtTm</td>
</tr>
<tr>
<td>Group Header</td>
<td>MsgRcpt</td>
</tr>
<tr>
<td>Group Header</td>
<td>Nm</td>
</tr>
<tr>
<td>Group Header</td>
<td>PstlAdr</td>
</tr>
<tr>
<td>Group Header</td>
<td>Id</td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>XML Tag</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------</td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>OrgId</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>AnyBIC</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>LEI</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>Othr</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>Id</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td></td>
</tr>
<tr>
<td>+Message Recipient</td>
<td></td>
</tr>
<tr>
<td>++Identification</td>
<td></td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td></td>
</tr>
<tr>
<td>SchmeNm</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Message Item</td>
<td>XML Tag</td>
</tr>
<tr>
<td>--------------</td>
<td>---------</td>
</tr>
<tr>
<td>Group Header</td>
<td>Cd</td>
</tr>
<tr>
<td>+Message Recipient</td>
<td>Issr</td>
</tr>
<tr>
<td>++Identification</td>
<td>CtryOfRes</td>
</tr>
<tr>
<td>+++Organisation Identification</td>
<td>CttDtls</td>
</tr>
<tr>
<td>+++Other</td>
<td></td>
</tr>
<tr>
<td>++++Other</td>
<td></td>
</tr>
<tr>
<td>+++++Scheme Name</td>
<td></td>
</tr>
<tr>
<td>++++++Code</td>
<td></td>
</tr>
<tr>
<td>Group Header</td>
<td>PgNb</td>
</tr>
</tbody>
</table>
| +Message Pagination | | | | | MT 940: Part of field :28C: (Sequence Number) MT 942: Part of field :28C: (Sequence Number) MT 900/910: No correspondence The :28C: element corresponds in the "camt" to these elements: 

Example: 28C: 50/1

<GrpHdr>/<PgNb>: Sequence number
<Stmt>/<ElctrncSeqNb>: Statement number

Example: 28C: 50/1
<GrpHdr>/<PgNb>: 1
<Stmt>/<ElctrncSeqNb>: 50 |
<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>XML Tag</th>
<th>Mult</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>+Message Pagination</td>
<td>LastPgInd</td>
<td>1..1</td>
<td>This element indicates whether the message is the last in the statement. If, on account of size restrictions, a statement must be divided into more than one message, this element is marked FALSE in the first messages and TRUE in the last one. The individual messages belonging to a single &quot;Electronic Sequence Number&quot; are enumerated using the &quot;Page Number&quot; element (see above).</td>
</tr>
<tr>
<td>+Original Business Query</td>
<td>OrgnlBizQry</td>
<td>0..1</td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>+Additional Information</td>
<td>AddtlInf</td>
<td>0..1</td>
<td>Code SPS to indicate that in this element values can be sent in accordance with the Swiss Payment Standards Implementation Guidelines. &quot;/&quot; is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form &quot;n.n&quot;. Examples: &quot;1.9&quot;, &quot;1.10&quot;, &quot;1.11&quot;. Value 2 is either PROD or TEST; if not provided, then PROD applies. Example: &quot;SPS/1.7/TEST&quot;. Removed ISR specific information</td>
</tr>
</tbody>
</table>

Table 6: Group Header Delta (GrpHdr, A-level)
## 2.2 Statement (Stmt, B-level)

The following table specifies all the elements of the "Statement" block of the "camt.053" message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Message Item</td>
<td>XML Tag</td>
</tr>
<tr>
<td>Statement</td>
<td>Stmt</td>
</tr>
<tr>
<td>Statement +Identification</td>
<td>Id</td>
</tr>
<tr>
<td>Statement +Statement Pagination</td>
<td>StmtPgntn</td>
</tr>
<tr>
<td>Statement +Electronic Sequence Number</td>
<td>ElctrncSeqNb</td>
</tr>
<tr>
<td>Statement +Reporting Sequence</td>
<td>RptgSeq</td>
</tr>
<tr>
<td>Statement +Reporting Sequence ++From Sequence</td>
<td>FrSeq</td>
</tr>
<tr>
<td>ISO 20022 Standard Message Item</td>
<td>XML Tag</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Statement +Reporting Sequence ++To Sequence</td>
<td>ToSeq</td>
</tr>
<tr>
<td>Statement +Reporting Sequence ++From To Sequence</td>
<td>FrToSeq</td>
</tr>
<tr>
<td>Statement +Reporting Sequence ++Equal Sequence</td>
<td>EQSeq</td>
</tr>
<tr>
<td>Statement +Reporting Sequence ++Not Equal Sequence</td>
<td>NEQSeq</td>
</tr>
<tr>
<td>Statement +Legal Sequence Number</td>
<td>LglSeqNb</td>
</tr>
<tr>
<td>Statement +Creation Date Time</td>
<td>CreDtTm</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement +From To Date</td>
<td>FrToDt</td>
</tr>
<tr>
<td>Statement +From To Date ++From Date Time</td>
<td>FrDtTm</td>
</tr>
<tr>
<td>Statement +From To Date ++To Date Time</td>
<td>ToDtTm</td>
</tr>
<tr>
<td>Statement +CopyDuplicateIndicator</td>
<td>CpyDplctInd</td>
</tr>
</tbody>
</table>

