



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

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

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, using the ISO 20022 message standard.

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.009" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC in the ISO 20022 message standard.

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
1.0	01.01.2014	First edition	all
1.1	01.10.2014	Following element changed: CdtTrfTxInf/UndrlygCstmrCdtTrf	4.3
1.2	01.12.2014	Payment type-specific definition in element GrpHdr/SttlmInf/ClrSys for currency EUR changed for FI-to-FI-payments and cover payments.	4.1
1.3	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	02.07.2015	Notes on debtor/creditor split into notes for FI-to-FI-payment/cover payment and for other payment types.	3.3
		Name and address of the financial institution of the debtor/creditor may only be used for FI-to-FI payments and for cover payments.	4.2
		In the "Instruction For Creditor Agent" the length of all the sub-elements <InstrInf> must not exceed 210 characters (text moved from <InstrInf> to <InstrForCdtAgnt>).	4.2
		If used, the instructed amount must be 0.00 or more.	4.2, 4.3
1.5	05.11.2015	Mapping information for SIC Field 46F and FIN Field 59F added.	4.3
	20.07.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
		«pacs» credits from PostFinance added for compensation payments.	3.5.3, 4.2

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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.

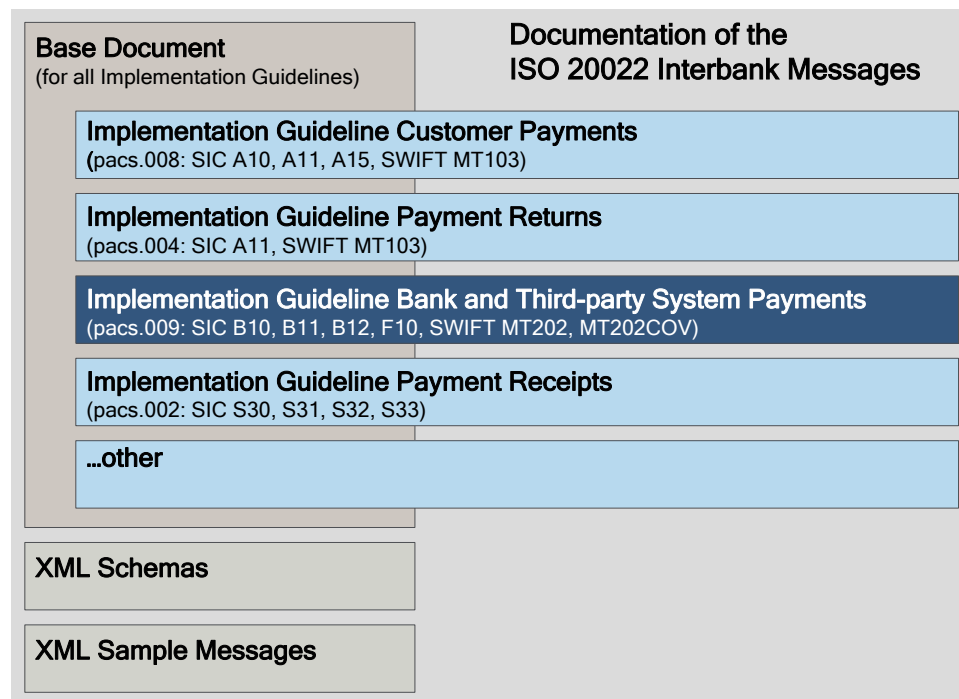


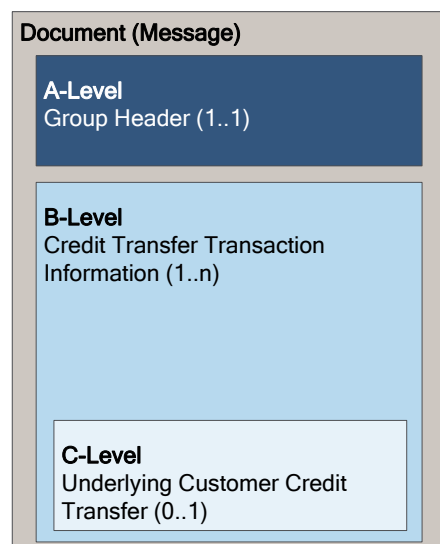
Figure 1: Documentation structure

2 ISO definitions

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

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

The "Financial Institution Credit Transfer" message is used on the basis of the ISO 20022 XML schema "pacs.009.001.02".



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

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

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

3 Business specifications for the RTGS systems

3.1 Use cases

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

Use case	Input/Output	SIC	FIN	ISO 20022
FI-to-FI-payment	I/O	B11	MT202	pacs.009
Compensation payment	I/O	B10	MT202	pacs.009
Cover payment	I/O	B12	MT202COV	pacs.009
Sight deposit account transfer by the participant	I/O	B10	MT202	pacs.009

Table 1: Use cases for bank payments using the "pacs.009" message

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

Use case	Input/Output	SIC	FIN	ISO 20022
SECOM settlement	I/O	F10	—	pacs.009
Eurex settlement	I/O	F10	—	pacs.009
Repo settlement	I/O	F10	—	pacs.009
Debit settlement	I/O	F10	—	pacs.009
Terravis settlement	I/O	F10	—	pacs.009

Table 2: Use cases for third-party system payments using the "pacs.009" message

3.2 Payment types

Various different payment types can be handled using a "pacs.009" message. The following are provided for **bank payments**:

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

Table 3: List of payment types and their code values in the "pacs.009" message

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

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

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

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

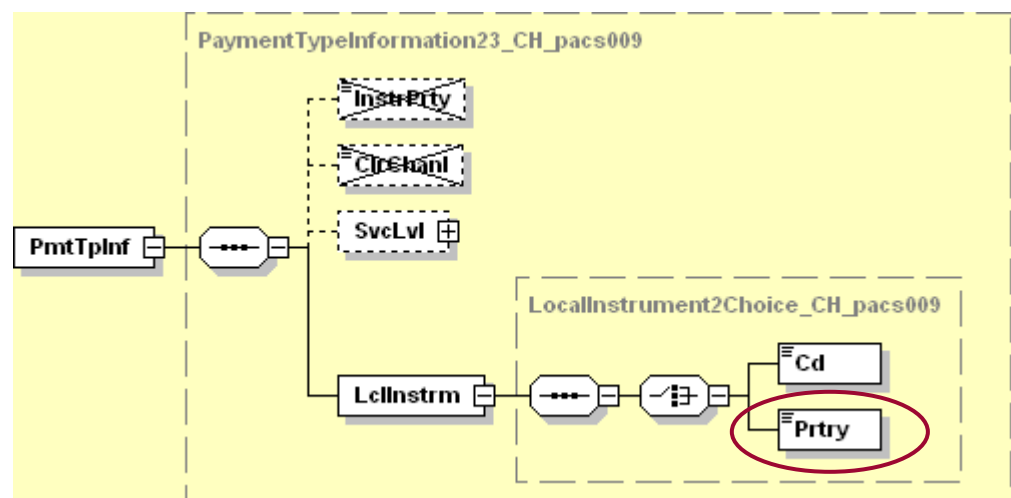


Figure 3: Indication of the payment type in the "pacs.009" message

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

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

Name	Comment	ISO 20022
Debtor	The institution making the payment	Debtor
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 IID: 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	When present, the agent who manages the account of the creditor	Creditor Agent
Creditor	The institution receiving the payment	Creditor

Table 5: Names of the parties involved in bank or third-party system payments

Notes on the individual parties:

Debtor/Creditor

- FI-to-FI-payment and cover payment:
 - If the instructing participant is the same as the debtor, then the same information is sent in the *"Debtor"* element as under *"Instructing Agent"* (however, in the case of conversion to other message standards, the identification is only forwarded once).
 - If the instructed participant is the same as the creditor, then the same information is sent in the *"Creditor"* element as under *"Instructed Agent"* (however, in the case of conversion to other message standards, the identification is only forwarded once).
- Other payment types:
 - The instructing participant must be identical to the debtor. This means that all the information in the *"Debtor"* element must have the same content (identical string) as the information in the *"Instructing Agent"* element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value «XXX», then these two BICs are considered identical.
 - The instructed participant must be identical to the creditor. This means that all the information in the *"Creditor"* element must have the same content (identical string) as the information in the *"Instructed Agent"* element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value «XXX», then these two BICs are considered identical.

Instructing Participant/Instructed Participant

- The *"Instructing Agent"* is a compulsory field (mandatory, Input/Output). In bank payments, the financial institution plays a dual role as system participant and sender, while in third-party system payments only the system participant is shown. 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.
- On the basis of the "SWIFT Translation Rules", the two elements *"Instructing Agent"/"Instructed Agent"* are used at <GrpHdr> level; entering them at <CdtTrfTxInf> level is not supported.
- The information that is delivered in the input under *"Instructed Agent"* is forwarded in the output by the RTGS systems unchanged.
- In the case of concatenation, the details of the destination for the concatenation are given in the output under the following sub-element of *"Instructed Agent"*: *InstdAgt/FinInstnId/OthrId*.
- Details of the destination for the concatenation are only given in the *"Instructed Agent"*, even if in the input the elements *"Instructed Agent"/"Creditor"* were sent with the same information about the system participant.

Intermediary Agent

- The "*Intermediary Agent*" can only be present for FI-to-FI payments and for cover payments. Only one variation of the "*Intermediary Agent*" is supported.
- The information that is delivered in the input under "*Intermediary Agent*" is forwarded in the output by the RTGS systems unchanged.

