



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Customer Payments (pacs.008)

Version 1.16, with effect from 20 November 2020

General notes

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About this document

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.008" – 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)
1.16	22.06.2020	Errata: For the element "Debtor Agent Account", the payment type-specific note "ESRPMT: Currency CHF: Must not be used." has been removed.	4.2
1.15	28.02.2020	All details about messages in the SIC message standard removed.	all
		Payment type "Salary Payment" (SLRPMT) removed.	3.2, 3.7.3, 3.7.4, 4.1, 4.2
		6-digit IID renamed to SIC IID.	3.3, 3.4, 4.1
		Limiting rule regarding "Structured"/"Unstructured" for IPI payment in creditor reference removed.	3.5.3.2
		Information about handling of SWIFTgpi -payments and SWIFT UETR information in SIC und euroSIC adapted.	3.7.3, 3.7.4, 4.2
		Definition for element <Cdtr> for SEPA payments supplemented: sub-element <Ctry> may also be used.	4.2
		Data of the example changed.	5
1.14	20.03.2019	Specification of ISO Creditor Reference definition according to ISO 11649	4.2
		Changed information about handling of SWIFT GPI information in SIC and euroSIC	3.7.3
		Modification of definitions for the elements "Charge Bearer" and "Charges Information"	4.2
1.13	20.03.2019	Extension for payment types CSTPMT and SLRPMT to support QR-bill (e.g. QR-IBAN, QR-reference etc.).	3.5.3.2, 3.6.3, 4.2
		New code EBIL in the <CtgyPurp> <Prtry> element for customer payments based on payment information from the eBill infrastructure	4.2
		Rules for the <InstdAmt> and <XchgRate> element modified	4.2
		Message identification and target value date corrected in the example. Diagram of payment using SIC A10 removed.	5
1.12.1	15.06.2018	Publication as "Minor" version: Layout adaptation according to the new Brand Identity Guidelines.	all
1.12	20.03.2018	Information about the handling of SWIFTgpi payments in SIC and euroSIC modified.	3.7.3
		Information about the handling of SWIFT UETR information in SIC and euroSIC added.	3.7.4
1.11	20.02.2018	Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram.	1

Version	Date	Amendment description	Section(s)
		Column «SIC» in table 1 removed.	3.1
		All details about conversions to different message standards and about truncation deleted.	3.3, 4.2
		Details about "End to End Identification" made more precise.	3.5.3.1
		Details about processing instructions updated.	3.6.4
		Introductory sentence deleted.	3.7
		Details about support for SWIFT Global Payments Innovation (gpi) in SIC and euroSIC made more precise.	3.7.3
		Definition of the following elements in the "Group Header" has been changed: <ul style="list-style-type: none"> • <MsgId>, • <IntrBkSttlmDt> 	4.1
		Definition of the following elements in the "Credit Transfer Transaction Information" has been changed: <ul style="list-style-type: none"> • <PmtId>/<InstrId> • <PmtId>/<TxId> • <PmtTpInf>/<SvcLvl>/<Cd> • <ChrgBr> • <Cdtr> • <Cdtr>/<Nm> • <Cdtr>/<PstlAdr> • <Cdtr>/<Id>/<OrgId>/<BICOrBEI> • <Cdtr>/<Id>/<OrgId>/<Othr> • <Cdtr>/<Id>/<PrvtId>/<Othr> • <RmtInf>/<Strd>/<CdtrRefInf>/<Tp>/<CdOrPrtry>/<Prtry> • <RmtInf>/<Strd>/<CdtrRefInf>/<Ref> 	4.2
		Payment-type-specific definition of the following elements in the "Credit Transfer Transaction Information" has been changed: <ul style="list-style-type: none"> • <PmtId>/<InstrId> • <Dbtr> • <Dbtr>/<Nm> • <Cdtr> • <Cdtr>/<Nm> • <CdtrAcct>/<Id>/<IBAN> • <InstrForCdtrAgt> • <InstrForCdtrAgt>/<Cd> • <InstrForCdtrAgt>/<InstrInf> • <RmtInf> • <RmtInf>/<Ustrd> • <RmtInf>/<Strd> • <RmtInf>/<Strd>/<CdtrRefInf>/<Tp>/<CdOrPrtry>/<Prtry> • <RmtInf>/<Strd>/<CdtrRefInf>/<Ref> • <RmtInf>/<Strd>/<AddtlRmtInf> 	4.2

Version	Date	Amendment description	Section(s)
		Comment about STP deleted. Example payment using SIC A10 removed.	5
1.10	15.09.2017	Support of SWIFT global payments innovation (gpi) in SIC and euroSIC	3.7.3, 4.2
1.9	27.03.2017	Note on validity changed (valid from release 4.4 on 17 November 2017).	Foreword
		New XML schema "pacs.008.001.02.ch.02.xsd" (element «Remittance Information/Structured/Creditor Reference Information» becomes "optional").	3.5.3.2, 3.6.3, 4.2, Appendix A
		Type of addressing (IID or BIC) for concatenation/direct forwarding described more precise.	3.3, 4.1
		Payment type specific definition for SEPPMT added at debtor's postal address.	4.2
		CH definition and validation for the requested processing date of direct debits changed: If the provided date is more than two days older than the date determined by the RTGS system, the payment will be rejected.	4.2
		Several texts and payment type specific definitions for creditor reference information and its sub-elements changed.	4.2
1.8	21.03.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
		Note on validity added.	Foreword
		The payment instruction (Post mandate) service has been withdrawn by PostFinance. Consequently the payment type "Outpayment order (OUTPMT)" is no longer required.	3.2, 4.1, 4.2
		The payment type-specific definition for SEPPMT when identifying the instructed participant (BIC) has been supplemented with the comment that payments from the participant to the RTGS must be addressed to the SECB.	4.1
		Mapping information for SWIFT Field 57D added or expanded.	4.2
	20.07.2016	Code NODR added.	3.6.4, 4.2
		Creditor/Postal Address/Address Line: SIC Field 46D deleted.	4.2
		Purpose/Proprietary: Must not be used in SEPA payments.	4.2
1.7	05.11.2015	Mapping information for SIC Field 46F, SIC Field 51A and FIN Field 59F added.	4.2
1.6	02.07.2015	CH definition and business validation changed for the following elements: <ul style="list-style-type: none"> CdtTrfTxInf/InstAmt (text «If used, amount must be >0» deleted without replacement) CdtTrfTxInf/ChrgsInf/Amt (text «If used, amount must be >0» replaced by new text «If <ChrgBr> = DEBT, amount must be greater than 0,00») 	4.2

Version	Date	Amendment description	Section(s)
1.5	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
		Mapping to SWIFT Field 108 added in "Member Identification" and BIC of the instructing agent.	4.1
1.4	01.12.2014	Limitation to max. 140 positions in element RmtInf/Strd becomes inapplicable.	3.5.3.2, 4.2
		Payment type-specific definition in element GrpHdr/SttlmInf/ClrSys for currency EUR changed for customer payments.	4.1
		New payment type-specific definition in element OrgnlTxRef/CdtrAgtAcct for customer payments.	4.2
		XML schema changed:	4.2
		<ul style="list-style-type: none"> OrgnlTxRef/UltmtDbtr/Nm (defined as optional element) OrgnlTxRef/UltmtCdtr/Nm (defined as optional element) 	
1.3	01.10.2014	Following elements changed:	4.2
		<ul style="list-style-type: none"> CdtTrfTxInf/PmtTpInf/CtgyPurp CdtTrfTxInf/DbtrAgtAcct CdtTrfTxInf/Cdtr/Nm CdtTrfTxInf/Cdtr/PstlAdr/... CdtTrfTxInf/CdtrAcct/Id/Othr/Id CdtTrfTxInf/InstrForNxtAgt CdtTrfTxInf/InstrForNxtAgt/InstrInf 	
1.2	30.06.2014	Following elements changed:	4.2
		<ul style="list-style-type: none"> CdtTrfTxInf/DbtrAgtAcct CdtTrfTxInf/UltmtCdtr/... CdtTrfTxInf/InstrForNxtAgt/InstrInf 	
1.1	30.04.2014	Default Routing SCT no longer available in the ISO 20022 standard (code value NODR inapplicable in processing instruction).	3.6.4
		Code value NODR removed from the following element:	4.2
		<ul style="list-style-type: none"> CdtTrfTxInf/InstrForNxtAgt/InstrInf 	
1.0	01.01.2014	First edition	All

Table of contents

1	Overview of documentation structure	9
2	ISO definitions	10
3	Business specifications for the RTGS systems	11
3.1	Use cases	11
3.2	Payment types	12
3.3	Naming of the parties in a customer transfer	13
3.4	Addressing "Institutions"	15
3.5	Use of references	16
3.5.1	Message reference	16
3.5.2	Transaction references	17
3.5.3	Customer references	17
3.6	Specific Swiss code values	20
3.6.1	Identifying direct debit information	20
3.6.2	Code list for defining creditor account numbers	21
3.6.3	Reference type for a structured reference	22
3.6.4	Sending processing instructions to the RTGS systems	23
3.7	Further functions in the RTGS systems	24
3.7.1	Entering an earliest possible settlement time	24
3.7.2	Reservation request	25
3.7.3	Handling SWIFTgpi payments in SIC and euroSIC	25
3.7.4	Handling of SWIFT UETR information in SIC and euroSIC	25
3.8	Further business specifications	26
4	Technical specifications for the RTGS systems	27
4.1	Group Header (GrpHdr, A-Level)	27
4.2	Credit Transfer Transaction Information (CdtTrfTxInf, B-Level)	35
5	Example	81
Appendix A: XML schema and example		84
Appendix B: Table of figures		85
Appendix C: Table of tables		85

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.

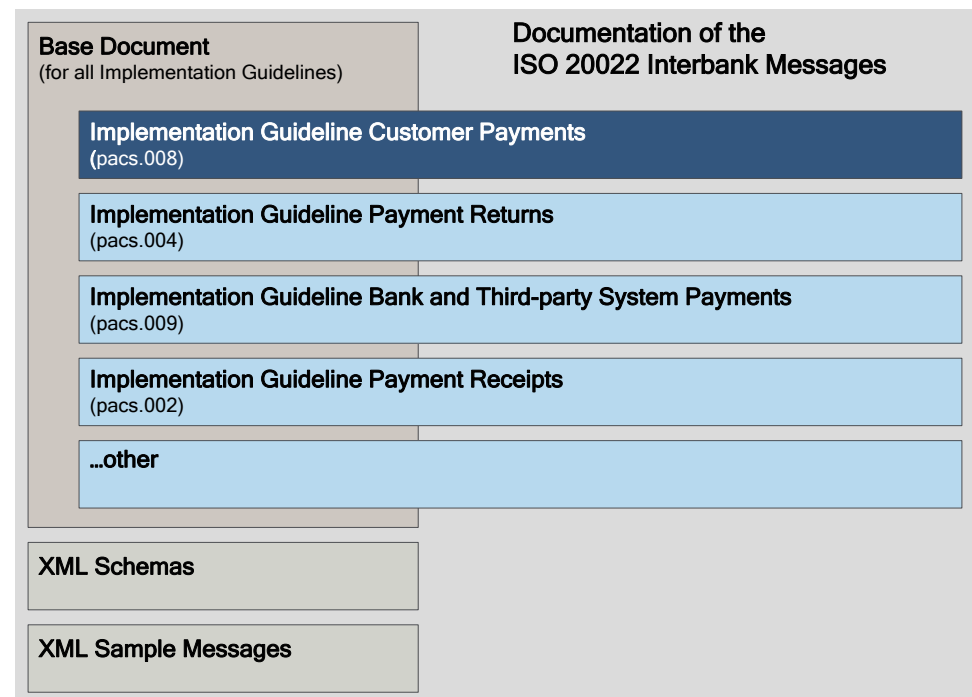
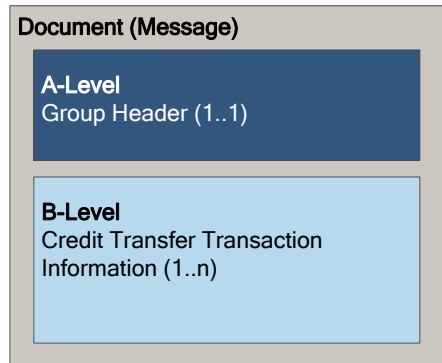


Figure 1: Documentation structure

2 ISO definitions

The "FI to FI Customer Credit Transfer" message (pacs.008) is sent from the debtor's financial institution (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor's financial institution (the instructed participant) in order to process a customer payment. It is used on the basis of the ISO 20022 XML schema "pacs.008.001.02".