**SWIFT**

MT 940: No correspondence
MT 942: Corresponds to field :13D:
MT 900/910: No correspondence
<table>
<thead>
<tr>
<th>ISO 20022 Standard Message Item</th>
<th>Swiss Payments Standard XML Tag</th>
<th>Multi</th>
<th>St.</th>
<th>Definition</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement +Reporting Source</td>
<td>RptgSrc</td>
<td>0..1</td>
<td>O</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Statement +Account</td>
<td>Acct</td>
<td>1..1</td>
<td>M</td>
<td>Information about the account, its owner and the financial institution.</td>
<td></td>
</tr>
</tbody>
</table>
| Statement +Account +Identification | Id                        | 1..1  | M   | This element is used as follows:  
  • IBAN or  
  • Other ("Proprietary Account")  
(Some financial institutions offer IBAN only.) |                |
| Statement +Account +Identification +++IBAN | IBAN                       | 1..1  | D   | If used, then "Proprietary Account" must not be present.  
Removed ISR specific information | QR: Corresponds to the account, not the QR-IBAN.  
SWIFT All: Field :25: Account Identification (if an IBAN is used) |
| Statement +Account +Identification +++Other Or | Othr                       | 1..1  | D   | If used, then "IBAN" must not be present. | |
| Statement +Account +Identification +++Other | Id                         | 1..1  | M   | Proprietary account number  
Must be used if "Other" is used. | SWIFT All: Field :25: Account Identification (if proprietary account numbers are used) |
<p>| Statement +Account +Identification +++Other ++++Identification | SchmeNm                     | 0..1  | ND  | Element not provided, Status ND | |
| Statement +Account +Identification +++Other ++++Issuer | Issr                        | 0..1  | ND  | Element not provided, Status ND | |</p>
<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>St.</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Tp</td>
<td>0..1</td>
<td>O</td>
<td>Element enabled in schema</td>
</tr>
<tr>
<td></td>
<td>++Type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Ccy</td>
<td>0..1</td>
<td>O</td>
<td>Account currency</td>
</tr>
<tr>
<td></td>
<td>++Currency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Nm</td>
<td>0..1</td>
<td>O</td>
<td>Additional name of the account</td>
</tr>
<tr>
<td></td>
<td>++Name</td>
<td></td>
<td></td>
<td></td>
<td>Element enabled in schema</td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Prxy</td>
<td>0..1</td>
<td>ND</td>
<td>Schema 2019: New Element</td>
</tr>
<tr>
<td></td>
<td>++Proxy</td>
<td></td>
<td></td>
<td></td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Ownr</td>
<td>0..1</td>
<td>O</td>
<td>Information about the account holder</td>
</tr>
<tr>
<td></td>
<td>++Owner</td>
<td></td>
<td></td>
<td></td>
<td>For a general description of the sub-elements, see chapter 3.7 &quot;Party identification&quot;.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Added reference to generic description of parties to CH-Definition</td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Nm</td>
<td>0..1</td>
<td>O</td>
<td>Name</td>
</tr>
<tr>
<td></td>
<td>++Owner</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>+++Name</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>PstlAdr</td>
<td>0..1</td>
<td>O</td>
<td>Not normally sent. For a general description of the sub-elements, see chapter 3.4 &quot;Address data&quot;. This information is redundant for the message recipient, as it is implicitly already known from the account details.</td>
</tr>
<tr>
<td></td>
<td>++Owner</td>
<td></td>
<td></td>
<td></td>
<td>Added reference to generic description of postal addresses to CH-Definition</td>
</tr>
<tr>
<td></td>
<td>+++Postal Address</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td>Id</td>
<td>0..1</td>
<td>O</td>
<td>Identification of the account holder</td>
</tr>
<tr>
<td></td>
<td>++Owner</td>
<td></td>
<td></td>
<td></td>
<td>Modified CH-Definition</td>
</tr>
<tr>
<td></td>
<td>+++Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>XML Tag</td>
<td>Mult</td>
<td>Definition</td>
<td>SPS/SEPA/SWIFT</td>
<td></td>
</tr>
<tr>
<td>-------------------</td>
<td>---------</td>
<td>------</td>
<td>-----------------------------------------------------------------------------------------------</td>
<td>---------------</td>
<td></td>
</tr>
<tr>
<td>Statement</td>
<td>+Account</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>++Owner</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>+++Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>++++Organisation Identification</td>
<td></td>
<td></td>
<td></td>
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ISO 20022 Standard | Swiss Payments Standard
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<td>Statement +Balance</td>
<td>Bal</td>
<td>1..n</td>
<td>M The content of the &quot;camt.053&quot;, &quot;camt.052&quot; and &quot;camt.054&quot; messages differ only in the use of this element. The following rules apply: • camt.053: Is always sent. • camt.052: Can be sent. • camt.054: Is not sent.</td>
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<tr>
<td>Statement +Balance ++Type</td>
<td>Tp</td>
<td>1..1</td>
<td>M Type of balance</td>
<td></td>
</tr>
<tr>
<td>Statement +Balance ++Type +++Code or Proprietary</td>
<td>CdOrPrtry</td>
<td>1..1</td>
<td>M The &lt;Prtry&gt; sub-element is not sent in Switzerland CH-Definition added</td>
<td></td>
</tr>
</tbody>
</table>
### ISO 20022 Standard

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<thead>
<tr>
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<th>XML Tag</th>
<th>Mult</th>
<th>St.</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement +Balance ++Type +++Code or Proprietary ++++Code</td>
<td>Cd</td>
<td>{Or}</td>
<td>1..1</td>
<td>M</td>
</tr>
<tr>
<td>Statement +Balance ++Type +++Code or Proprietary ++++Proprietary</td>
<td>Prtry</td>
<td>Or}</td>
<td>1..1</td>
<td>ND</td>
</tr>
<tr>
<td>Statement +Balance ++Type +++Sub Type</td>
<td>SubTp</td>
<td>0..1</td>
<td>O</td>
<td>The &lt;Prtry&gt; sub-element is not sent in Switzerland CH-Definition added</td>
</tr>
<tr>
<td>Statement +Balance ++Type +++Sub Type ++++Code</td>
<td>Cd</td>
<td>1..1</td>
<td>M</td>
<td>Multi-page statement: where an account statement is divided into more than one message (e.g. because of space limitations, &lt;Message Pagination&gt;&lt;Page Number&gt; greater than 1), the relevant interim balances are identified with the code INTM. • INTM (Intermediate)</td>
</tr>
<tr>
<td>Statement +Balance ++Credit Line</td>
<td>CdtLine</td>
<td>0..n</td>
<td>O</td>
<td></td>
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</table>
## Change Assessment - camt.053

