



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Payment Returns (pacs.004)

Version 1.10, 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.004" – 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)
1.10	28.02.2020	All details about messages in the SIC message standard removed	all
		6-digit IID renamed to SIC IID.	3.3, 3.4, 4.1, 4.4
		The message type of the message in question, to which the message transfer relates, must be specified in element «Original Message Name Identification».	4.3
		For message type CSTRTN the "Original Instruction Identification" element must contain the content of the "Instruction Identification" element of the original message pacs.008 (CSTPMT).	4.3
		Section "References in the Payment Status Report (pacs.002)" deleted (is contained in the Implementation Guidelines pacs.002).	3.6
		Data of the example changed.	5.1, 5.2
1.9	20.02.2019	For payment type SEPRTN, "pacs.008.001.02" is permitted as the message type for the original payment.	4.3
		Repayments based on "camt.056" repayment requests now added.	4.3, 5.2, Appendix A
1.8.1	15.06.2018	Publication as "Minor" version: Layout adaptation according to the new Brand Identity Guidelines.	all
1.8	20.02.2018	Details about messages in the SIC or SWIFT FIN message standard removed from the documentation structure diagram.	1
		Column «SIC» in table 1 removed.	3.1
		All details about conversions to different message standards and about truncation deleted.	(3.8), 4.4
		A dossier number is no longer sent with ISR returns.	3.8
		Definition of the following elements in the "Group Header" has been changed:	4.1
		<ul style="list-style-type: none"> • <MsgId> • <IntrBkSttlmDt> 	
		Definition of the following elements in the "Transaction Information" has been changed:	4.3
		<ul style="list-style-type: none"> • <RtrId> • <OrgnlGrpInf>/<OrgnlMsgId> • <OrgnlGrpInf>/<OrgnlMsgNmId> • <OrgnlInstrId> • <RtrRsnInf>/<Rsn> • <RtrRsnInf>/<AddtlInf> 	

Version	Date	Amendment description	Section(s)
		Payment-return-type-specific definition of the following elements in the "Transaction Information" has been changed: <ul style="list-style-type: none"> • <OrgnlInstrId> • <RtrdInstdAmt> • <ChrgsInf>/<Pty>/<FinInstnId> • <RtrRsnInf>/<AddtlInf> 	4.3
		Definition of the following elements in the "Original Transaction Reference" has been changed: <ul style="list-style-type: none"> • <IntrBkSttlmDt> • <SttlmInf> • <PmtTpInf> • <RmtInf> • <UltmtDbtr> • <Dbtr>/<Id>/<OrgId>/<Othr> • <Dbtr>/<Id>/<OrgId>/<PrvtId> • <DbtrAgt>/<FinInstnId>/<ClrSysMmbId>/<ClrSysId> • <Debtor Agent Account> • <CdtrAgt> • <Cdtr> • <CdtrAcct>/<Id>/<Othr>/<SchmeNm> • <UltmtCdtr> 	4.4
		Payment-return-type-specific definition of the <Dbtr>/<Nm> element in the "Original Transaction Reference" has been changed.	4.4
		Example payment return using SIC A11 removed.	5
		Appendix "Payment returns using SIC A11 – unsupported fields" deleted.	(Appendix B)
1.7	28.02.2020	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
		Note on validity added.	Foreword
		New XML schema "pacs.004.001.02.ch.02.xsd". Now contains the following optional elements: <ul style="list-style-type: none"> • GrpHdr/SttlmInf/InstgRmbrsmntAgt (may only be used for returns of transfers via PostFinance) • TxInf/XchgRate The following element has been removed: <ul style="list-style-type: none"> • OrgnlTxRef/SttlmInf/ClrSys 	3.5.2, 3.7, 4.1, 4.3, 4.4, Appendix A
		New section "Returns of incorrect customer payments to PostFinance using pacs.004" added.	3.10
		Payment returns with currency differences: Due to exchange rate variations, in the case of return payments the original sum transferred and the amount returned may be different. The <TxInf/XchgRate> element is permitted as an option. The conditions for payment type CSTRTN relating to the "RtrdIntrBkSttlmAmt" and "OrgnlIntrBkSttlmAmt" elements have been deleted.	4.3

Version	Date	Amendment description	Section(s)
		Details of the creditor's account are only sent in the <TxInf/ OrgnlTxRef/CdtrAcct> element if the instructed participant receives payments as ISO 20022 messages.	4.4
1.6	02.07.2015	In the «Original Transaction Reference» for SEPA payment returns (SEPRTN) an exact copy of the content from the elements in the original payment must be sent.	3.7, 4.4
		Payment return type-specific definition for payment return type SEPRTN for returned instructed amount (<TxInf/RtrdInstdAmt> element) changed (text "Must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element." removed).	4.3
		Only for SEPA payment returns (SEPRTN), the sub-element <Dbtr> <Nm> is mandatory.	4.4
1.5	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
		New section "References in the Payment Status Report (pacs.002)".	3.6
		Mapping to SIC Field 56 added in "Original Debtor Reference".	4.3
		Mapping to SIC Field 53 and SWIFT Fields 70 and 72 removed in "Creditor Reference".	4.4
1.4	01.12.2014	Text about the code CSTRTN changed	3.2
		XML schema changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/UltmtDbtr/Nm (defined as optional element) OrgnlTxRef/UltmtCdtr/Nm (defined as optional element) 	
1.3	31.07.2014	XML schema changed:	4.3
		<ul style="list-style-type: none"> TxInf/ChrgsInf/Pty/FinInstnId/BIC (defined as mandatory element) 	
		XML schema changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/Dbtr/Id/PrvtId/Othr (cardinality adjusted from 3 to 4 as in pacs.008) 	
		Following element changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/Dbtr/Id/PrvtId 	
1.2	30.06.2014	Following element changed:	4.1
		<ul style="list-style-type: none"> GrpHdr/InstgAgt 	
		Following elements changed:	4.3
		<ul style="list-style-type: none"> TxInf/OrgnlInstrId TxInf/OrgnlEndToEndId TxInf/RtrdInstdAmt TxInf/RtrRsnInf/AddtlInf 	
		Following element added:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/RmtInf/Strd/CdtrRefInf/Ref 	

Version	Date	Amendment description	Section(s)
1.1	30.04.2014	ISO definition adjusted	2
		Following elements changed:	4.3
		<ul style="list-style-type: none"> • TxInf/RtrRsnInf/Rsn/Cd • TxInf/RtrRsnInf/Rsn/Prtry • TxInf/RtrRsnInf/AddtlInf 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> • OrgnlTxRef/Cdtr • OrgnlTxRef/Cdtr/Nm • OrgnlTxRef/Cdtr/PstlAdr 	
1.0	01.01.2014	First edition	all

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1 Overview of documentation structure

These Implementation Guidelines are modular in structure:

