



Swiss Payment Standards

High Level Information about planned changes in SPS 2022
(new ISO 20022 Version)

(valid from November 2022)

Introduction

SIX Interbank Clearing is represented on committees and commissions responsible for issues relating to the standardization of national and international payment traffic. It helps to ensure that Swiss financial institutions are able to place their products and services on stable, networked platforms serving the market promptly. The aim is to ensure that problem-free payment traffic can still be guaranteed.

Under the leadership of SIX Interbank Clearing, the "Swiss Payment Standards" have been produced, to govern customer-bank data exchange based on the ISO 20022 definitions relating to payments and cash management, and these are periodically updated.

The currently valid document can be found at the following web address:

<https://www.six-group.com/en/products-services/banking-services/standardization/iso-payments.html?#scrollTo=regulations>

Planned changes- details

High level information and changes planned for the Swiss Payment Standards 2022 based on the new ISO 20022 version are described in this document.

Planned changes- procedure

In the interests of achieving broad agreement and to provide advance information, SIX Interbank Clearing publishes planned changes to the "Swiss Payment Standards" in advance and invites interested parties to comment on those proposed changes. The form for this purpose can be found at the following web address:

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

The completed form should be sent to the following email address:

consultations@paymentstandards.ch

In view of the major changes required due to the scheme change two consultation processes are carried out by way of an exception. High level information about the planned changes is dealt with during the first consultation process. The second consultation process will deal with the usual detailed information.

Following expiry of the deadline for the first consultation process on 20.04.2021, which relates to the high level information of the planned changes, any statements received will be evaluated and further processing of the documents in question will take place.

The second consultation process including detailed information is planned for 10.05.2021. Following expiry of the deadline on 28.05.2021 any statements received for the latter will be evaluated. Based on this evaluation and taken further relevant developments into consideration (for example from the SEPA environment or relating to SWIFT messages) the changes will be finalized.

Based on these major changes the publication of new documents for SPS 2022 is planned for July 2021. If absolutely necessary, for example due to exogenous factors, documents will be updated in February 2022.

Planned changes

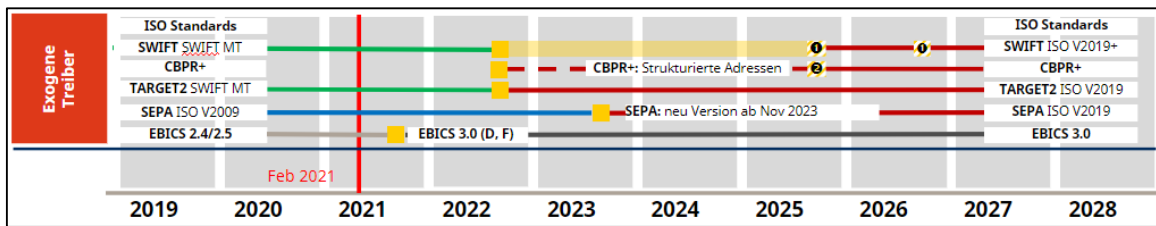
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1 General information regarding High Level Information for SPS 2022

1.1 Starting position and trigger of ISO version change from 2009 to 2019

Various international developments have led to the Swiss financial market having to deal with this subject:

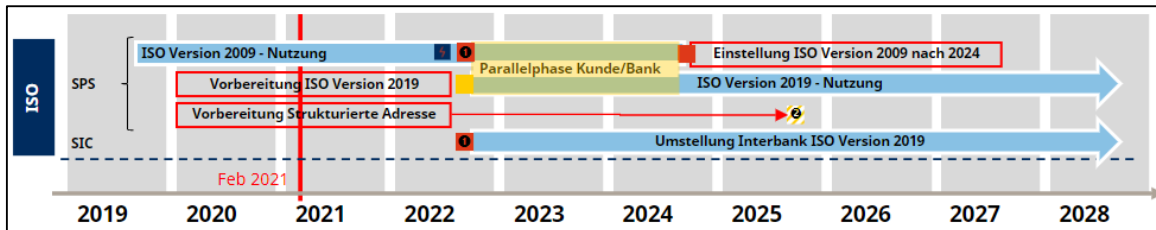
- The introduction of QR-bill and the migration of PostFinance to eBill and SIC finalized the payment traffic harmonization as such. Swiss payment traffic is currently generally based on ISO standard 20022, version 2009.
- International payment traffic systems such as SWIFT, TARGET2, SEPA etc. will be switched to the current ISO 20022 standard, version 2019 over the next few years. Germany and France will also switch to EBICS 3.0.



