



# **Implementation Guidelines for ISO 20022 Interbank Messages**

SIC and euroSIC

Payment Receipts (pacs.002)

Version 1.5, with effect from 20 November 2020

## General notes

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## About this document

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### Target audience

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

### Purpose

The Implementation Guidelines 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.002" – 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.

### Amendment control

All the amendments carried out on this document are listed in an amendment record table showing the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

### Associated documents

Supplementary information to the Implementation Guidelines can be found in the reference documents listed in the Base Document.

## Amendment control

All the amendments carried out on this document are listed below, with the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Version	Date	Amendment description	Section(s)
1.5	28.02.2020	All details about messages in the SIC message standard removed	all
		Table "Use cases for camt.025 in the RTGS systems" deleted.	3.1
		Note about SWIFT InterAct messages updated.	
		Note about schema violations added.	3.2
		Section "References in the Payment Status Report" supplemented with information on pacs.004 and pacs.028.	3.3
		6-digit IID renamed to SIC IID.	3.6, 4.3
		Data of the example changed.	5.1, 5.2
1.4	20.02.2019	Acknowledging messages "pacs.002" with status code «ACWC» is also sent via InterAct to SWIFT participants.	3.1
		Permitted types of referenced original messages supplemented with pacs.028.	4.2
1.3.1	15.06.2018	Publication as "Minor" version: Layout adaptation according to the new Brand Identity Guidelines.	all
1.3	20.02.2018	Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram.	1
		New use case "SEPA query status" (pacs.028) included in Table 1 and a note about SWIFT InterAct messages added.	3.1
1.2	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
	21.03.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
1.1	01.10.2014	More detailed definitions of status values.	3.1, 0
1.0	01.01.2014	First edition	all

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# 1 Overview of documentation structure

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.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

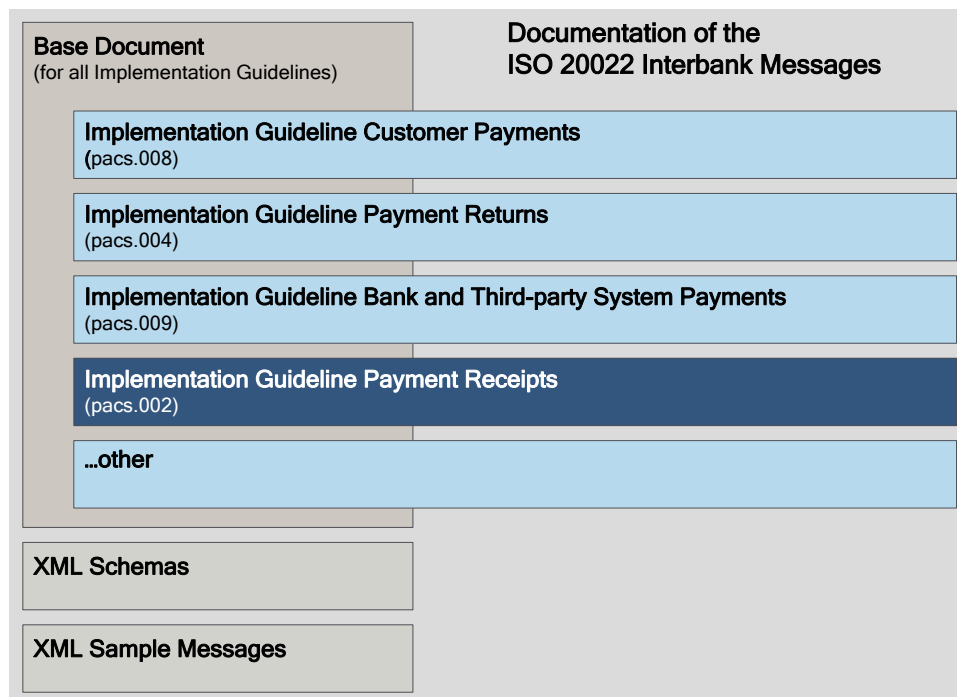
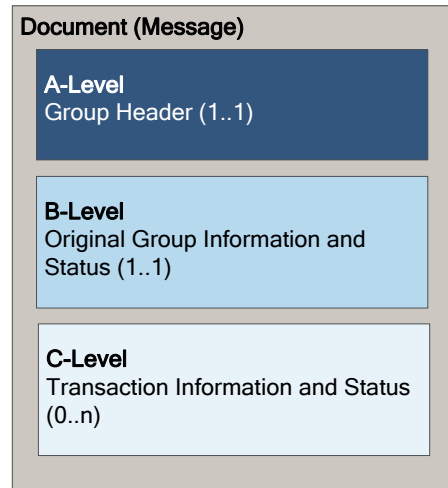


Figure 1: Documentation structure

## 2 ISO definitions

The "FI to FI Payment Status Report" message (pacs.002) is sent from the RTGS systems to the debtor's financial institution (the instructing participant) and from the creditor's financial institution (the instructed participant) to the RTGS systems to acknowledge that a payment has been received. It is used on the basis of the ISO 20022 XML schema "pacs.002.001.03".



