



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Bank and Third-Party System Payments (pacs.009)

Version 2.0, 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.

Version	Date	Description of the change	Chapter
2.0	05.11.2021	Complete revision due to update of ISO 20022 version 2019	All
		New "Introduction" chapter (replaces and includes the previous "Overview of the documentation structure" chapter and annexes).	1
		New ISO 20022 schema version	1, 2
		Discontinuation of the "TCMSTM" payment type	3, 4
		Revision of the "Naming of the parties in a bank or third-party system payment" to include the new parties	3.3
		Revision of "Identifying financial institutions (Agents)"	3.4
		New explanatory chapters below "Business specifications for the RTGS systems"	3.5, 3.6, 3.7
		Revision of previous sub-chapters under "Use of references", new sub-chapter about "UETR" (replaces former chapter on "Handling of SWIFT UETR Information in SIC and euroSIC")	3.8
		Revision of "Specific Swiss code values": "Code list for specifying creditor account numbers" and "Entering the instructed payment amount", update of "Entering a payment code for compensation payments" as per the SIC handbook including removal of codes 088 and 712 which are no longer required.	3.9
		Revision of "Additional functions in the RTGS systems": new "Entering an earliest possible settlement time", revision of "Handling SWIFTgpi payments in SIC and euroSIC"	3.10
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary pacs.009" (only in English).	4
1.14	22.03.2021	Last edition based on previous ISO 20022 version status	
1.0	01.01.2014	First edition	

Table 1: Change history

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If you detect any errors in this document or have any ideas or suggestions for improvements we would be grateful if you would notify these by e-mail to [**operations.sic@six-group.com**](mailto:operations.sic@six-group.com).

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines (IG) consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.009" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC in the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- An XML schema (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

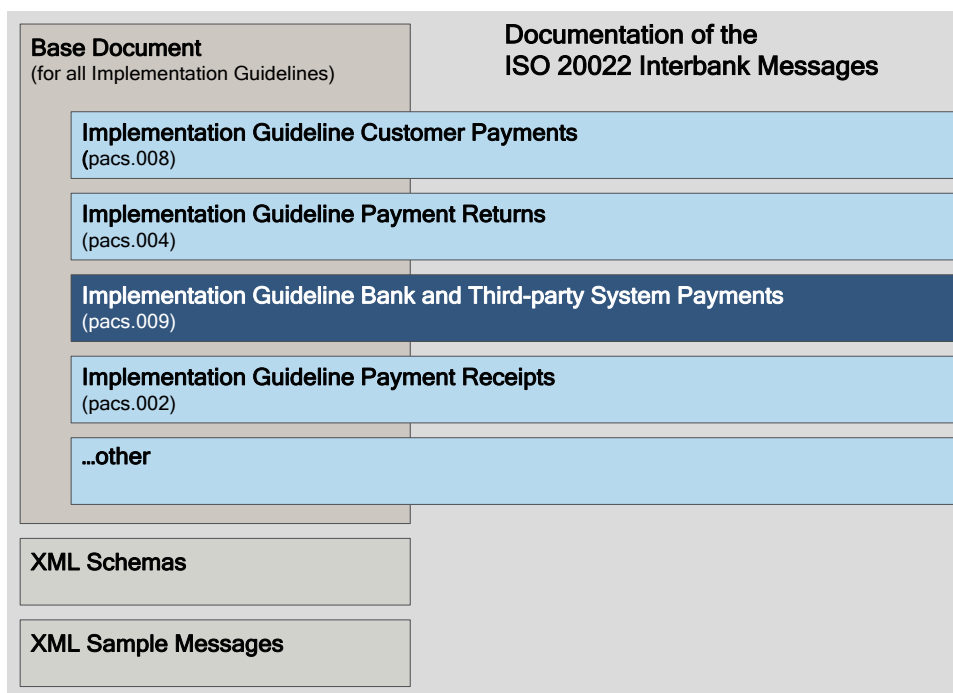


Figure 1: Documentation structure for message type "pacs.009"

1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "pacs.009" for the RTGS systems

- ***pacs.009.001.08.ch.01.xsd***

is published on the SIX Interbank Clearing Ltd website www.iso-payments.ch.

It should preferably be opened using specialized XML software.

1.5 Validation portal

After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against this Implementation Guideline. In addition, sample XML messages are available in the download area of the validation portal.

1.6 Reference documents

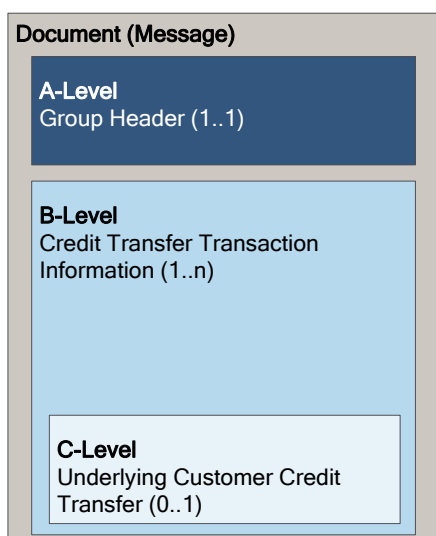
Additional information on the Implementation Guidelines can be found in the reference documents listed in the Base Document.

2 ISO definitions

In a **bank payment**, the "Financial Institution Credit Transfer" message (pacs.009) is sent from a financial institution (instructing participant) to the RTGS systems and from the RTGS systems to a financial institution (instructed participant).

In a **third-party system payment**, the "Financial Institution Credit Transfer" message (pacs.009) is sent by a third-party system to the RTGS systems and from the RTGS systems back to the third-party system. The sender and recipient are both the same corresponding third party system (SECOM, Eurex etc.).

The "Financial Institution Credit Transfer" message is used on the basis of the ISO 20022 XML schema "pacs.009.001.08".



The "pacs.009" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element. This block must occur exactly once.
- **B-level:** Payment or transaction level, "*Credit Transfer Transaction Information*" element. This block must occur at least once and can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once.
- **C-level:** Customer payment level, the "*Underlying Customer Credit Transfer*" element. This block is mandatory for covering payments, but not allowed for any other payment type.

Figure 2: Basic message structure of the "pacs.009" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "Financial Institution Credit Transfer" message is used in the RTGS systems in the following use cases for **bank payments**:

Use case	Input/Output	ISO 20022
FI-to-FI-payment	I/O	pacs.009
Cover payment	I/O	pacs.009
Compensation payment	I/O	pacs.009
Sight deposit account transfer by the participant	I/O	pacs.009

Table 2: Use cases for bank payments using the "pacs.009" message

The "Financial Institution Credit Transfer" message is used in the RTGS systems in the following use cases for **third-party system payments**:

Use case	Input/Output	ISO 20022
SECOM settlement	I/O	pacs.009
Eurex settlement	I/O	pacs.009
Repo settlement	I/O	pacs.009
Debit settlement	I/O	pacs.009
Terravis settlement	I/O	pacs.009
Viseca settlement	I/O	pacs.009

Table 3: Use cases for third-party system payments using the "pacs.009" message

3.2 Payment types

Various different payment types can be handled using a "pacs.009" message.

The following are provided for **bank payments**:

Payment type	Code value
FI-to-FI-payment	F2FPMT
Cover payment	COVPMT
Compensation payment	CMPPMT
Sight deposit account transfer by the participant	PPTTSD

Table 4: List of payment types for bank payments and their code values in the "pacs.009" message

The following payment types are provided for **third-party system payments**:

Payment type	Code value
SECOM settlement	SECSTM
Eurex settlement	EUXSTM
Repo settlement	REPSTM
Bancomat settlement	BCMSTM
EFT/POS settlement	POSSTM
Terravis settlement	STVSTM
Viseca settlement	VISSTM

Table 5: List of payment types for third-party system payments and their code values in the "pacs.009" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the .../CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry element for identification purposes.