Creditor Agent

- The "*Creditor Agent*" can only be present for FI-to-FI payments and for cover payments.
- The "*Creditor Agent*" must be used if an "*Intermediary Agent*" is present.
- The information that is delivered in the input under "*Creditor Agent*" is forwarded in the output by the RTGS systems unchanged.

3.4 Addressing "Institutions"

Instructing Agent/Instructed Agent

- Addressing using the IID or BIC
- The following elements can be used:
BIC: *.../FinInstnId/BIC*
IID: *.../FinInstnId/ClrSysMmbld/Mmbld*
and "Cd = CHSIC" is mandatory under *.../ClrSysMmbld/ClrSysId/Cd*
(Format: 6 digits numerical i.e. only digits 0 – 9)
- The sub-elements *.../FinInstnId/BIC* and *.../FinInstnId/ClrSysMmbld* 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/Creditor/Intermediary Agent/Creditor Agent

- This can generally be addressed using any kind of identification.
- The sub-elements *.../FinInstnId/BIC* and *.../FinInstnId/ClrSysMmbld* 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.009" message.

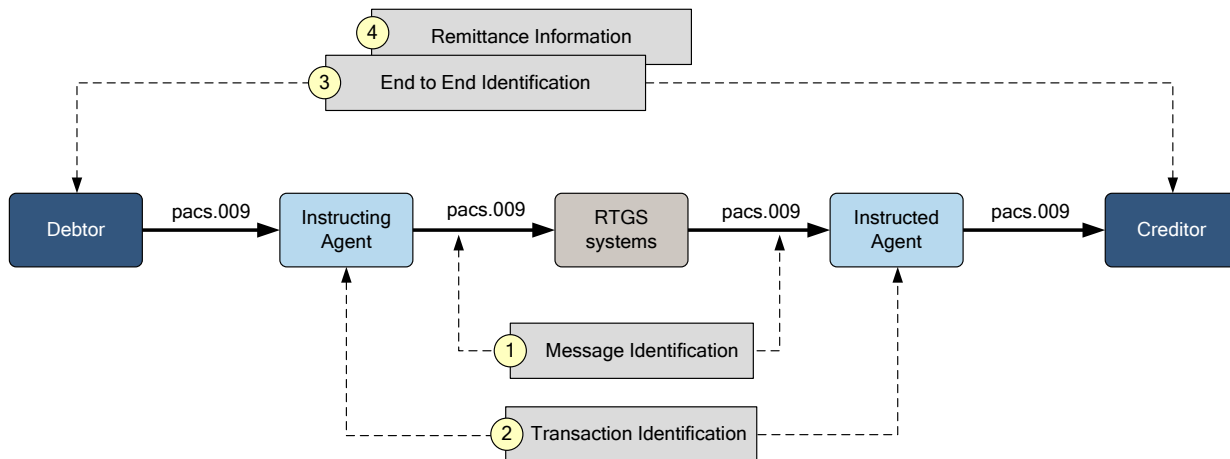


Figure 4: Use of references

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).

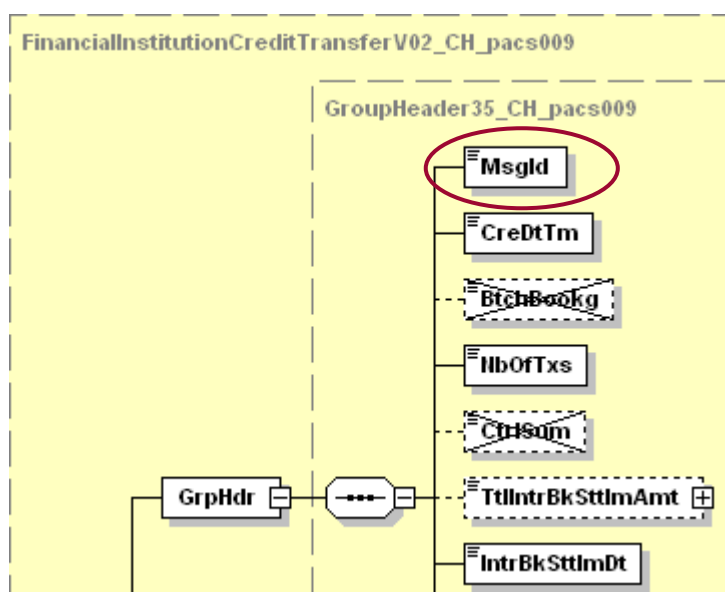


Figure 5: Message Identification

3.5.2

Transaction reference

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 acknowledgement to the instructing participant as the transaction reference. The transaction identification is used for "technical" duplicate checking at transaction level.

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

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

Table 6: Character required in first position of the transaction identification

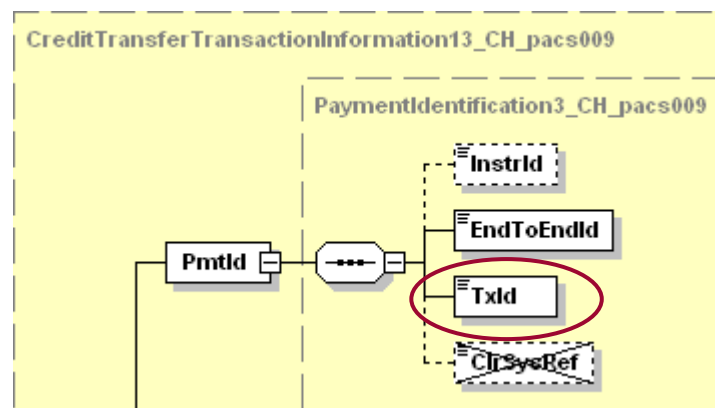


Figure 6: Transaction Identification

3.5.3

Debtor reference

"End to End Identification" ³

The debtor can provide the payment with a unique reference which is forwarded unchanged throughout the whole processing chain in the *"End to End Identification"* element. The element contains the entry "NOTPROVIDED", if there is no known identifier.

For **FI-to-FI payments**, it is recommended that "NOTPROVIDED" is used, because this information is not normally forwarded to the creditor.

For **compensation payments**, "NOTPROVIDED" may only be used if the creditor reference is given in the *<InstrId>* element. For ISR-, ECA-I, ECA-F and "pacs" credits from PostFinance (payment code in the *<SvcLvl>* element = 712), the reference is structured as follows:

- **ISR, ECA-I, ECA-F:** SYMMDDAAAAAAAA, where:

S = Slip type (B = ECA-I, V = ECA-F, E = ISR)

YYMMDD = Value date

AAAAAAAA = Account number

- **pacs:** SYMMDD, where:

S = Slip type (P = pacs)

YYMMDD = Value date

For **cover payments**, the transaction identification from the underlying customer payment must always be used. "NOTPROVIDED" is not permitted.

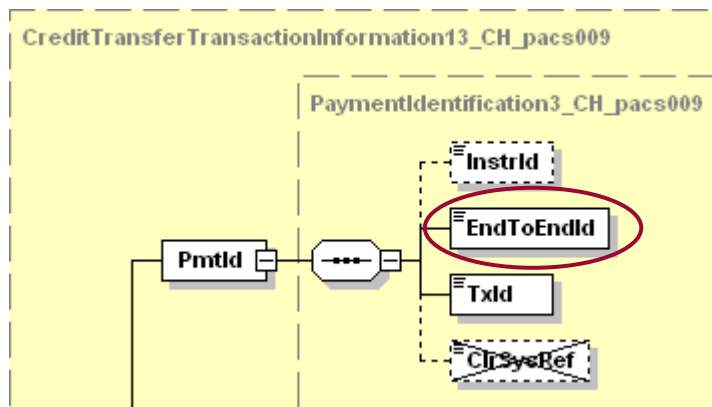


Figure 7: End to End Identification

3.5.4 Creditor reference

"Creditor Reference" ④

In addition to the references in the processing chain that are listed above the *"Instruction Identification"* element can also contain a payment reference for the creditor (Creditor Reference).

For **compensation payments**, it must be used if the payment is a compliance payment or a remittance (3rd position of the payment code in the <SvcLv> element = 1 or 3).

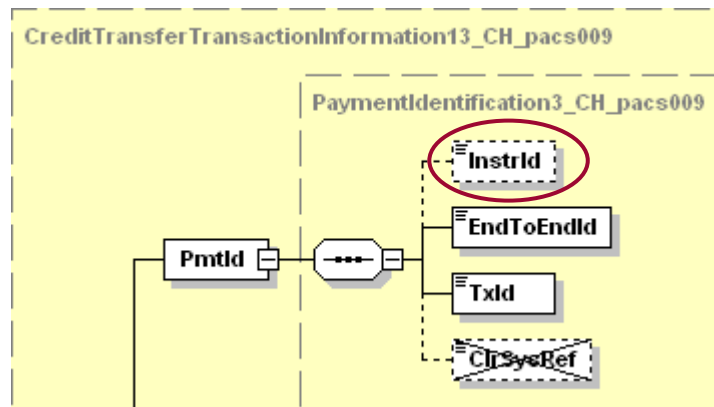


Figure 8: Instruction Identification

3.6 Specific Swiss code values

At various points in the "pacs.009" 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 possibly uniquely to identify a transaction using values from the "ISO External Codelists".