The "pacs.002" message is essentially structured as follows:

- **A-Level:** Message level, "Group Header" element. This block must occur exactly once.
- **B-Level:** Underlying message and status information, "Original Group Information and Status" element. This block must occur exactly once.
- **C-Level:** Transaction information and status, "Transaction Information and Status" element. This block is optional and can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once because only individual transactions are supported.

Figure 2: Basic message structure of the "pacs.002" message

### 3 Business specifications for the RTGS systems

#### 3.1 General

The "FI to FI Payment Status Report" message is used in the RTGS systems for acknowledging payment messages as follows:

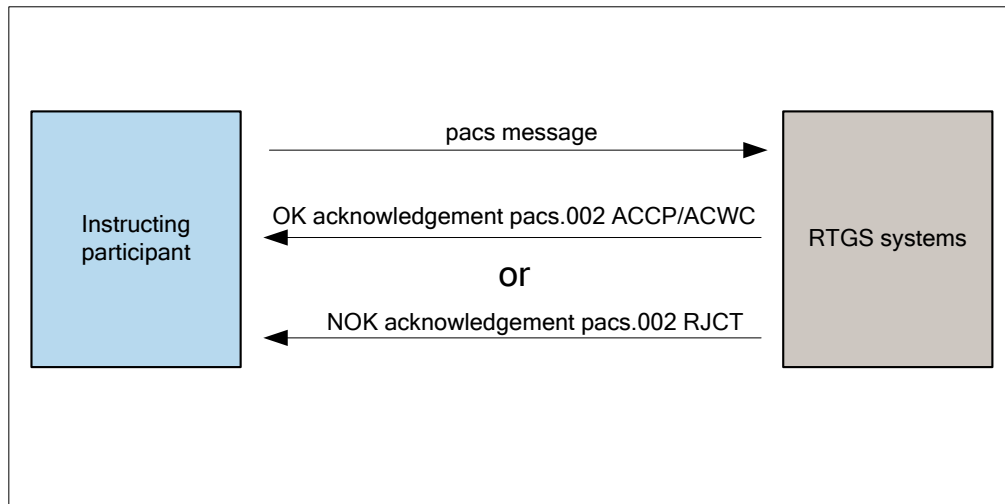


Figure 3: Acknowledgement of a payment message by the RTGS systems

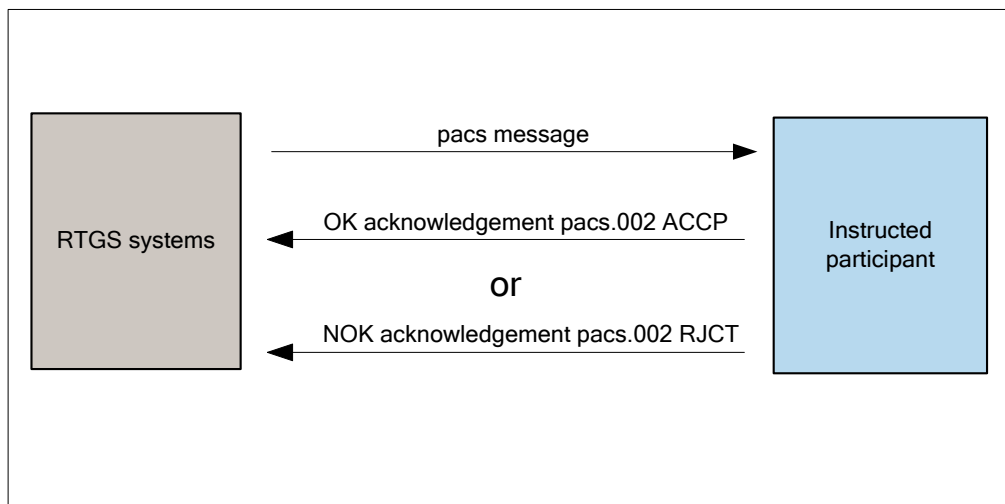


Figure 4: Acknowledgement of a payment message by the participant

**Note:** NOK messages (pacs.002 with the status RJCT) from the participant to the RTGS systems must only be sent in the event of an error in authenticating the message that has been received. The status RJCT must only be sent in the B-Level "Original Group Information and Status", the C-Level "Transaction Information and Status" must be omitted.

OK messages (pacs.002 with the status ACCP) from the participant to the RTGS systems: The status must be sent together with the transaction reference in the C-Level "Transaction Information and Status".