The "pacs.008" 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.

Figure 2: Basic message structure of the "pacs.008" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "FI to FI Customer Credit Transfer" message is used in the following situations in the RTGS systems:

Use case	Input/Output	ISO 20022
Customer payment	I/O	pacs.008
Direct debit payment	I/O	pacs.008
SEPA credit transfer (euroSIC only)	I/O	pacs.008

Table 1: Situations where the "pacs.008" message is used

3.2 Payment types

Various different payment types can be handled using a "pacs.008" message. The following are provided for:

Payment type	Code value
ISR payment	ESRPMT
ISR payment resulting from a direct debit	ESRDEB
IPI payment resulting from a direct debit	IPIDEB
SEPA payment	SEPPMT
Generic customer payment	CSTPMT

Table 2: List of payment types and their code values in the "pacs.008" 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.

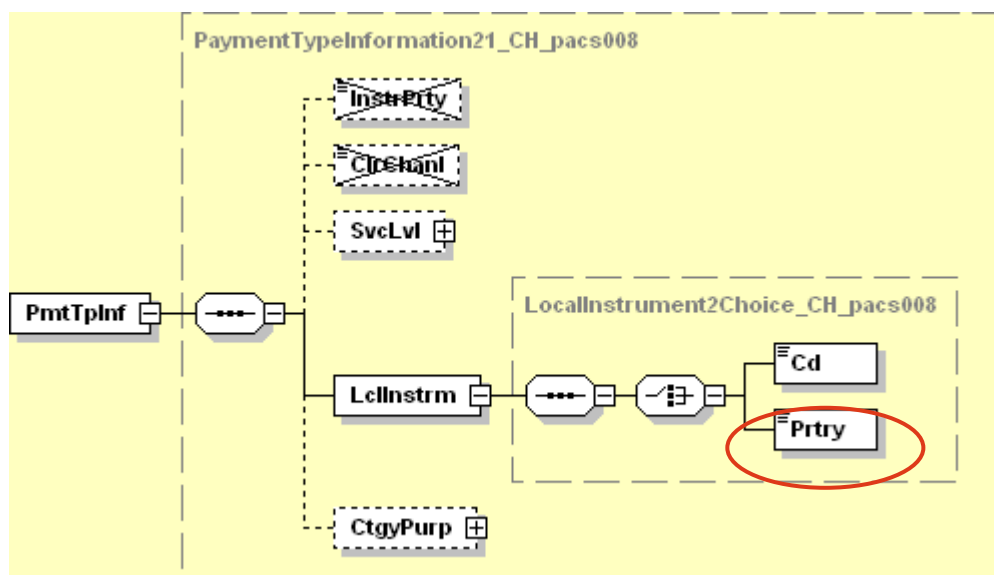


Figure 3: Indication of the payment type in the "pacs.008" message

3.3 Naming of the parties in a customer transfer

In customer transfers, the parties involved are named as follows:

Name		Comment	ISO 20022
Ultimate Debtor			Ultimate Debtor
Debtor		Is a customer of the debtor's financial institution	Debtor
Debtor Agent		Handles the debtor's account	Debtor 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 when a delivery is made by system managers for a participant: ID of the system manager	Is not shown in the message
	Optional ID	Is filled in by the RTGS system in the case of a concatenated identification or when a PC/ISR is forwarded directly to an institution: 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 Agent		When present, the agent who manages the account at the creditor's financial institution	Intermediary Agent
Creditor Agent		Manages the creditor's account	Creditor Agent
Creditor		Is a customer of the creditor's financial institution	Creditor
Ultimate Creditor			Ultimate Creditor

Table 3: Names of the parties involved in transfers

Notes on the individual parties:

Debtor Agent/Creditor Agent

- The *"Debtor Agent"/"Creditor Agent"* elements correspond to the account-holding institutions of the *"Debtor"/"Creditor"* and must always be sent.
- If the system participant is the same as the creditor's financial institution, then the same information is sent in the *"Creditor Agent"* element as under *"Instructed Agent"*.

Intermediary Agent

- Only one occurrence of the *"Intermediary Agent"* is supported.

Debtor/Creditor

- The *"Instructing Agent"* is a compulsory field (mandatory, Input/Output) and performs a dual role as system participant and sender.
The *"Instructing Agent"* is also used together with the *"Transaction Identification"* element and the *"Message Identification"* for duplicate checking. If the *"Debtor Agent"* is the same as the system participant/sender, then that identification is sent in the *"Instructing Agent"* element and also as the *"Debtor Agent"*.
- The *"Instructed Agent"* element must be filled in by the sender with the name of the system participant on the creditor side.
- The two elements *"Instructing Agent"/"Instructed Agent"* are only used at <GrpHdr> level; entering them at <CdtTrfTxInf> level is not supported.
- The information that is delivered in the input under *"Instructed Agent"/"Creditor Agent"* is forwarded in the output by the RTGS systems unchanged.
- In the case of concatenation or direct forwarding, the details of the destination for the concatenation/direct forwarding are given in the output under the following sub-element of *"Instructed Agent"*: *InstdAgt/FinInstnId/Othr/Id*.
- 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). The direct forwarding destination will always be provided as a SIC IID, regardless of the type of addressing provided by the sender.
- Details of the destination for the concatenation/direct forwarding are only given in the *"Instructed Agent"*, even if in the input the elements *"Instructed Agent"/"Creditor Agent"* were sent with the same information about the system participant.

3.4 Addressing "Institutions"

Instructing Agent/Instructed Agent (sender/recipient of the message)

- Addressing using the SIC IID or BIC
- The following elements can be used:
 BIC: .../FinInstnId/BIC
 SIC IID .../FinInstnId/ClrSysMmbId/MmbId
 and "Cd = CHSIC" is mandatory under .../ClrSysMmbId/ClrSysId/Cd
 (Format: 6 digits numerical i.e. only digits 0 – 9)
- The sub-elements .../FinInstnId/BIC and .../FinInstnId/ClrSysMmbId must not be used at the same time.
- The identification used by the sender is forwarded to the recipient unchanged.
- The use of "Name" and/or "Postal Address" is not permitted.
 Reason: these "Agents" have to be participants in the RTGS systems and are therefore only addressed using their unique identifications.

Debtor Agent/Creditor Agent

- These can generally be addressed using any kind of identification, because the system participant is identified using the "Instructing Agent".
- The sub-elements .../FinInstnId/BIC and .../FinInstnId/ClrSysMmbId must not be used at the same time.
- A full address including the "Name" and "Postal Address" elements can also be entered.
 The following rules must be taken into account:
 - a) Where the BIC is used, the "Name"/"Postal Address" must not be entered.
 - b) "Postal Address" is only permitted in combination with "Name".
 - c) "Name" can be used without "Postal Address".

Intermediary Agent

- This can generally be addressed using any kind of identification.
- The sub-elements .../FinInstnId/BIC and .../FinInstnId/ClrSysMmbId must not be used at the same time.
- A full address including the "Name" and "Postal Address" elements can also be entered.
 The following rules must be taken into account:
 - a) Where the BIC is used, the "Name"/"Postal Address" must not be entered.
 - b) "Postal Address" is only permitted in combination with "Name".
 - c) "Name" can be used without "Postal Address".

3.5 Use of references

Along the processing chain, various references are sent in the "pacs.008" message.

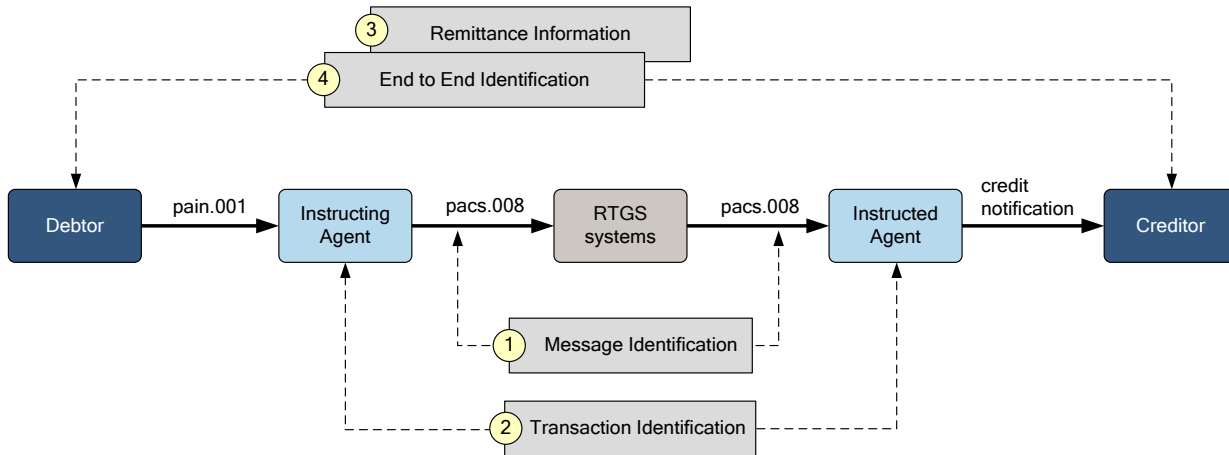


Figure 4: Use of references

3.5.1 Message reference

Message Identification (A-Level) ①

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Instructing Agent). In a message from the RTGS systems to the instructed participant, a new message is produced and so a new <MsgId> is generated by the RTGS systems. The <MsgId> is used in the RTGS systems for duplicate checking at message level ("technical" duplicate checking).