3.6.1 Code list for specifying creditor account numbers

In **cover payments**, the following codes are available for identifying the account number version for the creditor account for the underlying customer payment:

Code value	Meaning
PRTRY	conventional format
PCACC	postal account number

Table 7: Specification of creditor account numbers

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

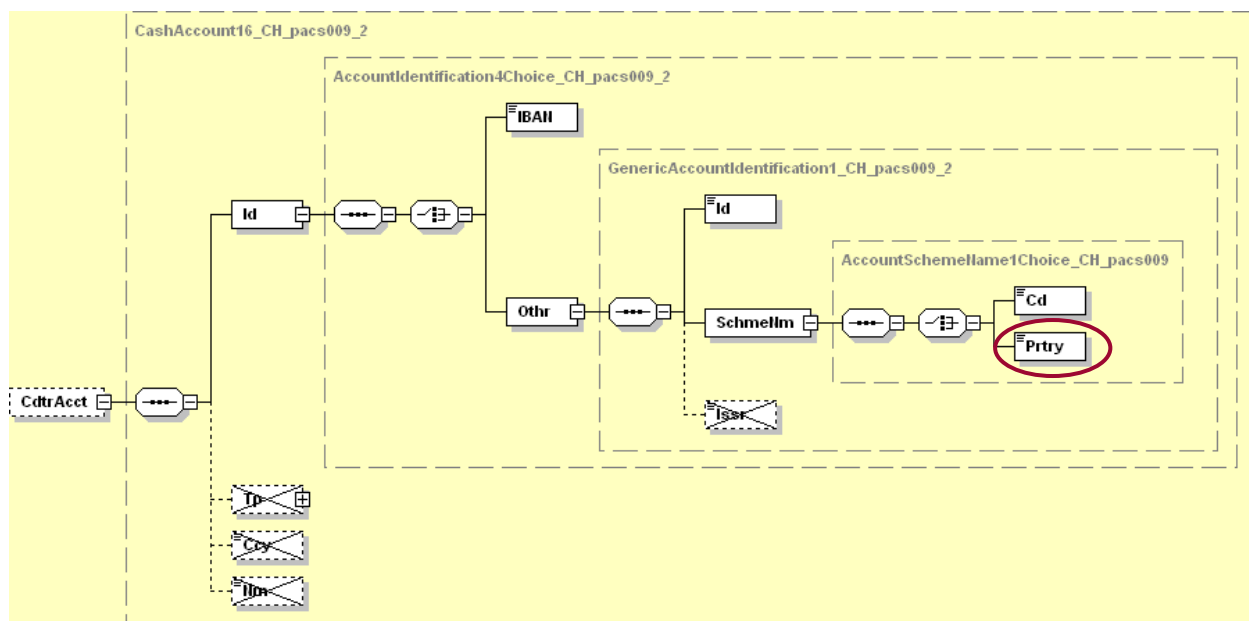


Figure 9: Account number specification

3.6.2 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 new function "reservation request" (LIQU) (see also section 3.7.2 "Reservation request").
- For the existing option of requesting a confirmation of settlement (CONF) (see also section 3.7.3 "Requesting a confirmation of settlement").

Code value	Meaning
LIQU	Reservation request
CONF	Request confirmation of settlement

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

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

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

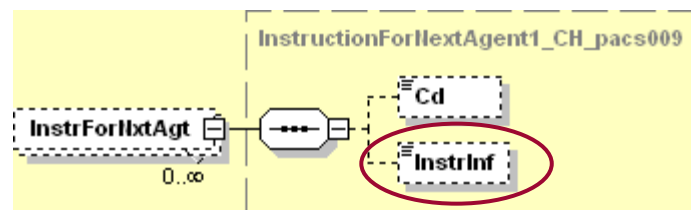


Figure 10: Entering a code for sending processing instructions to the RTGS systems

3.6.3 Entering a payment code

For **compensation payments**, the original transaction must be quoted in the "Service Level" element, in the form of a proprietary 3-position payment code. All the values listed in the Swiss RTGS Handbook are valid, with the exception of Code 088 (corresponds to payment type "Transfer to sight deposit account by participant").

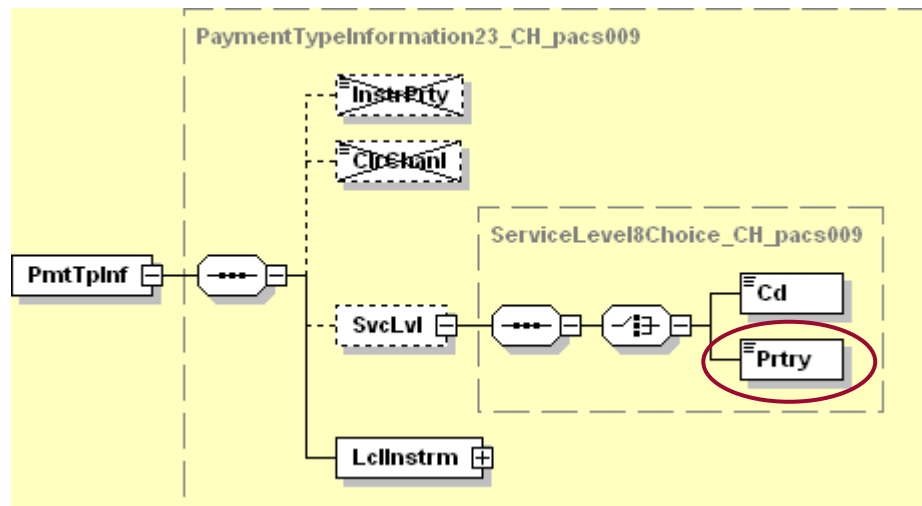


Figure 11: Entering a payment code for compensation payments

3.6.4 Information about delivering after clearing stop 1

For **compensation payments** and **transfers to sight deposit account by participants** which are delivered after clearing stop 1 and were still settled on the same clearing day, the value "CS1" is only entered in the message from the RTGS systems to the participant in the `FinInstnCdtTrf/CdtTrfTxInf/InstrForCdtAgt/InstrInf` element.

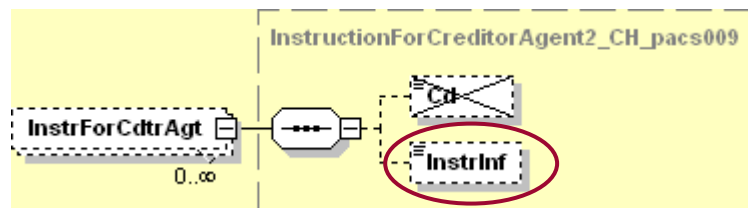


Figure 12: Information about delivering after clearing stop 1 for compensation payments and transfers to sight deposit account by participants

3.6.5 Entering the instructed payment amount

For **FI-to-FI payments**, the instructed payment amount can be sent in unstructured form in the "Remittance Information" element. To do this, the `<Ustrd>` element must be used three times according to the following definitions:

- 1st occurrence: **Currency code** (must contain a valid currency code according to ISO 4217)
- 2nd occurrence: **Instructed payment amount** (before deduction of fees and/or conversion from foreign currencies)
- 3rd occurrence: **Conversion rate** for the ordered payment amount (foreign currency to CHF or EUR)

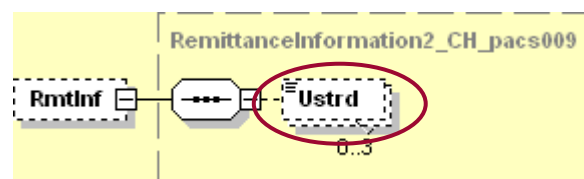


Figure 13: Entering the instructed payment amount in FI-to-FI payments

The "Remittance Information" element must not be used for any other payment types.

3.7 New functions in the RTGS systems

The functions described below are only available in the RTGS systems for payment messages in the ISO 20022 message standard.

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 wait queue at a specific time. To do this, the calendar date and time of the earliest requested settlement time must be given. Entering a calendar date is required because in the RTGS systems one clearing day extends across more than one calendar 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/SttlmTmIndctn/DbtDtTm* element for the following payment types:

- FI-to-FI-payments
- compensation payments
- cover payments

For all other payment types, this entry is not permitted.

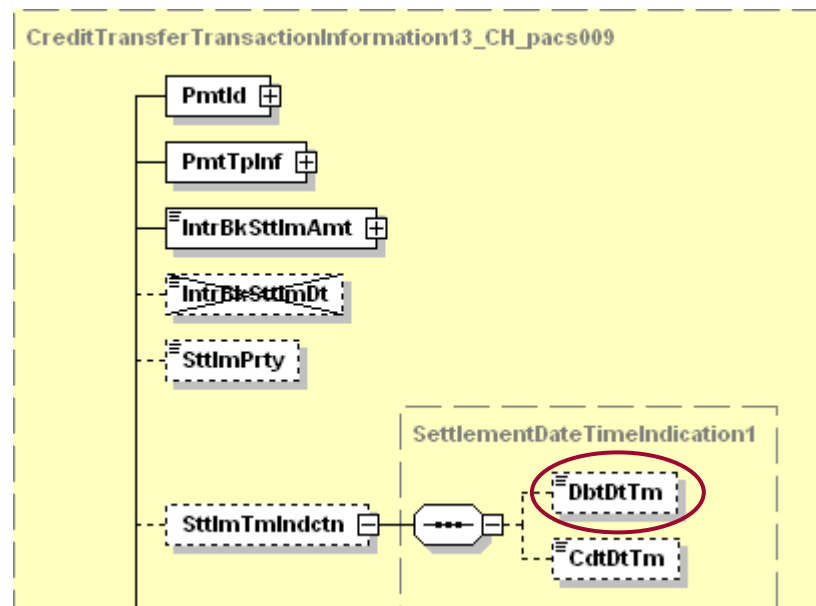


Figure 14: Entering an earliest settlement time

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 3.6.2 "Sending processing instructions to the RTGS systems").