All pacs messages will be acknowledged with "pacs.002".

#### Note about SWIFT InterAct messages

SWIFT InterAct messages received via the SWIFT gateway must not be acknowledged.

### 3.2

## Acknowledging messages that cannot be validated

If a message that is sent cannot be validated for technical reasons (e.g. message is blank, or not an XML message), it is confirmed by the RTGS systems with a generic NOK message. This consists of only the A and B levels of the "pacs.002".

For the status of the message, the *OrgnlGrpInfAndSts/GrpSts* element (Group Status) is filled in with the code RJCT. The *OrgnlGrpInfAndSts/StsRsnInf/Prtry* element (Proprietary Reason for the Status Report) is filled in with the SIC error code "118" (see section 3.5).

*OrgnlGrpInfAndSts/OrgnlMsgId* (Message Identification for the acknowledged message) and *OrgnlGrpInfAndSts/OrgnlMsgNmId* (Type of acknowledged message) are permanently filled in with the value UNKNOWN.

In addition, up to 930 characters of the message that was delivered can be returned in the *OrgnlGrpInfAndSts/StsRsnInf/AddtlInf* element (incorrect element).

#### Note about schema violations

If a message that is sent cannot be validated due to a schema violation, the C-Level is sent in the acknowledgement similar to other validation errors and the *TxInfAndSts/StsRsnInf/Rsn/Prtry* element is filled in with the SIC error code "221" (see section 3.5). Additional information in the *TxInfAndSts/StsRsnInf/AddtlInf* element will not be sent in this case or filled with the value "n/a".

### 3.3

## References in the Payment Status Report

Along the processing chain, various references are sent in the "pacs.002" message:

A-Level: *GrpHdr/MsgId* – unique message identification for the "pacs.002" message

B-Level: *OrgnlGrpInfAndSts/OrgnlMsgId* – message identification for the acknowledged message

C-Level: *TxInfAndSts/OrgnlTxId* – transaction reference for the acknowledged message

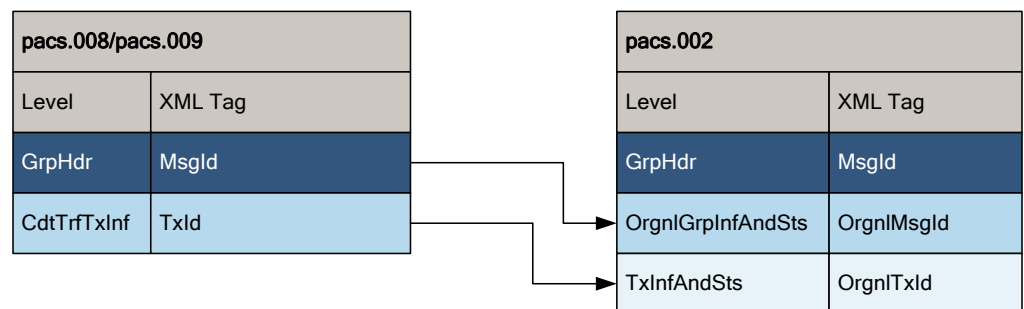


Figure 5: Depiction of references from "pacs.008/pacs.009" in the "pacs.002"

In case of a payment return (pacs.004) the *TxInf/RtrID* element contains the transaction reference of the payment return. This has to be inserted accordingly in the *TxInfAndSts/OrgnlTxId* element of the acknowledgement message (pacs.002).

In case of a SEPA request for status update (pacs.028) the *TxInf/StsReqId* element contains the transaction reference of the SEPA request for status update. This has to be inserted accordingly in the *TxInfAndSts/OrgnlTxId* element of the acknowledgement message (pacs.002).

### 3.4 Status overview

The following status values are provided for in the *OrgnlGrpInfAndSts/GrpSts* (Group Status) element:

Code	Description
RJCT (Rejected)	From the RTGS systems to the participant: Received message cannot be validated. From the participant to the RTGS systems: Must only be sent in case of an authentication error of the received message.

Table 1: Permitted status values in the *OrgnlGrpInfAndSts/GrpSts* element

The following status values are provided for in the *TxInfAndSts/TxSts* (Status of Transaction) element:

Code	Description
ACCP (Accepted Customer Profile)	Received message is correct.
ACWC (Accepted with Change)	From the RTGS systems to the participant: Received message is correct, the value date or the earliest settlement time has been changed.
RJCT (Rejected)	From the RTGS systems to the participant: There are errors in the message and it cannot be processed.

Table 2: Permitted status values in the *TxInfAndSts/TxSts* element

### 3.5 Error codes

In the "pacs.002" message, the 3-digit error codes are used in accordance with the Swiss RTGS Handbook.