### Technical specifications

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>SPS/SEPA/SWIFT</th>
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<td><strong>Swiss Payments Standard</strong></td>
<td><strong>XML Tag</strong></td>
<td><strong>Mult</strong></td>
<td><strong>Definition</strong></td>
<td><strong>SPS/SEPA/SWIFT</strong></td>
</tr>
<tr>
<td></td>
<td>@ Ccy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statement &amp; Balance &amp; Credit Debit Indicator</td>
<td>CdtDbtInd</td>
<td>1..1</td>
<td>M</td>
<td>SWIFT MT 940: &quot;D/C Mark&quot; from Field: 60: &quot;Opening Balance&quot; or from Field: 62: &quot;Closing Balance&quot; MT 942: No correspondence MT 900/910: No correspondence</td>
</tr>
<tr>
<td>Statement &amp; Balance &amp; Date</td>
<td>Dt</td>
<td>1..1</td>
<td>M</td>
<td>Date of balance depending on &quot;Balance Type&quot;</td>
</tr>
<tr>
<td></td>
<td>Dt</td>
<td>1..1</td>
<td>D</td>
<td>SWIFT MT 940: &quot;Date&quot; from Field: 60: &quot;Opening Balance&quot; or from Field: 62: &quot;Closing Balance&quot; MT 942: No correspondence MT 900/910: No correspondence</td>
</tr>
<tr>
<td>Statement &amp; Balance &amp; Date &amp; Date Time</td>
<td>DtTm</td>
<td>1..1</td>
<td>D</td>
<td>If used, then &quot;Date&quot; must not be present.</td>
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<td>Statement &amp; Balance &amp; Availability</td>
<td>Avlbty</td>
<td>0..n</td>
<td>ND</td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>Statement &amp; Transactions Summary</td>
<td>TxsSummry</td>
<td>0..1</td>
<td>O</td>
<td>Totals per statement. Contains the total for the entries and the breakdown into credits and debits.</td>
</tr>
<tr>
<td>Statement &amp; Transactions Summary &amp; Total Entries</td>
<td>TtlNtries</td>
<td>0..1</td>
<td>O</td>
<td>Summary of all account movements per statement.</td>
</tr>
<tr>
<td>Statement &amp; Transactions Summary &amp; Number Of Entries</td>
<td>NbOfNtries</td>
<td>0..1</td>
<td>O</td>
<td>Total number of account movements in this statement</td>
</tr>
<tr>
<td>ISO 20022 Standard Message Item</td>
<td>XML Tag</td>
<td>Mult</td>
<td>Swiss Payments Standard Definition</td>
<td>SPS/SEPA/SWIFT</td>
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<td>--------------------------------</td>
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<td>------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>Sum</td>
<td>0..1</td>
<td>Total amount for all account movements in this statement</td>
<td></td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>TtlNetNtry</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>CdtDbtInd</td>
<td>1..1</td>
<td>Shows whether the change in element &quot;Total Net Entry Amount&quot; is positive or negative</td>
<td></td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>TtlCdtNtries</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>NbOfNtries</td>
<td>0..1</td>
<td>O Number of all credits</td>
<td>SWIFT MT 940: No correspondence MT 942: Element &quot;Number&quot; from Field :90C: MT 900/910: No correspondence</td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>Sum</td>
<td>0..1</td>
<td>O Total amount of all credits</td>
<td>SWIFT MT 940: No correspondence MT 942: Element &quot;Amount&quot; from Field :90C: MT 900/910: No correspondence</td>
</tr>
<tr>
<td>Statement +Transactions Summary</td>
<td>TtlDbtNtries</td>
<td>0..1</td>
<td>O</td>
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### ISO 20022 Standard vs Swiss Payments Standard

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<th>SPS/SEPA/SWIFT</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement +Transactions Summary +Total Debit Entries +++Number Of Entries</td>
<td>NbOfNtries</td>
<td>0..1</td>
<td>O</td>
<td>Number of all debits</td>
</tr>
<tr>
<td>Statement +Transactions Summary +Total Debit Entries +++Sum</td>
<td>Sum</td>
<td>0..1</td>
<td>O</td>
<td>Total amount of all debits</td>
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<tr>
<td>Statement +Transactions Summary +Total Entries per Bank Transaction Code TtlNtriesPerBkTxCd</td>
<td>0..n</td>
<td>O</td>
<td></td>
<td>Summary of all account movements, grouped by &quot;Bank Transaction Code&quot; (BTC)</td>
</tr>
<tr>
<td>Statement +Transactions Summary +Total Entries per Bank Transaction Code +++Number Of Entries</td>
<td>NbOfNtries</td>
<td>0..1</td>
<td>O</td>
<td>Number of all account movements per BTC</td>
</tr>
<tr>
<td>Statement +Transactions Summary +Total Entries per Bank Transaction Code +++Sum</td>
<td>Sum</td>
<td>0..1</td>
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<td>Total amount of all account movements per BTC</td>
</tr>
<tr>
<td>Statement +Transactions Summary +Total Entries per Bank Transaction Code +++Total Net Entry TtlNetNtry</td>
<td>0..1</td>
<td>O</td>
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<td>Statement +Transactions Summary +Total Entries per Bank Transaction Code +++Total Net Entry Amt</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td>Change to the account balance as a result of all the account movements per BTC shown in the statement.</td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>Message Item</td>
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<tr>
<td><strong>Statement</strong></td>
<td>+Transactions Summary</td>
<td>CdtDbtInd</td>
<td>1..1</td>
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</tr>
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<td><strong>Statement</strong></td>
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<td>CdtNtries</td>
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<td><strong>Statement</strong></td>
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<td>DbtNtries</td>
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<td>O</td>
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<td>FcstInd</td>
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<td>ISO 20022 Standard</td>
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<td>Statement</td>
<td>Cd</td>
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<td>M</td>
<td>Domain Code of the &quot;Bank Transaction Code&quot;. This is always sent in Switzerland.</td>
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<td>++Total Entries per Bank Transaction Code</td>
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<tr>
<td>+++Bank Transaction Code</td>
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<td>+++Cd</td>
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<tr>
<td>Statement</td>
<td>Fmly</td>
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<td>M</td>
<td>Family of the &quot;Bank Transaction Code&quot;. This is always sent in Switzerland.</td>
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<td>Statement</td>
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<td>Family Code of the &quot;Bank Transaction Code&quot;. This is always sent in Switzerland.</td>
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<td>Statement</td>
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<td>Sub-family code of the &quot;Bank Transaction Code&quot;. This is always sent in Switzerland.</td>
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Table 7: Statement Delta (Stmt, B-level)
## 2.3 Entry (Ntry, C-level)