3.7.3 Requesting a confirmation of settlement

In the RTGS systems, for payment messages using message standard ISO 20022, a confirmation of settlement can be requested by using the code "CONF" in the `FinInstnCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf` element for the following payment types (see also section 3.6.2 "Sending processing instructions to the RTGS systems"):

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

For all other payment types, the code "CONF" is not permitted.

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:

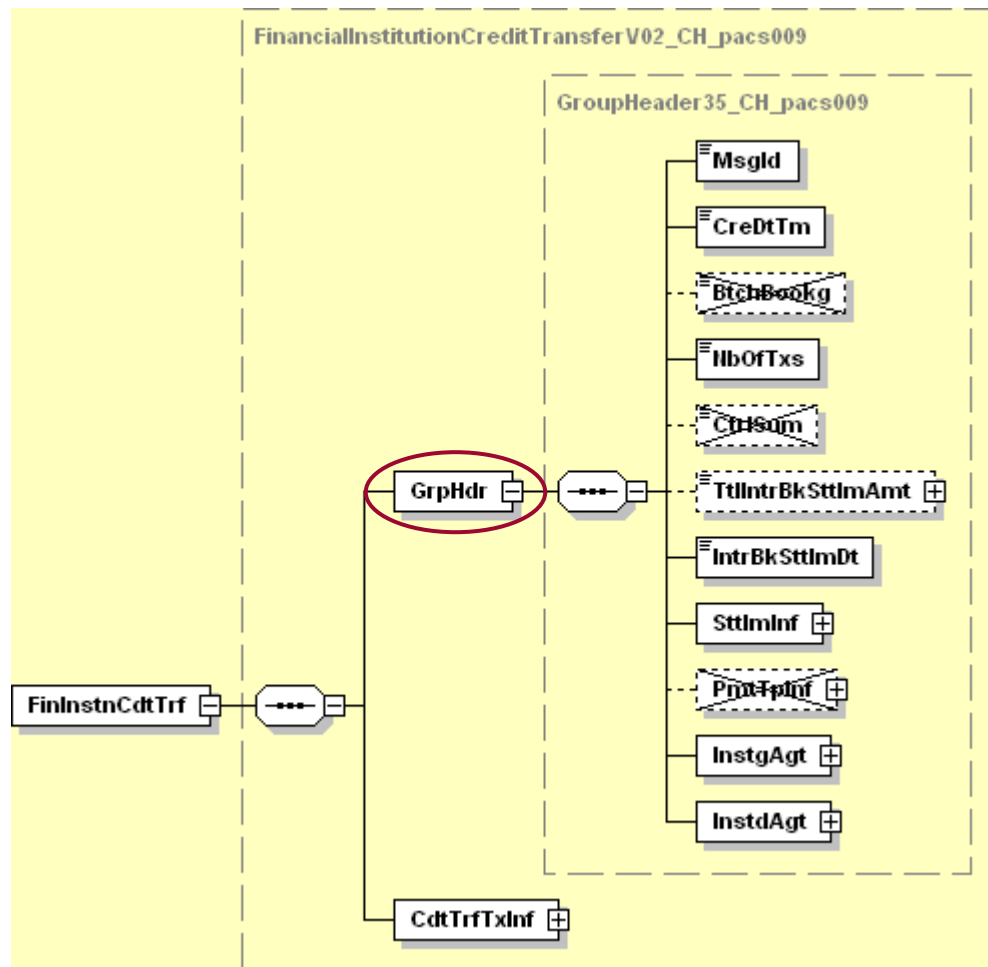


Figure 15: Group Header (GrpHdr)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Document +Financial Institution Credit Transfer V02	FinInstnCdtTrf	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 5 days pre-value date, value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.			
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time			
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".			
Group Header +Total Interbank Settlement Amount	TtlIntrBkSttlmAmt	0..1	0..1	Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.			
	Ccy			Currency Code If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element. The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the respective RTGS system.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 more than 5 banking business days in the future. Must not be more than 90 calendar days in the past. The settlement date on the sight deposit accounts of the SNB and SECB is defined as follows on the RTGS platform: (A) If the requested settlement date is after the current clearing date: if the requested settlement date is not a valid banking business day, the next following banking business day will be used as the settlement date, otherwise the settlement date will be copied from the requested settlement date. (B) If the requested settlement date is equal or before the current clearing date, the settlement date will be copied from the current clearing date.	SECSTM: Must not be in the future. EUXSTM: Must not be in the future. REPSTM: Must not be in the future. BCMSTM: Must not be in the future. TCMSTM: Must not be in the future. POSSTM: Must not be in the future. STVSTM: Must not be in the future.	MT B10 F16 Format = 8d MT B11 F16 Format = 8d MT B12 F16 Format = 8d MT F10 F16 Format = 8d	MT202 F32A Value Date Format YYMMDD MT202COV 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).			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	0..1	Clearing System Optional element to specify routing information in the FC RTGS in FI-to-FI-payments and cover payments.	F2FPMT: 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. COVPMT: 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. CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
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)			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 <ClrSysMmbld> 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 <ClrSysMmbld>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.			MT202COV Output Header Block 2: Sender's Address Output from SWIFT MT202COV Header Block 3 F108: Zahlender Teilnehmer IID oder BIC Input to SWIFT MT202 Output Header Block 2: Sender's Address Output from SWIFT MT202 Header Block 3 F108: Zahlender Teilnehmer IID oder BIC Input to SWIFT
Group Header +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 (IID, 6 digits).			
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 (element is being retained in the schema for any possible extensions).			
Group Header +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification IID (=6n), must be contained in the bank master data, active, and not concatenated.		MT B10 F02 MT B11 F02 MT B12 F02 MT F10 F02	MT202 Header Block 3 F108: Zahlender Teilnehmer IID oder BIC Input to SWIFT MT202COV Header Block 3 F108: Zahlender Teilnehmer IID oder BIC Input to SWIFT
Group Header +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, either the <BIC> or <ClrSysMmbld> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.	PPTSD: Must include the identification of the system manager: SIC = SNB, euroSIC = SECB		
Group Header +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1				

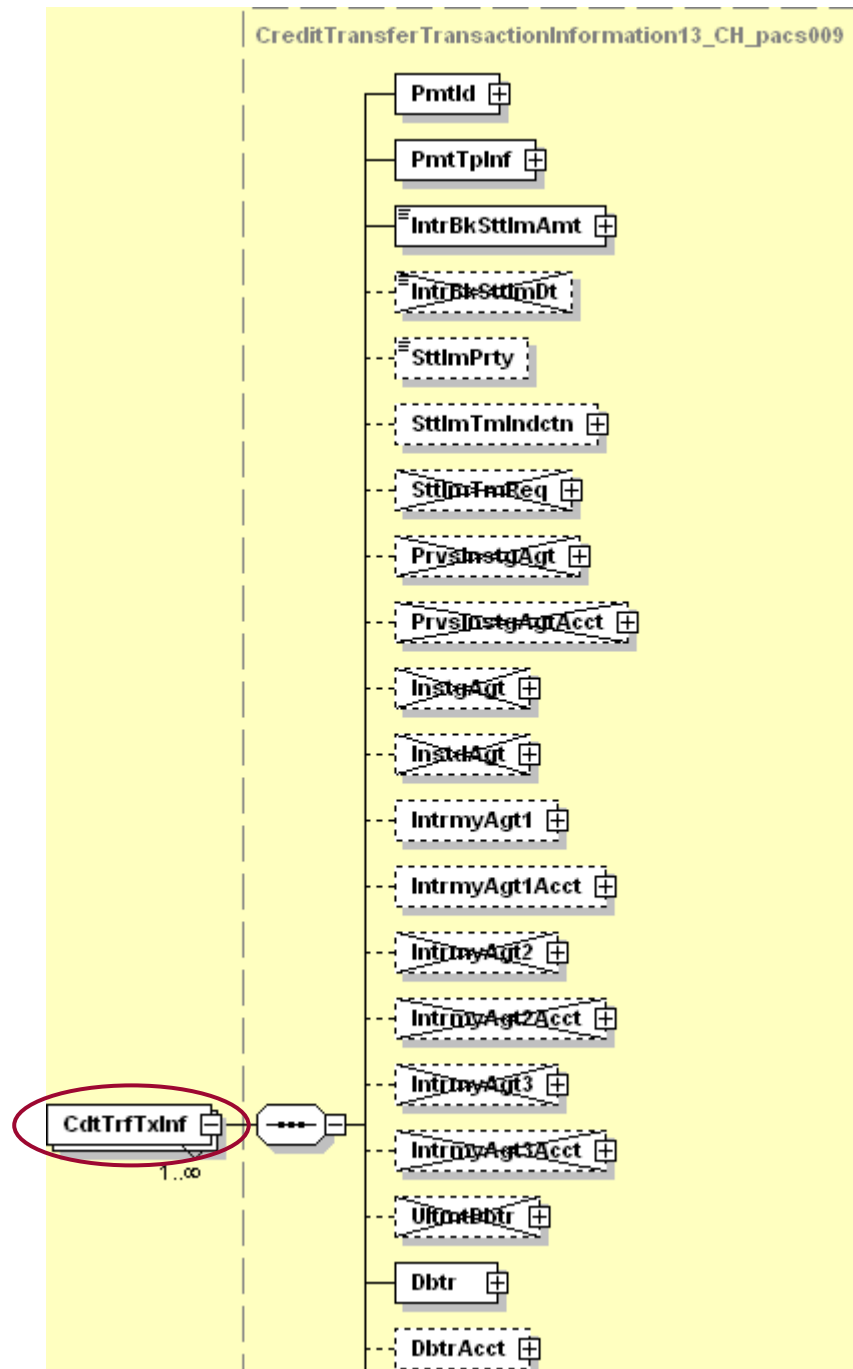
ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Group Header +Instructed Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbld>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.			MT202COV Input Header Block 2: Receiver's Address Input to SWIFT (if not concatenated) MT202 Input Header Block 2: Receiver's Address Input to SWIFT (if not concatenated)
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	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.			
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 (IID, 6 digits).			
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 (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 Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification IID (=6n), must be contained in the bank master data and active.		MT B10 F18 MT B11 F18 MT B12 F18 MT F10 F18	MT202COV Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if not concatenated) MT202 Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to 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 concatenation, the identifier for the participant to be credited that has been assigned by SIC is added by the system.		MT B10 F90 MT B11 F90 MT B12 F90 MT F10 F90	MT202 Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if concatenated) MT202COV Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (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:



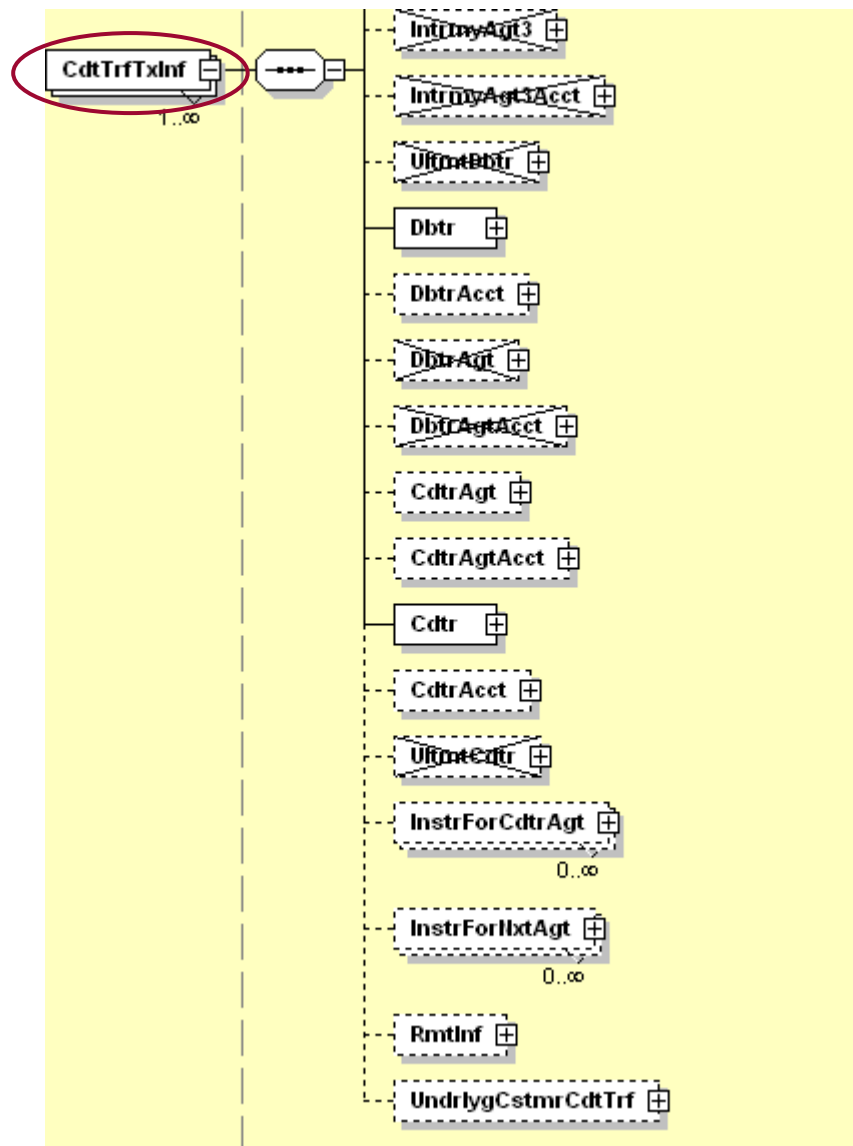


Figure 16: Credit Transfer Transaction Information (CdtTrfTxInf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1	This element cannot be used more than once.			
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment Identification			
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Creditor Reference Only 16 characters permitted.	CMPPMT: Must be used if the payment is a compliance payment or a remittance: 3rd position of the payment code in the <SvcLvl> element = 1 or 3 COVPMT: Must not be used.	MT B10 F49A MT B11 F49A MT F10 F49A	MT202 F21 Related Reference Beneficiary's Reference
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The element contains "NOTPROVIDED" if there is no known identification. The identification is exchanged between the creditor and the debtor. Only 16 characters permitted.	F2FPMT: Recommendation: Use "NOTPROVIDED" because this information is usually not passed on to the creditor. CMPPMT: Must not be "NOTPROVIDED" if <InstrId> is not present. For ISR-, ECA-I or ECA-F credits (payment code in the <SvcLvl> element = 712), the reference is structured as SYMMDDAAAAAAAA, where: - S = Slip type (B = ECA-I, V = ECA-F, E = ISR) - YYYYMMDD = Value date - AAAAAAAAAA = Account number In the case of "pacs" credits PostFinance ISO messages for banks (payment code in the <SvcLvl> element = 712), the reference is structured as SYMMDD, where: - S = Slip type (P = pacs) - YYYYMMDD = Value date COVPMT: Value "NOTPROVIDED" must not be used, must contain the transaction identification from the underlying customer payment. PPTSD: Must not be "NOTPROVIDED" if <InstrId> is not present.	MT B10 F33A MT B12 F13 MT F10 F33A	MT202 F72 Sender to Receiver Information /REFORD/ Orderings Party Reference MT202COV F21 Related Reference

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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. 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 5 days pre-value date, value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level.	F2FPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. CMPPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. COVPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. PPTTSD: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. SECSTM: Must contain the special character "/" in the first position. EUXSTM: Must contain the special character "?" in the first position. REPSTM: Must contain the special character "/" in the first position. BCMSTM: Must contain the special character "-" in the first position. TCMSTM: Must contain the special character "-" in the first position. POSSTM: Must contain the special character "-" in the first position. STVSTM: Must contain the special character ":" in the first position.	MT B10 F03 MT B11 F03 MT B12 F03 MT F10 F03	MT202 F20 Sender's Reference MT202COV 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 Used to refer to the original transaction in compensation payments.	CMPPMT: Must be used. F2FPMT: Must not be used. COVPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code) Must not be used.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Payment Code Defines the original transaction in the use case of a compensation payment in the form of a 3-digit code value. Valid code values are as given in the Swiss RTGS Handbook, exception: Code 088 is not permitted (corresponds to payment type PPTSD).		MT B10 F58	MT202 F72 Sender to Receiver Information /SICPTCOD/ Payment 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.			
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	1..1	Payment Type (code) 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: F2FPMT = FI-to-FI-payment CMPPMT = Compensation payment COVPMT = Cover payment PPTSD = Sight deposit account transfer by the participant SECSTM = SECOM settlement EUXSTM = Eurex settlement REPSTM = Repo settlement BCMSTM = Bancomat settlement TCMSTM = Tancomat settlement POSSTM = EFT/POS settlement STVSTM = Terravis settlement		MT F10 F21 SECO = SECSTM EURX= EUXSTM REPO = REPSTM BM = BCMSTM TM = TCMSTM POS = POSSTM STV = STVSTM SNB = SMTFSD / SMTTSD SEB = SMTFSD / SMTTSD	
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.		MT B10 F17A Format = 15amt MT B11 F17A Format = 15amt MT B12 F17A Format = 15amt MT F10 F17A Format = 15amt	MT202 F32A Interbank Settlement Amount MT202COV F32A Interbank Settlement Amount

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
	Ccy			Currency Code The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the respective RTGS system.		MT B10 F15 CHF or EUR only MT B11 F15 CHF or EUR only MT B12 F15 CHF or EUR only MT F10 F15 CHF or EUR only	MT202 F32A Currency MT202COV 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. Note: The availability of various levels of priority can be subject to certain limitations, depending on the payment type, so the following should be taken into account: Payment types F2FPMT, CMPPMT, COVPMT, PPTTSD: No limitation. Payment types SECSTM, EUXSTM, REPSTM, BCMSTM, TCMSTM, POSSTM, STVSTM: The levels of priority that are available are determined by the system manager in agreement with the relevant third-party system participant.		MT B10 F20 B9 = NORM B7 = HIGH B1 = URGT MT B11 F20 B9 = NORM B7 = HIGH B1 = URGT MT B12 F20 B9 = NORM B7 = HIGH B1 = URGT MT F10 F20 A5 = URGT B5 = HIGH (for REPO URGT) B9 = NORM	MT202 F72 Sender to Receiver Information /SICPRIO/ plus 2-position code MT202COV 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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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.	PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from RTGS system to the participant. The settlement date is always the SNB/SECB value date on which the payment will be booked on the sight deposit account. The settlement time is set after final settlement.		MT B10 F92A Settlement Date MT B10 F92A Settlement Time MT B10 F92C Settlement Date MT B10 F92C Settlement Time MT B11 F92A Settlement Date Format = 8d MT B11 F92A Settlement Time Format = 6t MT B12 F92A Settlement Date Format = 8d MT B12 F92A Settlement Time Format = 6t MT F10 F92A Settlement Date Format = 8d MT F10 F92A Settlement Time Format = 6t	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 <ClrSysMmbld> 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 also be used. The length of the content of all the sub-elements of <IntrmyAgt1> must not exceed 140 characters.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: 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 <ClrSysMmbld>.		MT B11 F40S MT B12 F40S	MT202 F56A Intermediary Institution Identifier Code (BIC) MT202COV F56A Intermediary Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Intermediary Agent 1 ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Intermediary Agent Identification (proprietary) This element must not be used at the same time as <BIC>.			
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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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	Mmbld	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>.		MT B11 F40A Line 1 = <Nm> MT B12 F40A Line 1 = <Nm>	MT202 F56D Intermediary Institution Name and Address Line 1 = <Nm> MT202COV F56D Intermediary Institution Name and Address Line 1 = <Nm>
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.			



ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 ++++Post Code	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			
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.		MT B11 F40A Line 2-4 = <AdrLine> MT B12 F40A Line 2-4 = <AdrLine>	MT202 F56D Intermediary Institution Name and Address Line 2-4 = <AdrLine> MT202COV F56D Intermediary 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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent Account May only be used if <IntrmyAgt1> is present.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: 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.		MT B11 F39I MT B12 F39I	MT202 F56A Intermediary Institution Party Identifier If IBAN MT202 F56D Intermediary Institution Party Identifier If IBAN MT202COV F56A Intermediary Institution Party Identifier If IBAN MT202COV 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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		MT B11 F39A MT B12 F39A	MT202 F56A Intermediary Institution Party Identifier If not IBAN MT202 F56D Intermediary Institution Party Identifier If not IBAN MT202COV F56A Intermediary Institution Party Identifier If not IBAN MT202COV F56D Intermediary Institution Party Identifier If not IBAN
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbld> 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>. The length of the content of all the sub-elements of <Dbtr> must not exceed 140 characters.	CMPPMT: Must be identical with <InstgAgt>. PPTTSD: Must be identical with <InstgAgt>. SECSTM: Must be identical with <InstgAgt>. EUXSTM: Must be identical with <InstgAgt>. REPSTM: Must be identical with <InstgAgt>. BCMSTM: Must be identical with <InstgAgt>. TCMSTM: Must be identical with <InstgAgt>. POSSTM: Must be identical with <InstgAgt>. STVSTM: Must be identical with <InstgAgt>.		
Credit Transfer Transaction Information +Debtor ++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Debtor 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 <ClrSysMmbld>.		MT B11 F36S MT B12 F36S	MT202 Output Header Block 2: Sender's Address Output from SWIFT if field 52a (Ordering Institution) is not present MT202 F52A Ordering Institution Identifier Code (BIC) MT202COV Output Header Block 2: Sender's Address Output from SWIFT if field 52a (Ordering Institution) is not present MT202COV F52A Ordering Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Debtor Identification (proprietary) This element must not be used at the same time as <BIC>.			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Debtor ++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 ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification		MT B10 F02 MT F10 F02	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.	MT B11 F36A Line 1 = <Nm> MT B12 F36A Line 1 = <Nm>	MT202 F52D Ordering Institution Name and Address Line 1 = <Nm> MT202COV F52D Ordering Institution Name and Address Line 1 = <Nm>
Credit Transfer Transaction Information +Debtor ++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.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address ++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	0..1	Country			
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B11 F36A Line 2-4 = <AdrLine> MT B12 F36A Line 2-4 = <AdrLine>	MT202 F52D Ordering Institution Name and Address Line 2-4 = <AdrLine> MT202COV F52D Ordering Institution Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account May only be used if the instructing participant in the <InstgAgt> element does not correspond to the debtor in the <Dbtr> element.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 02 to 98.		MT B11 F35I MT B12 F35I	MT202 F52A Ordering Institution Party Identifier If IBAN MT202 F52D Ordering Institution Identifier If IBAN MT202COV F52A Ordering Institution Party Identifier If IBAN MT202COV F52D Ordering Institution Party Identifier If IBAN
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		MT B11 F35A MT B12 F35A	MT202 F52A Ordering Institution Party Identifier If not IBAN MT202 F52D Ordering Institution Identifier If not IBAN MT202COV F52A Ordering Institution Party Identifier If not IBAN MT202COV F52D Ordering Institution Party Identifier If not IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Must be used if <IntrmyAgt1> is present. The length of the content of all the sub-elements of <CdtrAgt> must not exceed 140 characters.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
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 <ClrSysMmbld>.		MT B11 F42S MT B12 F42S	MT202 F57A Account with Institution Identifier Code (BIC) MT202COV F57A Account with Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Creditor Agent Identification (proprietary) This element must not be used at the same time as <BIC>.			
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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Ptry Or}	1..1	1..1	Clearing System Identification (proprietary)			
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification			
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.		MT B11 F42A Line 1 = <Nm> MT B12 F42A Line 1 = <Nm>	MT202 F57D Account with Institution Name and Address Line 1 = <Nm> MT202COV 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.			
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Post Code	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.		MT B11 F42A Line 2-4 = <AdrLine> MT B12 F42A Line 2-4 = <AdrLine>	MT202 F57B Account with Institution Location MT202 F57D Account with Institution Name and Address Line 2-4 = <AdrLine> MT202COV F57B Account with Institution Location MT202COV F57D Account with Institution Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account May only be used if <CdtrAgt> is present.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 02 to 98.		MT B11 F41I MT B12 F41I	MT202 F57A Account with Institution Party Identifier If IBAN MT202 F57B Account with Institution Party Identifier If IBAN MT202 F57D Account with Institution Party Identifier If IBAN MT202COV F57A Account with Institution Party Identifier If IBAN MT202COV F57B Account with Institution Party Identifier If IBAN MT202COV 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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		MT B11 F41A MT B12 F41A	MT202 F57A Account with Institution Party Identifier If not IBAN MT202 F57B Account with Institution Party Identifier If not IBAN MT202 F57D Account with Institution Party Identifier If not IBAN MT202COV F57A Account with Institution Party Identifier If not IBAN MT202COV F57B Account with Institution Party Identifier If not IBAN MT202COV F57D Account with Institution Party Identifier If not IBAN
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbld> 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>. The length of the content of all the sub-elements of <Cdtr> must not exceed 140 characters.	CMPPMT: Must be identical with <InstdAgt>. PPTTSD: Must be identical with <InstdAgt>. SECSTM: Must be identical with <InstdAgt>. EUXSTM: Must be identical with <InstdAgt>. REPSTM: Must be identical with <InstdAgt>. BCMSTM: Must be identical with <InstdAgt>. TCMSTM: Must be identical with <InstdAgt>. POSSTM: Must be identical with <InstdAgt>. STVSTM: Must be identical with <InstdAgt>.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification	FinInstnId	1..1	1..1				
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Creditor 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 <ClrSysMmbld>.		MT B11 F46S MT B12 F46S	MT202 F58A Beneficiary Institution Identifier Code (BIC) MT202COV F58A Beneficiary Institution Identifier Code (BIC)
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Creditor Identification (proprietary) This element must not be used at the same time as <BIC>.			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification		MT B10 F18 MT F10 F18	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.	MT B11 F46A Line 1 = <Nm> MT B12 F46A Line 1 = <Nm>	MT202 F58D Beneficiary Institution Name and Address Line 1 = <Nm> MT202COV F58D Beneficiary Institution Name and Address Line 1 = <Nm>
Credit Transfer Transaction Information +Creditor ++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.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Post Code	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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	0..1	Country			
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B11 F46A Line 2-4 = <AdrLine> MT B12 F46A Line 2-4 = <AdrLine>	MT202 F58D Beneficiary Institution Name and Address Line 2-4 = <AdrLine> MT202COV F58D Beneficiary Institution Name and Address Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account May only be used if the instructed participant in the <InstdAgt> element does not correspond to the creditor in the <Cdtr> element.	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
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 02 to 98.		MT B11 F45I MT B12 F45I	MT202 F58A Beneficiary Institution Party Identifier If IBAN MT202 F58D Beneficiary Institution Party Identifier If IBAN MT202COV F58A Beneficiary Institution Party Identifier If IBAN MT202COV F58D Beneficiary Institution Party Identifier If IBAN
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		MT B11 F45A MT B12 F45A	MT202 F58A Beneficiary Institution Party Identifier If not IBAN MT202 F58D Beneficiary Institution Party Identifier If not IBAN MT202COV F58A Beneficiary Institution Party Identifier If not IBAN MT202COV F58D Beneficiary Institution Party Identifier If not IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..n	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant. The element must not be used more than twice. The length of all the sub-elements <InstrInf> must not exceed 210 characters.	CMPPMT: Can occur a maximum of three times in a message from RTGS system to participants. PPTTSD: Can occur a maximum of three times in a message from RTGS system to participants.		
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	Instruction Information (text)	CMPPMT: In a message from RTGS system to participants, contains the value CS1 for compensation payments submitted after clearing stop 1 and settled on the same clearing day. PPTTSD: In a message from RTGS system to participants, contains the value CS1 for sight deposit account transfers by the participant submitted after clearing stop 1 and settled on the same clearing day.	MT B10 F53 MT B10 F92C Variation 92C = CS1 MT B11 F53 MT B12 F53 MT F10 F53	MT202 F72 Sender to Receiver Information Bank to Bank Information MT202COV F72 Sender to Receiver Information Bank to Bank Information
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 (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 Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following values are permitted for processing instructions in the RTGS system: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment.	SECSTM: Only value "LIQU" permitted. EUXSTM: Only value "LIQU" permitted. REPSTM: Only value "LIQU" permitted. BCMSTM: Only value "LIQU" permitted. TCMSTM: Only value "LIQU" permitted. POSSTM: Only value "LIQU" permitted. STVSTM: Only value "LIQU" permitted.	MT B10 F19 0 = no entry in pacs.009, 1 = CONF MT B11 F19 0 = no entry in pacs.009, 1 = CONF MT B12 F19 0 = no entry in pacs.009, 1 = CONF	
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information Element is used to state the instructed payment amount in an FI-to-FI payment.	CMPPMT: Must not be used. COVPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.		
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..3	Instructed Amount and Currency/Exchange Rate Instructed amount, before deduction of charges and/or conversion from foreign currency incl. currency and conversion rate (foreign currency to CHF or EUR) of the instructed payment amount. If used, <Ustrd> must be used three times in accordance with the following definition: - 1st variation: Currency code, must contain a valid currency code according to ISO 4217. - 2nd variation: Instructed amount, before deduction of charges and/or conversion from foreign currency, must contain max. 14 positions (excl. decimal separator), of which max. 5 decimal places, if used, the amount must be 0.00 or more. - 3rd variation: Conversion rate (foreign currency to CHF or EUR) for the instructed payment amount.		MT B11 F54	MT202 F72 Sender to Receiver Information /OCMT/ Original Currency and Amount & /EXCH/ Exchange Rate