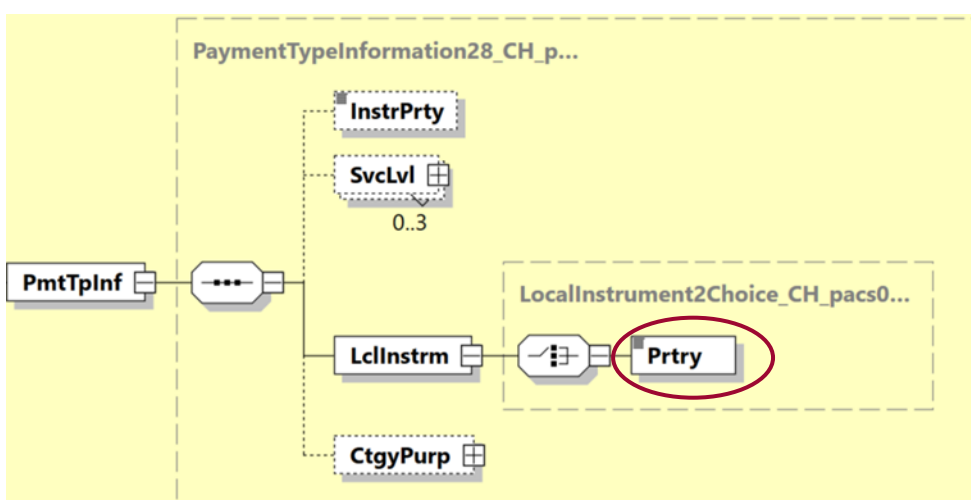


Figure 3: Indication of the payment type in the "pacs.009" message

3.3 Naming of the parties in a bank or third-party system payment

In bank or third-party system payments, the parties involved are named as follows:

Name		Comment	ISO 20022	
Debtor		The institution sending the payment	Debtor	
Debtor Agent		Manages the debtor's account, if there is one	Debtor Agent	
Previous Instructing Agents		Keep accounts (when they exist) of participating institutions (prior to the instructing participant)	Previous Instructing Agent	
Instructing Participant		The instructing participant has a settlement account in the RTGS system which is debited	Instructing Agent [Member ID]	
	Optional ID	Is filled in by the RTGS system in the case of a concatenated identification: the participant whose settlement account in the RTGS system is being credited and to whom the transfer is being made	Instructed Agent [Other ID]	
Instructed Participant		The instructed participant has a settlement account in the RTGS system which is credited	Instructed Agent [Member ID]	
Intermediary Agents		Keep accounts (when they exist) of participating institutions (subsequent to the instructed participant)	Intermediary Agent	
Creditor Agent		Manages the creditor's account, if there is one	Creditor Agent	
Creditor		The institution receiving the payment	Creditor	

Table 6: Names of the parties involved in bank or third-party system payments

Notes on the individual parties:**Debtor/Creditor**

- The "*Debtor*" / "*Creditor*" elements correspond to the sending and receiving institution respectively and must always be supplied.
- FI-to-FI-payment and cover payment:
 - If the instructing participant is the same as the debtor, then the same information is sent in the "*Debtor*" element as under "*Instructing Agent*".
 - If the instructed participant is the same as the creditor, then the same information is sent in the "*Creditor*" element as under "*Instructed Agent*".
- Other payment types:
 - The instructing participant must be identical to the debtor. This means that all the information in the "*Debtor*" element must have the same content (identical string) as the information in the "*Instructing Agent*" element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value XXX, then these two BICs are considered identical.
 - The instructed participant must be identical to the creditor. This means that all the information in the "*Creditor*" element must have the same content (identical string) as the information in the "*Instructed Agent*" element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value XXX, then these two BICs are considered identical.

Debtor Agent / Creditor Agent

- The "*Debtor Agent*" / "*Creditor Agent*" elements can only be provided for FI-to-FI payments and for cover payments.
- The "*Creditor Agent*" must be used if "*Intermediary Agent 1*" is provided.

Previous Instructing Agents

- These institutions can only be provided for FI-to-FI payments and for cover payments.
- Up to 3 specifications of "*Previous Instructing Agent*" are optionally supported.
- Notes on correct usage:

These instructing agents, which are sequenced in numerical order, are historical information about payment routes already traversed when forwarding cross-system payments from the "*Instructing Agent*" (system participant, sending institution) to the "*Instructed Agent*" (system participant, receiving institution). The information from the corresponding "*Previous Instructing Agent*" remains static throughout the cycle of such a payment, but the number of specified "*Previous Instructing Agent*" elements (in sequentially correct order) may grow with each forwarding. In intra-system traffic between direct system participants, the use of "*Previous Instructing Agent*" should be avoided.

Intermediary Agents

- These institutions can only be provided for FI-to-FI payments and for cover payments.
- Up to 3 specifications of "*Intermediary Agent*" are optionally supported.
- Notes on correct usage:
These institutions, which are sequenced in numerical order, are desired payment routing channels for cross-system payments, which the "*Instructing Agent*" (system participant, sending institution) passes as instructions to the "*Instructed Agent*" (system participant, receiving institution). Accordingly, the specification of one or more "*Intermediary Agent*" elements in the entire cycle of such a payment is not static, but must be reset individually - but nevertheless still operationally accurate - by the respective forwarding institution. The use of "*Intermediary Agent*" should be avoided in intra-system traffic between direct system participants.

Instructing Participant/Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and plays a dual role as system participant and sender.
- In the case of third-party system payments, the third-party system as technical sender/receiver is not mapped as a party involved within the payment message. However, the corresponding information is implicitly included in the payment message due to the specification of the corresponding payment type (see chapter 3.2 "Payment types").
- The "*Instructing Agent*" is also used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking.
- The "*Instructed Agent*" element must be filled in by the sender with the system participant on the creditor side.
- The two elements "*Instructing Agent*" / "*Instructed Agent*" are used at the <CdtTrfTxInf> level; entering them at <GrpHdr> level is not supported.
- The information that is delivered in the input under "*Instructed Agent*" / "*Creditor*" is forwarded in the output by the RTGS systems unchanged.
- In the case of concatenation, the details of the destination for the concatenation are given in the output under the following sub-element of "*Instructed Agent*": *.../InstdAgt/FinInstnId/Othr/Id*.
- The concatenation target is always output in the same addressing type (SIC-IID or BIC) as for the participant to be credited originally addressed by the sender.
- Details of the destination for the concatenation are only given in the "*Instructed Agent*", even if in the input the elements "*Instructed Agent*" / "*Creditor*" were sent with the same information about the system participant.

Additionally for cover payments, the following parties are available in the "Underlying Customer Credit Transfer" element at the level of the underlying customer payment (C-level):

Name	Comment	ISO 20022
Ultimate Debtor		Ultimate Debtor
Initiating Party		Initiating Party
Debtor	Is a customer of the debtor agent (of the underlying customer payment)	Debtor
Debtor Agent	Manages the account of the debtor (of the underlying customer payment)	Debtor Agent
Previous Instructing Agent 1		Previous Instructing Agent 1
Previous Instructing Agent 2		Previous Instructing Agent 2
Previous Instructing Agent 3		Previous Instructing Agent 3
Intermediary Agent 1		Intermediary Agent 1
Intermediary Agent 2		Intermediary Agent 2
Intermediary Agent 3		Intermediary Agent 3
Creditor Agent	Manages the creditor account (of the underlying customer payment)	Creditor Agent
Creditor	Is a customer of the creditor agent (of the underlying customer payment)	Creditor
Ultimate Creditor		Ultimate Creditor

Table 7: Parties of the underlying customer payment for cover payments

3.4 Identifying financial institutions (Agents)

3.4.1 Instructing agent/Instructed agent

- Addressing is achieved using the SIC IID or BIC
- The following elements can be used:
 BIC: *.../FinInstnId/BICFI*
 SIC-IID: *.../FinInstnId/ClrSysMmbId/MmbId*
 and "Cd = CHSIC" is mandatory under *.../ClrSysMmbId/ClrSysId/Cd*
 (format: 6 numerical characters, i.e. only digits 0 – 9)
- The sub-elements *.../FinInstnId/BIC* and *.../FinInstnId/ClrSysMmbId* must not both be used at the same time.
- The identification used by the sender is forwarded to the recipient unchanged.
- The use of the "Name", "Postal Address" or "LEI" elements is not permitted.

3.4.2 Other institutions at the transaction level (B-level)

The following institutions are defined at the transaction level:

Element	Description
CdtTrfTxInf/Dbtr	Debtor
CdtTrfTxInf/Cdtr	Creditor
CdtTrfTxInf/DbtrAgt	Debtor Agent
CdtTrfTxInf/CdtrAgt	Creditor Agent
CdtTrfTxInf/PrvsInstgAgt1	Previous Instructing Agent 1
CdtTrfTxInf/PrvsInstgAgt2	Previous Instructing Agent 2
CdtTrfTxInf/PrvsInstgAgt3	Previous Instructing Agent 3
CdtTrfTxInf/IntrmyAgt1	Intermediary Agent 1
CdtTrfTxInf/IntrmyAgt2	Intermediary Agent 2
CdtTrfTxInf/IntrmyAgt3	Intermediary Agent 3

Table 8: List of other institutions at the transaction level (identification of financial institutions)

- Addressing must be necessarily via at least one of the 3 following options:
 - Option 1: BIC in the element *.../FinInstnId/BICFI*
 - Option 2: Proprietary institution identification in the element *.../FinInstnId/ClrSysMmbId*
 - Option 3: Full address using element *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr*

- When addressing via a proprietary institution identification (option 2), the following 2 sub-elements must be used under *.../FinInstnId/ClrSysMmbId*:
 1. *.../FinInstnId/ClrSysMmbId/ClrSysId/Cd*
Identification type of the clearing system, permissible ISO code values as per the external Code list
 2. *.../FinInstnId/ClrSysMmbId/MmbId*
Identification of the participant
- When addressing with a full address (option 3), both of the *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* elements must be provided. It is recommended to use a structured address (see chapter 3.6.1) inside *.../FinInstnId/PstlAdr*, especially for cross-system payments.
- The *.../PstlAdr* sub-element must not be used if the *.../Nm* sub-element has been provided.
- The following combinations of the previously listed options above are permitted:
 1. Option 1 (BIC) and option 3 (full address)
 2. Option 2 (Proprietary Institution Identification) und Option 3 (full address)
- The combination of option 1 (BIC) and Option 2 (Proprietary Institution Identification) is not permitted.
- The *.../FinInstnId/LEI* sub-element may optionally be used in combination with one or more of the three addressing options.