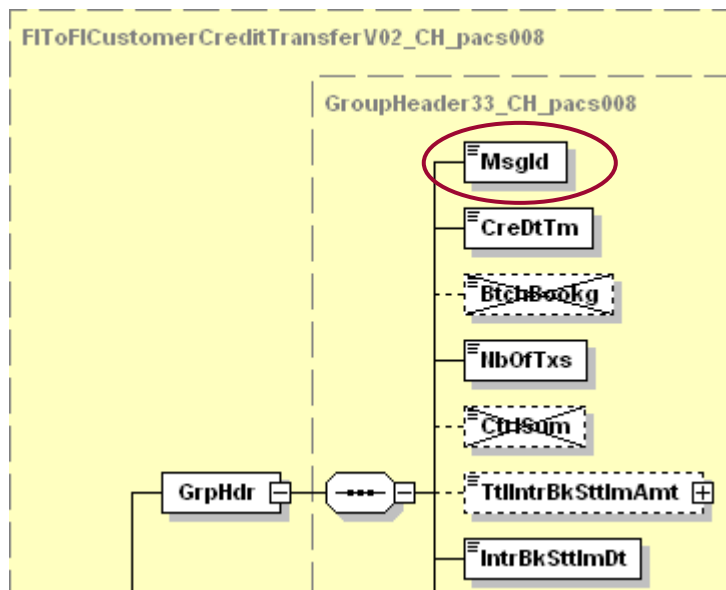


Figure 5: Message Identification

3.5.2 Transaction references

Transaction Identification (B-Level) ²

The transaction identification is the unique reference for a transaction. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the RTGS systems to the instructed participant. The transaction identification is also sent in the receipt to the instructing participant. The transaction identification is used for "technical" duplicate checking at transaction level.

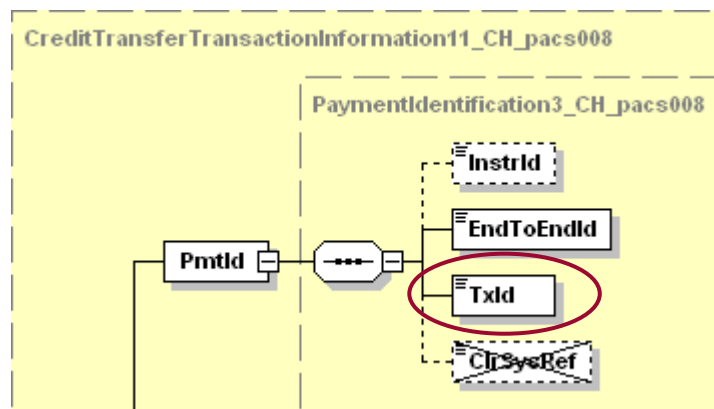


Figure 6: Transaction Identification

3.5.3 Customer references

3.5.3.1 Debtor references

End to End Identification ⁴

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.

3.5.3.2 Creditor references

In addition to the references in the processing chain that are listed above, a creditor reference can also be sent in structured or unstructured form in the "Remittance Information" element.

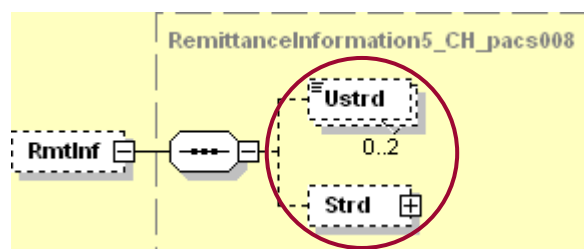


Figure 7: Creditor reference (Remittance Information)

Using the "Unstructured"/"Structured" sub-elements at the same time within the "Remittance Information" element is not permitted (in line with SEPA and the Swiss Payment Standards for Bank-to-Customer Messages).

Structured Customer Reference as Remittance Information ³

The following types of structured reference can be sent in the *CdtrRefInf/Ref* element:

1. Using the Swiss ISR reference

In Switzerland the ISR reference enables the creditor to make automatic comparisons between his invoices and the incoming payments.

2. Using the Swiss QR reference

In Switzerland the QR reference enables the creditor to make automatic comparisons between his invoices and the incoming payments.

3. Using the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his invoices and the incoming payments.

4. Use of the structured details of payment from the IPI

For the structured details of payment from the IPI, the same procedure applies as for the ISR reference.

The following specifications should be noted when using structured references:

- The *CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref* element is used for all structured reference numbers.

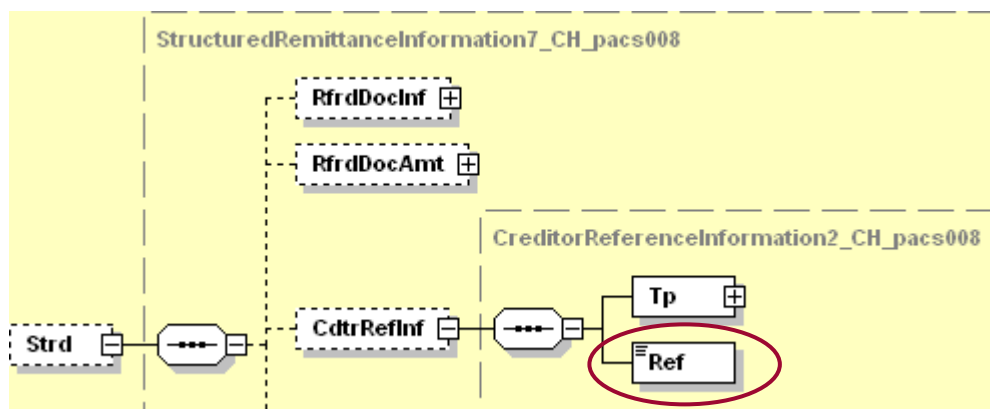


Figure 8: Creditor Reference Information

- In addition to the reference number, a code value must always be sent which uniquely identifies the type of reference number. The elements *CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd* or *.../Prtry* (see also section 3.6 "Specific Swiss code values") can be used for this purpose.

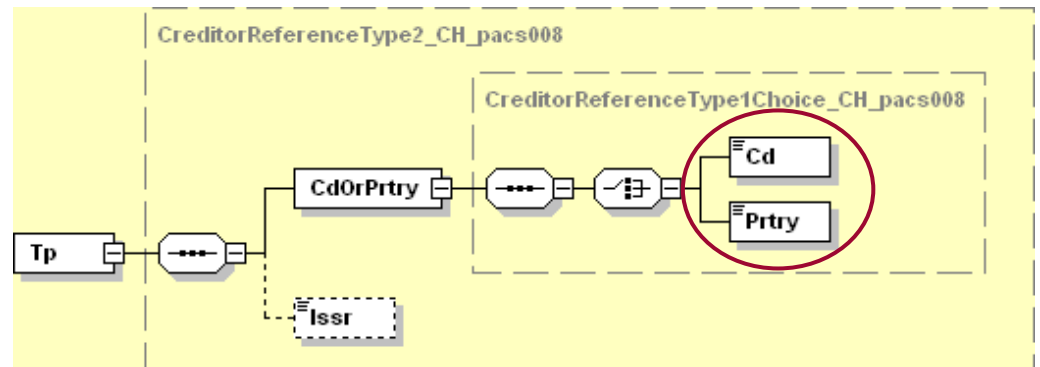


Figure 9: Creditor Reference Type

Unstructured Customer Reference as Remittance Information ³

Instead of the structured reference, this can also be sent in unstructured form, maximum length 140 characters.

Limiting rules regarding "Structured"/"Unstructured"

For certain circumstances/payment types, there are rules limiting the use of "Structured"/"Unstructured":

- a) ISR payment: always <Strd> with the ISR reference; <Ustrd> not permitted
- b) QR-bill with QR reference or ISO Creditor Reference:
 - <Strdelement>: QR reference is mandatory where a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element
 - ISO Creditor Reference is possible where an IBAN is used;
 - <Ustrd> element: Not permitted where a structured reference is used;
 - <AddtlRmtInf> element is permitted once where a structured reference is used for additional unstructured information
- c) SEPA payment: either <Ustrd> or <Strd>; with <Strd> the ISO Creditor Reference under ISO 11649 can be used
- d) Direct debit payment: always <Strd> with ISR reference or structured details of payment entry taken from the IPI and details of the LSV-Id/requested processing date; <Ustrd> not permitted

3.6 Specific Swiss code values

At various points in the "pacs.008" message, specific Swiss code values are used. 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".

3.6.1 Identifying direct debit information

Relevant information from LSV⁺/BDD transactions is identified using the code value LSVBDD.

Code value	Meaning
LSVBDD	Information from the LSV ⁺ /BDD transaction (LSV ⁺ /BDD identification, requested processing date)

Table 4: Code value for LSV⁺/BDD transactions

The code value is sent in the *FiToFiCstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry* element.

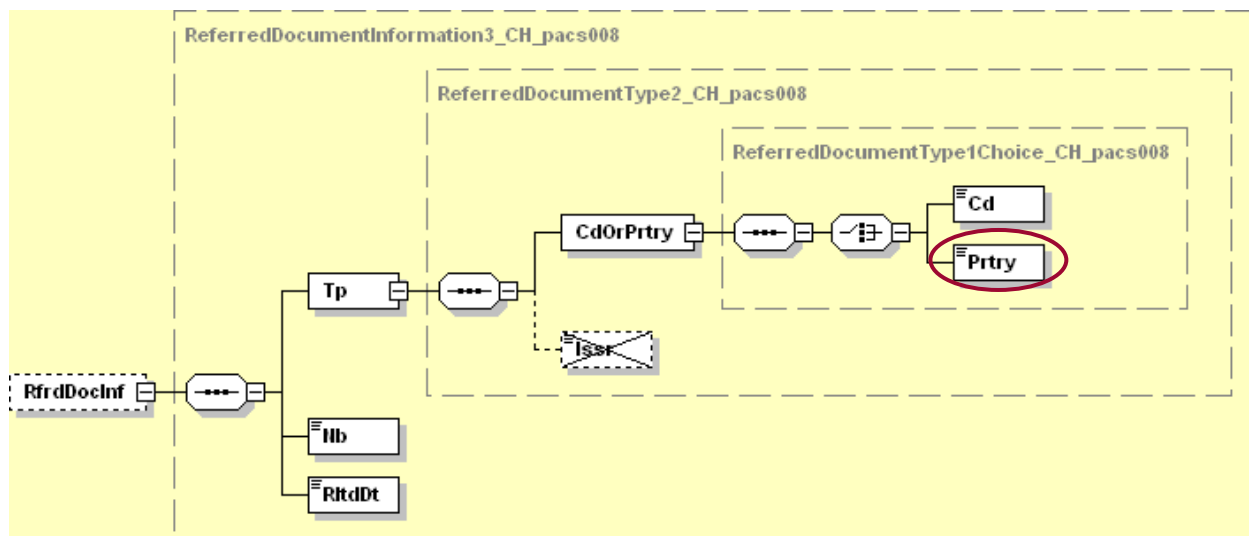


Figure 10: Identifier for direct debits

3.6.2 Code list for defining creditor account numbers

The following codes are available for identifying the account number type for the creditor account:

Code value	Meaning
PRTRY	Conventional format
PCACC	Postal account number
ESRPT	ISR participant number
PSREF	IS reference number

Table 5: Defining creditor account numbers

The code value is sent in the *FiToFiCstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/SchmeNm/Prtry* element.