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

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

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

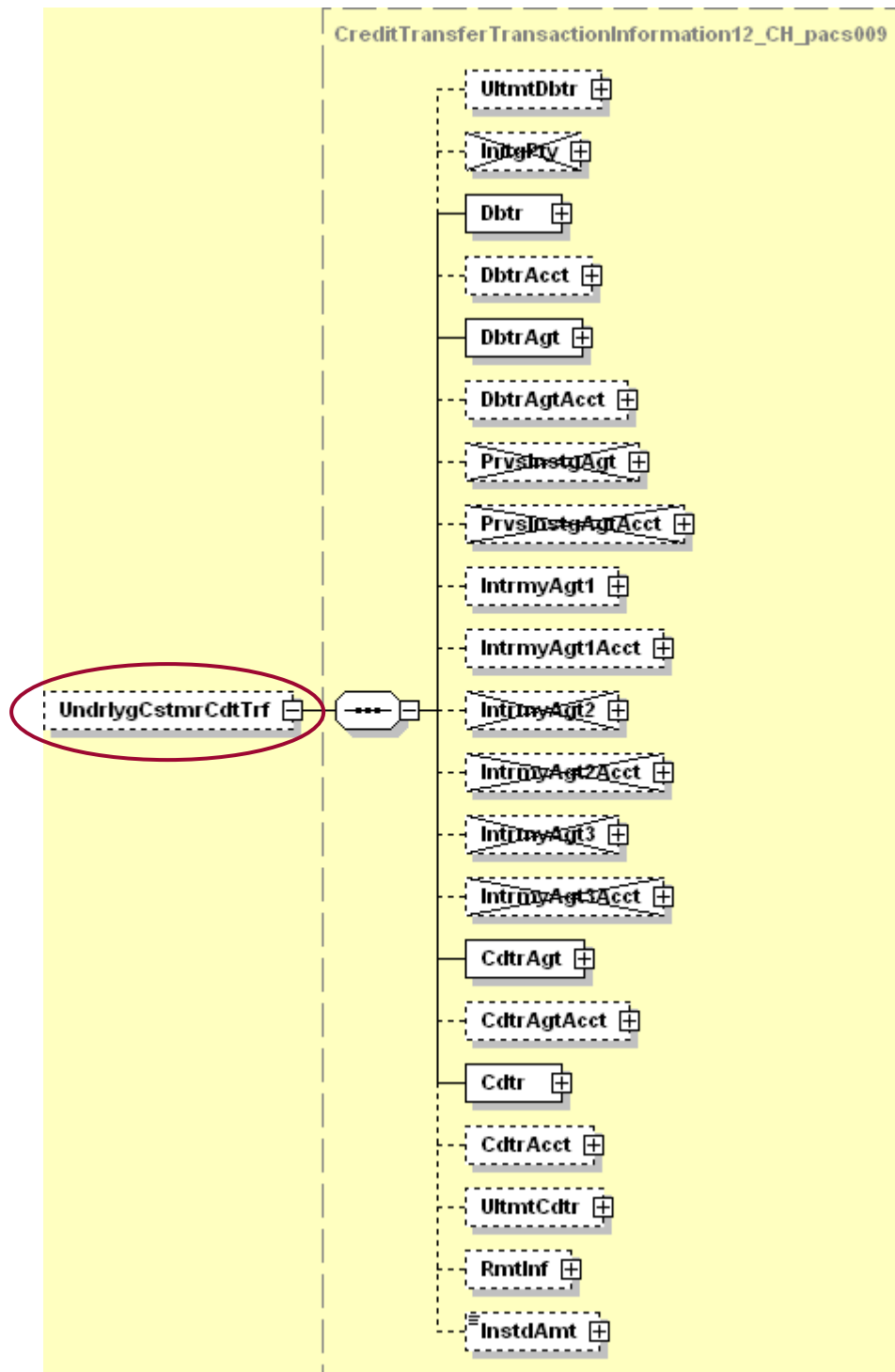


Figure 17: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer	UndrlygCstmrCdtTrf	0..1	0..1	Underlying Customer Credit Transfer Contains information about the underlying customer payment for cover payments.	COVPMT: Must be used. F2FPMT: Must not be used. CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. TCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used.	MT B12 F25 COVPMT: Corresponds to value 1 or 8	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor TRUNCATION: In the case of conversion to a SIC/FIN message type, this element cannot be forwarded. It is recommended that this element is not used and the relevant information is sent under <RmtInf>.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Postal Address ++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Postal Address ++++Country	Ctry	0..1	0..1	Country			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Ultimate Debtor +++Identification	Id	0..1	0..1	Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted. If used, <PrvtId> must not be used.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the sub- elements of <Dbtr> exceeds 140 characters, it cannot be guaranteed that the information will be forwarded in full.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted. If used, <Id><OrgId><BICOrBEI> must not be used.		MT B12 F32A Sequence customer payment: Line 1 = <Nm> MT B12 F32F Sequence customer payment: Content from code 1/ (Name of the Ordering Customer)	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 1/ (Name of the Ordering Customer) MT202COV F50K Ordering Customer Name and Address Sequence B: Line 1 = <Nm>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name		MT B12 F32F Sequence customer payment: Content from code 2/ (Address Line)	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 2/ (Address Line)
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Postal Address ++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Postal Address ++++Town Name	TwnNm	0..1	0..1	Town Name		MT B12 F32F Sequence customer payment: Content from code 3/ (Country and Town), part Town	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 3/ (Country and Town), part Town
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Postal Address ++++Country	Ctry	0..1	0..1	Country		MT B12 F32F Sequence customer payment: Content from code 3/ (Country and Town), part Country	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 3/ (Country and Town), part Country
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B12 F32A Sequence customer payment: Line 2-4 = <AdrLine>	MT202COV F50K Ordering Customer Name and Address Sequence B: Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification	Id	0..1	0..1	Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element from <Othr> is permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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>.		MT B12 F32S Sequence customer payment	MT202COV F50A Ordering Customer Identifier Code (BIC) Sequence B

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Private Identification May only be used if <Nm> is present.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Birth Date	BirthDt	1..1	1..1	Birth Date		MT B12 F32F Sequence customer payment: Content from code 4/ (Date of Birth)	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 4/ (Date of Birth)
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Province Of Birth	PrvcOfBirth	0..1	0..1	Province of Birth			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++City Of Birth	CityOfBirth	1..1	1..1	City of Birth		MT B12 F32F Sequence customer payment: Content from code 5/ (Place of Birth), Place	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 5/ (Place of Birth), Place