Note:

Any restrictions to the previously listed specifications for individual payment types or characteristics are described at the element level in chapter 4 "Technical specifications for the RTGS systems".

3.4.3 Institutions of the underlying customer payment for cover payments (C-level)

The specifications in the Implementation Guideline "Customer Payments (pacs.008)", chapter 3.4 "Identification of Financial Institutions (Agents)" apply for the definition of the institutions of the underlying customer payment for cover payments within an "*Underlying Customer Credit Transfer*".

3.5 Identification of other parties (Parties)

Other parties only occur in cover payments and refer exclusively to parties of the underlying customer payment within the element "*Underlying Customer Credit Transfer*". The specifications of the Implementation Guideline "Customer Payments (pacs.008)", chapter 3.5 "Identification of other parties" apply for the definition of the other parties of the underlying customer payment.

3.6 Use of address information

The following address elements can always be used in the “Postal Address” element:

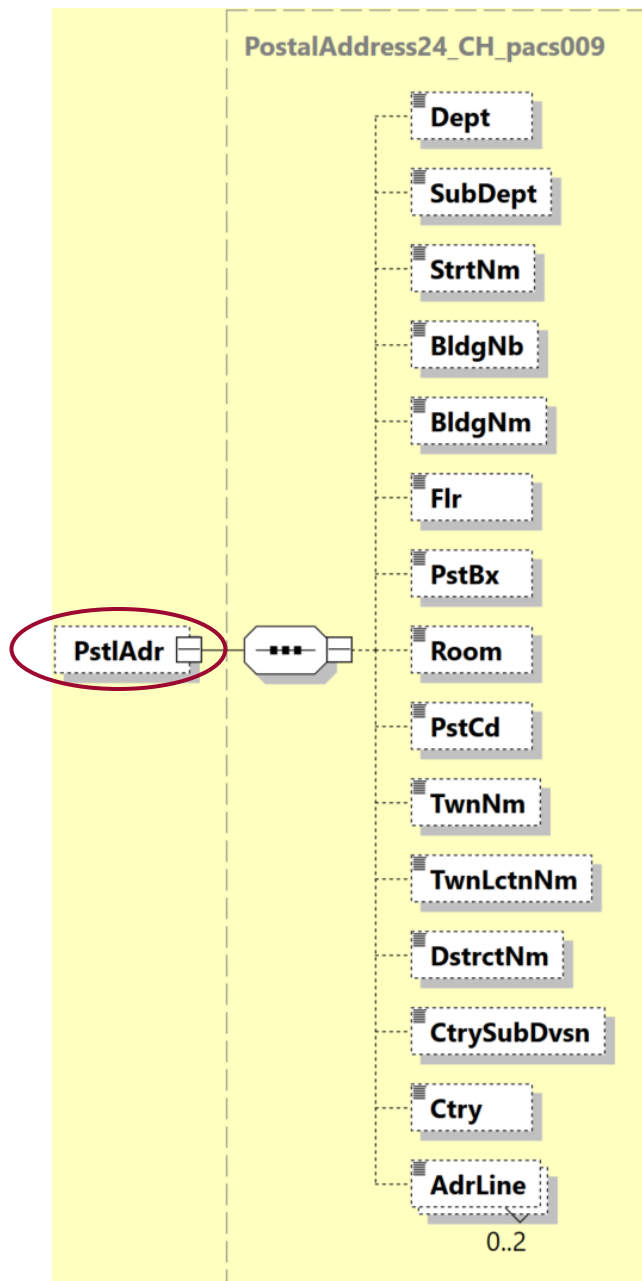


Figure 4: Address information (postal address)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General Definition	Remarks
Department	Dept	0..1	0..1	Department	
Sub Department	SubDept	0..1	0..1	Sub Department	
Street Name	StrtNm	0..1	0..1	Street Name	
Building Number	BldgNb	0..1	0..1	Building Number	
Building Name	BldgNm	0..1	0..1	Building Name	
Floor	Flr	0..1	0..1	Floor	
Post Box	PstBx	0..1	0..1	Post Box	
Room	Room	0..1	0..1	Room	
Post Code	PstCd	0..1	0..1	Post Code	
Town Name	TwnNm	0..1	0..1	Town Name	Must be supplied if <AdrLine> is not supplied.
Town Location Name	TwnLctnNm	0..1	0..1		
District Name	DstrctNm	0..1	0..1	District	
Country Sub Division	CtrySubDvsn	0..1	0..1	Region (e.g., canton, province, state)	
Country	Ctry	0..1	0..1	Country (Country code as per ISO 3166 alpha-2 code list)	Must be supplied if <AdrLine> is not supplied.
Address Line	AdrLine	0..7	0..2	Address line (unstructured)	Maximum 2 lines permitted. Note: For certain parties, the use of unstructured address information is no longer permitted, see the definition below of the "Unstructured" variant.

Table 9: Data elements for address information (Postal Address)

The addresses of the parties / institutes involved can either be structured (see chapter 3.6.1) or unstructured (see chapter 3.6.2) within the element "Postal Address".

3.6.1 "Structured" variant

The elements "Town Name" and "Country" must be provided.

The following elements may optionally be provided in addition:

- "Department"
- "Sub Department"
- "Street Name"
- "Building Number"
- "Building Name"
- "Floor"
- "Post Box"
- "Room"
- "Post Code"
- "Town Location Name"
- "District Name"
- "Country Sub Division"

The "structured" variant can be used for any parties that have a "Postal Address" element.

3.6.2 "Unstructured" variant

- The "Address Line" element must be provided; a maximum of two lines are permitted.
- The "Country" element may be optionally delivered in addition.
- The following parties / institutions of the underlying customer payment within the "Underlying Customer Credit Transfer" element *may not use the "unstructured" variant*:

Element	Description
UndrlygCstmrCdtTrf/InitgPty	Initiating Party
UndrlygCstmrCdtTrf/RmtInf/Strd/Invcr	Invoicer
UndrlygCstmrCdtTrf/RmtInf/Strd/Invcee	Invoicee
UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee	Garnishee
UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr	Garnishment Administrator

Table 10: List of parties and institutions which may not use the "unstructured" variant for address information

- The use of the "unstructured" variant in the "Postal Address" element is still allowed for all other parties of the "Underlying Customer Credit Transfer" element.

Note:

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS systems" down to the element level.

3.7 Use of account information

The following definitions apply to the account information elements of the following parties:

Element	Description
CdtTrfTxInf/DbtrAcct	Debtor Account
CdtTrfTxInf/DbtrAgtAcct	Debtor Agent Account
CdtTrfTxInf/PrvsInstgAgt1Acct	Previous Instructing Agent 1 Account
CdtTrfTxInf/PrvsInstgAgt2Acct	Previous Instructing Agent 2 Account
CdtTrfTxInf/PrvsInstgAgt3Acct	Previous Instructing Agent 3 Account
CdtTrfTxInf/IntrmyAgt1Acct	Intermediary Agent 1 Account
CdtTrfTxInf/IntrmyAgt2Acct	Intermediary Agent 2 Account
CdtTrfTxInf/IntrmyAgt3Acct	Intermediary Agent 3 Account
CdtTrfTxInf/CdtrAgtAcct	Creditor Agent Account
CdtTrfTxInf/CdtrAcct	Creditor Account
UndrlygCstmrCdtTrf/DbtrAcct	Underlying Customer Credit Transfer / Debtor Account
UndrlygCstmrCdtTrf/DbtrAgtAcct	Underlying Customer Credit Transfer / Debtor Agent Account
UndrlygCstmrCdtTrf/PrvsInstgAgt1Acct	Underlying Customer Credit Transfer / Previous Instructing Agent 1 Account
UndrlygCstmrCdtTrf/PrvsInstgAgt2Acct	Underlying Customer Credit Transfer / Previous Instructing Agent 2 Account
UndrlygCstmrCdtTrf/PrvsInstgAgt3Acct	Underlying Customer Credit Transfer / Previous Instructing Agent 3 Account
UndrlygCstmrCdtTrf/IntrmyAgt1Acct	Underlying Customer Credit Transfer / Intermediary Agent 1 Account
UndrlygCstmrCdtTrf/IntrmyAgt2Acct	Underlying Customer Credit Transfer / Intermediary Agent 2 Account
UndrlygCstmrCdtTrf/IntrmyAgt3Acct	Underlying Customer Credit Transfer / Intermediary Agent 3 Account
UndrlygCstmrCdtTrf/CdtrAgtAcct	Underlying Customer Credit Transfer / Creditor Agent Account
UndrlygCstmrCdtTrf/CdtrAcct	Underlying Customer Credit Transfer / Creditor Account

Table 11: List of the parties that have accounts (use of account information)

The following account information can be generally used for all such accounts:

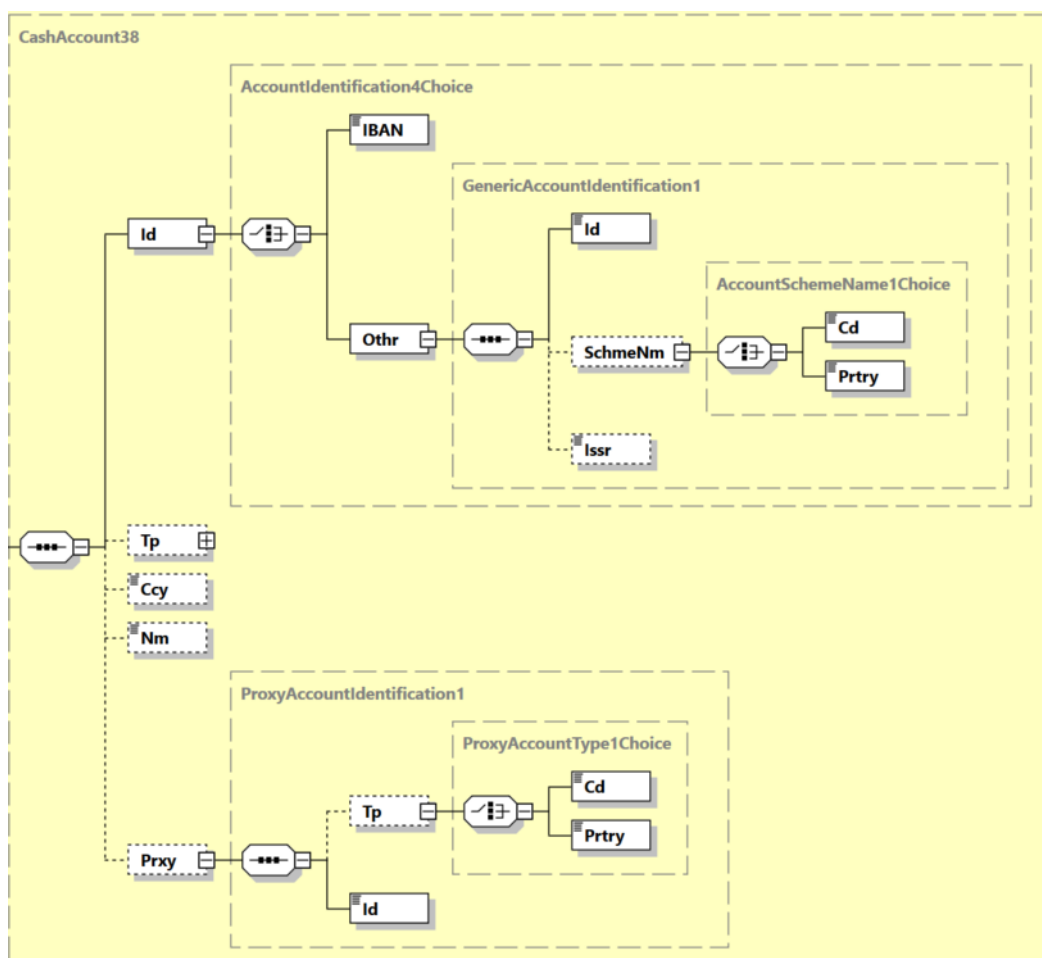


Figure 5: Account information elements (cash account)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General definition	Remarks
Identification	Id	1..1	1..1	Account identification	
+IBAN {Or	IBAN	1..1	1..1	IBAN	Must be a valid IBAN as per ISO 13616. The check digits (3rd and 4th IBAN characters) must lie in the range from 02 to 98.
+Other Or}	Other	1..1	1..1	Proprietary account format	
++Identification	Id	1..1	1..1	Account number	Max. 34 characters, proprietary account number
++Scheme Name	SchmeNm	0..1	0..1	Type of account number	
+++Code {Or	Cd	1..1	1..1	Type of account number (code)	Permitted ISO code values as per the external code list
+++Proprietary Or}	Prty	1..1	1..1	Type of account number (proprietary)	Max. 35 characters permitted
++Issuer	Issr	0..1	0..1	Account number issuer	Max. 35 characters permitted
Type	Tp	0..1	0..1	Account type or purpose	
+Code {Or	Cd	1..1	1..1	Account type or purpose (code)	Permitted ISO code values as per the external code list
+Proprietary Or}	Prty	1..1	1..1	Account type or purpose (proprietary)	Max. 35 characters permitted
Currency	Ccy	0..1	0..1	Account currency	Valid currency code as per ISO 4217
Name	Nm	0..1	0..1	Account name	Max. 35 characters permitted
Proxy	Pxy	0..1	0..1	Alternative account identifier	
+Type	Tp	0..1	0..1	Type of alternative account identifier	
++Code {Or	Cd	1..1	1..1	Type of alternative account identifier (code)	Permitted ISO code values as per the external code list
++Proprietary Or}	Prty	1..1	1..1	Type of alternative account identifier (proprietary)	Max. 35 characters permitted
+Identification	Id	1..1	1..1	Alternative account identification	Max. 320 characters permitted

Table 12: Data elements for account information (cash account)

3.8 Use of references

Along the processing chain, various references are sent in the "pacs.009" message.

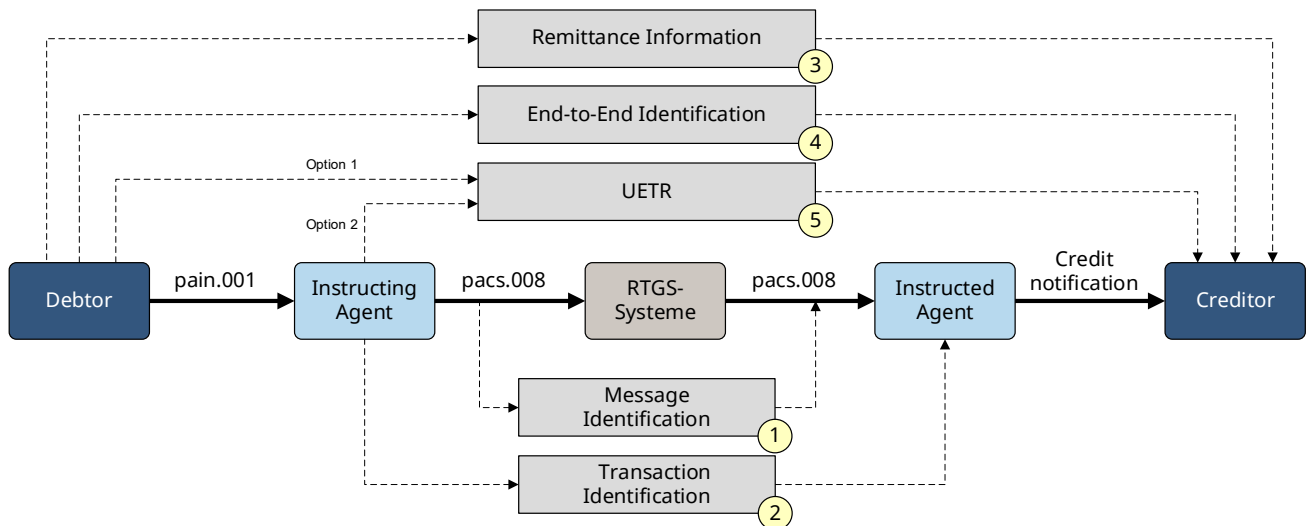


Figure 6: Use of references

3.8.1 Message reference

Message Identification (A-level) ①

The message identification is a "technical", unique reference of the message. This reference is assigned by the instructing participant when the message is created, and is passed on unchanged by the RTGS systems to the instructed participant. The <MsgId> is used in the RTGS systems for duplicate checking at the message level ("technical" duplicate checking).

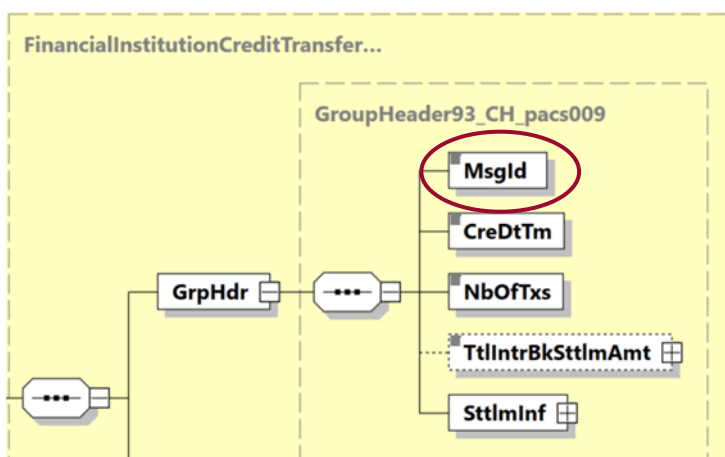


Figure 7: Message Identification

3.8.2 Transaction reference

Transaction Identification (B-level) ²

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant and is passed on unchanged by the RTGS systems to the instructed participant. The transaction identification is used for the "operational duplicate checking" at the transaction level.