### 3.6 Naming of the parties

In a "pacs.002" message in the RTGS systems, both the participant being debited (*Instruction Agent*) and the participant being credited (*Instructed Agent*) from the underlying message are entered in the "Transaction Information and Status" at C Level in the message.

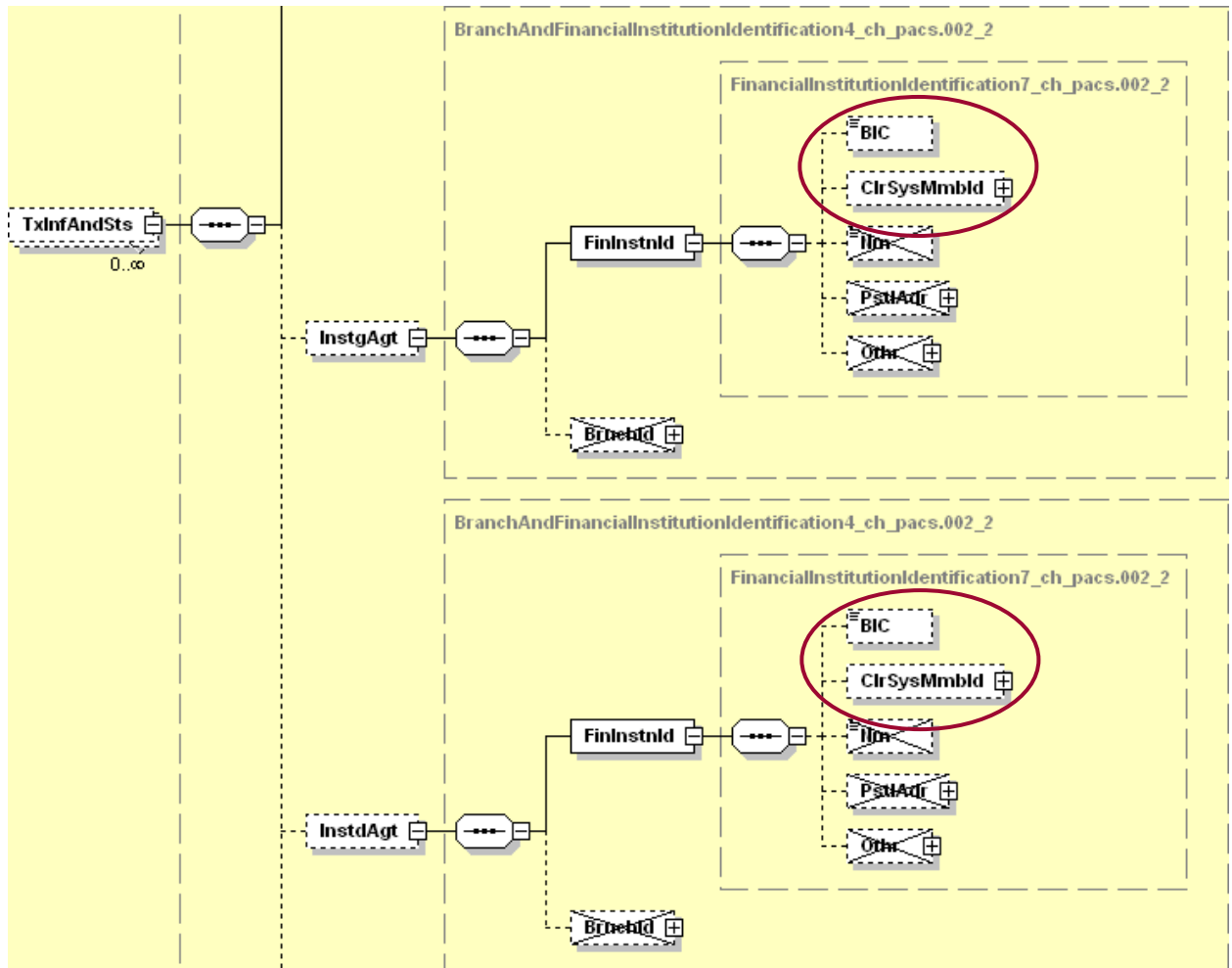


Figure 6: Details of participants

At present, participants are identified solely using the BIC or the relevant SIC IID.

Where the SIC-IID is used, it is given as a 6-digit numerical value, i.e. only digits 0 – 9, in the `.../ClrSysMmbId/MmbId` element. The `.../ClrSysMmbId/ClrSysId/Cd` element must contain the value "CHSIC".