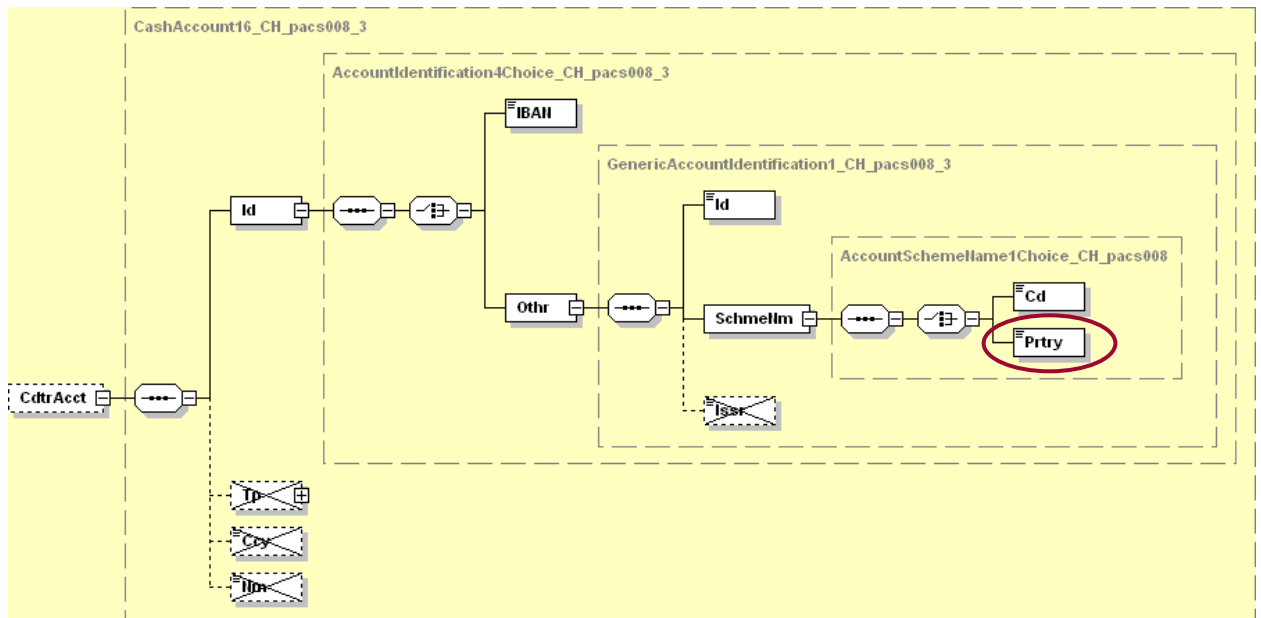


Figure 11: Account number definition

3.6.3 Reference type for a structured reference

Structured references of the ISR, QRR or IPI type are identified using the following code values in the "Proprietary" element (*FiToFiCstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/ Tp/CdOrPrtry/Prtry*):

Code value	Meaning
ESR	ISR reference
QRR	QR reference
IPI	Structured details of payment from the IPI

Table 6: Code values for reference types in the "Proprietary" element

A structured reference of the SCOR type (ISO Creditor Reference) is identified using the following code value in the "Code" element (*FiToFiCstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/ Tp/CdOrPrtry/Cd*):

Code value	Meaning
SCOR	ISO Creditor Reference

Table 7: Code values for reference types in the "Code" element

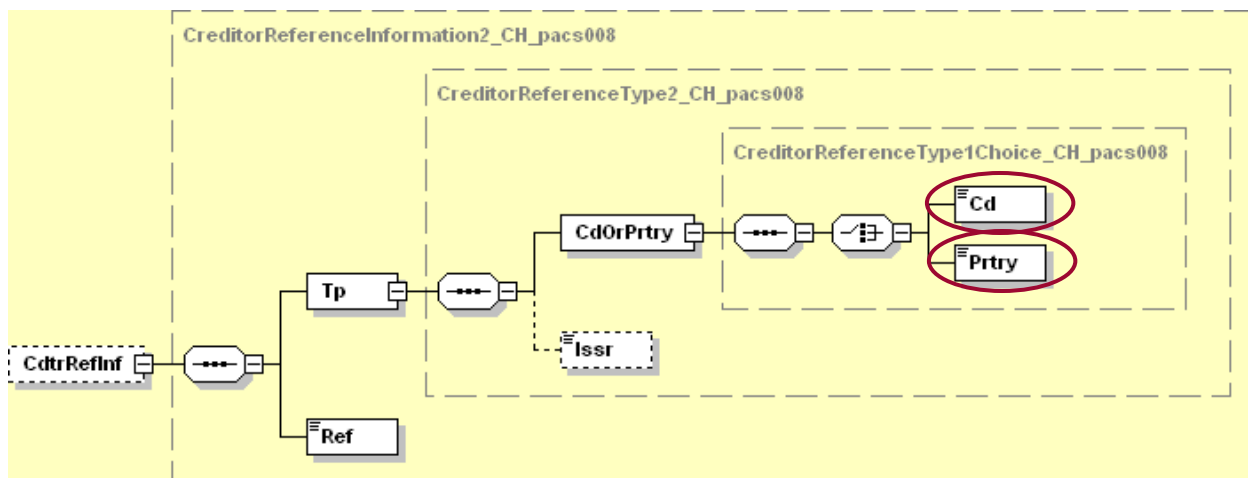


Figure 12: Entering a code for the reference type of a structured reference

3.6.4 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 "reservation request" (LIQU) (see also section 3.7.2 "Reservation request").
- For the request of a confirmation of settlement (CONF).
- For overriding the SEPA Default Routing (NODR, nur FW-RTGS).

Code value	Meaning
LIQU	Reservation request
CONF	Request confirmation of settlement
NODR	Overriding the SEPA Default Routing (euroSIC only)

Table 8: Code values for sending processing instructions to the RTGS systems

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

In order to reflect any combination of these processing instructions and any future processing instructions, the element *FIToFICstmrCdtTrf/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.

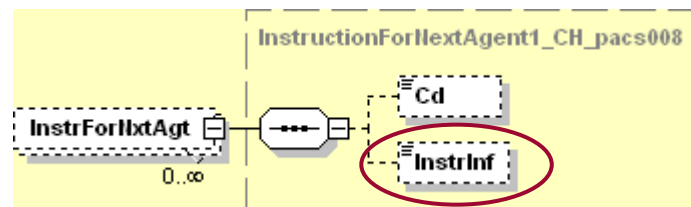


Figure 13: Entering a code for sending processing instructions to the RTGS systems

3.7 Further functions in the RTGS systems

3.7.1 Entering an earliest possible settlement time

By entering an earliest settlement time, the sender has the option of adding payments to the waiting list 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 RTGS systems one clearing day extends across more than one calendar days.

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 requested earliest settlement time can be entered in the *FiToFiCstmr CdtTrf/CdtTrfTxInf/StlmTmIndctn/DbtDtTm* element.

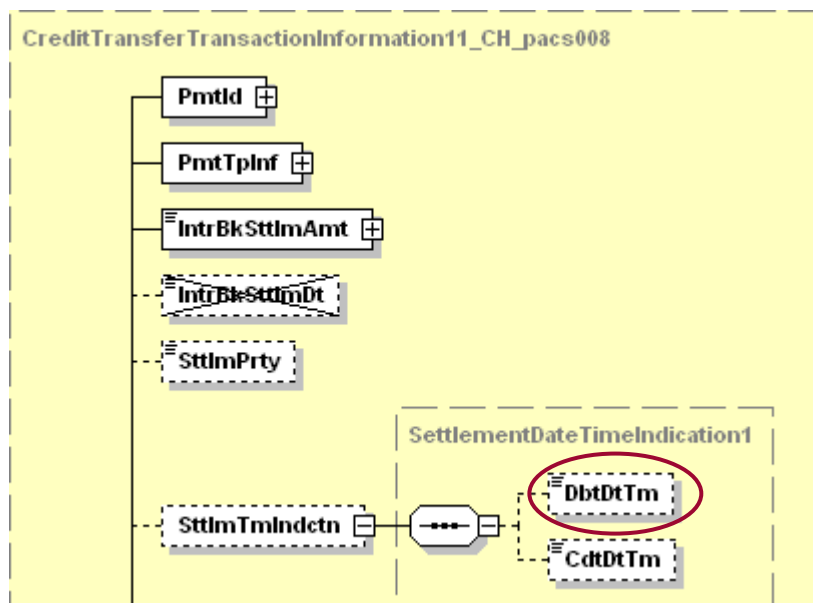


Figure 14: Entering an earliest settlement time

3.7.2 Reservation request

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

A processing instruction to make use of reserved liquidity can be entered using the code LIQU in the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also section 3.6.4 "Sending processing instructions to the RTGS systems").

3.7.3 Handling SWIFTgpi payments in SIC and euroSIC

SIC and euroSIC support the processing of SWIFTgpi transactions based on a "market practice" for Switzerland harmonised with SWIFT. This enables forwarding the GPI information in SIC and euroSIC.

The GPI information is composed of two elements:

- GPI tag if sender bank (Instructing Agent) is a GPI bank
- UETR (unique end-to-end transaction reference)

The core points of the Swiss "market practice" are implemented in SIC and euroSIC as follows:

- Valid GPI tags are G01 and G04, which respectively correspond to the values 001 and 004 originating from field 111 in SWIFT Header Block 3.
- SWIFTgpi messages can be processed using the use cases for customer payments "pacs.008" (payment type CSTPMT) and for bank payments "pacs.009" (payment types COVPMT and F2FPMT).
- The <InstrId> field is used to identify a SWIFTgpi message and to carry the the two elements GPI tag and UETR.
- Formatting: [Gnn, G2!n] and [UETR 32!x, formatted as IETF RFC 4122 v4 lowercase without hyphens].
- Example: <InstrId>G01eb6305c91f7f49deaed016487c27b42d<\InstrId>.
- SIX Interbank Clearing does not track the SWIFTgpi tracker. This is the task of the participating institutes.
- A recipient bank (Instructed Agent) can ignore the GPI tag if it is not a GPI bank. This applies both to messages from SIC/euroSIC (G01 or G04 in InstrId) and to messages from SWIFT (field 111). In the case of a transfer to SWIFT, the intermediary bank must ensure that the delivered UETR is passed on in the outgoing SWIFT message (field 121).
- A sender bank (Instructing Agent) may only use the GPI tag if it is a GPI Bank. Beyond that the sender bank is also responsible for applying the correct GPI tag values.

3.7.4 Handling of SWIFT UETR information in SIC and euroSIC

SIC and euroSIC support the processing of SWIFT UETR transactions based on a "market practice" for Switzerland harmonised with SWIFT. This enables forwarding the UETR information in SIC and euroSIC.

The UETR information is composed of two elements:

- UETR tag (UET)

- **UETR** (unique end-to-end transaction reference)

The core points of the Swiss "market practice" are implemented in SIC and euroSIC as follows:

- SWIFT messages with UETR can be processed using the use cases for customer payments "pacs.008" (payment type CSTEPMT) and for bank payments "pacs.009" (payment types COVPMT and F2FPMT).
- The <InstrId> field is used to identify a SWIFT message with UETR and to carry the UETR.
- Formatting: UET and [UETR 32!x, formatted as IETF RFC 4122 v4 lowercase without hyphens].
- Example: <InstrId>UETeb6305c91f7f49deaed016487c27b42d<\InstrId>.
- In the case of a transfer to SWIFT, a recipient bank (Instructed Agent) must ensure the transfer of the delivered UETR in the outgoing SWIFT message (field 121).
- In the case of a forwarding of a SWIFT message with UETR (field 121) to SIC/ euroSIC, a sender bank (Instructing Agent) must ensure that the delivered UETR is passed on in the outgoing SIC message (field <InstrId>) (irrespective of whether the SWIFT message is marked as a GPI message (field 111)).