The first position in the transaction identification must contain the following character, depending on the payment type:

Payment type	Character required in first position
All bank payments	Digit "0" to "9" or letter "a" to "Z"
SECOM or Repo settlement	Special character "/"
Eurex settlement	Special character "?"
Bancomat, Tancomat or EFT/POS settlement	Special character "-"
Terravis settlement	Special character ":"
Viseca settlement	Special character ","

Table 13: Character required in the first position of the transaction identification

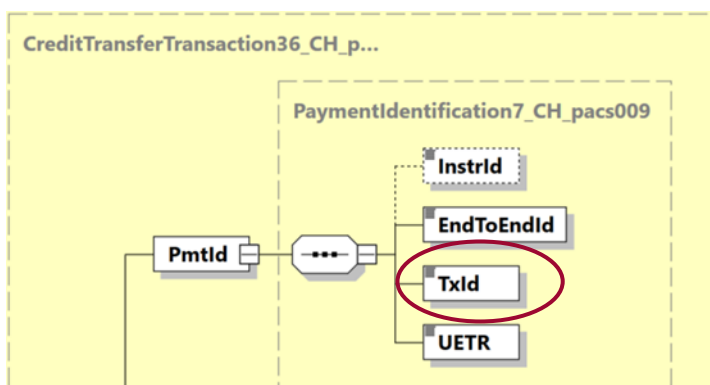


Figure 8: Transaction Identification

3.8.3 Debtor reference

"End to End Identification" ³

The debtor can provide the payment with a unique reference which is forwarded unchanged throughout the whole processing chain in the "End to End Identification" element.

For **cover payments**, the transaction identification from the underlying customer payment must always be used.

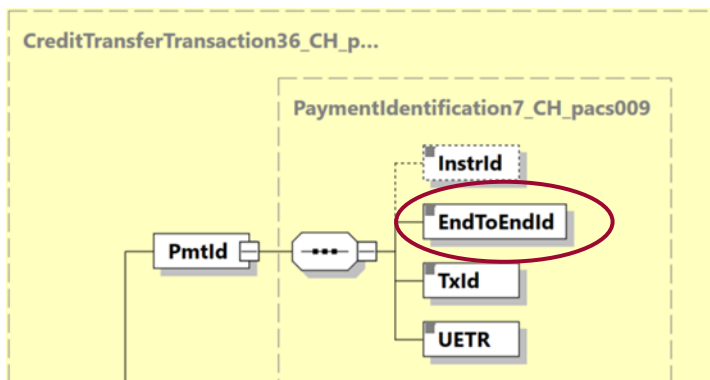


Figure 9: End to End Identification of the debtor reference

3.8.4 Creditor reference

"Ustrd" ⁴

In addition to the references listed above in the processing chain, a creditor payment reference can be included in the "Remittance Information" element in an unstructured form.

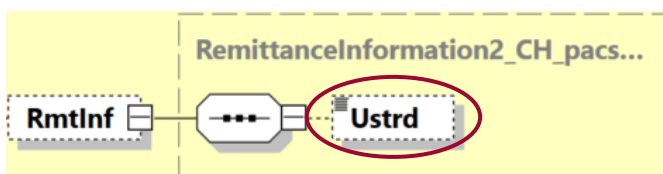


Figure 10: Creditor reference (remittance information)

3.8.5 Unique End-to-end Transaction Reference

«UETR» ⁵

The UETR is a globally unique reference created either by the debtor (option 1) or by the paying participant (or the payer's financial institution) (option 2).

In the case of option 1, the UETR assigned by the debtor is included unchanged in the interbank message if the financial institution offers this service. Financial institutions are also required to forward a UETR unchanged even for cross-system payments in the interbank arena.

The UETR corresponds to a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The RTGS platform only checks the UETR against the specifications as per the ISO 20022 schema definition.

3.9 Specific Swiss code values

Swiss-specific code values are used at various points in the "pacs.009" message. These are all defined for "Proprietary" versions and are used for the unique identification of specific values in the Swiss Interbank Standard.

These code values are used whenever it is not possible uniquely to identify a transaction using values from the "ISO External Code Lists".

3.9.1 Sending processing instructions to the RTGS systems

Processing instructions can be sent to the RTGS systems for the following tasks using a code value:

- For the function "Request to use reserved liquidity" (LIQU) (see also chapter 3.10.2 "Request to use reserved liquidity").
- For the option of requesting a confirmation of settlement (CONF) (see also chapter 3.10.3 "Requesting a confirmation of settlement").

Code value	Meaning
LIQU	Request to use reserved liquidity
CONF	Request confirmation of settlement

Table 14: Code values for sending processing instructions to the RTGS systems

The code value is sent in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element.

In order to reflect any combination of these processing instructions and any future processing instructions, the element *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* can be sent more than once.

Only one processing instruction can be sent on each occasion. The same processing instructions may not be sent more than once.

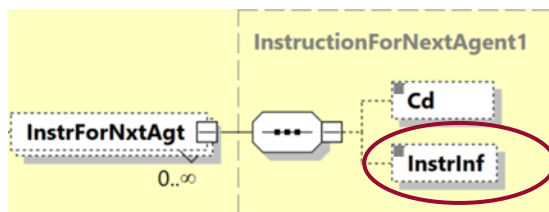


Figure 11: Entering a code for sending processing instructions to the RTGS systems

3.9.2 Entering a payment code for compensation payments

For **compensation payments**, the original transaction must be quoted in the "Category purpose" element, either as an ISO code value according to the External Code List in element `.../CtgyPurp/Cd`, or in the form of a proprietary 3-position payment code in the `.../CtgyPurp/Prtry` element (definition follows below).

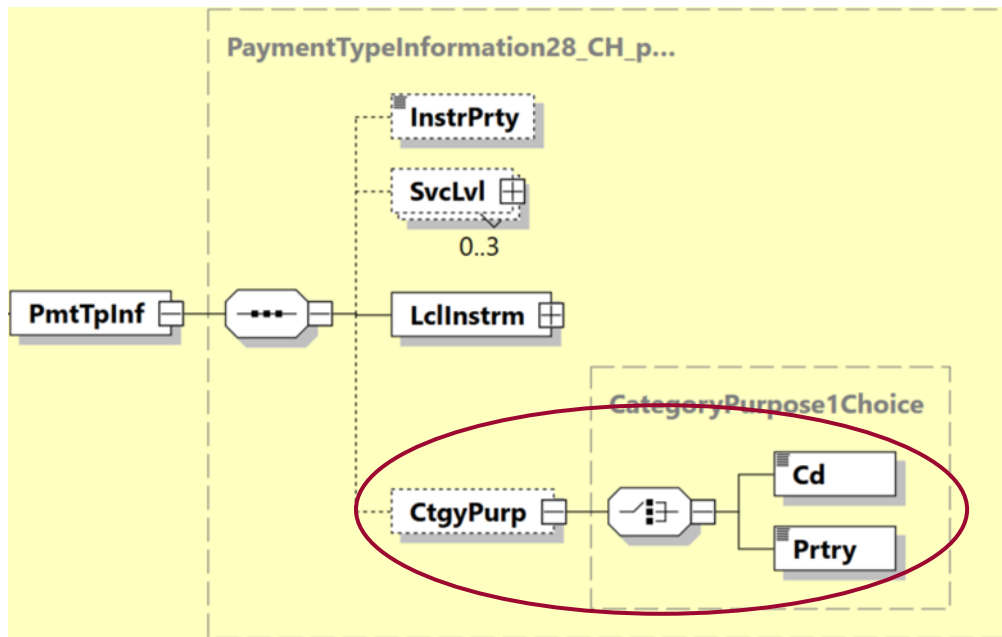


Figure 12: Entering a payment code for compensation payments

The proprietary payment codes for a compensation payment in the *.../CtgyPurp/Prtry* element are structured as follows:

- First two digits: Group code, denotes the business area to which the code refers.
- Third digit: "payment type":
 - 1 = Concurring payment (prior demand of the exact amount by the creditor agent based on settlements, etc.)
 - 2 = Direct payment (the creditor agent has not sent a statement to the debtor agent).
 - 3 = Payment by the debtor agent is simultaneously considered as a payment advice to the creditor agent.

Group designation codes (00, 10, etc.) cannot be used as payment codes.

Group	Code	Description	Group	Code	Description
00	011	Cash	50	511/2	Mortgages
	021	Payment due to reverse debit		521/2	Loans
	088	Transfer to sight deposit account by participant		531/2	Sub-participations
	091/2	Various		591/2	Various
10	112	Spot/cash	60	611	Check
	122	Deadline		613	Remittances
	132	Notes		621	Change
	192	Various		631	SBTC
20	212	Fixed term deposits		632	WMD (World Money Direct)
	222	Calls		641	Letters of credit
	232	Fiduciary investments		651	Sureties
	242	Intraday Money Market (IMM)		661	Documentary collections
	292	Various		691	Various
30	312	Spot/cash	70	711	Other covering funds
	322	Deadline			Cover for FINPAY
	332	Numismatics and coins			
	392	Various			
40	411/2	Issues			
	421/2	Stock exchange (excluding SIX Security Services)			
	431/2	Coupons			
	441/2	Reimbursable instrument			
	491/2	Various			

Table 15: Payment codes for a compensation payment

3.10 Additional functions in the RTGS systems

3.10.1 Entering an earliest possible settlement time

By entering an earliest settlement time, the sender has the option of adding payments to the wait queue at a specific time. To do this, the calendar date and time of the earliest requested settlement time must be given. Entering a calendar date is required because in the RTGS systems one clearing day extends across more than one calendar day.