### 3.7 Further business specifications

Further business specifications 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:

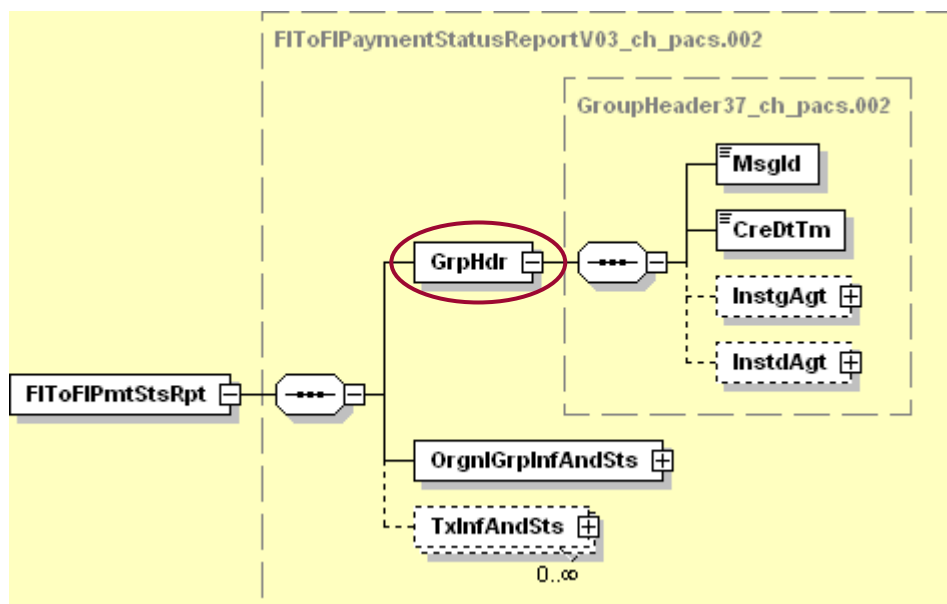


Figure 7: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.002" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Document +FITo FIPayment Status Report V03	FIToFIPmtStsRpt	1..1	1..1	
Group Header	GrpHdr	1..1	1..1	
Group Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b>
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>
Group Header +Instructing Agent	InstgAgt	0..1	0..1	Is not used.
Group Header +Instructed Agent	InstdAgt	0..1	0..1	Is not used.

Table 3: Group Header (GrpHdr, A-Level)

## 4.2 Original Group Information and Status (OrgnlGrpInfAndSts, B-Level)

The "Original Group Information and Status" (B-Level of the message) contains the information about the underlying message.