3.8 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:

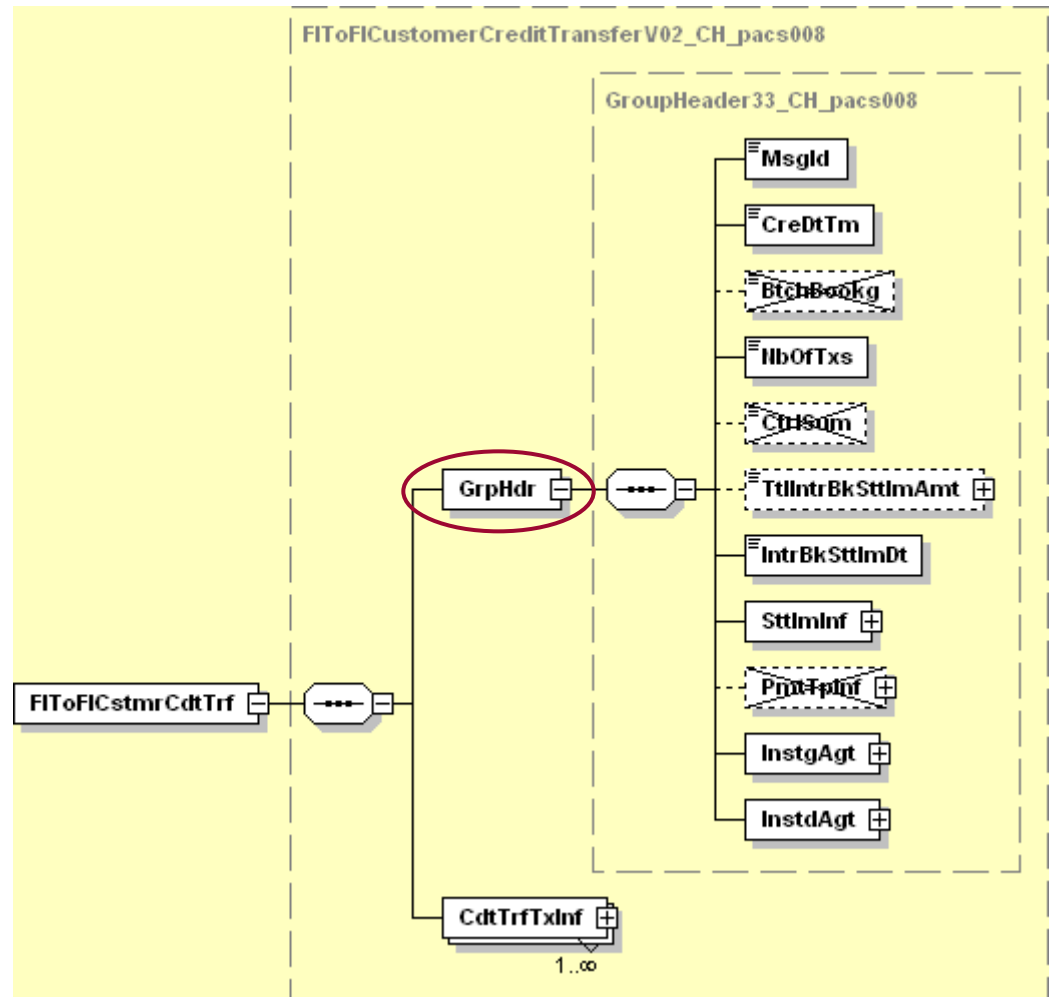


Figure 15: Group Header (GrpHdr) pacs.008

The following table specifies all the elements of the "Group Header" of the message "pacs.008" 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	SWIFT MT103
Document +FITo FICustomer Credit Transfer V02	FIToFICstmrCdtTrf	1..1	1..1			
Group Header	GrpHdr	1..1	1..1			
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the SWIFT character set 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.	ESRPMT: Currency CHF: For payments to PostFinance the maximum accepted amount is 99,999,999.99. SEPPMT: Currency EUR: The maximum accepted amount is 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.	SEPPMT: Only EUR permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +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. For details on setting the settlement date, see Swiss RTGS Handbook.		F32A Value Date Format YYMMDD
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).		
Group Header +Settlement Information ++Settlement Account	SttlmAcct	0..1	0..1	Settlement Account Must not be used.		
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	0..1	Clearing System Optional element to specify routing information in euroSIC.	CSTPMT: Currency CHF: Must not be used. Currency EUR: Message from RTGS system to participant: Will only be delivered, if the information about the clearing system is available. Message from participant to RTGS system: Must not be used. ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Message from RTGS system to participant: Will only be delivered, if the information about the clearing system is available. Message from participant to RTGS system: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +Settlement Information ++Clearing System +++Code	Cd {Or	1..1	1..1	Clearing System Identification (code)		
Group Header +Settlement Information ++Clearing System +++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)		
Group Header +Settlement Information ++Instructing Reimbursement Agent	InstgRmbrsmntAgt	0..1	0..1	Instructing Reimbursement Agent Must not be used.		
Group Header +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 the <BIC> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited.		
Group Header +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			
Group Header +Instructing Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Identification of Instructing Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.	SEPPMT: Must be used.	Output Header Block 2: Sender's Address Output from SWIFT Header Block 3 F108: Zahlender Teilnehmer SIC-IID oder BIC Input to SWIFT

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +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 <BIC>. Must contain a valid identification of an active participant. Must not be concatenated.	SEPPMT: Must not be used.	
Group Header +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.		
Group Header +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC-IID (=6n)).		
Group Header +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary) Is currently not supported.		
Group Header +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.		Header Block 3 F108: Zahlender Teilnehmer SIC-IID oder BIC Input to SWIFT

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, either the <BIC> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.		
Group Header +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			
Group Header +Instructed Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.	SEPPMT: Must be used. Payments from the participant to the RTGS have to be addressed to SECB with BIC SECGDEFF.	
Group Header +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 <BIC>. Must contain valid identification for an active participant.	SEPPMT: Must not be used.	
Group Header +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.		

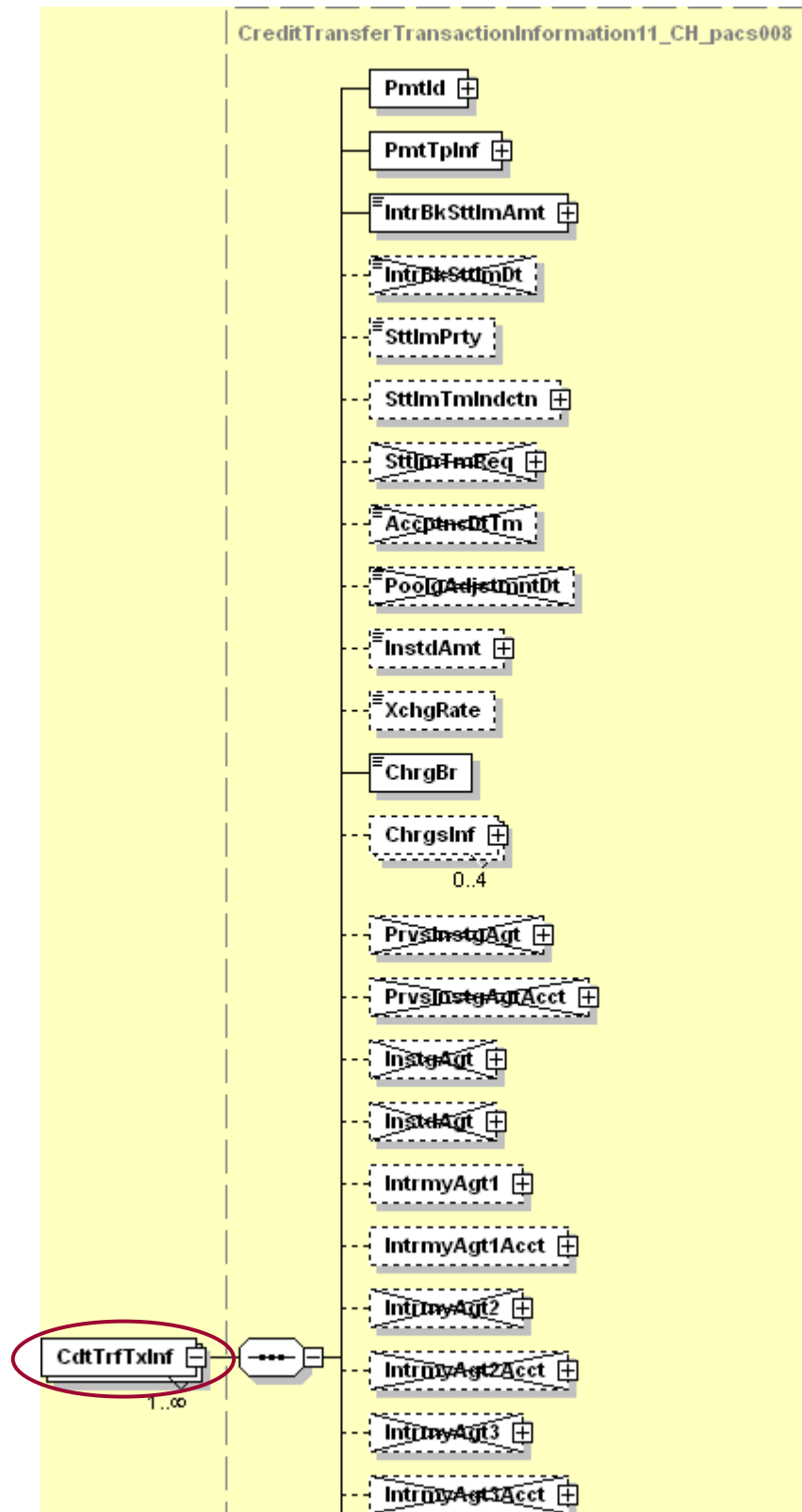
ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC-IID (=6n)).		
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary) Is currently not supported.		
Group Header +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.		Input Header Block 2: Receiver's Address Input to SWIFT, conversion of SIC-IID to BIC (if not concatenated)
Group Header +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Group Header +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 or direct routing, 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). The direct forwarding destination will always be provided as a SIC IID, regardless of the type of addressing provided by the sender. Message from participant to RTGS system: Must not be used.		Input Header Block 2: Receiver's Address Input to SWIFT, conversion of SIC-IID to BIC (if concatenated)

Table 9: 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:



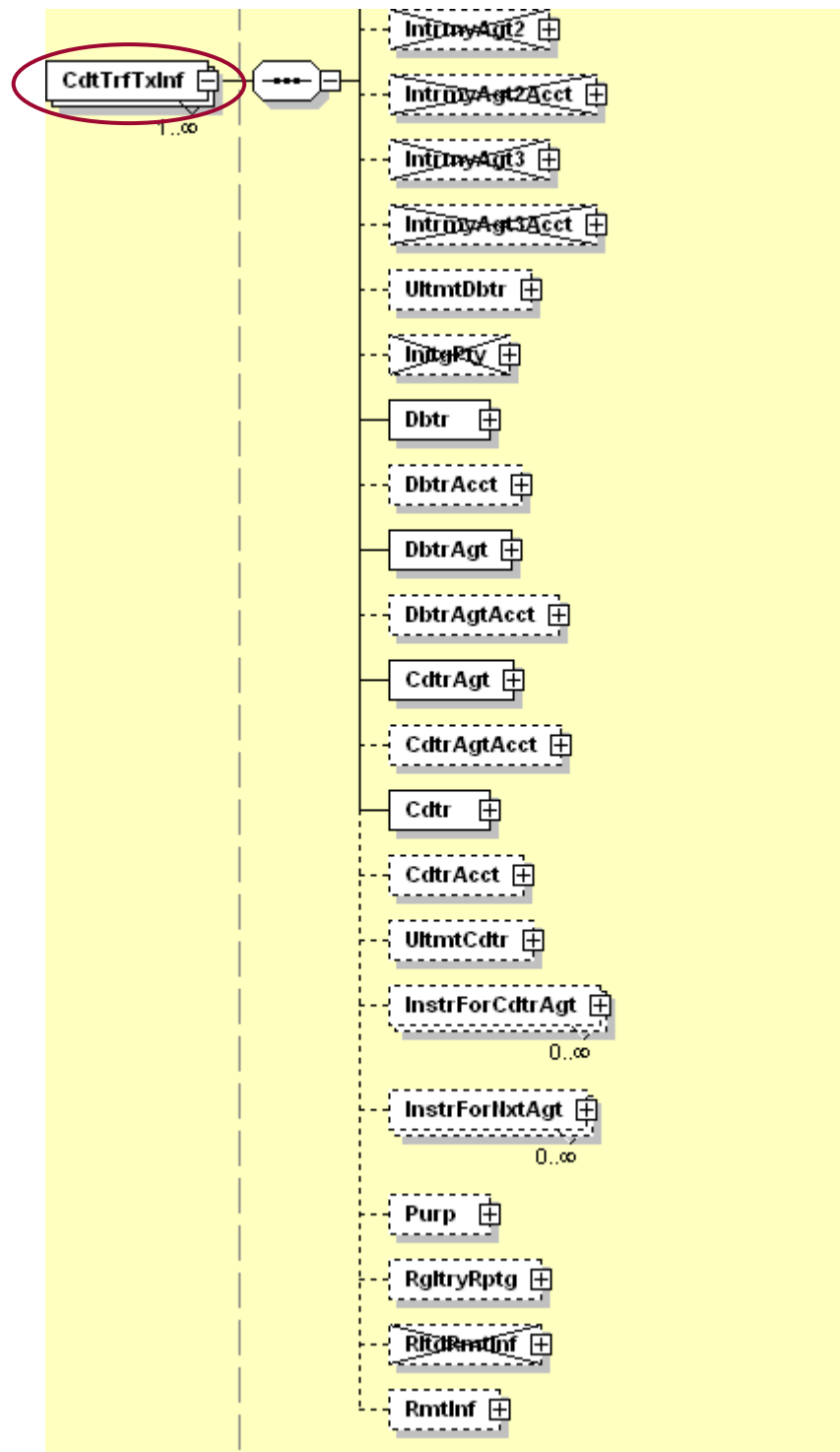


Figure 16: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" of the message "pacs.008" 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	SWIFT MT103
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..n	This element cannot be used more than once.		
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment Reference		
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Additional Transaction Identification In case of a SEPA payment: Original SEPA transaction reference. Only used for incoming SEPA payments from SECB and includes the original transaction reference for the sake of clarity. In the case of a generic customer payment (CSTPMT): Must contain an additional transaction identification, a) UETR in the format: UET and [UETR, 32!x lowercase without hyphens]. b) GPI reference and UETR in the format: [Gnn, G2!n] and [UETR, 32!x lowercase without hyphens].	CSTPMT: Must contain the UETR or a GPI reference. ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Message from RTGS system to participant: Contains the original transaction reference (content from <TxId>) of the SEPA payment. Message from participant to RTGS system: Must not be used.	Header Block 3 F111: Service Type Identifier Translate value to appropriate GPI-tag (may only be used by GPI banks) Header Block 3 F121: Unique End-to-End Identifier (UETR) UETR with "-" characters removed
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The identification corresponds to the debtor's reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor and the debtor.		F70 Remittance Information Code /ROC/

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	1..1	1..1	Transaction Identification Only the SWIFT character set excluding spaces is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. 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.	SEPPMT: Message from RTGS system to participant: Contains a new transaction reference generated by SECB. The original SEPA payment transaction reference can be found in the <InstrId> element.	F20 Sender's Reference
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information Must be used.		
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..1	0..1	Service Level	SEPPMT: Must be used.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code) The following ISO code values are taken into account: SEPA = SEPA payment URGP = Urgent payment, so that the creditor agent is recommended to give it priority treatment.	ESRPMT: Only code URG is permitted. CSTPMT: Only code URG is permitted. ESRDEB: Only code URG is permitted. IPIDEB: Only code URG is permitted. SEPPMT: Code SEPA is mandatory, other values are not permitted.	F72 Sender to Receiver Information /SICAVIS/ plus 1-position code (Code 2 = URG)
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary) Only SWIFT Bank Operation Codes may be indicated in this element. Validation is made in accordance with SWIFT Field Specifications 23B.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	F23B Bank Operation Code
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	SWIFT MT103
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	1..1	Must not be used.		
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	1..1	Payment Type (proprietary) Unambiguous identification of the payment type, the following code values for payment types are available: ESRPMT = ISR payment ESRDEB = ISR payment resulting from a direct debit IPIDEB = IPI payment resulting from a direct debit SEPPMT = SEPA payment (EUR only) CSTPMT = Generic customer payment		
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	ESRDEB: Must not be used. IPIDEB: Must not be used.	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code) A salary, pension or bonus payment can be communicated to the beneficiary by assigning the appropriate purpose code (SALA, PENS or BONU).		F72 Sender to Receiver Information /SICAVIS/ plus 1-position code (Code 1 = SALA / PENS)
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary) For the identification of payments due to eBill the value EBIL has to be used.		
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.	ESRPMT: Currency CHF: For payments to PostFinance the maximum accepted amount is 99,999,999.99. SEPPMT: Currency EUR: The maximum accepted amount is 99,999,999,999.99.	F32A Interbank Settlement Amount

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
	Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	SEPPMT: Only EUR permitted.	F32A Currency
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 URGT = Urgent priority, highest level. If no priority is specified, normal priority applies.		F72 Sender to Receiver Information /SICPRIO/ plus 2-position code
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.		
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 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, 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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from the 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 +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. Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits.	SEPPMT: Must not be used.	F33B Instructed Amount
	Ccy			Currency Code Must contain a valid currency code according to ISO 4217.		F33B Currency
Credit Transfer Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate Exchange rate (foreign currency to CHF or EUR) of the instructed amount in the <InstAmt> element. Mandatory if <InstAmt> is present and the currency in <InstAmt/@Ccy> is different from that in <IntrBkSttlmAmt/@Ccy>. Not permitted if <InstAmt> is not present. Not permitted if <InstAmt> is present and the currency in <InstAmt/@Ccy> is the same as that in <IntrBkSttlmAmt/@Ccy>.	SEPPMT: Must not be used.	F36 Exchange Rate

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Charge Bearer	ChrgBr	1..1	1..1	Charge Bearer CRED = All charges are charged to the creditor (= BEN) DEBT = All charges are charged to the debtor; the creditor receives the full instructed amount (= OUR) SHAR = Charges of the debtor agent are charged to the debtor; all other charges are charged to the creditor (= SHA) SLEV = Service Level Agreement, mandatory for SEPA payments and optional for ISR payments (ESRPMT) and customer payments (CSTPMT). Not permitted for other payment types. Note: If no explicit charge bearer is required, the code SHAR is regarded as the default value.	SEPPMT: Only charge bearer SLEV permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. IPIDEB: Charge bearer SLEV not permitted. ESRPMT: SLEV must be used when bilaterally agreed charges will be applicable. ESRDEB: Charge bearer SLEV not permitted.	F71A Details of Charges Option OUR, if SWIFT F71G is filled in and option BEN or SHAR, if SWIFT F71F is filled in
Credit Transfer Transaction Information +Charges Information	ChrgsInf	0..n	0..4	Charges Information If <ChrgBr> = CRED: Must be used at least once, may be used max. 4 times. If <ChrgBr> = DEBT: May be used max. once. If <ChrgBr> = SHAR: May be used max. 4 times. If <ChrgBr> = SLEV: May be used max. 4 times.	SEPPMT: Must not be used. CSTPMT: May be used together with SLEV to specify bilaterally agreed charges. ESRPMT: May be used together with SLEV to specify bilaterally agreed charges.	
Credit Transfer Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. If <ChrgBr> = DEBT, amount must be greater than 0, 00.		F71F Sender's Charges Amount F71G Receiver's Charges Amount
	Ccy			Currency Code If <ChrgBr> = DEBT: The currency code must be CHF or EUR and must correspond to the currency in the respective RTGS system.		F71F Sender's Charges Currency F71G Receiver's Charges Currency