The following table specifies all the elements of the "Entry" block of the "camt.053" message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
<th>SPS/SEPA/SWIFT</th>
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<td><strong>Message Item</strong></td>
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</tr>
<tr>
<td>Entry</td>
<td>Ntry</td>
<td>0..n</td>
</tr>
</tbody>
</table>

<p>| Entry +Entry Reference | NtryRef | 0..1 | Standardised procedure:&lt;br&gt;For ISR/LSV, CH-DD and QR-IBAN entries and for entries with reference type SCOR, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Swiss Business Rules [6], chapter 1.2):&lt;br&gt;Version 1: ISR participant number in the format 010001628&lt;br&gt;Version 2: ISR participant number and BISR-ID (example: 010001628/123456)&lt;br&gt;Version 3: RS-PID in the format 4110000000872800&lt;br&gt;Version 4: QR-IBAN in the format CH4431999123000889012&lt;br&gt;Version 5: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456)&lt;br&gt;Version 6: IBAN in the format CH4412345123000889012&lt;br&gt;Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference,&lt;br&gt;capital/lower case lettering is not relevant for collection (example: CH4412345123000889012/123ABC)&lt;br&gt;Non-standardised procedure:&lt;br&gt;In other cases the “Reference for the account owner” can be sent.&lt;br&gt;Removed ISR specific information, modified QR | QR: For an IBAN without a reference: no indication&lt;br&gt;Version 6 or 7&lt;br&gt;For QR-IBAN:&lt;br&gt;Version 4 or 5&lt;br&gt;QR_Feld: QRCH&lt;br&gt;+CdtrInf&lt;br&gt;+IBAN&lt;br&gt;LSV: Similar to ISR payment.&lt;br&gt;SCT: Version 6: IBAN&lt;br&gt;Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference,&lt;br&gt;SWIFT: For the non-standardised procedure:&lt;br&gt;MT 940: Subfield 7 from Field 61 |</p>
<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
</tr>
</thead>
<tbody>
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<td>XML Tag</td>
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<td>Entry</td>
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<td>+Credit Debit Indicator</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### ISO 20022 Standard

<table>
<thead>
<tr>
<th>Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>St.</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry</td>
<td>Rvslnd</td>
<td>0..1</td>
<td>O</td>
<td>Indicator shows whether the entry is a return. It should only be present for a transaction (Entry) in the following cases:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1. Reversal after SDD (Return/Refund).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2. Reversal after CH-DD or CH-TA.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3. Reversal after transfers (refund because a payment could not be credited to the creditor's financial institution).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4. Bank internal cancellation.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>If the &quot;Credit Debit Indicator&quot; is CRDT and the &quot;Reversal Indicator&quot; is TRUE, then the original entry was a debit entry.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>If the &quot;Credit Debit Indicator&quot; is DBIT and the &quot;Reversal Indicator&quot; is TRUE, then the original entry was a credit entry.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Removed all payment type specific information</td>
</tr>
<tr>
<td>Entry</td>
<td>Sts</td>
<td>1..1</td>
<td>M</td>
<td>Schema 2019: Content Model changed</td>
</tr>
<tr>
<td>Entry</td>
<td>Cd</td>
<td>1..1</td>
<td>M</td>
<td>Status of an entry Swiss financial institutions offer the following codes:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• BOOK (Booked)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• PDNG (Pending)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.053: Only BOOK is sent.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.052/054: BOOK and PDNG may be sent.</td>
</tr>
<tr>
<td>Entry</td>
<td>Prtry</td>
<td>1..1</td>
<td>ND</td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>Entry</td>
<td>BookgDt</td>
<td>0..1</td>
<td>O</td>
<td>Corresponds to the booking date.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.053: Element is always sent.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.052: Element may be sent.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.054: Element may be sent.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Added payment type specific information</td>
</tr>
<tr>
<td>Entry</td>
<td>Dt</td>
<td>1..1</td>
<td>D</td>
<td>If used, then &quot;Date Time&quot; must not be present.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Removed all payment type specific information</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>SWIFT: MT 940: Subfield 2 (Entry Date) from Field:61:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>MT 942: Subfield 2 (Entry Date) from Field:61:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>MT 900/910: No correspondence</td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>XML Tag</td>
<td>Mult</td>
<td>Swiss Payments Standard</td>
<td>Definition</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------</td>
<td>------</td>
<td>--------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Booking Date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Date Time</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Value Date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Account Servicer Reference</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Availability</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Entry**

- **+Booking Date**
  - **++Date Time**
  - **XML Tag**: DtTm
  - **Mult**: 1..1
  - **Definition**: If used, then "Date" must not be present.

- **+Value Date**
  - **++Date**
  - **XML Tag**: ValDt
  - **Mult**: 0..1
  - **Definition**: Corresponds to the value date. Added payment type specific information
  - **SPS/SEPA/SWIFT**: QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.

- **+Value Date**
  - **++Date**
  - **XML Tag**: Dt
  - **Mult**: 1..1
  - **Definition**: If used, then "Date Time" must not be present. Removed all payment type specific information
  - **SPS/SEPA/SWIFT**: SWIFT MT 940: Subfield 1 (Value Date) from Field :61: MT 942: Subfield 1 (Value Date) from Field :61: MT 900/910: Subfield 1 (Date) from Field :32A:

- **+Value Date**
  - **++Date Time**
  - **XML Tag**: DtTm
  - **Mult**: 1..1
  - **Definition**: If used, then "Date" must not be present.