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

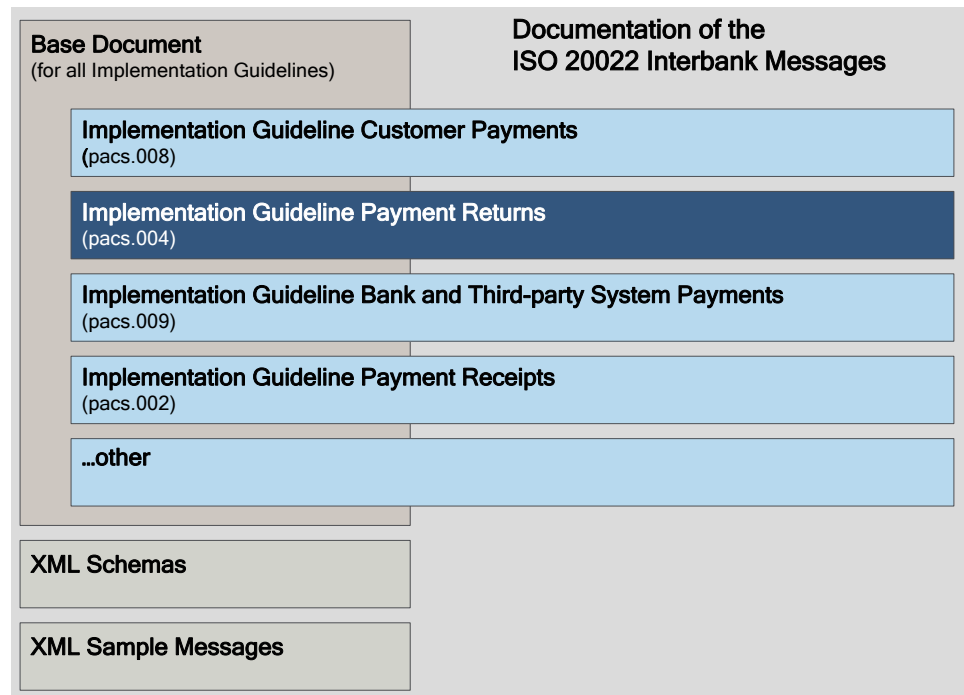
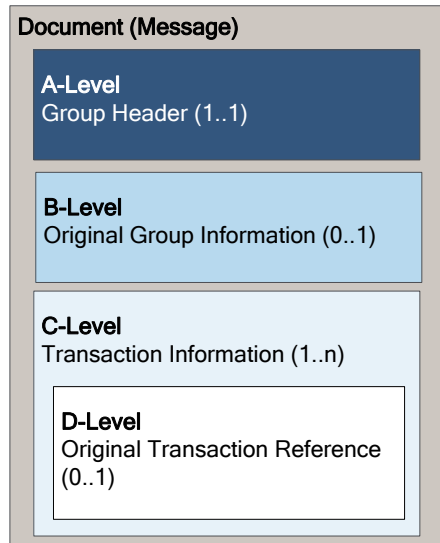


Figure 1: Documentation structure

2 ISO definitions

The "Payment Return" message (pacs.004) is sent from the creditor agent (the instructed participant of the original payment) to the RTGS systems and from the RTGS systems to the debtor agent (the instructing participant of the original payment) in order to arrange the return of a payment that has been received. It is used on the basis of the ISO 20022 XML schema "pacs.004.001.02".



The "pacs.004" message is essentially structured as follows:

- **A-Level:** Message level, "Group Header" element. This block must occur exactly once.
- **B-Level:** Group information level, "Original Group Information" element. This block can occur once. This block is not used in the RTGS systems.
- **C-Level:** Repayment or transaction level, "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.
- **D-Level:** Original payment level, "Original Transaction Reference" element. This block is optional in the ISO definition. In the RTGS systems, this block must occur exactly once.

Figure 2: Basic message structure of the "pacs.004" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "Payment Return" message is used in the following situations in the RTGS systems:

Use case	Input/Output	ISO 20022
Return	I/O	pacs.004

Table 1: Situations where the "pacs.004" message is used

3.2 Payment return types

Various different payment return types can be handled using a "pacs.004" message. The following are provided for:

Payment type	Code value	Text about the code
Normal payment return	CSTRTN	Customer payment return
SEPA payment return	SEPRTN	SEPA-compliant payment return

Table 2: List of payment return types and their code values in the "pacs.004" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the *GrpHdr/SttImInf/ClrSys/Prtry* element for identification purposes.

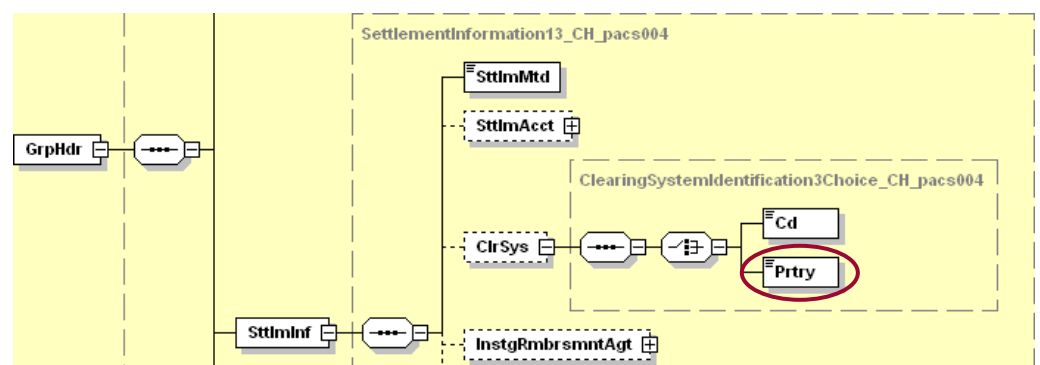


Figure 3: Indication of the payment return type in the "pacs.004" message

3.3 Naming of the parties in a payment return

In payment returns, a distinction must be made between the parties involved in the payment return and the parties involved in the original payment.

In the RTGS systems, the parties involved in the payment return – instructing and instructed participant – are always named at message level in the "Group Header":

Name		Comment	ISO 20022
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]

Table 3: Names of the parties involved in payment returns


Notes on the individual parties:

Instructing Participant/Instructed Participant

- 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 (like the SIC field 02).
- 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 used at <GrpHdr> level; entering them at <TxInf> 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*.
- 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.

In addition, at the level of the original payment (D Level), the following parties involved in the original payment can also be named, either compulsorily or optionally:



Name	Comment	ISO 20022
Ultimate Debtor		<i>Ultimate Debtor</i>
Debtor	Is a customer of the debtor's financial institution of the original transaction	<i>Debtor</i>
Debtor's financial institution	Handles the debtor's account of the original transaction	<i>Debtor Agent</i>
Creditor's financial institution	Handles the creditor's account of the original transaction	<i>Creditor Agent</i>
Creditor	Is a customer of the creditor's financial institution of the original transaction	<i>Creditor</i>
Ultimate Creditor		<i>Ultimate Creditor</i>

Table 4: Parties involved in the original payment for a payment return

Notes on the individual parties:

Debtor

- It is mandatory to name the debtor for the original payment, in the *"Debtor"* element at the level of the original payment *"Original Transaction Reference"*.

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.

3.5 Use of references

The compulsory references described below must be used in the payment return message.

3.5.1 Message reference

Message Identification (A-Level)

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).