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Charges Information ++Party	Pty	1..1	1..1	Charges Receiver Sub-element <Pty><FinInstnId><Nm> may either be filled a) with the value NOTPROVIDED if the charges receiver is unknown or b) If <ChrgBr> = SLEV a Code to identify the typ of bilaterally agreed charges may be provided		
Credit Transfer Transaction Information +Charges Information ++Party +++Financial Institution Identification	FinInstnId	1..1	1..1			
Credit Transfer Transaction Information +Charges Information ++Party +++Financial Institution Identification ++++Name	Nm	0..1	0..1	Name	CSTPMT: If <ChrgBr> = SLEV: May be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content validated by the RTGS-Platform. ESRPMT: If <ChrgBr> = SLEV: May be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content validated by the RTGS-Platform.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbId> must not be used at the same time. A full address including the <Nm> and <PstlAdr> elements may also be provided. The following rules must be taken into account: a) If <BIC> is used, the indication of <Nm> / <PstlAdr> is not permitted. b) <PstlAdr> is only permitted together with <Nm>. c) <Nm> may also be used without <PstlAdr>. If present, <CdtrAgt> must not be identical with <InstAgt>.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification	FinInstnId	1..1	1..1			
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Intermediary Agent Identification (BIC) 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>.		F56A Intermediary Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Intermediary Agent Identification (proprietary) This element must not be used at the same time as <BIC>.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Intermediary Agent 1 ++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 +Intermediary Agent 1 ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.		F56D Intermediary Institution Name and Address Line 1 = <Nm>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used in combination with <Nm>. Must not be used together with <BIC>. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	0..1	Building Number		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Postcode	PstCd	0..1	0..1	Postcode		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	0..1	Country		
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		F56D Intermediary Institution Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent Account May only be used if <IntrmyAgt1> is present.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification	Id	1..1	1..1			
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range 02 to 98.		F56A Intermediary Institution Party Identifier If IBAN F56D Intermediary Institution Party Identifier If IBAN
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F56A Intermediary Institution Party Identifier If not IBAN F56D Intermediary Institution Party Identifier If not IBAN
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor		
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Street Name	StrtNm	0..1	0..1	Street Name		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Building Number	BldgNb	0..1	0..1	Building Number		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Postcode	PstCd	0..1	0..1	Postcode		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Town Name	TwNnm	0..1	0..1	Town Name		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Country	Ctry	0..1	0..1	Country		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification		
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted. If used, <PrvtId> must not be used.		
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. If used, <OrgId> must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. Either the sub-element <Nm> or <Id><OrgId><BICOrBEI> must be used. Exception: For SEPA payments, the sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.		
Credit Transfer Transaction Information +Debtor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted. If used, <Id><OrgId><BICOrBEI> must not be used.	SEPPMT: Must be used.	F50F Ordering Customer Name and Address Content from code 1/ (Name of the Ordering Customer) F50K Ordering Customer Name and Address Line 1 = <Nm>
Credit Transfer Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used together with <Nm>. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	SEPPMT: Only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory.	
Credit Transfer Transaction Information +Debtor ++Postal Address +++Street Name	StrtNm	0..1	0..1	Street Name	SEPPMT: Must not be used.	F50F Ordering Customer Name and Address Content from code 2/ (Address Line)
Credit Transfer Transaction Information +Debtor ++Postal Address +++Building Number	BldgNb	0..1	0..1	Building Number	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Debtor ++Postal Address +++Postcode	PstCd	0..1	0..1	Postcode	SEPPMT: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor ++Postal Address +++Town Name	TwNnm	0..1	0..1	Town Name	SEPPMT: Must not be used.	F50F Ordering Customer Name and Address Content from code 3/ (Country and Town), part Town
Credit Transfer Transaction Information +Debtor ++Postal Address +++Country	Ctry	0..1	0..1	Country		F50F Ordering Customer Name and Address Content from code 3/ (Country and Town) , part Country
Credit Transfer Transaction Information +Debtor ++Postal Address +++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		F50K Ordering Customer Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Debtor ++Identification	Id	0..1	0..1	Identification		
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element from <Othr> is permitted.		
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI Must contain a valid value according to ISO 9362. If used, there must be no other sub-elements under <Dbtr>. Exception: For SEPA payments, the sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.		F50A Ordering Customer Identifier Code (BIC)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification Maximum of 1 variation permitted. May only be used if <Nm> is present.		
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification May only be used if <Nm> is present.	SEPPMT: Only <DtAndPlcOfBirth> or one element of <Othr> is permitted.	
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth		
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth +++++Birth Date	BirthDt	1..1	1..1	Birth Date		F50F Ordering Customer Name and Address Content from code 4/ (Date of Birth)
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth +++++Province Of Birth	PrvcOfBirth	0..1	0..1	Province of Birth		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth ++++City Of Birth	CityOfBirth	1..1	1..1	City of Birth		F50F Ordering Customer Name and Address Content from code 5/ (Place of Birth), Place
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth ++++Country Of Birth	CtryOfBirth	1..1	1..1	Country of Birth		F50F Ordering Customer Name and Address Content from code 5/ (Place of Birth), Country
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..4	Other Private Identification Maximum of 4 variations permitted.	SEPPMT: Maximum of 1 variation permitted.	
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other ++++Identification	Id	1..1	1..1	Identification		F50F Ordering Customer Party Identifier (Identifier) F50F Ordering Customer Name and Address Content from code 6/ (Customer Identification Number) or code 7/ (National Identity Number), part Identifier or code 8/ (Additional Information)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other +++++Scheme Name	SchmeNm	0..1	0..1	Identification Type		
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other +++++Scheme Name +++++Code	Cd {Or	1..1	1..1	Identification Type (code) Permitted ISO code values according to the External Code List.		F50F Ordering Customer Party Identifier (Cd) F50F Ordering Customer Name and Address Code 6/ = CUST, Code 7/ = NIDN
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other +++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Identification Type (proprietary)		F50F Ordering Customer Name and Address Code 8/

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other +++++Issuer	Issr	0..1	0..1	Identification Issuer		F50F Ordering Customer Party Identifier (Country Cd) With code CUST / DRLC / EMPL: If present, the Issuer from the display format 4!a/2!a/27x (Cd/ Country Cd/Issuer/ Identifier) F50F Ordering Customer Name and Address Content from code 6/ (Customer Identification Number) or Code 7/ (National Identity Number), part Country Code and Issuer
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	SEPPMT: Must be used.	
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1			
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. QR-IBAN not permitted.	SEPPMT: Must be used.	F50A Ordering Customer Account If IBAN F50F Ordering Customer Party Identifier (Account) If IBAN F50K Ordering Customer Account If IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F50A Ordering Customer Account If not IBAN F50F Ordering Customer Party Identifier (Account) If not IBAN F50K Ordering Customer Account If not IBAN
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbId> must not be used at the same time. A full address including the <Nm> and <PstlAdr> elements may also be provided. The following rules must be taken into account: a) If <BIC> is used, <Nm> / <PstlAdr> must not be provided. b) <PstlAdr> is only permitted together with <Nm>. c) <Nm> may also be used without <PstlAdr>.	ESRDEB: Currency CHF: Must be identical with <InstgAgt>. SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme".	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Debtor Agent Identification (BIC) 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>.	SEPPMT: Must be used.	Output Header Block 2: Sender's Address Output from SWIFT, if Field 52y (Ordering Institution) is not present. F52A Ordering Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Agent Identification (proprietary) This element must not be used at the same time as <BIC>.	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Debtor 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 +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	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	SWIFT MT103
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.	SEPPMT: Must not be used.	F52D Ordering Institution Name and Address Line 1 = <Nm>
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used in combination with <Nm>. Must not be used together with <BIC>. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	0..1	Building Number		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Postcode	PstCd	0..1	0..1	Postcode		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	0..1	Country		
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		F52D Ordering Institution Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account May only be used if the instructing participant in the <InstgAgt> element does not correspond to the debtor agent in the <DbtrAgt> element.	ESRDEB: Currency CHF: Must not be used. SEPPMT: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Debtor Agent Account ++Identification	Id	1..1	1..1			
Credit Transfer Transaction Information +Debtor Agent Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.		F52A Ordering Institution Identifier If IBAN F52D Ordering Institution Identifier If IBAN
Credit Transfer Transaction Information +Debtor Agent Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format		
Credit Transfer Transaction Information +Debtor Agent Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F52A Ordering Institution Identifier If not IBAN F52D Ordering Institution Identifier If not IBAN
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbId> must not be used at the same time. Alternatively, the full address including the <Nm> and <PstlAdr> elements may also be provided. The following rules must be taken into account: a) If <BIC> is used, <Nm> / <PstlAdr> must not be provided. b) <PstlAdr> is only permitted together with <Nm>. c) <Nm> may also be used without <PstlAdr>. Must not be identical with <InstdAgt>, if <IntrmyAgt1> is present.	CSTPMT: Must be identical with <InstdAgt>, if an "IS reference number" is used to specify the creditor account. ESRDEB: Must be identical with <InstdAgt>. ESRPMT: Must be identical with <InstdAgt>. IPIDEB: Must be identical with <InstdAgt>. SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme".	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Creditor Agent Identification (BIC) 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>.	SEPPMT: Must be used.	F57A Account with Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Agent Identification (proprietary) This element must not be used at the same time as <BIC>.	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Creditor 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 +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.		F57D Account with Institution Party Identifier If a code for a national clearing system has been used ("//").

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification		F57D Account with Institution Party Identifier If a code for a national clearing system has been used ("/").
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	F57D Account with Institution Name and Address Line 1 = <Nm>
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used in combination with <Nm>. Must not be used together with <BIC>. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	0..1	Building Number		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Postcode	PstCd	0..1	0..1	Postcode		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	0..1	Country		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		F57B Account with Institution Location F57D Account with Institution Name and Address Line 2-4 = <AdrLine>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account May only be used if the instructed participant in the <InstdAgt> element does not correspond to the creditor agent in the <CdtrAgt> element.	CSTPMT: Must not be used if an "IS reference number" is used to specify the creditor account ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Creditor Agent Account ++Identification	Id	1..1	1..1			
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.		F57A Account with Institution Party Identifier If IBAN F57B Account with Institution Party Identifier If IBAN F57D Account with Institution Party Identifier If IBAN
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F57A Account with Institution Party Identifier If not IBAN F57B Account with Institution Party Identifier If not IBAN F57C Account with Institution Party Identifier F57D Account with Institution Party Identifier If not IBAN and if no code for a national clearing system has been used ("//").
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. At least <Nm> or <Id><OrgId><BICOrBEI> must be used. Both elements can be used at the same time. For SEPA payments, the use of the sub-element <Nm> is mandatory and it may optionally be used together with the sub-elements <PstlAdr>, <Ctry> and <Id>.		
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.	ESRPMT: Recommendation: NOTPROVIDED can be used if there is no information about the creditor available. SEPPMT: Must be used.	F59 Beneficiary Customer Name and Address Line 1 = <Nm> F59F Beneficiary Customer Name and Address Content from code 1/ (Name of the Beneficiary Customer)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used when <Nm> is present. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.		
Credit Transfer Transaction Information +Creditor ++Postal Address +++Street Name	StrtNm	0..1	0..1	Street Name	SEPPMT: Must not be used.	F59F Beneficiary Customer Name and Address Content from code 2/ (Address Line)
Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number	BldgNb	0..1	0..1	Building Number	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Creditor ++Postal Address +++Postcode	PstCd	0..1	0..1	Postcode	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name	TwnNm	0..1	0..1	Town Name	SEPPMT: Must not be used.	F59F Beneficiary Customer Name and Address Content from code 3/ (Country and Town), part Town
Credit Transfer Transaction Information +Creditor ++Postal Address +++Country	Ctry	0..1	0..1	Country		F59F Beneficiary Customer Name and Address Content from code 3/ (Country and Town), part Country