- **Entry**
  - **+Account Servicer Reference**
    - **XML Tag**: AcctSvcrRef
    - **Mult**: 0..1
    - **Definition**: Unique reference for the entry, assigned by the financial institution. The element should be sent: the element enables the booking to be linked in different notification messages (e.g. camt.054, camt.053, MT940) and is used for duplicate checking at the booking level. CH-Definition modified

- **Entry**
  - **Availability**
    - **XML Tag**: Avlbty
    - **Mult**: 0..n
    - **Definition**: Element not provided, Status ND
<table>
<thead>
<tr>
<th>Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>Definition</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
</table>
| Entry +Bank Transaction Code | BkTxCd | 1..1 | Bank Transaction Code
This element provides details of the type of entry.
Removed ISR specific information | QR: With QR Reference (QRR) or ISO Reference (SCOR):
For the creditor:
PMNT / RCDT / VCOM
LSV: For direct debit:
PMNT / IDDT / PMDD
(for the creditor)
For reverse direct debit:
PMNT / IDDT / PRDD
(for the debtor and the creditor)
The reverse direct debit is an own business case and not a cancellation booking.
SCT: For the creditor:
PMNT / RCDT / ESCT
For the debtor:
PMNT / ICDT / ESCT |
| Entry +Bank Transaction Code ++Domain | Domn | 0..1 | Domain of the "Bank Transaction Code"
Always sent in Switzerland.
**Schema 2019: Cardinality changed** | |
| Entry +Bank Transaction Code ++Domain +++Code | Cd | 1..1 | Domain code of the "Bank Transaction Code"
Always sent in Switzerland. | |
| Entry +Bank Transaction Code ++Domain +++Family | Pmly | 1..1 | Family of the "Bank Transaction Code"
Always sent in Switzerland. | |
## ISO 20022 Standard

<table>
<thead>
<tr>
<th>Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>St.</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry +Bank Transaction Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Domain</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++++Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cd</td>
<td>1..1</td>
<td>M</td>
<td>Family code of the &quot;Bank Transaction Code&quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Always sent in Switzerland.</td>
</tr>
<tr>
<td>Entry +Bank Transaction Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Domain</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++++Sub Family Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SubFmlyCd</td>
<td>1..1</td>
<td>M</td>
<td>Sub-family code of the &quot;Bank Transaction Code&quot;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Always sent in Switzerland.</td>
</tr>
<tr>
<td>Entry +Bank Transaction Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Proprietary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prtry</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Entry +Bank Transaction Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Proprietary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cd</td>
<td>1..1</td>
<td>M</td>
<td>May contain the existing proprietary bank transaction code.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Bank Transaction Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Proprietary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Issr</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Entry +Commission Waiver Indicator</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ComssnWvrInd</td>
<td>0..1</td>
<td>ND</td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>Entry +Additional Information Indicator</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AddtlInfInd</td>
<td>0..1</td>
<td>O</td>
<td>This element can contain a reference to the separate notification in a &quot;camt.054&quot; message.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.053: Element may be provided.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.052: Element may be provided.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>camt.054: Element is not used.</td>
</tr>
<tr>
<td>Entry +Additional Information Indicator</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>MsgNmId</td>
<td>0..1</td>
<td>O</td>
<td>Name (type) of message containing the details of this transaction</td>
</tr>
<tr>
<td>Message Item</td>
<td>XML Tag</td>
<td>Mult</td>
<td>Definition</td>
<td>SPS/SEPA/SWIFT</td>
</tr>
<tr>
<td>--------------</td>
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<td>------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>O</td>
<td>ID of the message containing the details of this transaction</td>
<td></td>
</tr>
<tr>
<td>+Additional Information Indicator</td>
<td></td>
<td></td>
<td>For rules on entries, see chapter 3.3 &quot;Usage principles for Amount elements&quot;</td>
<td></td>
</tr>
<tr>
<td>++Message Identification</td>
<td></td>
<td></td>
<td>Added reference to generic description of amount elements to CH-Definition</td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>O</td>
<td>Amount in the currency of the instruction</td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Amount</td>
<td></td>
<td>M</td>
<td></td>
<td></td>
</tr>
<tr>
<td>@ Ccy</td>
<td></td>
<td>M</td>
<td>Information about the exchange rate</td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>O</td>
<td>Information about the exchange rate</td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td>CH-Definition modified</td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Source Currency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Target Currency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>M</td>
<td>Original currency</td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Unit Currency</td>
<td></td>
<td></td>
<td>Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.</td>
<td></td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>Swiss Payments Standard</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td><strong>XML Tag</strong></td>
<td><strong>Mult</strong></td>
<td><strong>St.</strong></td>
<td><strong>Definition</strong></td>
</tr>
<tr>
<td>Entry +Amount Details +Instructed Amount +++Currency Exchange +++Exchange Rate</td>
<td>XchgRate</td>
<td>1..1</td>
<td>M</td>
<td>Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).</td>
</tr>
<tr>
<td>Entry +Amount Details +Instructed Amount +++Currency Exchange +++Contract Identification</td>
<td>CtrctId</td>
<td>0..1</td>
<td>O</td>
<td>Contract number</td>
</tr>
<tr>
<td>Entry +Amount Details +Instructed Amount +++Currency Exchange +++Quotation Date</td>
<td>QtnDt</td>
<td>0..1</td>
<td>O</td>
<td>Date/time of exchange</td>
</tr>
<tr>
<td>Entry +Amount Details ++Transaction Amount</td>
<td>TxAmt</td>
<td>0..1</td>
<td>O</td>
<td>Amount exchanged between the financial institutions involved. For sub-element details, see element &quot;Instructed Amount&quot; &lt;InstdAmt&gt;. &lt;br/&gt;<strong>CH-Definition modified</strong></td>
</tr>
<tr>
<td>Entry +Amount Details ++Transaction Amount +++Amount</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Entry +Amount Details ++Transaction Amount +++Currency Exchange</td>
<td>CcyXchg</td>
<td>0..1</td>
<td>O</td>
<td>Information about the exchange rate</td>
</tr>
<tr>
<td>Entry +Amount Details ++Counter Value Amount</td>
<td>CntrValAmt</td>
<td>0..1</td>
<td>O</td>
<td>Amount in the account currency, before charges &lt;br/&gt;<strong>CH-Definition modified</strong></td>
</tr>
</tbody>
</table>
### ISO 20022 Standard vs. Swiss Payments Standard