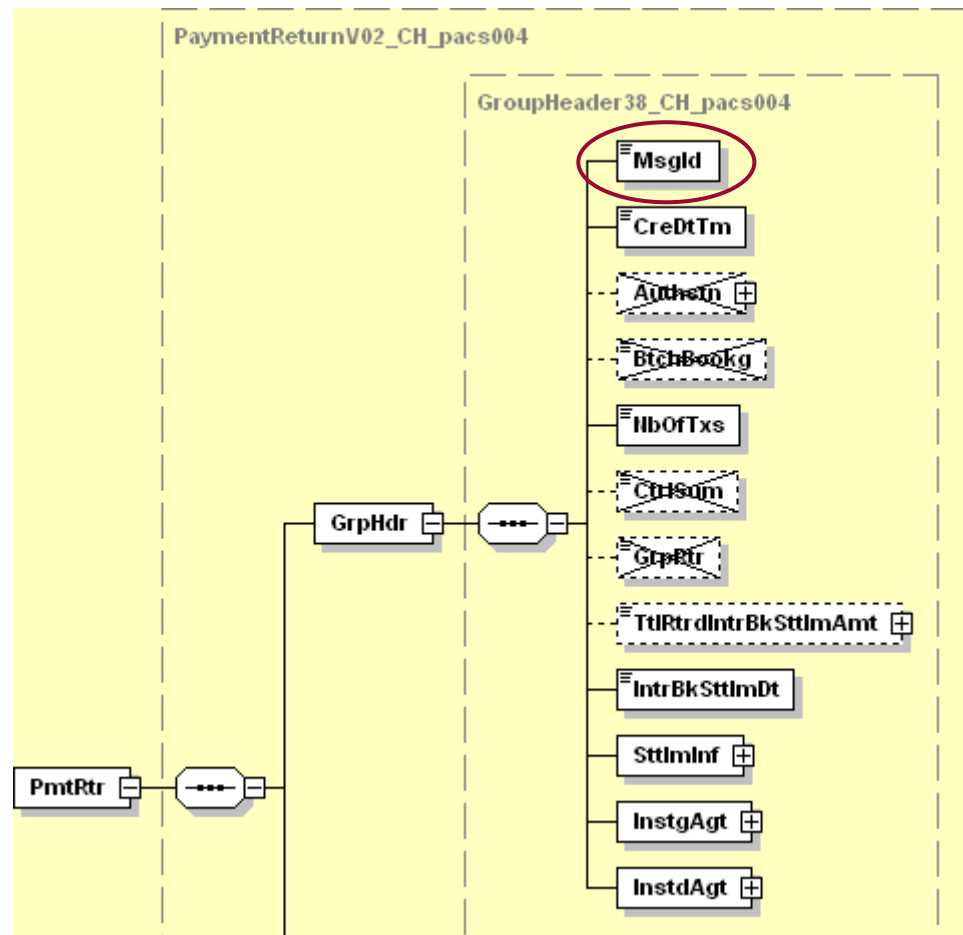


Figure 4: Message Identification

3.5.2

Return payment reference

Return Identification

The return 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 return reference is also sent in the receipt to the instructing participant. The return reference is used for "technical" duplicate checking at transaction level.

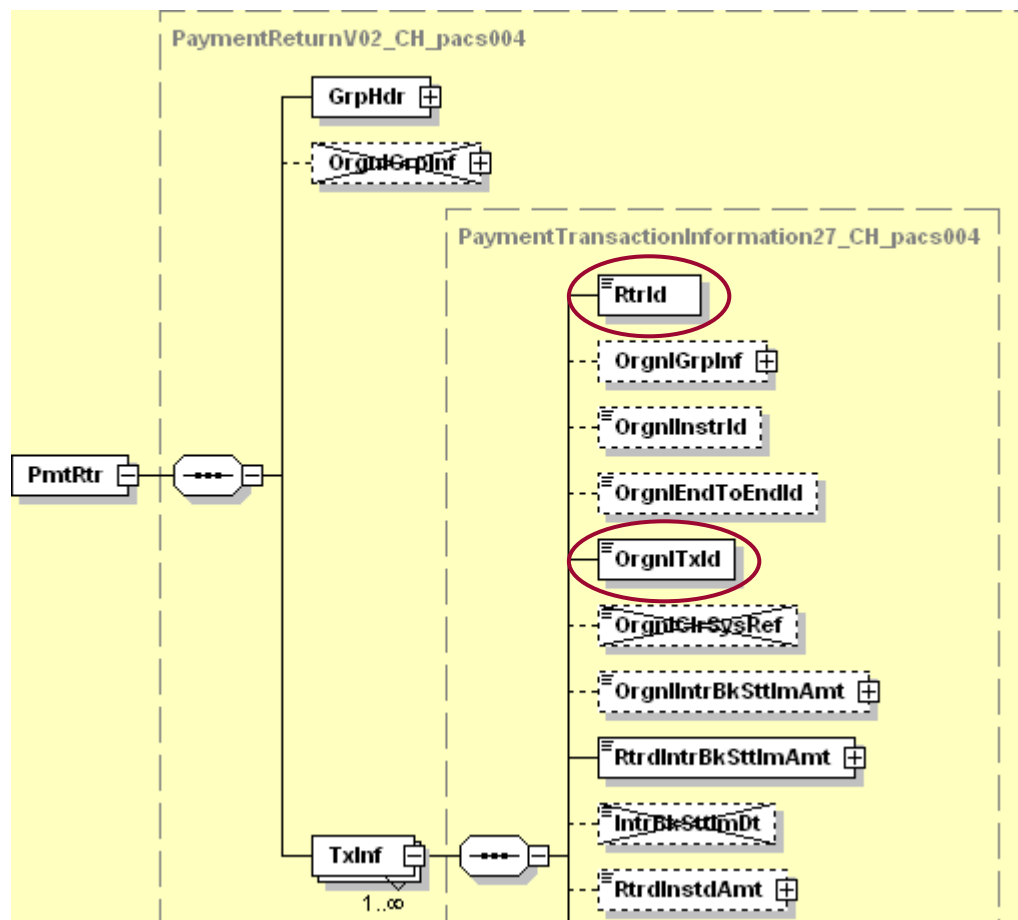


Figure 5: Return and Transaction Identification of the original transaction

Original Transaction Identification

The transaction reference number for the original payment must be given and sent in the **<OrgnlTxId>** element at transaction level (see Figure 5).

Reference of the Return Request

In the case of a payment return based on a return request made by the debtor in the original message (when the code for the reason for return in the element **RtrRsnInf/Rsn/Cd** = "FOCR"), the reference number for the return request must be sent in a separate instance of the **RtrRsnInf/AddtlInf** element.

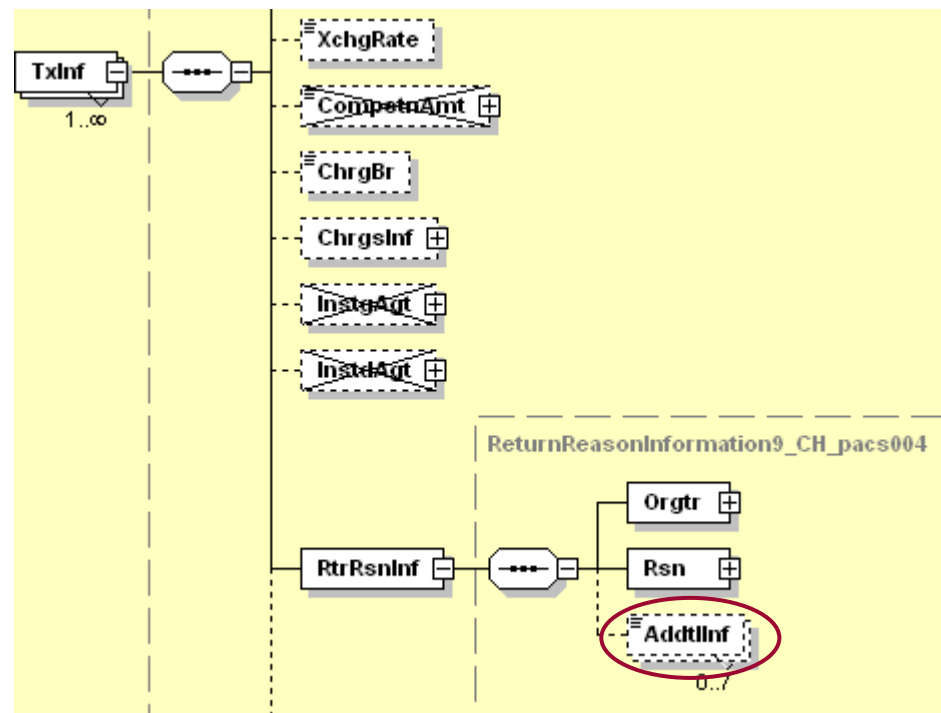


Figure 6: Reference of the return request

3.6 Information content in the original message

Information from the original payment must be sent in the return payment message at both transaction level (C Level) and original payment level (D Level):