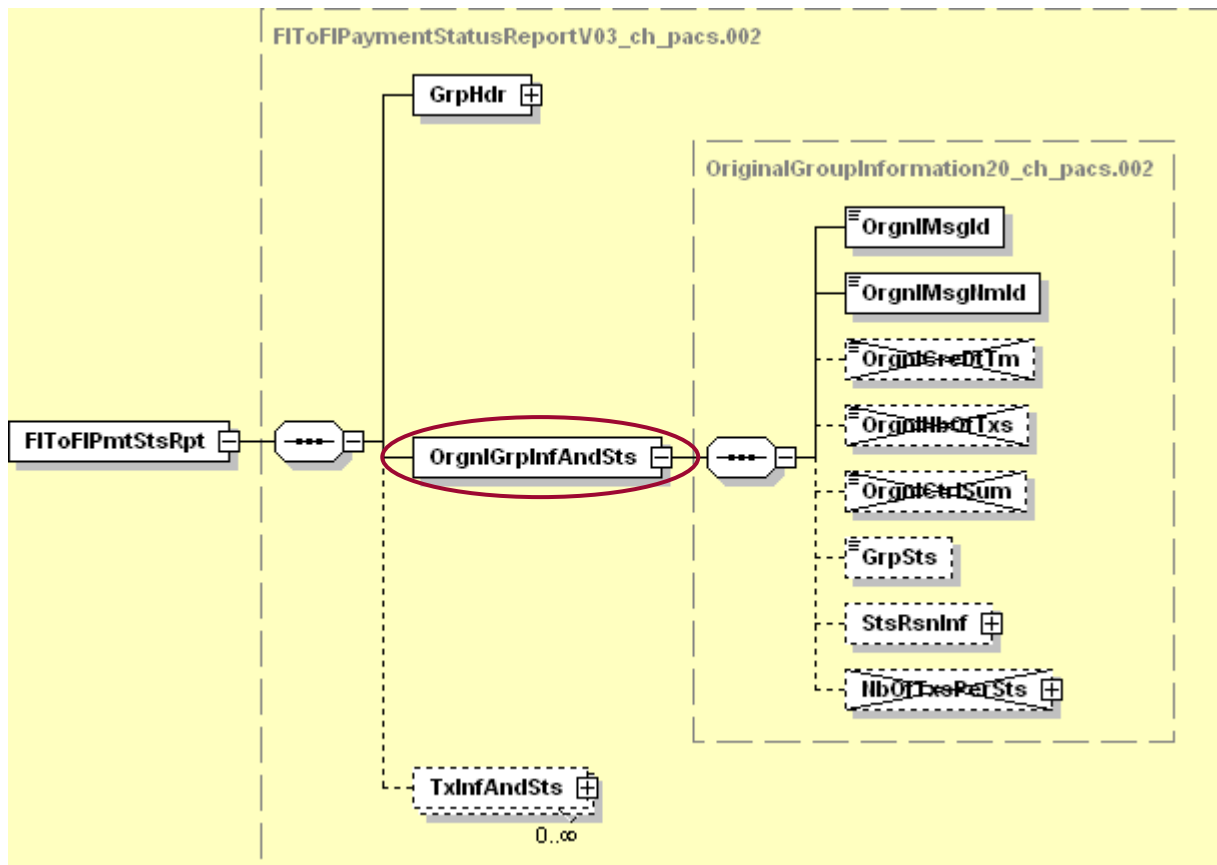


Figure 8: Original Group Information and Status (OrgnlGrpInfAndSts)

The following table specifies all the elements of the "Original Group Information and Status" of the "pacs.002" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Original Group Information And Status	OrgnlGrpInfAndSts	1..1	1..1	
Original Group Information And Status +Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b> If the message identification of the message being acknowledged is not available, fill in with the value UNKNOWN. Note for messages sent from the participant to the RTGS system: For a payment to be successfully acknowledged, the correct identification from the payment message sent to the participant must be given both at message level (<OrgnlMsgId>) and at transaction level (<OrgnlTxId>).
Original Group Information And Status +Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> Permitted types: pacs.004/pacs.008/pacs.009/pacs.028. The element contains UNKNOWN if the type of the original payment message could not be identified.
Original Group Information And Status +Group Status	GrpSts	0..1	0..1	<b>Group Status</b> Used only for NOK message if the message could not be validated at all or an authentication error was raised. Only RJCT is permitted.
Original Group Information And Status +Status Reason Information	StsRsnInf	0..n	0..1	<b>Status Reason Information</b> Used only for NOK message if the message could not be validated at all or an authentication error was raised.
Original Group Information And Status +Status Reason Information ++Reason	Rsn	0..1	0..1	
Original Group Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	This element must not be used.
Original Group Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	<b>Status Report Reason (proprietary)</b> Enter the proprietary 3-digit SIC code. The following codes are permitted: 118 (message unreadable), only from RTGS system to participant 134 (incorrect authenticator), only from participant to RTGS system

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Original Group Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	0..10	<b>Additional Information</b> Incorrect message packed in CDATA sections. (Maximum 10 x 105 characters, RTGS system to participant) or original transaction reference and delivering participant (if available, from participant to RTGS system after authentication error).

Table 4: Original Group Information and Status (OrgnlGrpInfAndSts, B-Level)



### 4.3 Transaction Information and Status (TxInfAndSts, C-Level)

The "Transaction Information and Status" (C-Level of the message) contains the information about the status of the underlying message.