<table>
<thead>
<tr>
<th>Message Item</th>
<th>XML Tag</th>
<th>Multi</th>
<th>Definition</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry + Amount Details + Counter Value Amount + Amount</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td></td>
<td>@ Ccy</td>
<td></td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Entry + Amount Details + Counter Value Amount + Currency Exchange</td>
<td>CcyXchg</td>
<td>0..1</td>
<td>O</td>
<td>Information about the exchange rate</td>
</tr>
<tr>
<td>Entry + Amount Details + Announced Posting Amount</td>
<td>AnncdPstngAmt</td>
<td>0..1</td>
<td>O</td>
<td>Not currently used CH-Definition added</td>
</tr>
<tr>
<td>Entry + Amount Details + Announced Posting Amount + Amount</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td></td>
<td>@ Ccy</td>
<td></td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>Entry + Amount Details + Announced Posting Amount + Currency Exchange</td>
<td>CcyXchg</td>
<td>0..1</td>
<td>O</td>
<td>Information about the exchange rate</td>
</tr>
<tr>
<td>Entry + Amount Details + Proprietary Amount</td>
<td>PrtryAmt</td>
<td>0..n</td>
<td>ND</td>
<td>Element not provided, Status ND</td>
</tr>
<tr>
<td>Entry + Charges</td>
<td>Chrgs</td>
<td>0..1</td>
<td>O</td>
<td>Both charges deducted directly from the booking and those applied later can be sent in this field.</td>
</tr>
<tr>
<td>Entry + Charges + Total Charges And Tax Amount</td>
<td>TtlChrgsAndTaxAmt</td>
<td>0..1</td>
<td>O</td>
<td>Both charges deducted directly from the booking and those applied later can be sent in this field. Removed ISR specific information</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>QR: Single Advice: Total charges single transaction</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Batchbooking: Total charges collective transaction</td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>Swiss Payments Standard</td>
<td>SPS/SEPA/SWIFT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------</td>
<td>------------------------</td>
<td>----------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td><strong>XML Tag</strong></td>
<td><strong>Mult</strong></td>
<td><strong>St.</strong></td>
<td><strong>Definition</strong></td>
</tr>
<tr>
<td>Entry +Charges ++Record</td>
<td>Rcrd</td>
<td>0..n</td>
<td>O</td>
<td>Details about individual charges</td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Amount</td>
<td>Amt</td>
<td>1..1</td>
<td>M</td>
<td>Removed ISR specific information</td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Credit Debit Indicator</td>
<td>CdtDbtInd</td>
<td>0..1</td>
<td>O</td>
<td>Removed ISR specific information</td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Charge Included Indicator</td>
<td>ChrgInclInd</td>
<td>0..1</td>
<td>O</td>
<td>Removed ISR specific information</td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Type</td>
<td>Tp</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Type +++Type</td>
<td>Cd</td>
<td>1..1</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Entry +Charges ++Record +++Type +++Proprietary Or</td>
<td>Prtry Or</td>
<td>1..1</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>Swiss Payments Standard</td>
<td>SPS/SEPA/SWIFT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------------</td>
<td>-----------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Type ++++Proprietary +++++Identification</td>
<td>Id 1..1 M • Values 1-5 for QR charges • Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution) • Values 1000-1999 and/or free text for external charges (assigned by each specific institution)</td>
<td>QR: Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Type ++++Proprietary ++++Issuer</td>
<td>Issr 0..1 O</td>
<td>Any other internal charges by the financial institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Rate</td>
<td>Rate 0..1 O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Bearer</td>
<td>Br 0..1 O</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Agent</td>
<td>Agt 0..1 O</td>
<td>For a general description of the sub-elements, see chapter 3.6 “Identification of financial institutions (Agents)”. Added reference to generic description of agents to CH-Definition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry +Charges +Record +++Agent</td>
<td>FinInstnId 1..1 M</td>
<td>Financial Institution Identification</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## ISO 20022 Standard

<table>
<thead>
<tr>
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<th>XML Tag</th>
<th>Mult</th>
<th>Definition</th>
<th>SPS/SEPA/SWIFT</th>
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<tbody>
<tr>
<td>Entry</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>+Charges</td>
<td></td>
<td>0..1</td>
<td>O Branch office identification</td>
<td></td>
</tr>
<tr>
<td>++Record</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Agent</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++++Branch Identification</td>
<td>BrnchId</td>
<td>0..1</td>
<td>O Branch office identification</td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+Charges</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Record</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Tax</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>0..1</td>
<td>O Enabled element in schema</td>
<td></td>
</tr>
<tr>
<td>+Technical Input Channel</td>
<td>TechInptChanl</td>
<td>0..1</td>
<td>O Enabled element in schema</td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+Interest</td>
<td>Inrst</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+Card Transaction</td>
<td>CardTx</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
</tbody>
</table>

*Table 8: Entry Delta (Ntry, C-level)*
### 2.4 Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "Entry Details" block of the "camt.053" message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>Swiss Payments Standard Definition</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry +Entry Details</td>
<td>NtryDtls</td>
<td>0..n</td>
<td>O Contains details about the entry. For descriptions of the sub-elements, see chapter 4.1.5 CH-Definition adjusted</td>
<td></td>
</tr>
</tbody>
</table>

*Table 9: Entry Details Delta (NtryDtls, D-level)*
### 2.5 Batch (Btch, D-level)

The following table specifies all the elements of the "Batch" block of the "camt.053" message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Message Item</td>
<td>XML Tag</td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>Btch</td>
</tr>
<tr>
<td>+Entry Details</td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Batch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Message Identification</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>MsgId</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>PmtInfId</td>
</tr>
<tr>
<td>+Entry Details</td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Batch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Payment Information Identification</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>NbOfTxs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry</td>
<td></td>
<td>TtlAmt</td>
</tr>
<tr>
<td>+Entry Details</td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Batch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Total Amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>Message Item</td>
<td>XML Tag</td>
</tr>
<tr>
<td>-------------------</td>
<td>--------------</td>
<td>---------</td>
</tr>
<tr>
<td>Entry</td>
<td>+Entry Details</td>
<td></td>
</tr>
<tr>
<td></td>
<td>++Batch</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+++Credit Debit Indicator</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CdtDbtInd</td>
<td>0..1</td>
</tr>
</tbody>
</table>

*Table 10: Batch Delta (Btch, D-level)*
## 2.6 Transaction Details (TxDtls, D-level)

The following table specifies all the elements of the "Transaction Details" block of the "camt.053" message in the Swiss Payments Standard.