To ensure that the payment is correctly processed when the earliest settlement time is reached, various consistency checks are carried out when the payment is received. The following conditions should be taken into account:

- A valid calendar date and a valid time must be sent.
- If the indicated earliest settlement time is before the time of delivery it will be replaced by the time of delivery. The change will be advised in the acknowledgement "pacs.002" with status ACWC.
- The earliest settlement time is entered in addition to the requested settlement date. To avoid inconsistencies, a check is carried out to find out whether the time specified is within the clearing day given for the requested settlement date. If this is not the case, the payment will be rejected.
- The checks on the validity of the time are based on the clearing stop times according to the standard daily schedule for the clearing day in question. For operational reasons, the system manager may alter the actual clearing stop times. To avoid processing problems due to subsequent alterations, the requested time must not be between clearing stops 1 and 3 on the clearing day in question.
- Where an earliest settlement time is used, the sender must ensure that the requested settlement date can be adhered to. If this is not the case (e.g. not a banking business day, date is in the past), the payment will be rejected.

A desired earliest settlement time can be specified in the *FICdtTrf/CdtTrfTxInf/SttImTmIndctn/DbtDtTm* element.

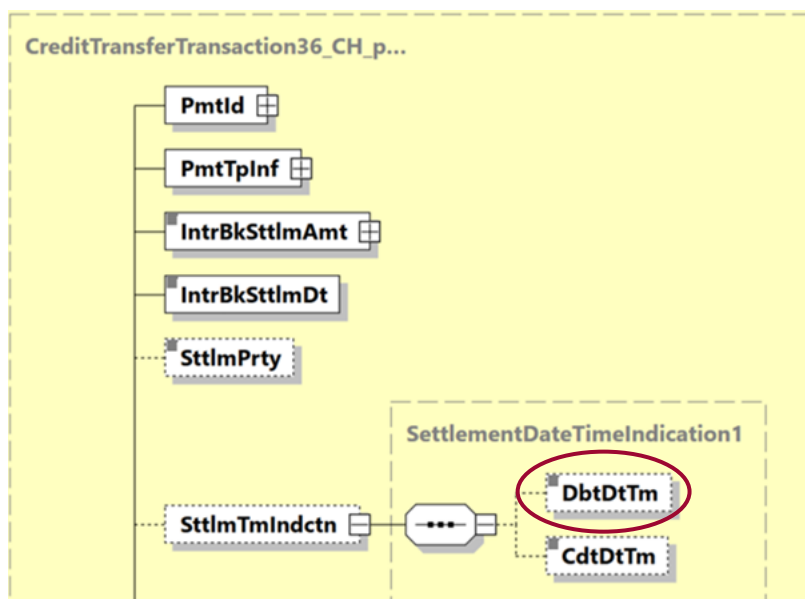


Figure 13: Entering an earliest settlement time

3.10.2 Request to use reserved liquidity

Liquidity reservations are used to ensure that there is sufficient liquidity for certain payments. The participant reserves this liquidity on the settlement account. This reserved amount can then only be used to execute credit transfers with a specific processing instruction.

The processing instruction to make use of reserved liquidity can be entered using the code LIQU in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also chapter 3.9.1 "Sending processing instructions to the RTGS systems").

3.10.3 Requesting a confirmation of settlement

In the RTGS systems, for payment messages using message standard ISO 20022, a confirmation of settlement can be requested by using the code CONF in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element for the following payment types (see also chapter 3.9.1 "Sending processing instructions to the RTGS systems"):

- FI-to-FI-payments
- compensation payments
- cover payments
- sight deposit account transfers by the participant

The CONF code is not permitted for any other payment type.

3.10.4 Handling SWIFTgpi payments in SIC and euroSIC

Both SIC and euroSIC support the processing of SWIFTgpi transactions as a basic standard "Market practice" within Switzerland as agreed with SWIFT. This enables the forwarding of GPI information in SIC and euroSIC.

For GPI participants who want to process payments in SIC and euroSIC as SWIFTgpi transactions, the requirements apply as per the SWIFT publication "Annex for Clearing and Settlement through Payments Market Infrastructures", chapter "Best Practice for Mapping to the SIC and euroSIC Format". In particular, participating institutions must pay attention to the instructions in chapter "Roles and Responsibilities".

3.11 Further business-related definitions

Further business-related definitions can be found in the base document.

4 Technical specifications for the RTGS systems

4.1 Group Header (GrpHdr, A-level)

The "Group Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

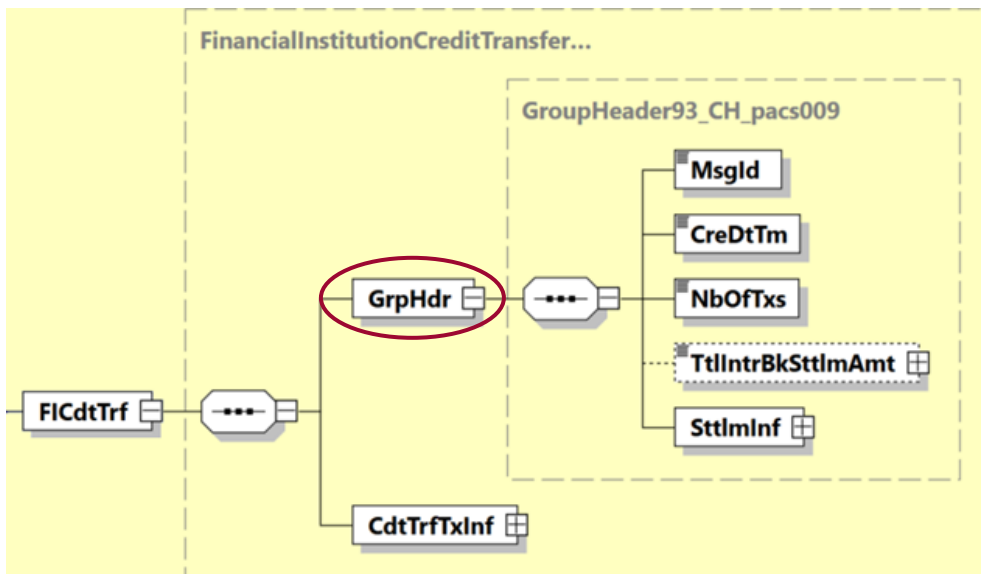


Figure 14: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.009" message that are relevant to the RTGS systems.

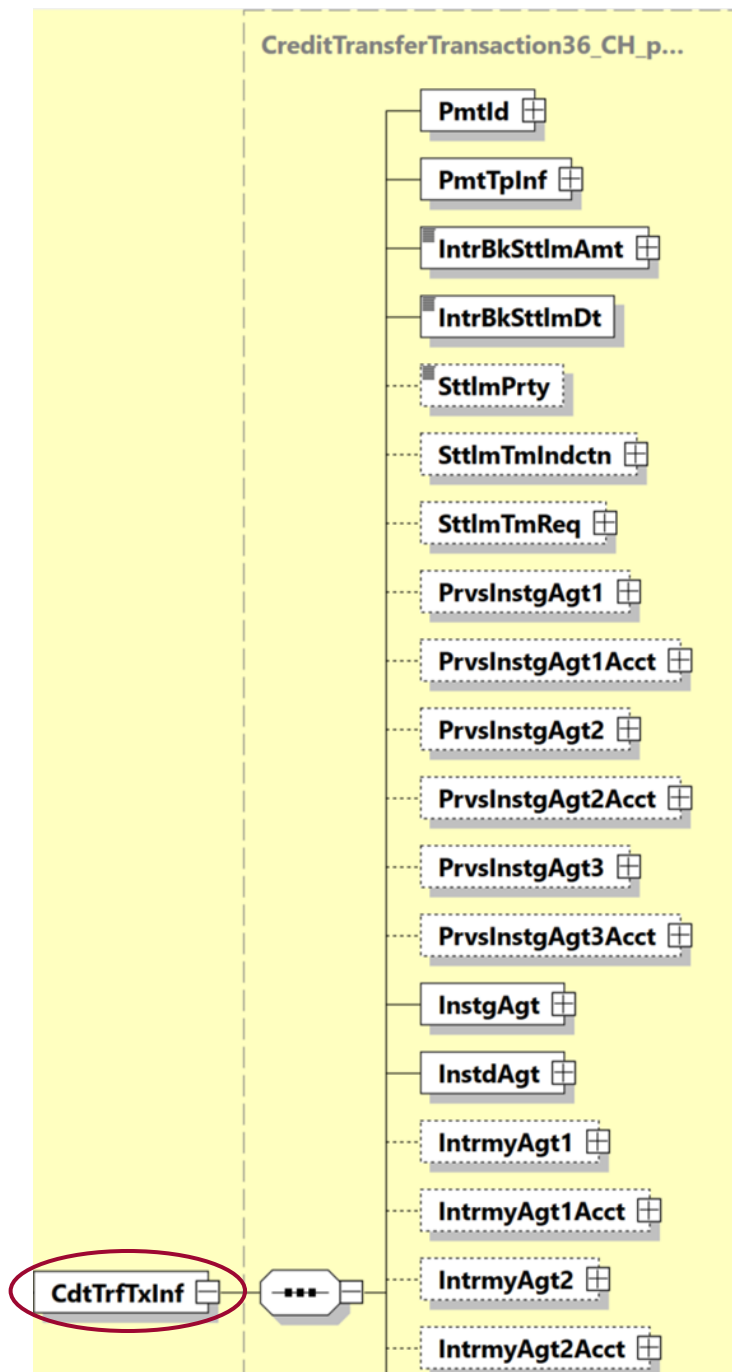
ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +Financial Institution Credit Transfer V08	FICdtTrf	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".	
Group Header +Total Interbank Settlement Amount	TtlIntrBkSttlmAmt	0..1	0..1	Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
	@ Ccy			Currency Code If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	STVSTM: Only CHF permitted.
Group Header +Settlement Information	SttlmInf	1..1	1..1	Settlement Information	
Group Header +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Content must be CLRG (Clearing).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Settlement Account	StlmAcct	0..1	0..1	Settlement Account Must not be used.	
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	1..1	Clearing System Must be used to unambiguously identify the clearing system.	
Group Header +Settlement Information ++Clearing System +++Code	Cd	1..1	1..1	Clearing System Identification (code) Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used	STVSTM: Only SIC permitted.