On the Swiss financial market, the "ISO standard 20022, version 2019" will be introduced in November 2022 together with the switchover from SWIFT.

- The switchover will be realized for the customer/bank interface as well as the internet banking sector in November 2022.
- The customer/bank interface will offer a two-year parallel phase of versions 2009 and 2019. From November 2024 Implementation Guidelines for version 2009 will no longer be maintained as part of Swiss Payment Standards.

In addition, the ISR/IS process will be discontinued on 30.09.2022.



1.2 Consultation process I

This first "High Level Consultation" describes the planned changes in SPS 2022 due to the ISO version change in the following chapters.

1.3 List of changed documents

The following documents will be adapted to ISO version 2019:

- Business Rules
- Implementation Guidelines for Credit Transfer
- Implementation Guidelines for Cash Management
- Implementation Guidelines for Status Report

Unlike at other times the general changes listed in this document are listed for all Implementation Guidelines.

The ISO 2022 based messages of the "ISO Maintenance Release 2009", which are based on the currently used version 2009, will be replaced with the messages of the "ISO Maintenance Release 2019", based on the new version 2019, with SPS 2022 as follows.

ISO 2022 message	Currently valid ISO version 2009	ISO version 2019 valid with SPS 2022
Credit Transfer (pain.001)	pain.001.001.03	pain.001.001.09
Cash Management (camt)	camt.053.001.04 camt.054.001.04 camt.052.001.04	camt.053.001.08 camt.054.001.08 camt.052.001.08
Status Report (pain.002)	pain.002.001.03	pain.002.001.10

The associated Business Rules will also be adapted correspondingly.

Implementation Guideline for SEPA direct debits will not be adapted as part of SPS 2022. This is because of the migration of the new version, which will not take place for SEPA until 2023.

The Implementation Guideline for Swiss direct debits will also not be adapted as part of SPS 2022. This is a proprietary Swiss process, which will not migrate to version 2019.

2 Planned general changes

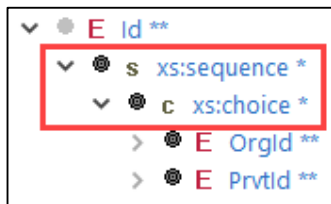
2.1 General technical adaptations due to the ISO version change

XSD adaptation

A new XSD version will be provided, which includes the following changes:

- Code lists, which have been integrated in the scheme to date, will be outsourced to the external code list.
- Content model changes regarding "choice"

Currently:

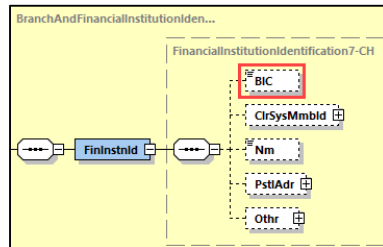


New:

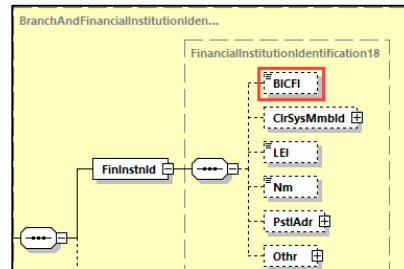


- The following data types will be renamed:
 - BIC to BICFI

Currently:

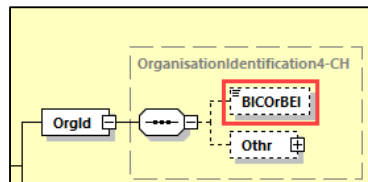


New:

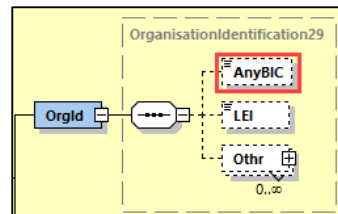


- BICorBEI to AnyBIC

Currently:



New:

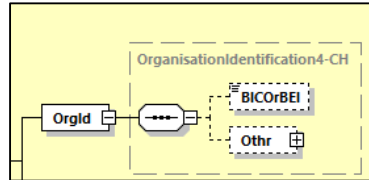


New elements

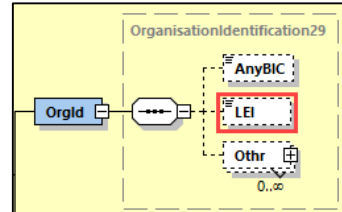
The following new elements will be introduced:

- <LEI> - Legal Entity Identifier

Currently:



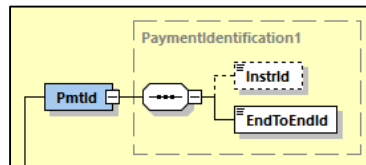
New:



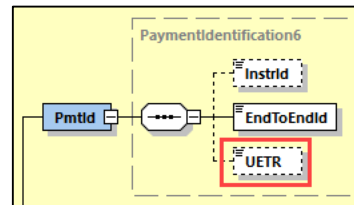
The screen constitutes an example, the <LEI> element appears amongst various other elements.

- <UETR> - Unique End-to-end Transaction Reference

Currently:

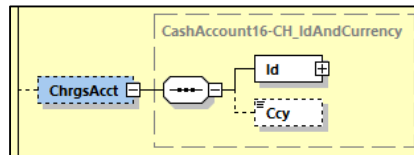


New:

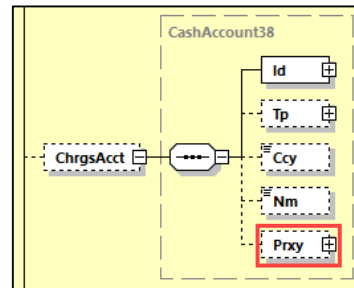


- <Prxy> - Proxy

Currently:



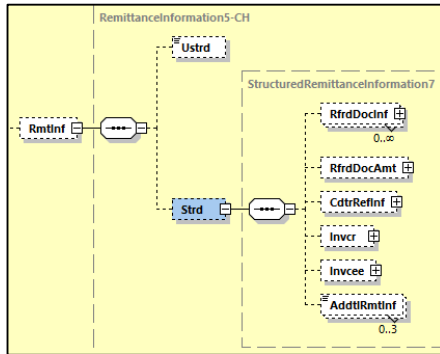
New:



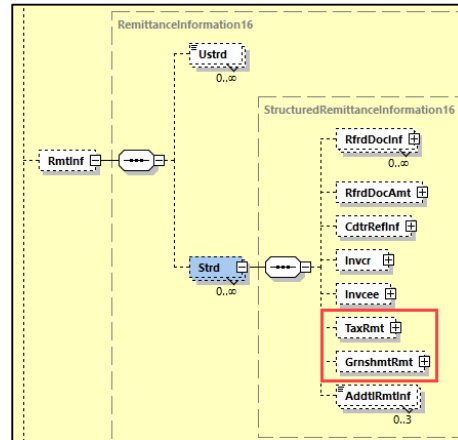
The screen constitutes an example, the <Prxy> element appears amongst various other elements.

- <TaxRmt> - Tax Remittance
- <GrnshmtRmt> - Garnishment Remittance

Currently:

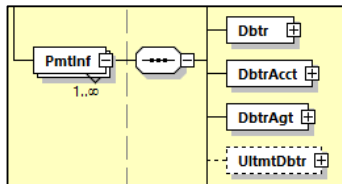


New:

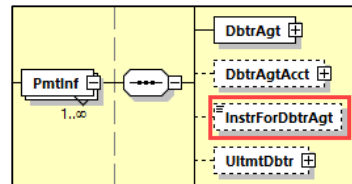


- <InstrForDbtrAgt> - Instruction for Debtor Agent

Currently:

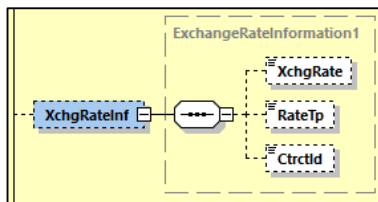


New:

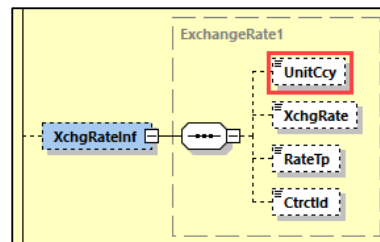


- <UnitCcy> - Unit Currency

Currently:

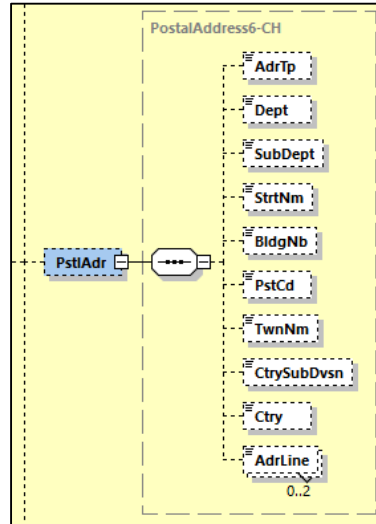


New:

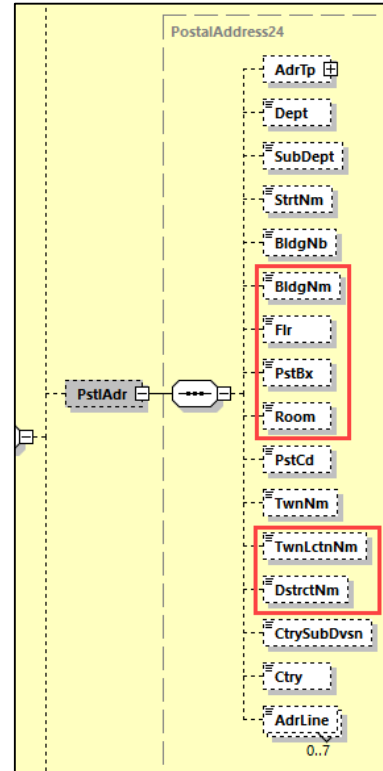


- Postal Address, additional elements

Currently:



New:



2.2 Statements regarding structured addresses

The following general statements apply:

- The obligation of structured addresses will be aligned with SWIFT and is planned by SWIFT for November 2025 (end of SWIFT parallel phase).
- The use of structured addresses is to be strongly recommended following the decision to introduce structured addresses in guidelines and through communications.
- The scope of obligations regarding structured addresses will be focused on the provisions of CBPR+. This includes the name, country and location and the omission of unstructured address lines.
- In order to reduce complexity for the introduction of structured addresses the provisions for all addresses of a payment instruction shall be essentially the same for all foreign as well as domestic payments where expedient (e.g. current payment types 3, 4, 5 and 6. As payment types 1 and 2 will be discontinued soon, they will not be changed). This will reduce the complexity, the costs of software partners, banks and customers as well as the communication effort.

The minimum requirements placed on structured addresses during international payment traffic (currently payment types 4 and 6) are set by the CBPR+ (Cross-Border Payments and Reporting Plus):

- Mandatory fields are: name / town / country
- All other address fields of the postal address are optional (incl. the new ISO 20022 version 2019 address fields)
- The multi-line postal address field <AdrLine> can no longer be used after November 2025
- Only name and country are defined as mandatory fields for Ultimate Creditor.

Tolerance ranges are recommended for the Swiss guidelines to increase acceptance of structured addresses by the market:

- Street and building number can be maintained together in the street field.
- Further tolerance ranges can be added, for example regarding the floor number.

Note: Ultimate Debtor/Creditor addresses must be structured for SWIFT payments from November 2022.

It must also be remembered that tolerance ranges for international payment traffic that apply to the Swiss financial market may not be taken into consideration and payments may be rejected.