<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>Swiss Payments Standard</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Message Item</td>
<td>XML Tag</td>
<td>Mult</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>TxDtls</td>
<td>0..n</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>Refs</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>MsgId</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>AcctSvcrRef</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>PmtInflId</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>InstrId</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>EndToEndId</td>
<td>0..1</td>
</tr>
<tr>
<td>Transaction Details</td>
<td>UETR</td>
<td>0..1</td>
</tr>
</tbody>
</table>

**Removed ISR specific information**

QR: Reference of the debtor
LSV: Reference of the creditor
SCT: AT-41 The Originator’s Reference of the Credit Transfer Transaction
<table>
<thead>
<tr>
<th>ISO 20022 Standard Message Item</th>
<th>XML Tag</th>
<th>Mult</th>
<th>Definition</th>
<th>SPS/SEPA/SWIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Details</td>
<td>TxDtId</td>
<td>0..1</td>
<td>O “Transaction ID&quot; for the corresponding Interbank message (pacs.008 or pacs.003).</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Transaction Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>MndtId</td>
<td>0..1</td>
<td>O Mandate identification from the original SEPA Direct Debit instruction (C-Level, from &quot;pain.008&quot;)</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Mandate Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>ChqNb</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Cheque Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>ClrSysRef</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Clearing System Reference</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>AcctOwnrTxId</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Account Owner Transaction Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>AcctSvcrTxId</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
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<tr>
<td>++Account Servicer Transaction Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>MktInfrstrctrTxId</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Market Infrastructure Transaction Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>PrgId</td>
<td>0..1</td>
<td>O</td>
<td></td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Processing Identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td>Prtry</td>
<td>0..n</td>
<td>O Proprietary reference</td>
<td>The element is supplied maximum 1 time</td>
</tr>
<tr>
<td>+References</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Proprietary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ISO 20022 Standard</td>
<td>XML Tag</td>
<td>Mult</td>
<td>Multi.</td>
<td>Definition</td>
</tr>
<tr>
<td>--------------------</td>
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</tr>
<tr>
<td><strong>Message Item</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| +Amount            | Amt     | 0..1 | M      | Transaction amount  
Note: the currency is always sent as an attribute of the "Amount" element.  
**Schema 2019: Cardinality changed** |                |
| Transaction Details|         |      |        |            |                |
| +Credit Debit Indicator | CdtDbtInd | 0..1 | M      | **Schema 2019: Cardinality changed** |                |
| Transaction Details|         |      |        |            |                |
| +Amount Details    | AmtDtls | 0..1 | O      | For rules on entries, see chapter 3.3 "Usage principles for Amount elements"  
**Added reference to generic description of amount elements to CH-Definition** |                |
<p>| Transaction Details|         |      |        |            |                |
| +Amount Details    |         |      |        |            |                |
| +Instructed Amount |         |      |        |            |                |
|                | InstdAmt | 0..1 | O      | Amount in the currency of the instruction |                |
| Transaction Details|         |      |        |            |                |
| +Amount Details    |         |      |        |            |                |
| +Instructed Amount |         |      |        |            |                |
| ++++Amount         |         |      |        |            |                |
|                | Amt     | 1..1 | M      |                      |                |
|                   | @ Ccy   |      | M      |                      |                |
| Transaction Details|         |      |        |            |                |
| +Amount Details    |         |      |        |            |                |
| +Instructed Amount |         |      |        |            |                |
| ++++Currency Exchange |         |      |        |            |                |
|                | CcyXchg | 0..1 | O      | Information about the exchange rate |                |
| Transaction Details|         |      |        |            |                |
| +Amount Details    |         |      |        |            |                |
| +Instructed Amount |         |      |        |            |                |
| ++++Currency Exchange |         |      |        |            |                |
| ++++Source Currency |         |      |        |            |                |
|                | SrcCcy  | 1..1 | M      | Original currency |                |
| Transaction Details|         |      |        |            |                |
| +Amount Details    |         |      |        |            |                |
| +Instructed Amount |         |      |        |            |                |
| ++++Currency Exchange |         |      |        |            |                |
| ++++Target Currency |         |      |        |            |                |
|                | TrgtCcy | 0..1 | O      | Target currency |                |</p>
<table>
<thead>
<tr>
<th>ISO 20022 Standard</th>
<th>XML Tag</th>
<th>Mult</th>
<th>SPS/SEPA/SWIFT</th>
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</tr>
<tr>
<td>Transaction Details</td>
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</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Unit Currency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Definition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UnitCcy</td>
<td>0..1</td>
<td>O</td>
<td>Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.</td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Exchange Rate</td>
<td></td>
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<tr>
<td><strong>Definition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XchgRate</td>
<td>1..1</td>
<td>M</td>
<td>Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).</td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Contract Identification</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Definition</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>CtrctId</td>
<td>0..1</td>
<td>O</td>
<td>Contract number</td>
</tr>
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<td><strong>Message Item</strong></td>
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<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Instructed Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Currency Exchange</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+++Quotation Date</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Definition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>QtnDt</td>
<td>0..1</td>
<td>O</td>
<td>Date/time of exchange</td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>++Transaction Amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Definition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TxAmt</td>
<td>0..1</td>
<td>O</td>
<td>Amount exchanged between the financial institutions involved (credit amount). For sub-elements see element &quot;Instructed Amount&quot; &lt;InstdAmt&gt;.</td>
</tr>
<tr>
<td><strong>Message Item</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>+Amount Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>Transaction amount: The amount that is exchanged between the financial institutions that are involved. Removed ISR specific information</td>
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<td>SCT: AT-04 Amount of the SEPA Credit Transfer in euro</td>
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Version 1: Without origin of the individual transaction. BTC is the same as it is at the C-Level: PMNT / RCDT / VCOM