Table 16: Group Header (GrpHdr, A-level)

4.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

The "Credit Transfer Transaction Information" (B-level of the message) contains the following information about the payment or transaction:



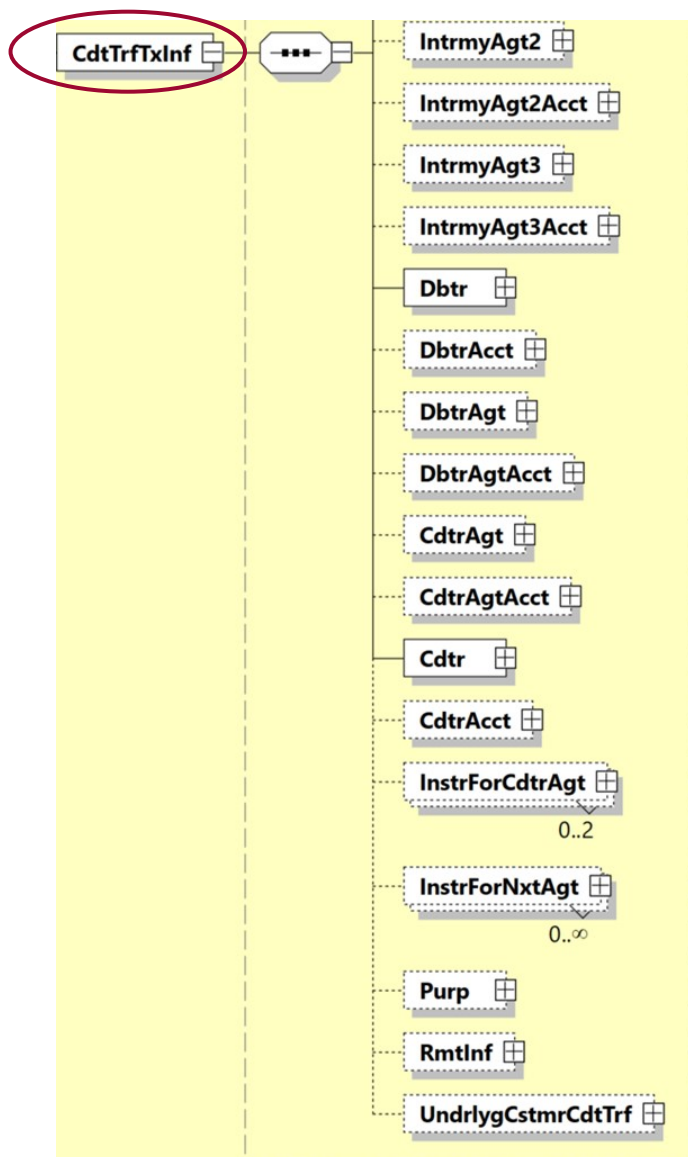


Figure 15: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" of the "pacs.009" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1		
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment References	
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Additional Transaction Identification	
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The identification corresponds to the debtor's (agent) reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor (agent) and the debtor (agent).	COVPMT: Must contain the transaction identification from the underlying customer payment.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level.	F2FPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. COVPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. CMPPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. PPTTSD: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. SECSTM: Must contain the special character "/" in the first position. EUXSTM: Must contain the special character "?" in the first position. REPSTM: Must contain the special character "/" in the first position. BCMSTM: Must contain the special character "-" in the first position. POSSTM: Must contain the special character "-" in the first position. STVSTM: Must contain the special character ":" in the first position. VISSTM: Must contain the special character "," in the first position.
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in a payment to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.	
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information Must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority Value HIGH can be used that the creditor is recommended to give it priority treatment.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	F2FPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). COVPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform).
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary)	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	Payment Type Must be used for indicating system-specific codes to unambiguously identify the payment type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary) Unambiguous identification of the payment type, the following code values for payment types are available: F2FPMT = FI-to-FI-payment CMPPMT = Compensation payment COVPMT = Cover payment PPTTSD = Sight deposit account transfer by the participant SECSTM = SECOM settlement EUXSTM = Eurex settlement REPSTM = Repo settlement BCMSTM = Bancomat settlement POSSTM = EFT/POS settlement STVSTM = Terravis settlement (CHF only) VISSTM = Viseca settlement	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	CMPPMT: Must be used. Used to refer to the original transaction in compensation payments.
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code)	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary)	CMPPMT: Valid 3-digit code values are as given in chapter 3.9.2 "Entering a payment code for compensation payments".
Credit Transfer Transaction Information +Interbank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	Settlement Amount Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	STVSTM: Only CHF permitted.
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Will be forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. Must not be more than 90 calendar days in the past.	
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority The following 3 levels of priority may be used: NORM = Normal priority, lowest level HIGH = High priority, medium level URG = Urgent priority, highest level. If no priority is specified, normal priority applies. Note: The availability of various levels of priority can be subject to certain limitations, depending on the payment type, so the following should be taken into account: Payment types F2FPMT, CMPMT, COVPM, PPTSD: No limitation. Payment types SECSTM, EUXSTM, REPSTM, BCMSTM, POSSTM, STVSTM, VISSTM: The levels of priority that are available are determined by the system manager in agreement with the relevant third-party system participant.	
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the RTGS system to the participant to state the effective settlement time and the value date when the payment was booked on the settlement account. May optionally be used in the message from the participant to the RTGS system to specify the earliest settlement time.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time May be used by the debtor agent or the third-party system to specify the preferred settlement time. Must contain a valid calendar date and a valid time. If the specified time is before the time the message was received by SIC/euroSIC, it will be replaced by the reception time. The calendar date/time must be within the clearing day specified as the requested settlement date. The time must not be between clearing stop 1 and clearing stop 3 of the clearing day. Payments with an earliest settlement time are rejected if their value date would have to be adjusted because the requested settlement date cannot be fulfilled.	
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from RTGS system to the participant. The settlement date is always the SNB/SECB value date on which the payment will be booked on the settlement account. The settlement time is set after final settlement.	
Credit Transfer Transaction Information +Settlement Time Request	StlmTmReq	0..1	0..1	Settlement Time Request The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS platform).	CMPPMT: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Settlement Time Request ++CLSTime	CLSTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Till Time	TillTm	0..1	0..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Request ++From Time	FrTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Reject Time	RjctTm	0..1	0..1		
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC-IID (=6n)).	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Credit Transfer Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.	PPTSD: Must include the identification of the system manager: SIC = SNB, euroSIC = SECB
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	CMPPMT: Must be identical with <InstgAgt>. PPTTSD: Must be identical with <InstgAgt>. SECSTM: Must be identical with <InstgAgt>. EUXSTM: Must be identical with <InstgAgt>. REPSTM: Must be identical with <InstgAgt>. BCMSTM: Must be identical with <InstgAgt>. POSSTM: Must be identical with <InstgAgt>. STVSTM: Must be identical with <InstgAgt>. VISSTM: Must be identical with <InstgAgt>.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Identification (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Identification (proprietary) This element must not be used at the same time as <BICFI>.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account May only be used if <DbtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Must be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account May only be used if <CdtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	CMPPMT: Must be identical with <InstdAgt>. PPTTSD: Must be identical with <InstdAgt>. SECSTM: Must be identical with <InstdAgt>. EUXSTM: Must be identical with <InstdAgt>. REPSTM: Must be identical with <InstdAgt>. BCMSTM: Must be identical with <InstdAgt>. POSSTM: Must be identical with <InstdAgt>. STVSTM: Must be identical with <InstdAgt>. VISSTM: Must be identical with <InstdAgt>.
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Creditor Identification (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. This element must not be used at the same time as <ClrSysMmbId>.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Identification (proprietary) This element must not be used at the same time as <BICFI>.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