ISO 20022 version 2019 provides an address with 6 additional elements, which are planned for use with the structured variant. These have little relevance for the Swiss marketplace.



High Level Information for SPS 2022

Element	ISO-20022-Tag	Description	V2009	V2019
Department	<Dept>	Identification of a division of a large organization or building	X	X
Sub Department	<SubDept>	Identification of a sub-division of a large organization or building	X	X
Street Name	<StrtNm>	Name of a street or thoroughfare	X	X
Building Number	<BldgNb>	Number that identifies the position of a building on a street	X	X
Building Name	<BldgNm>	Name of the building or house		X
Floor	<Flr>	Floor or storey within a building		X
Post Box	<PstBx>	Numbered box in a post office, assigned to a person or organization, where letters are kept until called for		X
Room	<Room>	Building room number		X
Post Code	<PstCd>	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	X	X
Town Name	<TwnNm>	Name of a built-up area, with defined boundaries, and a local government	X	X
Town Location Name	<TwnLctnNm>	Specific location name within the town		X
District Name	<DstrctNm>	Identifies a subdivision within a country sub-division		X
Country Sub Division	<CtrySubDvsn>	Identifies a subdivision of a country such as state, region, county	X	X
Country	<Ctry>	Nation with its own government	X	X

3 Changes within the Credit Transfer area (pain.001)

3.1 Statements about the XML scheme used

A suitable SPS scheme (XSD) will continue to be published

- As before, the scheme will be limited in line with Swiss specifications: individual elements will be removed, new elements introduced, cardinalities adapted.
- In principle, scheme errors will lead to a complete rejection of the pain.001 submitted. Individual errors such as for example structurally incorrect IBANs or BICs will allow a financial institution to part-process the same and **reject only the transactions actually affected**.
- The SPS scheme is understood as a "validation scheme" and serves to support software partners and banks.

Only the ISO name space will be newly used in future. The currently used Swiss name space will be omitted. The ending "CH.01" currently used in the name space will be maintained only for the issue of XSD file names.

Bank validations according to SPS will be issued on the basis of information supplied via the respective customer channel upon file transfer.

3.2 ISR/IS definitions

Due to the discontinuation of the ISR/IS process by 30.09.2022 all corresponding definitions will be removed from SPS 2022.

3.3 Character set

ISO 20022 XML messages may in principle use only the Unicode character set UTF-8 (8-bit Unicode Transformation Format) (message must be encoded as UTF-8, without BOM – Byte Order Mark).

XML messages in line with Swiss Payment Standards (SPS) will use only a part quantity of characters. These include printable characters from the following Unicode blocks:

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

as well as the following additional characters:

- Š - (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode points U+0218)
- š - (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode points U+0219)
- Ť - (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode points U+021A)
- ť - (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode points U+021B)
- € - (EURO SIGN, Unicode points U+20AC)

If non-permissible characters are transmitted, the message is rejected.

Transmissions within the interbank sector require the conversion of some characters by the banks. More information about this can be found in Appendix C of the Implementation Guidelines Credit Transfer.

Escapes

The escaped representation should be used for the following characters (partly optional):

Character	Description	Escape	Comments
&	AMPERSAND	&	only Escape is allowed
<	LESS-THAN SIGN	<	only Escape is allowed
>	GREATER-THAN SIGN	>	Escape or character allowed
'	SINGLE QUOTATION MARK	'	Escape or character allowed
"	QUOTATION MARK	"	Escape or character allowed

3.4 Adjustment of payment types

Due to the end of the ISR/IS process on 30.09.2022 payment type 1 and payment type 2 (2.1 and 2.2) are omitted completely.

In addition, the current payment type 4 (foreign currency, domestic) and payment type 6 (abroad) have been newly merged.

From SPS 2022 on we will therefore differentiate between the following payment types:

- Domestic (currently payment type 3, new payment type D)
domestic payments in CHF and EUR (via SIC/euroSIC)
- SEPA (currently payment type 5, new payment type S)
payments in EUR in line with SEPA rules
- Abroad (currently payment types 4 and 6, new payment type X)
payments in all currencies (via SWIFT)
- Check (currently payment type 8, new payment type C)

Payment types can only be assigned based on the information given in black below. Fields given in blue do not need to be checked for the purpose of pure assigning to a transaction 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 will be determined from this.