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<td>TtlChrgsAndTaxAmt</td>
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<td>QR: Total charges for the individual transaction</td>
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<td>• Values 1-5 for ISR/QR charges</td>
<td>QR: Types of charge: 1 = Reject</td>
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<td>• Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution)</td>
<td>2 = Paying in at Post Office counter</td>
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<td>• Values 1000-1999 and/or free text for external charges (assigned by each specific institution)</td>
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<td>Br</td>
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<td>The sub-element &quot;Charge Bearer&quot; &lt;Br&gt; can also be used to show who is responsible for the charges. There is a fixed list of codes:</td>
</tr>
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<td>• DEBT</td>
<td>•</td>
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<td>DEBT</td>
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<tr>
<td>• CRED</td>
<td>•</td>
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<tr>
<td>• SHAR</td>
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<td>• SLEV</td>
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Version 1.0 – 28.02.2022
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| **Transaction Details**
| +Related Parties
| ++Debtor
| +++Party
| +Related Parties
| ++Debtor
| +++Party
| ++++Name
| **Pty**
| {Or} 1..1 M
| For a general description of the sub-elements, see chapter 3.7 "Party identification".
| **Nm**
| 0..1 O
| Name of the debtor (for credit transfers)
| **PstlAdr**
| 0..1 O
| Address of the debtor
| **Id**
| 0..1 O
| ID of the debtor (for credit transfers)
| **OrgId**
| {Or} 1..1 D
| Identification of a legal entity
| **PrvtId**
| Or} 1..1 D
| Identification of a natural person

For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition

SCT: AT-02 name of the Originator

CH-Definition modified

SCT: AT-03 address of the Originator

SCT: AT-10 The Originator identification Code

CH-Definition modified
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<td>State of residence or of institution</td>
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<tr>
<td>+++Party</td>
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<td>Contact data, only the &lt;Nm&gt; sub-element is sent</td>
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<td>++Debtor</td>
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<tr>
<td>+++Party</td>
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<td>+++Agent</td>
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<td>Account of debtor</td>
<td>SCT: AT-01 The IBAN of the account of the Originator</td>
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<td>+++Account</td>
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<td>D</td>
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<tr>
<td>++Debtor</td>
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<td>+++Account</td>
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<td>Not used for payments within nor originating from CH/LI CH-Definition adapted, Status O</td>
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<td>Ultimate debtor Schema 2019: Content Model changed QR: Information about the ultimate debtor obligations based on the QR code</td>
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<td>For a general description of the sub-elements, see chapter 3.7 &quot;Party identification&quot;. Added reference to generic description of parties to CH-Definition</td>
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<tr>
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<td>O</td>
<td>Name of ultimate debtor (for credit transfers)</td>
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<table>
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<tr>
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<th>St.</th>
<th>Definition</th>
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<td>Address of the ultimate debtor For a description of the sub-elements, see chapter 3.4 &quot;Address data&quot;. Added reference to generic description of postal addresses to CH-Definition</td>
<td>QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UlmtDbtr +StrtNm +BldgNb +PstCd +TwnNm +Ctry QRCH unstructured: +UlmtDbtr ++Addressline 1 ++Addressline 2 ++Ctry</td>
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<td>SCT: AT-09 The identification Code of the Originator Reference Party</td>
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QR: Creditor:
No indication, because the data is redundant with the account-holder (B-Level)

SCT: AT-21 The name of the Beneficiary
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SCT: AT-28 The name of the Beneficiary Reference Party |
<p>| +Related Parties |  |  |  |  | |
| +Ultimate Creditor |  |  |  |  | |
| +++Party |  |  |  |  | |
| +++Name |  |  |  |  | |
| Transaction Details | Nm | 0..1 | O | Name of the ultimate creditor (for credit transfers) | |</p>
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*Schema 2019: Element Name changed* |
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| +Related Agents                 |         |      |            |
| ++Instructing Agent             |         |      |            |
| +++Financial Institution Identification | ClrSysMmbId | 0..1 | O Clearing System Member Identification |
| **Transaction Details**         |         |      |            |
| +Related Agents                 |         |      |            |
| ++Instructing Agent             |         |      |            |
| +++Financial Institution Identification | LEI | 0..1 | O Legal Entity Identifier  
*Schema 2019: New Element* |
| **Transaction Details**         |         |      |            |
| +Related Agents                 |         |      |            |
| ++Instructing Agent             |         |      |            |
| +++Financial Institution Identification | Nm | 0..1 | O Name of the financial institution |
| **Transaction Details**         |         |      |            |
| +Related Agents                 |         |      |            |
| ++Instructing Agent             |         |      |            |
| +++Financial Institution Identification | PstlAdr | 0..1 | O For a description of the sub-elements, see chapter 3.4 "Address data".  
*Added reference to generic description of postal addresses to CH-Definition* |
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**Note:** Added reference to generic description of agents to CH-Definition
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<td>Not used for payments within nor originating from CH/LI CH-Definition changed</td>
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<td>Reason for the transaction, taken from the instruction. &quot;Purpose&quot; (e.g. SALA) may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type &quot;External Purpose Code&quot;, see <a href="http://www.iso20022.org">www.iso20022.org</a>).</td>
<td>SCD: AT-44 The purpose of the SEPA Credit Transfer</td>
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<td>The element is supplied maximum 2 times</td>
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<td>Removed CH-Definition</td>
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<td>+Remittance Information</td>
<td>Ustrd</td>
<td>0..n</td>
<td>O</td>
<td>This element can contain unstructured messages, e.g. for messages from a &quot;pain.001&quot; instruction or booking information. The element can occur more than once. Removed ISR specific information, adapted CH-Definition. The element is supplied maximum 1 time</td>
<td>QR: Procedure with notification: Messages from the QR Code In case of QR-IBAN or IBAN with SCOR: The additional information is shown in the &quot;Structured&quot; tag under &quot;AddtlRmtInf&quot;. QR_Feld: QRCH +RmtInf ++Ustrd</td>
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<td>LSV: Permitted code value: LSVBDD</td>
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<td>LSV: LSV identifier of the original direct debit (LSV-ID)</td>
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<td>LSV: Contains the preferred date of execution for the original direct debit.</td>
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**ISO 20022 Standard**

**Message Item**

**XML Tag**

**Mult**

**Swiss Payments Standard**

**Definition**

**SPS/SEPA/SWIFT**

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**Version 1.0 – 28.02.2022**

camt.053: D-level Delta (TxDtls)
### ISO 20022 Standard

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*Table 11: Transaction Details Delta (TxDtls, D-level)*