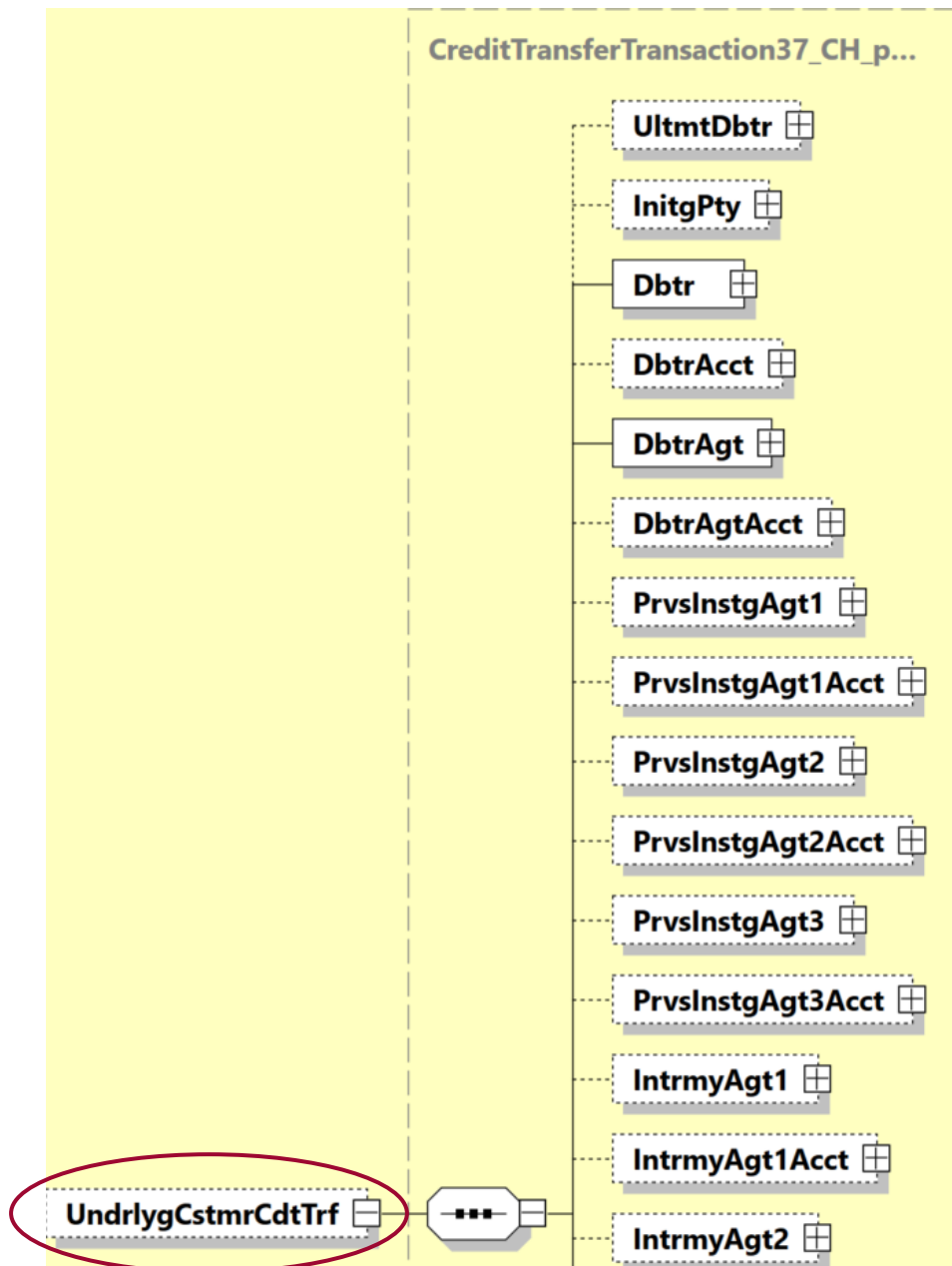
ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	0..1	Instruction Code	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	Instruction for Creditor Agent (text)	
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction Element is used for sending system-specific instructions from the instructing participant to the RTGS system. The element must not be used more than twice. Only one instruction may be present in each variation. The same instructions must not be provided more than once.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	Processing Instruction (code) Element must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following values are permitted for processing instructions in the RTGS system: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment.	SECSTM: Only value LIQU permitted. EUXSTM: Only value LIQU permitted. REPSTM: Only value LIQU permitted. BCMSTM: Only value LIQU permitted. POSSTM: Only value LIQU permitted. STVSTM: Only value LIQU permitted. VISSTM: Only value LIQU permitted.
Credit Transfer Transaction Information +Purpose	Purp	0..1	0..1	Transaction Purpose May be used to provide additional information about the purpose of the transaction.	
Credit Transfer Transaction Information +Purpose ++Code	Cd {Or	1..1	1..1	Transaction Purpose (code)	
Credit Transfer Transaction Information +Purpose ++Proprietary	Prtry Or}	1..1	1..1	Transaction Purpose (proprietary)	
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information	CMPPT: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured	

Table 17: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

4.3 Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)

The "Underlying Customer Credit Transfer" (C-level of the message) is only used for the payment type Cover Payment and contains the following information about the underlying customer payment:



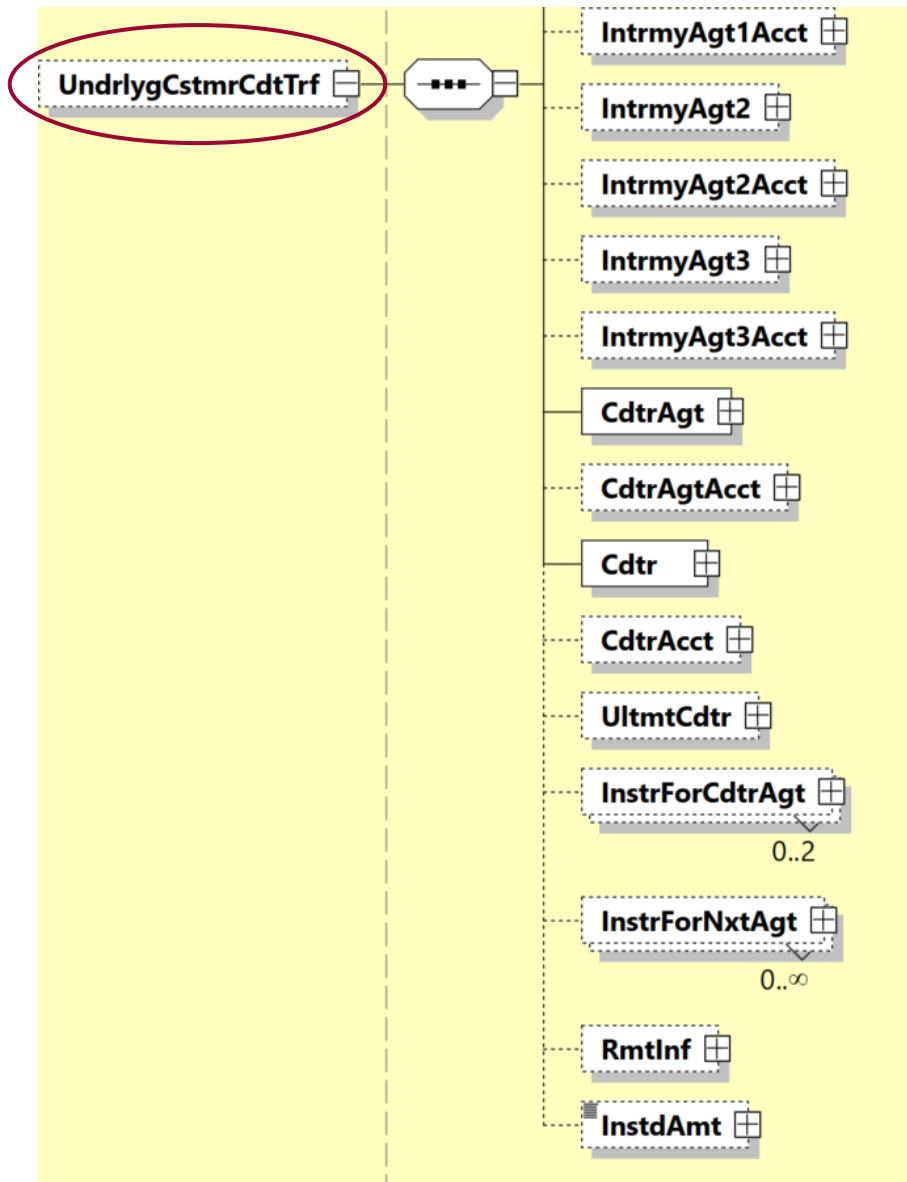


Figure 16: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf)

The following table specifies all the elements of the "Underlying Customer Credit Transfer" of the "pacs.009" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer	UndrlygCstmrCdtTrf	0..1	0..1	Underlying Customer Credit Transfer Contains information about the underlying customer payment for cover payments.	COVPMT: Must be used. F2FPMT: Must not be used. CMPMT: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Initiating Party	InitgPty	0..1	0..1	Initiating Party For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2 Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction The element must not be used more than twice.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information	RmtInf	0..1	0..1	Remittance Information This information may be present in either unstructured (<Ustrd>) or structured (<Strd>) format.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Structured	Strd	0..n	0..n	Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instructed Amount	InstdAmt	0..1	0..1	Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency.	
	@ Ccy			Currency Code Must contain a valid currency code according to ISO 4217.	

Table 18: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)