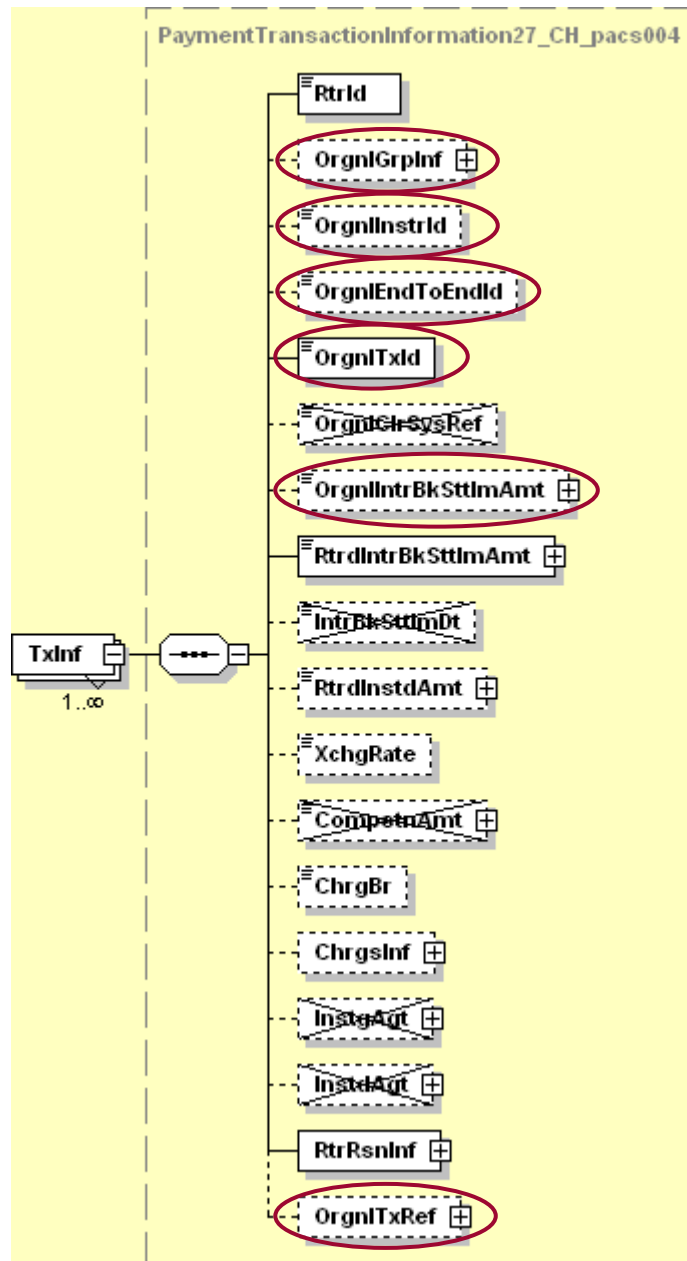


Figure 7: Elements for information from the original message

The transaction level contains both elements from the original payment and elements relating to the return payment itself.

In the "Original Transaction Reference" element at the original payment level, for SEPA payment returns (SEPRTN) an exact copy of the same elements from the original payment should be sent.

3.7 Giving the time of settlement on outgoing messages

When the payment return message is being sent out, the RTGS systems add an instance of the *RtrRsnInf/AddtlInf* element containing the time of settlement of the payment. This instance is identified by the code /SETT/ before the time of settlement (in ISO Date/Time format):

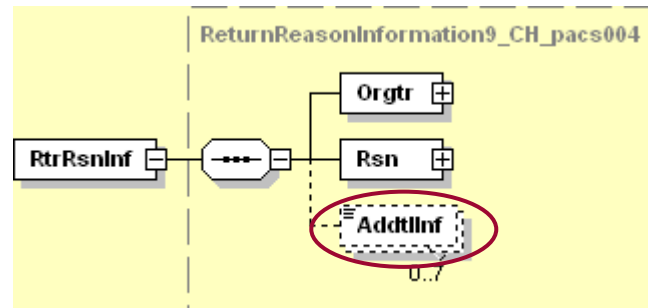


Figure 8: Giving the time of settlement on outgoing messages

3.8 Returns of incorrect customer payments to PostFinance using pacs.004

The rules on returns of incorrect customer payments via the ISR/ECA-I/ECA-F services can be found in the following document: "Technical definitions – implementation guidelines PostFinance ISO messages for banks – Appendix F" (www.postfinance.ch/en/business/needs/financial-institutions/switzerland.html).

3.9 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:

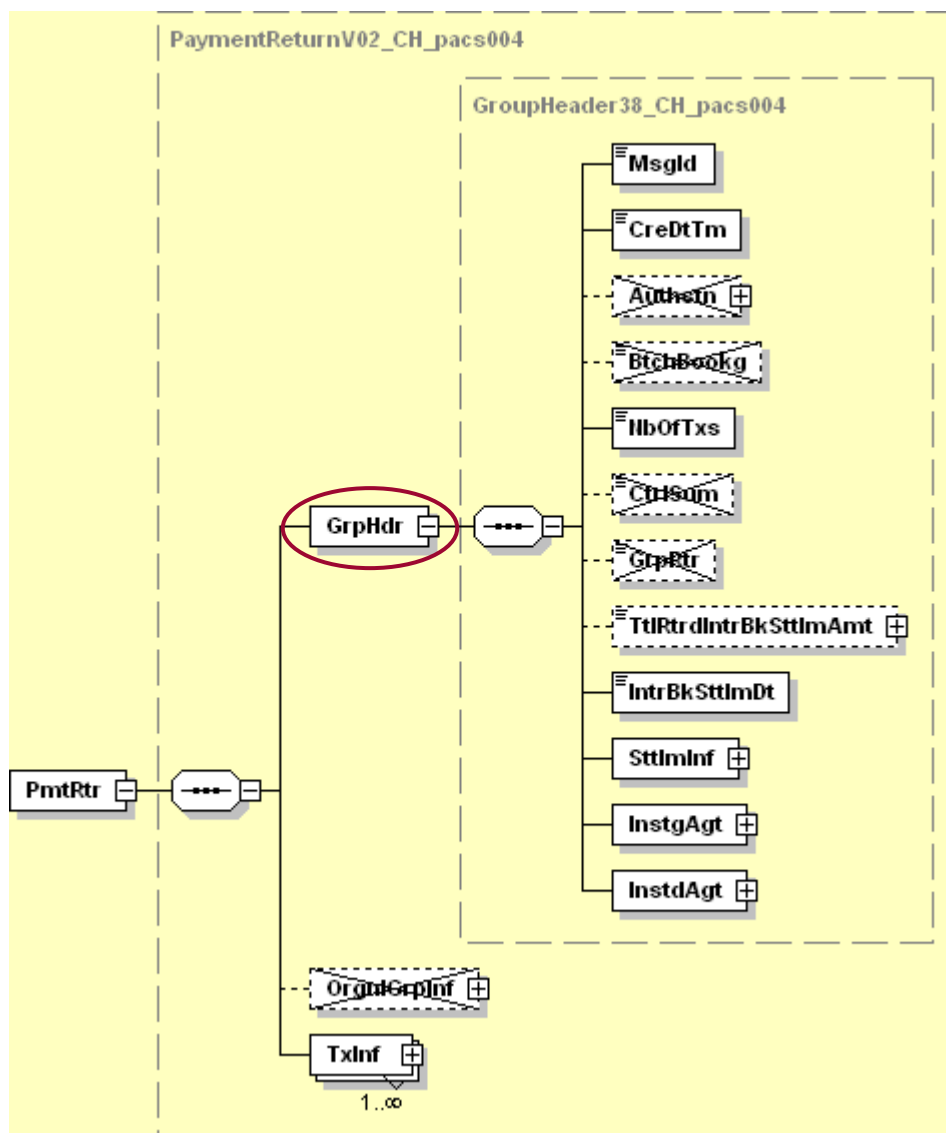


Figure 9: Group Header (GrpHdr) pacs.004

The following table specifies all the elements of the "Group Header" of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Document +Payment Return V02	PmtRtr	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 can 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 return 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 Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlmAmt	0..1	0..1	Total Returned Settlement Amount If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> 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.	SEPRTN: Must be used. The maximum accepted amount is 99,999,999.99.	
	Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code EUR is permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Group Header +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Requested settlement date of the payment return. Is 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	Return Type Must be used for entering system-specific codes for unique identification of the payment return type.		
Group Header +Settlement Information ++Clearing System +++Code	Cd {Or	1..1	1..1	Must not be used.		
Group Header +Settlement Information ++Clearing System +++Proprietary	Prtry Or}	1..1	1..1	Return Type (proprietary) Unique identification of the payment return type, with the following codes for payment return types available: CSTRTN = Normal payment return SEPRTN = SEPA payment return		
Group Header +Settlement Information ++Instructing Reimbursement Agent	InstgRmbrsmntAgt	0..1	0..1	Instructing Reimbursement Participant Must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Group Header +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Own identification of the instructing participant. Is used together with <MsgId> / <RtrId> 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.	SEPRTN: Must be participant of the SEPA Credit Transfer Scheme.	
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.	SEPRTN: Must be used.	
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 valid identification for an active participant. Must not be concatenated.	SEPRTN: 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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
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) Not currently supported (element is being retained in the schema for any possible extensions).		
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 present in the bank master data and active, must not be concatenated.		Output Header Block 2: Sender's Address Output from SWIFT, conversion of BIC to SIC-IID
Group Header +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. Corresponds to the identification for the debtor participant from the original payment. 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.	SEPRTN: Must be participant of the SEPA Credit Transfer Scheme.	
Group Header +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
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.	SEPRTN: 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.	SEPRTN: 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.		
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) Not currently supported (element is being retained in the schema for any possible extensions).		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
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 present in the bank master data and active.		Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to SIC-IID (if not concatenated)
Group Header +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1			
Group Header +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Only used in the output. In case of a concatenated BC number or direct routing, the identification of the instructed participant assigned by the RTGS system is supplemented by the system.		Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to SIC-IID (if concatenated)

Table 5: Group Header (GrpHdr, A-Level)

4.2 Original Group Information (OrgnlGrpInf, B-Level)

The group information level "Original Group Information" is not used by the RTGS systems.

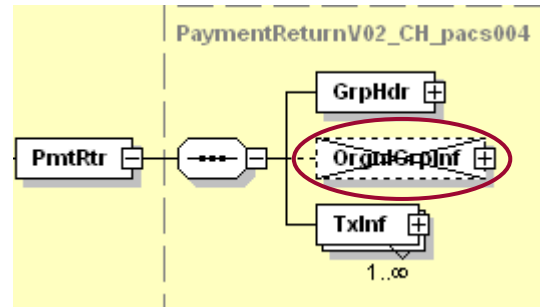


Figure 10: Original Group Information (OrgnlGrpInf), B-Level pacs.004

However, the information from the **<OrgnlGrpInf>** element can be sent at C-Level in the RTGS systems if required:

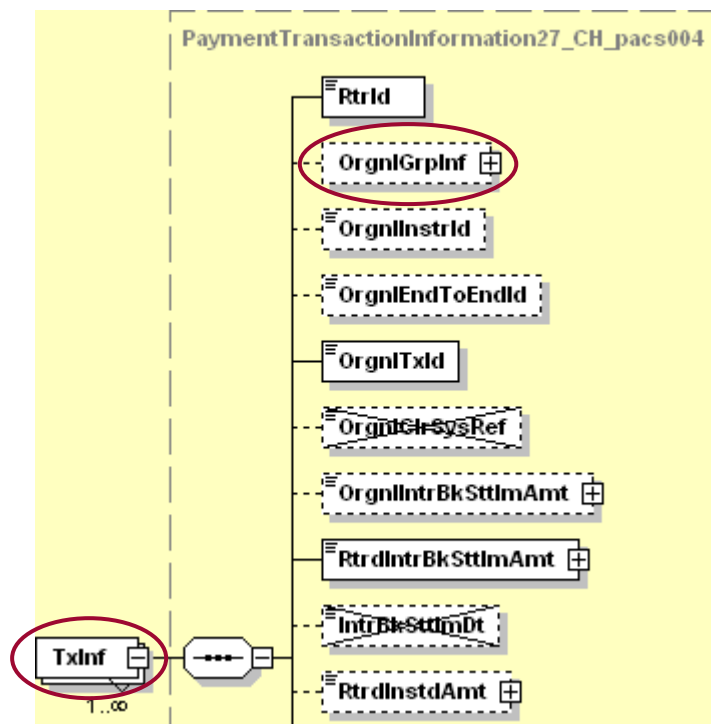


Figure 11: Original Group Information (OrgnlGrpInf), C-Level pacs.004

4.3 Transaction Information (TxInf, C-Level)

The "Transaction Information" (C-Level of the message) contains the following information about the payment return or the original transaction:

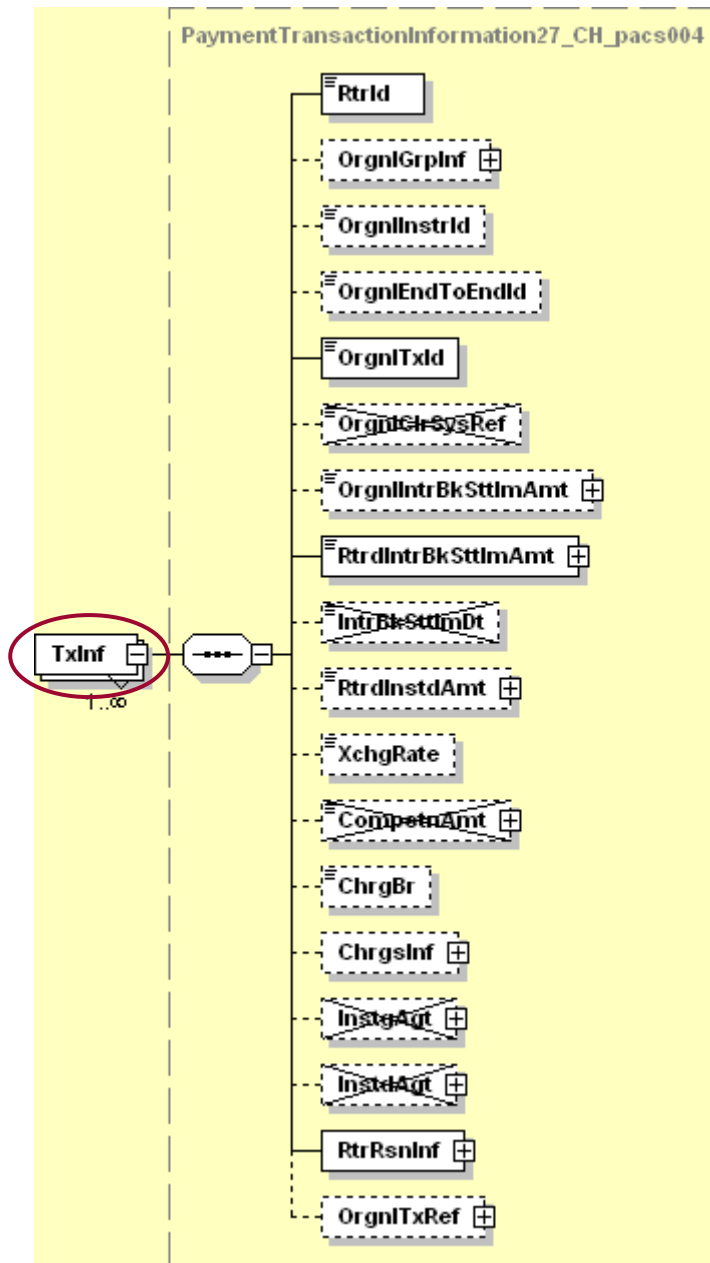


Figure 12: Transaction Information (TxInf)

The following table specifies all the elements of the "Transaction Information" of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information	TxInf	0..n	1..n	Must be used. This element cannot be used more than once.		
Transaction Information +Return Identification	RtrId	0..1	1..1	Transaction Identification Must be used. Only the SWIFT character set excluding spaces is permitted for this element. Only 16 characters permitted, must include 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 detected at either message level or transaction level.		F20 Sender's Reference
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	0..1	Original Group Information	SEPRTN: Must be used.	
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification		
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> • pacs.008 • PACS.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.02") are permitted but will not be validated by the RTGS system.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification	SEPRTN: Messages from RTGS system: Contains the original Transaction Identification (from element <RtrId> of the SEPA-Return). Messages sent to the RTGS system: Must not be used. CSTRTN: In case of a return of a pacs.008 with payment type CSTEPMT, it must contain the content of the <InstrId> element of the original message (will not be validated by the RTGS system).	
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference	SEPRTN: Must be used.	
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification Must be used. Must not contain more than 16 characters.		F70 Remittance Information 1st line: Value after /RFB/
Transaction Information +Original Interbank Settlement Amount	OrgnlIntrBkSttlm Amt	0..1	0..1	Original Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPRTN: Must be used. The maximum accepted amount is 999,999,999.99.	F33B Instructed Amount SEPRTN only
	Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code EUR is permitted.	F33B Currency SEPRTN only

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	Returned Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPRTN: In SEPA returns, the amount repaid must, in the event of a "Payment Recall" (where the code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCR), be the same as the settlement amount from the original payment, minus any charges show in the <ChrgsInf><Amt> element. Otherwise, the settlement amount that is repaid must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element The amount given must be > 0 and <= 999,999,999.99.	F32A Interbank Settlement Amount
	Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code EUR is permitted.	F32A Currency
Transaction Information +Returned Instructed Amount	RtrdInstAmt	0..1	0..1	Returned Instructed Amount	SEPRTN: The amount given must be > 0 and <= 999,999,999.99. Must be used if the element <ChrgsInf> is used. May be used in the event of "Payment Recall" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCR), otherwise not permitted. CSTRTN: Must not be used.	
	Ccy			Currency Code	SEPRTN: Only currency code "EUR" is permitted.	
Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate	SEPRTN: Must not be used.	
Transaction Information +Charge Bearer	ChrgBr	0..1	0..1	Charge Bearer	CSTRTN: Must not be used. SEPRTN: Only charge bearer SLEV permitted.	
Transaction Information +Charges Information	ChrgsInf	0..n	0..1	Charges Information	CSTRTN: Must not be used. SEPRTN: Only permitted in the case of "Payment Recall" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCR).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separators), including a maximum of 5 fractional digits. If used, amount must be >0.	SEPRTN: Only currency code "EUR" is permitted. The amount given must be > 0 and <= 999,999,999.99.	F71F Sender's Charges Amount SEPRTN only
	Ccy			Currency Code The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.	F71F Sender's Charges Currency SEPRTN only
Transaction Information +Charges Information ++Party	Pty	1..1	1..1	Charges Receiver		
Transaction Information +Charges Information ++Party +++Financial Institution Identification	FinInstnId	1..1	1..1		SEPRTN: Only BIC is permitted.	
Transaction Information +Charges Information ++Party +++Financial Institution Identification ++++BIC	BIC	0..1	1..1	Identification of Charges Receiver (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	SEPRTN: Must be used.	
Transaction Information +Return Reason Information	RtrRsnInf	0..n	1..1	Return Reason Information Must be used. This element must not be used more than once.		
Transaction Information +Return Reason Information ++Originator	Orgtr	0..1	1..1	Return Originator Either the sub-element <Nm> or <Id><OrgId><BICOrBEI> must be used.	SEPRTN: Only the following versions are permitted: <Id><OrgId><BICOrBEI> for financial institutions <Nm> for non-financial institutions	
Transaction Information +Return Reason Information ++Originator +++Name	Nm	0..1	0..1	Originator Name Short title of the institution returning the payment (name and location of the institution). Must not be used together with <Id><OrgId><BICOrBEI>.		F50K Ordering Customer Name and Address

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	Identification		
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICorBEI> permitted.		
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI Must contain a valid value according to ISO 9362. Must not be used together with <Nm>.		F50A Ordering Customer Identifier Code (BIC)
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Must not be used.		
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	Return Reason Statement of the reason for the payment return as ISO code under <Cd> or proprietary code under <Prtry>.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Return Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	Return Reason (code) ISO code values according to the ISO External Code Lists are permitted. In case of a «Request for Return» (Code = FOCR) the identification of the return request must be provided in the element <AddtlInf>. If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>.	SEPRTN: Permitted Codes according to SEPA Implementation Guidelines. (Not validated in the RTGS system.)	F72 Sender to Receiver Information
Transaction Information +Return Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	Return Reason (proprietary) A meaningful reason for the payment return.	SEPRTN: Not permitted	F72 Sender to Receiver Information 3rd line

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..7	Additional Details/Reference of the Return Request Messages sent to the RTGS system may only provide one instance of the element <AddtlInf>. When the message is sent out, the RTGS system adds an instance of this element containing the time of settlement of the payment. This instance is identified with the code /SETT/ before the time of settlement (in the ISO Time/Date format).	SEPRTN: Delivery : Maximum of 2 instances (including time of settlement information) will be provided. Must be sent when Reason Code FOCR is present. Must not be provided for any of the other reason codes or if a proprietary reason is provided. In the case "Positive Response to the Request for Recall by the Originator": A mandatory occurrence starting with AT51 followed by the information as per attribute description "The specific reference of the Originator Bank for the Request for Recall by the Originator". In the case of a "Positive Answer to a Recall of Credit Transfer": field must be present and contains information as given in the attributes description "AT-R7: Specific Reference of the bank initiating the Recall". CSTRTN: Must be provided for reason codes FOCR and NARR. Must not be provided for any of the other reason codes or if a proprietary reason is provided. In the case of an answer to a return request (camt.056): field must contain the identification of the return request as given in the camt.056 element "Cancellation Identification".	