3.5 Information about the software used

The current option of providing information about the software used in field <GrpHdr>/<InitgPty>/<CtctDtls>/<Othr> as text will be omitted.

Information about the software used will now be provided in a structured way via the following fields:

<GrpHdr>/<InitgPty>/<CtctDtls>/<Othr>/<ChanITp>

<GrpHdr>/<InitgPty>/<CtctDtls>/<Othr>/<Id>

1.8	Group Header +Initiating Party ++Contact Details +++Other	Othr	0..n	R	Empfehlung: Verwenden. Enthält Angaben zur Software und Implementation Guide, die für die Erstellung der Meldung verwendet wurden. Maximal 4 Instanzen sind zugelassen
1.8	Group Header +Initiating Party ++Contact Details +++Other ++++Channel Type	ChanITp	1..1	M	4-stelliger Code zur Bezeichnung des Informationstyps. Folgende Codes sind zugelassen: NAME - Name der Software PRVD - Name des Software-Herstellers VRSN - Version der Software SPSV - Version des SPS IGs
1.8	Group Header +Initiating Party ++Contact Details +++Other ++++Identification	Id	0..1	M	Textuelle Information entsprechend dem Code im Element ChanITp: Zum Code NAME ist hier der Name der Software zu liefern Zum Code PRVD ist hier der Name des Softwareherstellers zu liefern Zum Code VRSN ist hier die Versionsnummer der Software zu liefern Zum Code SPSV ist hier die Version des SPS IGs zu liefern

Four instances of <Othr> are envisaged:

<p>Verwendung von 4 Instanzen <Othr></p> <ul style="list-style-type: none"> - 1. Instanz: <ChanITp>NAME</ChanITp> <Id>Produkt-Name</Id> - 2. Instanz: <ChanITp>PRVD</ChanITp> <Id>Hersteller-Name</Id> - 3. Instanz: <ChanITp>VRSN</ChanITp> <Id>SW-Version</Id> - 4. Instanz: <ChanITp>SPSV</ChanITp> <Id>SPS IG-Version</Id>
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3.6 Address elements

All elements of the structured address (incl. the new elements of scheme version 2019) will be optionally permitted and forwarded in SPS 2022.

We will orient ourselves on the SWIFT provisions in the sense of further harmonization, which is why obligations can be expected from the end of 2025 at the latest. Part areas of the (Ultimate Debtor/Creditor) will arrive earlier (2022). We therefore generally recommend conversion to structured addresses as early as from SPS 2022.

3.7 Use of new data elements of ISO version 2019

The elements listed below are new for ISO version 2019 and will be permitted as part of SPS 2022 as described below.

<LEI> - Legal Entity Identifier

A new element under <OrgId> with status "O", which can be supplied in addition to <AnyBIC> or <Othr>.

1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Darf zusätzlich zu «AnyBIC» oder «Othr» geliefert werden	
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The screen constitutes an example, the <LEI> element appears amongst various other elements.

<UETR> - Unique End-to-end Transaction Reference

The new <UETR> element with status "O" is forwarded if it exists. An exception is payment type S (currently payment type 5), for which the element cannot be forwarded.

2.30	Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	O	Wenn vorhanden, wird das Element weitergeleitet.	Art 5: Wird im Interbankenverkehr nicht weitergeleitet.
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<Prxy> - Proxy

The new element <Prxy>, with status "O" is permitted only under the <DbtrAcct> and <CrdtrAcct> elements and can be supplied in addition to the <Id> element.

2.20	Payment Information +Debtor Account ++Proxy	Prxy	0..1	O	Darf zusätzlich zu «Id» geliefert werden	
------	---	------	------	---	--	--

<TaxRmt> - Tax Remittance

The new <TaxRmt> element with status "O" is part of a structured reference. It should be noted that this cannot be used for payment type S (currently payment type 5).