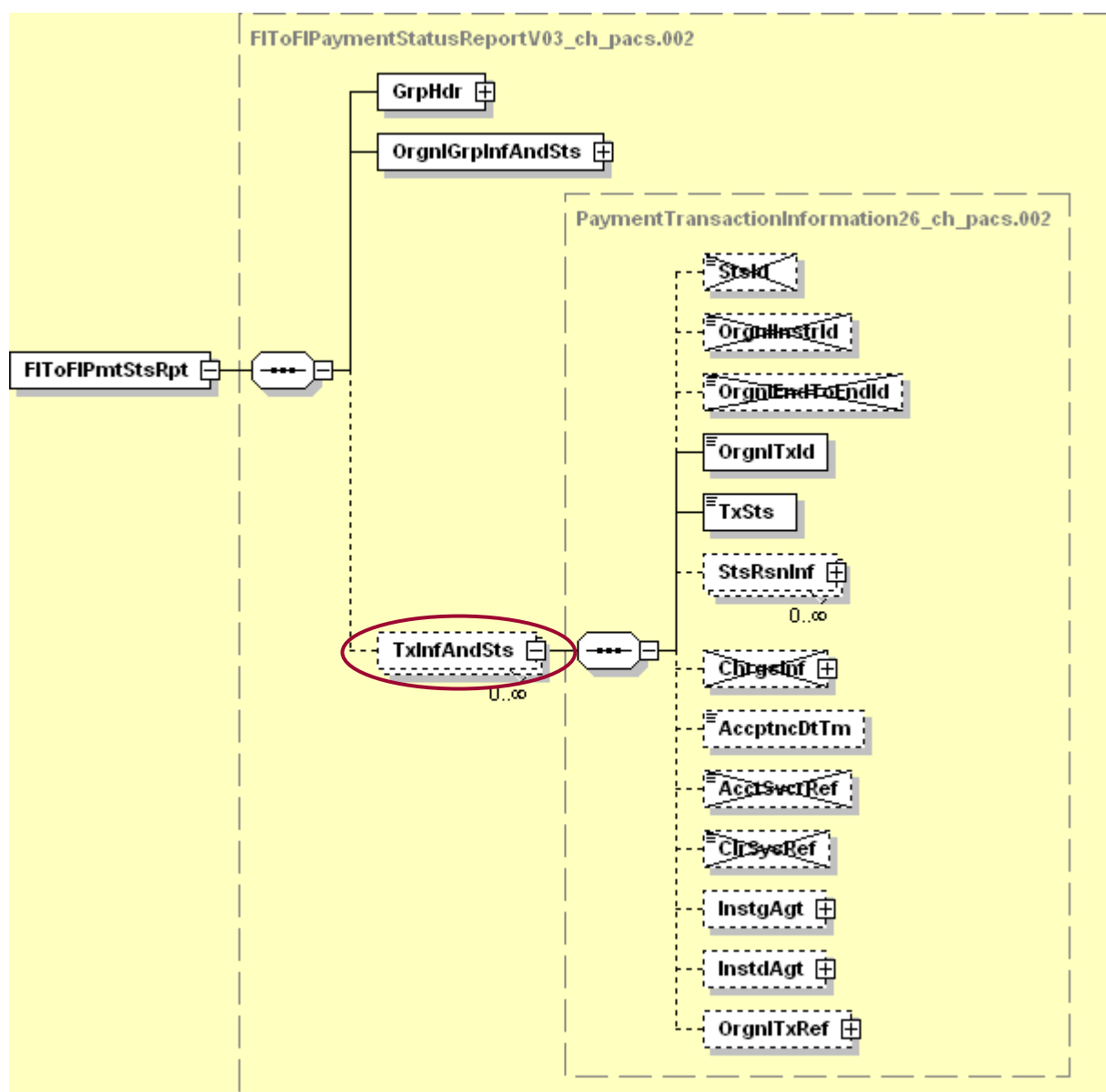


Figure 9: Transaction Information and Status (TxInfAndSts)

The following table specifies all the elements of the "Transaction Information and Status" of the "pacs.002" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Transaction Information And Status	TxInfAndSts	0..n	0..n	This element must only be used once.
Transaction Information And Status +Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b> Maximum of 16 characters permitted. Messages from participant to RTGS system: For a payment to be successfully acknowledged, the correct identifications of the payment message sent to the participant must be given both at message level (<OrgnlMsgId>) and at transaction level (<OrgnlTxId>).
Transaction Information And Status +Transaction Status	TxSts	0..1	1..1	<b>Transaction Status</b> The following ISO code values are permitted: ACCP = Received message is correct. ACWC = Received message is correct, the value date or the earliest settlement time has been changed (only used in messages from the RTGS system to the participant). RJCT = The message contains errors and could not be processed.
Transaction Information And Status +Status Reason Information	StsRsnInf	0..n	0..n	<b>Status Reason Information</b> Only used in messages from the RTGS system to the participant. One <StsRsnInf> block will be provided for each error or change that was identified. Mandatory if <TxSts> = RJCT. Not available if <TxSts> = ACCP or ACWC.
Transaction Information And Status +Status Reason Information ++Reason	Rsn	0..1	1..1	<b>Status Report Reason</b>
Transaction Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	This element must not be used.
Transaction Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	<b>Status Report Reason (proprietary)</b> Proprietary 3-digit SIC error code. Error codes in accordance with the Swiss RTGS Handbook.
Transaction Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	1..10	<b>Additional Information</b> Mandatory if <StsRsnInf> is used. Location of the incorrect element as an XPath. "n/a" will be provided if the error cannot be unambiguously assigned to one element.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Transaction Information And Status +Acceptance Date Time	AccptncDtTm	0..1	0..1	<b>Processing Date Time</b> Only used in messages from the RTGS system to the participant. Contains the date of the current clearing day and the time at which the payment was validated. The date of the clearing day may be different from the validation date. Mandatory if <TxSts> = ACCP or ACWC. Not available if <TxSts> = RJCT.
Transaction Information And Status +Instructing Agent	InstgAgt	0..1	0..1	<b>Instructing Participant</b> Contains original information from <InstgAgt> of the message being acknowledged. Must be used.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Element must not be used at the same time as <ClrSysMmbId>.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> Element must not be used at the same time as <BIC>.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used for unambiguous identification of the address type being used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd      {Or	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted code value: CHSIC.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry      Or}	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Currently not supported.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)
Transaction Information And Status +Instructed Agent	InstdAgt	0..1	0..1	<b>Instructed Participant</b> Contains the original information from <InstdAgt> of the message being acknowledged. Must be used.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Element must not be used at the same time as <ClrSysMmbId>.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> Element must not be used at the same time as <BIC>.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted code value: CHSIC.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Currently not supported.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult.	Mult.	Definition
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)
Transaction Information And Status +Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> Only used in messages from the RTGS system to the participant. Mandatory if <TxSts> = ACCP or ACWC. Not available if <TxSts> = RJCT.
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<b>Settlement Date</b> Provides the designated settlement date of the payment after validation has been completed. Mandatory if <TxSts> = ACCP or ACWC. Not provided if <TxSts> = RJCT.