Table 6: Transaction Information (TxInf, C-Level)

4.4 Original Transaction Reference (OrgnlTxRef, D-Level)

The "Original Transaction Reference" (D-Level of the message) contains the following information about the original transaction:

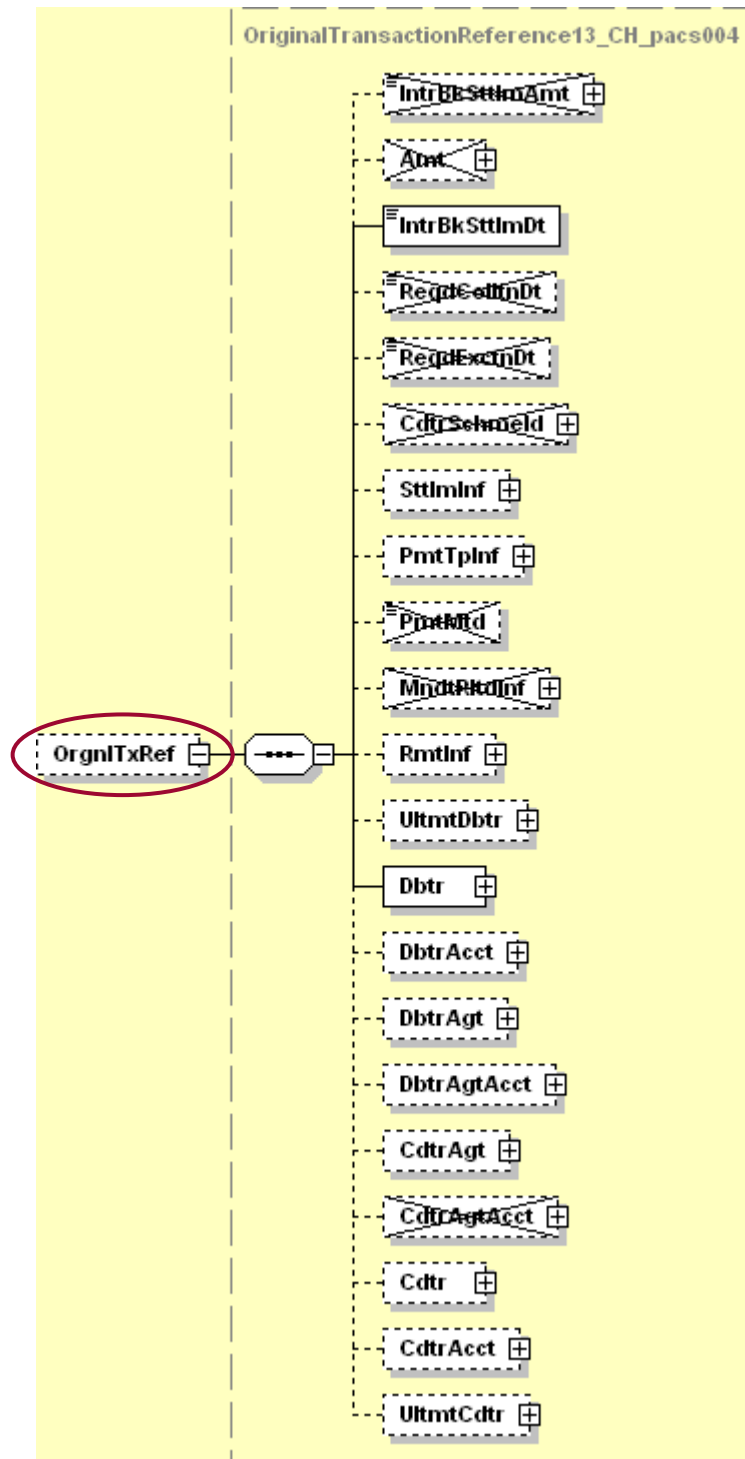


Figure 13: Original Transaction Reference (OrgnlTxRef)

The following table specifies all the elements of the "Original Transaction Reference" of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference Must be used.	SEPRTN: The elements that are sent must contain an exact copy of the content from the elements in the original payment.	
Original Transaction Reference +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Requested value date from the original payment.		F72 Sender to Receiver Information 2nd or 3rd line: Value after VAL {TT.MM.JJJJ}
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	Settlement Information	SEPRTN: Must be used.	
Original Transaction Reference +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method	SEPRTN: Only the value CLRG is permitted.	
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	SEPRTN: Must be used.	
Original Transaction Reference +Payment Type Information ++Service Level	SvcLvl	0..1	0..1	Service Level		
Original Transaction Reference +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	SEPRTN: Must be used. Only code SEPA permitted.	
Original Transaction Reference +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Not used.		
Original Transaction Reference +Payment Type Information ++Local Instrument	LclInstrm	0..1	0..1	Payment Type		
Original Transaction Reference +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	Remittance Information		
Original Transaction Reference +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured notification is present.		
Original Transaction Reference +Remittance Information ++Structured	Strd	0..n	0..1	Remittance Information Structured May only be used if no unstructured notification is present.		
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information		
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	1..1	Reference Type		
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1			
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	1..1	Reference Type (code)	SEPRTN: Must be present if <RmtInf><Strd> was used. Only value SCOR permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Reference Type (proprietary)	SEPRTN: Must not be used.	
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference		
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor		
Original Transaction Reference +Ultimate Debtor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.		
Original Transaction Reference +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Must not be used.	
Original Transaction Reference +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification		
Original Transaction Reference +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted.		
Original Transaction Reference +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-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 Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Debtor	Dbtr	0..1	1..1	Debtor Either the sub-element <Nm> or <Id><OrgId><BICorBEI> must be used. Exception: For SEPA payment returns, the sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.		
Original Transaction Reference +Debtor ++Name	Nm	0..1	0..1	Name	SEPRTN: Must be used.	F59 Beneficiary Customer Name and Address Line 1 = <Nm>
Original Transaction Reference +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.	SEPRTN: Only <Ctry> and/or <AdrLine> are permitted.	F59 Beneficiary Customer Name and Address Line 2-4 = <AdrLine>
Original Transaction Reference +Debtor ++Identification	Id	0..1	0..1	Identification		
Original Transaction Reference +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICorBEI> or one element of <Othr> is permitted.		
Original Transaction Reference +Debtor ++Identification +++Organisation Identification ++++BICor BEI	BICorBEI	0..1	0..1	BIC or BEI		F59A Beneficiary Customer Identifier Code (BIC)
Original Transaction Reference +Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPRTN: Only <DtAndPlcOfBirth> or one element of <Othr> is permitted.	
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	SEPRTN: Must be used.	
Original Transaction Reference +Debtor Account ++Identification	Id	1..1	1..1			
Original Transaction Reference +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN	SEPRTN: Must be used.	F59 Beneficiary Customer Account If IBAN F59A Beneficiary Customer Account If IBAN
Original Transaction Reference +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format		
Original Transaction Reference +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F59 Beneficiary Customer Account If not IBAN F59A Beneficiary Customer Account If not IBAN
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	SEPRTN: Only <BIC> is permitted	
Original Transaction Reference +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 Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Debtor Agent Identification (BIC)	SEPRTN: Must be used.	F57A Account with Institution Identifier Code (BIC)
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Agent Identification (proprietary)		
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	0..1	Clearing System Identification		
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification		Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if not concatenated)
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name		F57D Account with Institution Name and Address Line 1 = <Nm>
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address		F57D Account with Institution Name and Address Line 2-4 = <AdrLine>
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account	SEPRTN: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Debtor Agent Account ++Identification	Id	1..1	1..1			
Original Transaction Reference +Debtor Agent Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN		F57A Account with Institution Party Identifier If IBAN
Original Transaction Reference +Debtor Agent Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format		
Original Transaction Reference +Debtor Agent Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F57A Account with Institution Party Identifier If not IBAN
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	SEPRTN: Only <BIC> is permitted.	
Original Transaction Reference +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1			
Original Transaction Reference +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Creditor Agent Identification (BIC)	SEPRTN: Must be used.	
Original Transaction Reference +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Agent Identification (proprietary)		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	0..1	Clearing System Identification		
Original Transaction Reference +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification		
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	Creditor	SEPRTN: Must be used.	
Original Transaction Reference +Creditor ++Name	Nm	0..1	0..1	Name	SEPRTN: Must be used.	F72 Sender to Receiver Information 4th to 6th line
Original Transaction Reference +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Only <Ctry> and/or <AdrLine> are permitted.	F72 Sender to Receiver Information 4th to 6th line
Original Transaction Reference +Creditor ++Identification	Id	0..1	0..1	Identification		
Original Transaction Reference +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted.		
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification		
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	1..1	Identification		
Original Transaction Reference +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one element of <Othr> is permitted.		
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	SEPRTN: Must be used.	
Original Transaction Reference +Creditor Account ++Identification	Id	1..1	1..1			
Original Transaction Reference +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN	SEPRTN: Must be used.	
Original Transaction Reference +Creditor 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 Return Type-specific Definition	SWIFT MT103
Original Transaction Reference +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)	CSTRTN: • If the IS reference number is invalid: IS reference number of the original payment • If the ISR reference number/ISR participant number is invalid: ISR participant number of the original payment	
Original Transaction Reference +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type		
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor		
Original Transaction Reference +Ultimate Creditor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.		
Original Transaction Reference +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Must not be used.	
Original Transaction Reference +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification		
Original Transaction Reference +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one element of <Othr> is permitted.		
Original Transaction Reference +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one element of <Othr> is permitted.		