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		F59 Beneficiary Customer Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	0..1	Identification		
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted.		
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI Must contain a valid value according to ISO 9362. For SEPA payments, the sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.		F59A Beneficiary Customer Identifier Code (BIC)
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification May only be used if <Nm> is present.		
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element from <Othr> is permitted. May only be used if <Nm> is present.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth		
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..1	Other Private Identification		
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	ESRDEB: Must be used. ESRPMT: Must be used. IPIDEB: Must be used. SEPPMT: Must be used.	
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1			
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must be used. SEPPMT: Must be used. CSTPMT: Must contain the QR-IBAN for payments with a structured QR payment reference.	F59 Beneficiary Customer Account If IBAN F59A Beneficiary Customer Account If IBAN
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	ESRDEB: Must be used. ESRPMT: Must be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary) The account number is individually checked on the basis of the code entry for the type given in <SchmeNm><Prtry>: PRTRY = Max. 34 character account number, conventional format PCACC = Postal account number complying with the following requirements: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive ESRPT = ISR participation number complying with the following requirements: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive PSREF = IS reference number complying with the following requirements: - Mandatory 27-digit numerical value from the IS code line - Check digit in the last position according to Modulo 10, recursive	CSTPMT: Currency CHF: Only conventional format, postal account number or IS reference number permitted. Currency EUR: Only conventional format or postal account number permitted. ESRDEB: Only ISR participant number permitted. ESRPMT: Only ISR participant number permitted.	F59 Beneficiary Customer Account If not IBAN F59A Beneficiary Customer Account If not IBAN
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	1..1	Account Type Must be used to unambiguously identify the account number type.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Code	Cd {Or	1..1	1..1	Must not be used.		
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Account Type The following code values are available: PRTRY = Conventional format PCACC = Postal account number ESRPT = ISR participant number PSREF = IS reference number	CSTPMT: Currency CHF: Only PRTRY, PCACC and PSREF permitted. Currency EUR: Only PRTRY and PCACC permitted. ESRDEB: Only ESRPT permitted. ESRPMT: Only ESRPT permitted.	
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor		
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Street Name	StrtNm	0..1	0..1	Street Name		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Building Number	BldgNb	0..1	0..1	Building Number		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Postcode	PstCd	0..1	0..1	Postcode		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name	TwnNm	0..1	0..1	Town Name		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country	Ctry	0..1	0..1	Country		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted. If used, <PrvtId> must not be used.		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one element of <Othr> is permitted. If used, <OrgId> must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..n	<p>Instruction For Creditor Agent/Instruction Code Element is used for giving instructions to the creditor agent or instructed participant, either in structured form as a SWIFT Instruction Code or unstructured.</p> <p>Sending a SWIFT Instruction Code (reflecting SWIFT Field 23E):</p> <ul style="list-style-type: none"> - This element cannot be used more than five times. - Version a): SWIFT Instruction Code in the sub-element <Cd> (CHQB, HOLD, PHOB, TELB) with Additional Information in the sub-element <InstrInf>. - Version b) for code values that are not permitted under <Cd> (SDVA, INTC, REPA, CORT, PHON, TELE, PHOI, TELI): Sub-element <Cd> must not be used, delivery of SWIFT Instruction Code and SWIFT Additional Information in sub-element <InstrInf>, format in accordance with SWIFT Format Specifications 23E. - If the following SWIFT Instruction Codes are used, dependencies with other elements must also be taken into account: CHQB: <CdtrAcct> must not be used. TELE/PHON: <CdtrAgt> must be different from <InstdAgt>. TELI/PHOI: May only be used if <IntrmyAgt1> is present. - Validation of permitted code combinations is done in accordance with SWIFT Field Specifications 23E. <p>Use of an instruction for the creditor agent (unstructured, reflects SWIFT Field 72):</p> <ul style="list-style-type: none"> - The element must not be used more than twice. - Sub-element <Cd> must not be used. - Sub-element <InstrInf> must not start with a SWIFT Instruction Code. 	<p>ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. ESRPMT: Must not be used.</p>	<p>F72 Sender to Receiver Information F23E Instruction Code</p>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
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.		
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.	CSTPMT: For payments in EUR the following additional code is permitted: NODR = Overrule the default routing SEPA.	
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.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used.	F70 Remittance Information Only ISO 20022 to SWIFT

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
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)	SEPPMT: Must not be used.	F26T Transaction Type Code Only SWIFT to ISO 20022: Code is supplemented with the identification "TransactionType"
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	0..1	Regulatory Reporting	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	1..1	Details		
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	1..3	Information Maximum of 3 lines permitted.		F77B Regulatory Reporting
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information This information must be forwarded to the creditor and may be present in either unstructured (<Ustrd>) or structured (<Strd>) format.	ESRDEB: Must be used. ESRPMT: Must be used. IPIDEB: Must be used. CSTPMT: Must be present if a QR-IBAN is used in the <CdrAcct><Id><IBAN> element.	
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..2	Remittance Information Unstructured May only be used if no structured notification is present. The element must not be used more than once.	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. CSTPMT: Must not be present if a QR-IBAN is used in the <CdrAcct><Id><IBAN> element.	F70 Remittance Information

Page 75 of 85

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	1..1	Type of Additional Remittance Information Permitted code value: LSVBDD		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	1..1	LSV-ID LSV identification of the original direct debit.		F72 Sender to Receiver Information /SICLSVID/ plus 5-position ID for the creditor
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	1..1	Requested Processing Date Must contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS system the payment will be rejected.		F72 Sender to Receiver Information /SICLSVG/ plus requested processing date
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	Referred Document Amount	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information	IPIDEB: Must be used. ESRDEB: Must be used. ESRPMT: Must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	1..1	Reference Type		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	1..1	Reference Type (code) The following ISO code value is permitted: SCOR = Structured customer reference for the creditor.	CSTPMT: Must be present if "Structured customer reference" was used. Only value SCOR is permitted. ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must be present if <RmtInf><Strd> was used. Only value SCOR is permitted.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	1..1	Reference Type (proprietary) The following ISO code values are permitted: ESR = ISR reference QRR = QR reference IPI = Structured details of payment from the IPI	CSTPMT: - Must contain QRR if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. - Must be used if structured details of payment from the QR bill were used. Only value QRR is permitted. - Must be used if structured details of payment from the IPI were used. Only value IPI is permitted. ESRDEB: The value ESR must be used. ESRPMT: The value ESR must be used. IPIDEB: The value IPI must be used. SEPPMT: Must not be used.	F70 Remittance Information Codes /IPI/, /ESR/

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	0..1	Issuer of the Creditor Reference	CSTPMT: Must not be used. ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference The creditor reference will individually be checked on the basis of the code provided in <Tp><CdOrPrtry><Cd> or <Prtry>: QRR (<Prtry>) = QR reference complying with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - Must be >0. - Check digit in the last position according to Modulo 10, recursive. ESR (<Prtry>) = ISR reference number complying with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - If the reference number is < 27 digits, it must be left-padded with zeros. - Must be >0. - Check digit in the last position according to Modulo 10, recursive. IPI (<Prtry>) = structured details of payment from the IPI complying with the following requirements: - Mandatory 20-digit value. - Must contain a correct check digit pair in positions 1 – 2. SCOR (<Cd>) = Structured customer reference for the creditor. An ISO Creditor Reference according to ISO 11649 may be used. This reference must contain the value RF in pos. 1-2 and a correct check digit pair in pos. 3-4 and the total length must not exceed 25 characters.	CSTPMT: - Must be sent if <RmtInf><Strd> is used. - Must contain a QR reference if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. - May contain an ISO Creditor Reference according to ISO 11649 or the structured details of payment from the IPI. ESRDEB: Must contain ISR reference number. ESRPMT: Must contain ISR reference number. IPIDEB: Must contain structured details of payment from the IPI. SEPPMT: Must be present, if <RmtInf><Strd> is used.	F70 Remittance Information Codes /IPI/, /ESR/

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SWIFT MT103
				It is advised to not left-pad the the reference with zeros. The ISO Creditor Reference will not be validated by the RTGS-Platform.		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	Invoicer	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	0..1	Invoicee	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3	Additional Remittance Information	ESRDEB: Must not be used. ESRPMT: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used.	

Table 10: Credit Transfer Transaction Information (CdtTrfTxInf, B-Level)

5 Example

This use case applies to processing customer payments made into a bank account with no accompanying deposit slip:

The Remote Bank Frankfurt transfers CHF 1111 on behalf of the watch wholesaler to the account of the Horlogerie de Joux at the Banque Commerciale, Fribourg.

Business elements of the payment

Business element	Content
Payment type	Customer payment
Message identification	MSGID-pacs008-20190522-0001
Transaction identification	20190522-1-0001
Identification of instructing participant	098064 (CHSIC)
Currency code	CHF
Requested settlement date	20190522
Settlement amount	1111,00
Identification of instructed participant	092052 (CHSIC)
Debtor account	CH4089999001234567890
Creditor account	CH1708841000987654321
Debtor name	Uhrengrosshandel Buxtehude
Debtor address	Buxtehude
Creditor name	Horlogerie du Joux
Creditor address	Les Brenets

Depiction of the payment using SWIFT MT103

Field designation	Content
20: Sender's Reference	20190522-1-0001
23B: Bank Operation Code	CRED
32A: Value Date/Currency/Interbank Settled Amount	Date : 25 May 2019 Currency : CHF Amount : #1,111.#
33B: Currency/Instructed Amount	Currency : CHF Amount : #1,111.#
50K: Ordering Customer Name & Address	/CH4089999001234567890 Uhrengrosshandel Buxtehude Buxtehude
57C: Account With Institution	//SW092052

Field designation	Content
59: Beneficiary Customer Name & Address	/CH1708841000987654321 Horlogerie du Joux Les Brenets
71A: Details of Charges	SHA

Depiction of the payment using ISO 2022 pacs.008

GrpHdr	MsgId	MSGID-pacs008-20190522-0001				
	CreDtTm	2019-05-22T09:30:47				
	NbOfTxS	1				
	IntrBkSttlmDt	2019-05-22				
	SttlmInf	SttlmMtd	CLRG			
	InstgAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
				Mmbld	098064	
	InstdAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
				Mmbld	092052	
	FToFICstmrCdtTrf	CdtTrfTxInf	PmtId	InstrId	UE7eb6305c91f7f49daed016487c27b42d	
			EndToEndId	NOTPROVIDED		
			TxId	20190522-1-0001		
PmtTpInf			LclInstrm	Prtry	CSTPMT	
		IntrBkSttlmAmt	1111 CHF			
		ChrgBr	SHAR			
		Dbtr	Nm	Uhrengrosshandel Buxtehude		
			PstlAdr	AdrLine	Buxtehude	

Continuation on next page.

FIToFICstmrCdtTrf	CdtTrfTxInf	DbtrAcct	Id IBAN CH4089999001234567890	
		DbtrAgt	FinInstnId	ClrSysMmbld
				ClrSysId Cd CHSIC
				Mmbld 098064
		CdtrAgt	FinInstnId	ClrSysMmbld
				ClrSysId Cd CHSIC
				Mmbld 092052
		Cdtr	Nm	Horlogerie du Joux
			PstlAdr	AdrLine Les Brenets
		CdtrAcct	Id IBAN CH1708841000987654321	

The outgoing message to the "Instructed Agent" also contains the following element:

Field designation	Content
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	2019-05-22T09:45:45

For XML versions of the examples see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "pacs.008" for the RTGS systems

- ***pacs.008.001.02.ch.02.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

Example

The example shown in section 5 is published on the SIX Interbank Clearing Ltd website as an XML file:

- ***pacs_008_Beispiel_Kundenzahlung_Bankkonto_STP.xml***

Validation Portal

The above mentioned example message 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.

Appendix B: Table of figures

Figure 1:	Documentation structure	9
Figure 2:	Basic message structure of the "pacs.008" message	10
Figure 3:	Indication of the payment type in the "pacs.008" message	12
Figure 4:	Use of references	16
Figure 5:	Message Identification	16
Figure 6:	Transaction Identification	17
Figure 7:	Creditor reference (Remittance Information)	17
Figure 8:	Creditor Reference Information	18
Figure 9:	Creditor Reference Type	19
Figure 10:	Identifier for direct debits	20
Figure 11:	Account number definition	21
Figure 12:	Entering a code for the reference type of a structured reference	22
Figure 13:	Entering a code for sending processing instructions to the RTGS systems	23
Figure 14:	Entering an earliest settlement time	24
Figure 15:	Group Header (GrpHdr) pacs.008	27
Figure 16:	Credit Transfer Transaction Information (CdtTrfTxInf)	36

Appendix C: Table of tables

Table 1:	Situations where the "pacs.008" message is used	11
Table 2:	List of payment types and their code values in the "pacs.008" message	12
Table 3:	Names of the parties involved in transfers	13
Table 4:	Code value for LSV ⁺ /BDD transactions	20
Table 5:	Defining creditor account numbers	21
Table 6:	Code values for reference types in the "Proprietary" element	22
Table 7:	Code values for reference types in the "Code" element	22
Table 8:	Code values for sending processing instructions to the RTGS systems	23
Table 9:	Group Header (GrpHdr, A-Level)	34
Table 10:	Credit Transfer Transaction Information (CdtTrfTxInf, B-Level)	80