2.129	Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	O		S: Darf nicht verwendet werden.	CH17
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<GrnshmtRmt> - Garnishment Remittance

The new <GrnshmtRmt> element with status "O" is part of a structured reference. It should be noted that this cannot be used for payment type S (currently payment type 5).

2.130	Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	O		S: Darf nicht verwendet werden.	CH17
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<InstrForDbtrAgt> - Instruction for Debtor Agent

The <InstrForDbtrAgt> element with status "BD" is now as well present under <PmtInf>. The element is processed according to the rules of the financial institution.

2.22	Payment Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD	Das Element wird entsprechend den Regeln des Finanzinstituts verarbeitet.		
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<UnitCcy> - Unit Currency

The new <UnitCcy> element with status "O" is part of the <XchgRateInf> element group.

2.47	Credit Transfer Transaction Information +Exchange Rate Information ++Unit Currency	UnitCcy	0..1	O	Währung, in der das Umtauschverhältnis angegeben wird. Bei z.B. 1 CHF = xxx CUR ist dies die Währung CHF.		
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Postal Address

The new fields of the <PstAdr> element will be explained in section 2.2.

3.8 Editorial adjustments

The structure of the Implementation Guidelines will also be revised as part of the ISO 20022 version change. The following adjustments will be carried out:

- References to ISO 20022 version 2009 will be removed.
- Information about the ISR/IS process will be removed.
- Redundant information also provided in document "Business Rules" will be removed.
- The Appendix containing the character conversion table (currently Appendix D) will be completely revised (new Appendix C).

4 Changes within the Status Report area (pain.002)

4.1 Statements about the XML scheme used

A suitable SPS scheme (XSD) will continue to be published

- As before, the scheme will be limited in line with Swiss specifications: individual elements will be removed, new elements introduced, cardinalities adapted.
- The SPS scheme is understood as a "validation scheme" and serves to support software partners and banks.

Only the ISO name space will be newly used in future. The currently used Swiss name space will be omitted. The ending "CH.01" currently used in the name space will be maintained only for the issue of XSD file names.

4.2 Current revision status of Implementation Guideline pain.002

Possible adjustments for the Implementation Guideline Status Report are currently being discussed.

Further information will follow during consultation process II.

5 Changes within the Cash Management area (camt.05x)

5.1 Statements about the XML scheme used

No dedicated Swiss scheme is currently published for camt.053. For camt.05x, we refer to the ISO scheme.

5.2 Address elements

All address elements of the structured address data are supported.

5.3 ISR/IS definitions

Due to the discontinuation of the ISR/IS process by 30.09.2022 all corresponding definitions will be removed from SPS 2022.

5.4 Use of the "Reporting Source" element

The Additional Optional Service "Reporting Source" will be removed. As there will be no further AOS defined for the Cash Management area, the section "Additional Optional Service" will be omitted from the Implementation Guideline.

5.2 Reporting Source <RptgSrc> <Prtry>, B-Level		
Soweit möglich wird im «camt.054» von den Finanzinstituten das Element «Reporting Source» geliefert, um die verschiedenen Anwendungen der «camt.054»-Meldung zu unterscheiden.		
ES	Additional Optional Service	Erläuterung
AOS	Element Reporting Source	<p>Wenn geliefert, können folgende mögliche Werte verwendet werden:</p> <ul style="list-style-type: none"> • C53F Collective Booking Statement – FI collects • C53C Collective Booking Statement – Customer collects • C52F Collective Booking Account Report – FI collects • C52C Collective Booking Account Report – Customer collects • DBTN Debit Notification • CDTN Credit Notification • OTHR Sammelbuchungsaflöser anderer Reporting-Formate

It should be noted that removal of the Additional Optional Services from SPS 2022 will not influence the EBICS instruction types that may be described or differentiated by means of these codes.

5.5 Editorial adjustments

The structure of the Implementation Guidelines will also be revised as part of the ISO 20022 version change. The following adjustments will be carried out:

- References to older ISO 20022 versions will be removed.
- Where possible information about the ISR/IS process will be removed.
- Redundant information also included in document "Business Rules" will be removed.
- Section "AOS" will be removed.