Table 7: Original Transaction Reference (OrgnlTxRef, D-Level)

5 Examples

5.1 Example of return based on an unattributable account number

This example shows a case where a customer payment that is received is returned by the financial institution of the creditor:

The Remote Bank Frankfurt made a transfer on behalf of the watch wholesaler Buxtehude CHF 1,111 to the account of Horlogerie de Joux at the Banque Commerciale, Fribourg. Since the Banque Commercial was unable to identify the creditor account number which was given, it is repaying the sum that was received.

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
Settlement date/time	2019-05-22 09:45:45

Business elements of the payment return

Business element	Content
Payment type	Normal payment return
Message identification	MSGID-pacs004-NARR-20190522-0001
Transaction identification of original transaction	20190522-1-0001
Identification of instructing participant	092052 (CHSIC)
Currency code	CHF
Requested settlement date	20190522
Returned settlement amount	1111,00
Identification of instructed participant	098064 (CHSIC)
Message identification of original transaction	pacs.008
Name of institution returning payment	Banque Commerciale
Address of institution returning payment	Fribourg
Reason for payment return	Account not known
Debtor name (of original transaction)	Uhrengrosshandel Buxtehude

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

Field designation	Content
Transaction Information +Return Reason Information ++Additional Information	/SETT/2019-05-22T13:20:30

Depiction of the delivered payment return using pacs.004

PmtRtr	GrpHdr	MsgId		MSGID-pacs004-NARR-20190522-0001		
		CreDtTm		2019-05-22T13:20:41		
		NbOfTxS		1		
		TtlRtrdIntrBkSttlmAmt		1111.00 CHF		
		IntrBkSttlmDt		2019-05-22		
	SttlmInf	SttlmMtd		CLRG		
		ClrSys	Prtry	CSTRTN		
	InstgAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
				Mmbld	092052	
	InstdAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
Mmbld				098064		
TxInf	RtrId		1			
	OrgnlTxId		20190522-1-0001			
	RtrdIntrBkSttlmAmt		1111.00 CHF			
	RtrRsnInf	Orgtr	Nm	Banque Commerciale		
		Rsn	Cd	NARR		
		AddtlInf	RETOUR pacs.008 VAL 22.05.2019 KONTO UNBEKANNT			
		AddtlInf	/SETT/2019-05-22T13:20:30			
	OrgnlTxRef	IntrBkSttlmDt		2019-05-22		
Dbtr		Nm	Uhrengrosshandel Buxtehude			
		PstlAdr	AdrLine	Buxtehude		

For XML versions of the example see Appendix A.

5.2 Example of return based on camt.056 return request

This use case applies to the return of a customer payment by the creditor's institution following a return request from the debtor's institution:

The Remote Bank Frankfurt made a transfer on behalf of the watch wholesaler Buxtehude CHF 1,111 to the account of Horlogerie de Joux at the Banque Commerciale, Fribourg.

The payment was mistakenly instructed twice by the customer, the watch wholesaler Buxtehude. Consequently the Remote Bank Frankfurt submits a request to the Banque Commerciale, Fribourg for the duplicate payment to be returned.

The Banque Commercial complies with the repayment request and repays the sum which was received twice, with a reference to the return request, to the Remote Bank Frankfurt.

Business elements of a return based on a return request

Business element	Content
Payment type	Normal return
Message identification	MSGID-pacs004-FOCR-20190522-0002
Transaction identification of the original payment	20190522-1-0001
Identification of instructing participant	092052 (CHSIC)
Currency code	CHF
Requested settlement date	20190522
Returned amount	1111,00
Identification of instructed participant	098064 (CHSIC)
Name of bank making the return	Banque Commerciale
Address of bank making the return	Fribourg
Reason for repayment	Based on return request
Debtor name (of the original payment)	Uhrengrosshandel Buxtehude
Identification of the return request as given in the camt.056 element "Cancellation Identification"	CXLID-Camt056CancelIdRef4711

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

Field designation	Content
Transaction Information +Return Reason Information ++Additional Information	/SETT/2019-05-22T15:20:30

Depiction of the delivered payment return based on a return request using pacs.004

PmtRtr	GrpHdr	MsgId		MSGID-pacs004-FOCR-20190522-0002		
		CreDtTm		2019-05-22T15:20:41		
		NbOfTxS		1		
		TtlRtrdIntrBkSttlmAmt		1111.00 CHF		
		IntrBkSttlmDt		2019-05-22		
	SttlmInf	SttlmMtd		CLRG		
		ClrSys	Prtry	CSTRTN		
	InstgAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
				Mmbld	092052	
	InstdAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd	CHSIC
Mmbld				098064		
TxInf	RtrId		1			
	OrgnlTxId		20190522-1-0001			
	RtrdIntrBkSttlmAmt		1111.00 CHF			
	RtrRsnInf	Orgtr	Nm	Banque Commerciale		
		Rsn	Cd	FOCR		
		AddtlInf	CXLID-Camt056CancelIdRef4711			
		AddtlInf	/SETT/2019-05-22T15:20:30			
	OrgnlTxRef	IntrBkSttlmDt		2012-01-25		
		Dbtr	Nm	Uhrengrosshandel Buxtehude		
			PstlAdr	AdrLine	Buxtehude	

For XML versions of the example "Return based on a return request" see Appendix A.

Appendix A: XML schema and examples

XML schema

The XML schema for "pacs.004" for the RTGS systems

- ***pacs.004.001.02.ch.02.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

Examples

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

- ***pacs_004_Beispiel_Rückzahlung.xml***
- ***pacs_004_Beispiel_Rückzahlung_Aufgrund_Rückzahlungsbegehrens.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.

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