Table 5: Transaction Information and Status (TxInfAndSts, C-Level)

## 5 Examples

The following assumptions were made when defining the parameters for the examples in XML:

### 5.1 First example: OK situation

The first example shows a positive response message (Payment Initiation Status Report pacs.002) to a payment instruction that has been received in accordance with example IG Customer Payments (FI to FI Customer Credit Transfer pacs.008).

#### Business elements of the OK acknowledgement

Business element	Inhalt
Message identification	MSGID-pacs002-20190522-0001
Message identification of the referenced message	MSG-pacs008-20190522-0001
Transaction identification of the referenced message	20190522-1-0001
Message type of the referenced message	pacs.008
Identification of instructing participant	098064 (CHSIC)
Identification of instructed participant	092052 (CHSIC)
Transaction status	ACCP (OK)
Processing date and time of the referenced message	2019-05-22T09:45:45
Settlement date (Interbank Settlement Date)	2019-05-22

### Depiction of the OK acknowledgement using ISO 20022 pacs.002

FIToFIPmtStsRpt	GrpHdr	MsgId	MSGID-pacs002-20190522-0001							
		CreDtTm	2019-05-22T09:45:47							
	OrgnlGrpInfAndSts	OrgnlMsgId	MSGID-pacs008-20190522-0001							
		OrgnlMsgNmId	pacs.008							
	TxInfAndSts	OrgnlTxId	20190522-1-0001							
		TxSts	ACCP							
		AcptncDtTm	2019-05-22T09:45:45							
		InstgAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC			
					Mmbld	098064				
					InstdAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
								Mmbld	092052	
		OrgnlTxRef	IntrBkSttlmDt	2019-05-22						



## 5.2 Second example: NOK situation

The second example shows a negative response message (Payment Initiation Status Report pacs.002) to a payment instruction that has been received in accordance with example IG Customer Payments. The following assumption was made: the payment message that was received (FIToFI Customer Credit Transfer pacs.008) was recognised as a duplicate. The identification in the original message had already been used by the instructing participant.

### Business elements of the NOK acknowledgement

Business element	Inhalt
Message identification	MSGID-pacs002-20190522-0002
Message identification of the referenced message	MSG-pacs008-20190522-0001
Transaction identification of the referenced message	20190522-1-0001
Message type of the referenced message	pacs.008
Identification of instructing participant	098064 (CHSIC)
Identification of instructed participant	092052 (CHSIC)
Transaction status	RJCT (NOK)
Reason for the rejection	132 (SIC error code)

### Depiction of the NOK acknowledgement using ISO 20022 pacs.002

FIToFIPmtStsRpt	GrpHdr	MsgId	MSGID-pacs002-20190522-0002							
		CreDtTm	2019-05-22T09:45:47							
	OrgnlGrpInfAndSts	OrgnlMsgId	MSGID-pacs008-20190522-0001							
		OrgnlMsgNmId	pacs.008							
	TxInfAndSts	OrgnlTxId	20190522-1-0001							
		TxSts	RJCT							
		StsRsnInf	Rsn	Prtry	132					
				AddtlInf	/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/TxId					
			InstgAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC		
		Mmbld					098064			
		InstdAgt				FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
									Mmbld	092052

For XML versions of the examples see Appendix A.

## Appendix A: XML schema and examples

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### XML schema

The XML schema for "pacs.002" for the RTGS systems

- ***pacs.002.001.03.ch.01.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

### Examples

The examples shown in section 5 are published on the SIX Interbank Clearing Ltd website as XML files:

- ***pacs\_002\_Beispiel\_OK.xml***
- ***pacs\_002\_Beispiel\_NOK.xml***

### Validation Portal

The above mentioned example messages as well as this implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal Interbank Messages (<https://validation.iso-payments.ch/SIC4>).

After successful registration users can upload their own messages and have them validated against this implementation guideline.

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