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Country Of Birth	CtryOfBirth	1..1	1..1	Country of Birth		MT B12 F32F Sequence customer payment: Content from code 5/ (Place of Birth), Country	MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 5/ (Place of Birth), Country
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Other	Othr	0..n	0..4	Other Private Identification Maximum of 4 variations permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Other +++++Identification	Id	1..1	1..1	Identification		MT B12 F31F Sequence customer payment: Identifier from the display format 4!a/2!a/27x (Cd/Country Cd/Identifier) MT B12 F32F Sequence customer payment: Content from code 6/ (Customer Identification Number) or from code 7/ (National Identity Number), part Identifier or from code 8/ (Additional Information)	MT202COV F50F Ordering Customer Party Identifier (Identifier) Sequence B MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 6/ (Customer Identification Number) or from code 7/ (National Identity Number), part Identifier or from code 8/ (Additional Information)
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Other +++++Scheme Name	SchmeNm	0..1	0..1	Identification Type			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F31F Sequence customer payment: Cd from the display format 4!a/2!a/27x (Cd/Country Cd/Identifier) MT B12 F32F Sequence customer payment: Code 6/ = CUST, Code 7/ = NIDN	MT202COV F50F Ordering Customer Party Identifier (Cd) Sequence B MT202COV F50F Ordering Customer Name and Address Sequence B: Code 6/ = CUST, Code 7/ = NIDN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Other +++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Identification Type (proprietary)		MT B12 F32F Code 8/	MT202COV F50F Ordering Customer Name and Address Code 8/
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor +++Identification ++++Private Identification +++++Other +++++Issuer	Issr	0..1	0..1	Identification Issuer		MT B12 F31F Sequence customer payment: Country Code and, if present, the Issuer from the display format 4!a/2!a/27x (Cd/Country Cd/Identifier) MT B12 F32F Sequence customer payment: Content from code 6/ (Customer Identification Number) or from code 7/ (National Identity Number), part Country Code and Issuer	MT202COV F50F Ordering Customer Party Identifier (Country Cd) Sequence B MT202COV F50F Ordering Customer Name and Address Sequence B: Content from code 6/ (Customer Identification Number) or from code 7/ (National Identity Number), part Country Code and Issuer
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account +++Identification	Id	1..1	1..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F31F Sequence customer payment: Display format / 34x (Account), if IBAN MT B12 F31I Sequence customer payment	MT202COV F50A Ordering Customer Account Sequence B: If IBAN MT202COV F50F Ordering Customer Party Identifier (Account) Sequence B: If IBAN MT202COV F50K Ordering Customer Account Sequence B: If IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account +++Identification ++++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account +++Identification ++++Other +++++Identification	Id	1..1	1..1	Account (proprietary)		MT B12 F31A Sequence customer payment MT B12 F31F Sequence customer payment: Display format / 34x (Account), if not IBAN	MT202COV F50A Ordering Customer Account Sequence B: If not IBAN MT202COV F50F Ordering Customer Party Identifier (Account) Sequence B: If not IBAN MT202COV F50K Ordering Customer Account Sequence B: If not IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbld> 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>. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the sub-elements of <DbtrAgt> exceeds 140 characters, it cannot be guaranteed that the information will be forwarded in full.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	1..1				
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 <ClrSysMmbld>.		MT B12 F36S If Field 36y (Sender's Address) is not present in the sequence customer payment MT B12 F36S Sequence customer payment	MT202COV Output Header Block 2: Sender's Address Output from SWIFT, if sequence B Field 52a (Ordering Institution) is not present MT202COV F52A Ordering Institution Identifier Code (BIC) Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Debtor 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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	Mmbld	1..1	1..1	Member Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.		MT B12 F36A If Field 36y (Sender's Address) is not present in the sequence customer payment, Line 1 = <Nm> MT B12 F36A Sequence customer payment: Line 1 = <Nm>	MT202COV F52D Ordering Institution Name and Address Sequence B: Line 1 = <Nm>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Town Name	TwnNm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Country	Ctry	0..1	0..1	Country			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent +++Financial Institution Identification ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B12 F36A If Field 36y (Sender's Address) is not present in the sequence customer payment, line 2-4 = <AdrLine> MT B12 F36A Sequence customer payment: Line 2-4 = <AdrLine>	MT202COV F52D Ordering Institution Name and Address Sequence B: Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 of the underlying customer credit transfer in the <UndrlygCstmrCdtTrf> <DbtrAgt> element.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account +++Identification	Id	1..1	1..1				
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F35I Sequence customer payment	MT202COV F52A Ordering Institution Identifier Sequence B: If IBAN MT202COV F52D Ordering Institution Identifier Sequence B: If IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account +++Identification ++++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account +++Identification ++++Other +++++Identification	Id	1..1	1..1	Account (proprietary)		MT B12 F35A Sequence customer payment	MT202COV F52A Ordering Institution Identifier Sequence B: If not IBAN MT202COV F52D Ordering Institution Identifier Sequence B: If not IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbld> 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>. May only be used if the instructed participant in the <InstdAgt> element does not correspond to the creditor agent of the underlying customer credit transfer in the <UndrlygCstmrCdtTrf> <CdtrAgt> element. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the sub-elements of <IntrmyAgt1> exceeds 140 characters, it cannot be guaranteed that the information will be forwarded in full. If the format "IS reference number" is selected for the creditor's account, then this element cannot be forwarded during conversion to a SIC/FIN message type. It is recommended that the element is not used.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 <ClrSysMmbld>.		MT B12 F40S Sequence customer payment	MT202COV F56A Intermediary Institution Identifier Code (BIC) Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Intermediary Agent Identification (proprietary) This element must not be used at the same time as <BIC>.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	1..1	Clearing System Identification (proprietary)			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	Mmbld	1..1	1..1	Member Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.		MT B12 F40A Sequence customer payment: Line 1 = <Nm>	MT202COV F56D Intermediary Institution Name and Address Sequence B: Line 1 = <Nm>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address +++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address +++++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address +++++Post Code	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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address +++++Town Name	TwNnm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address +++++Country	Ctry	0..1	0..1	Country			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F40A Sequence customer payment: Line 2-4 = <AdrLine>	MT202COV F56D Intermediary Institution Name and Address Sequence B: Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent Account May only be used if <IntrmyAgt1> is present.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account +++Identification	Id	1..1	1..1				
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 of 02 to 98.		MT B12 F39I Sequence customer payment	MT202COV F56A Intermediary Institution Party Identifier Sequence B: If IBAN MT202COV F56D Intermediary Institution Party Identifier Sequence B: If IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account +++Identification ++++Other +++++Identification	Id	1..1	1..1	Account (proprietary)		MT B12 F39A Sequence customer payment	MT202COV F56A Intermediary Institution Party Identifier Sequence B: If not IBAN MT202COV F56C Intermediary Institution Party Identifier Sequence B MT202COV F56D Intermediary Institution Party Identifier Sequence B: If not IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent Can generally be addressed using any kind of identification. The sub-elements <BIC> and <ClrSysMmbld> 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>. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the sub-elements of <CdtrAgt> exceeds 140 characters, it cannot be guaranteed that the information will be forwarded in full.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor 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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 <ClrSysMmbld>.		MT B12 F46S If Field 42y (Account With Institution) is not present in the sequence customer payment MT B12 F42S Sequence customer payment	MT202COV F58A Beneficiary Institution Identifier Code (BIC) Output from SWIFT if Field 57a (Account With Institution) is not present in sequence B MT202COV F57A Account with Institution Identifier Code (BIC) Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Creditor Agent Identification (proprietary) This element must not be used at the same time as <BIC>.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification ++++++Proprietary	Ptry Or}	1..1	1..1	Clearing System Identification (proprietary)			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Name	Nm	0..1	0..1	Agent Name Must not be used together with <BIC>.		MT B12 F46A If Field 42y (Account With Institution) is not present in the sequence customer payment; Line 1 = <Nm> MT B12 F42A Sequence customer payment; Line 1 = <Nm>	MT202COV F58D Beneficiary Institution Name and Address Output from SWIFT if Field 57a (Account With Institution) is not present in sequence B; Line 1 = <Nm> MT202COV F57D Account with Institution Name and Address Sequence B: Line 1 = <Nm>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Postal Address +++++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Postal Address +++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Postal Address +++++Town Name	TwnNm	0..1	0..1	Town Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Postal Address +++++Country	Ctry	0..1	0..1	Country			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent +++Financial Institution Identification ++++Postal Address +++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B12 F46A If Field 42y (Account With Institution) is not present in the sequence customer payment, Line 2 - 4 = <AdrLine> MT B12 F42A Sequence customer payment: Line 2 - 4 = <AdrLine>	MT202COV F58D Beneficiary Institution Name and Address Output from SWIFT if Field 57a (Account With Institution) is not present in sequence B; Line 2-4 = <AdrLine> MT202COV F57B Account with Institution Location Sequence B MT202COV F57D Account with Institution Name and Address Sequence B: Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 of the underlying customer credit transfer in the <UndrlygCstmrCdtTrf> <CdtrAgt> element.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account +++Identification	Id	1..1	1..1				
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F41I Sequence customer payment	MT202COV F57A Account with Institution Party Identifier Sequence B: If IBAN MT202COV F57B Account with Institution Party Identifier Sequence B: If IBAN MT202COV F57D Account with Institution Party Identifier Sequence B: If IBAN

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account +++Identification ++++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account +++Identification ++++Other +++++Identification	Id	1..1	1..1	Account (proprietary)		MT B12 F41A Sequence customer payment	MT202COV F57A Account with Institution Party Identifier Sequence B: If not IBAN MT202COV F57B Account with Institution Party Identifier Sequence B: If not IBAN MT202COV F57C Account with Institution Party Identifier Sequence B MT202COV F57D Account with Institution Party Identifier Sequence B: If not IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. Either the sub-element <Nm> or <Id><OrgId><BICOrBEI> must be used. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the sub-elements of <Cdtr> exceeds 140 characters, it cannot be guaranteed that the information will be forwarded in full.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted. If used, <Id><OrgId><BICOrBEI> must not be used.		MT B12 F46A Sequence customer payment: Line 1 = <Nm>	MT202COV F59 Beneficiary Customer Name and Address Sequence B: Line 1 = <Nm> MT202COV F59F Beneficiary Customer Name and Address Sequence B: Content from code 1/ (Name of the Beneficiary Customer)
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <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 +Underlying Customer Credit Transfer ++Creditor +++Postal Address +++Street Name	StrtNm	0..1	0..1	Street Name			MT202COV F59F Beneficiary Customer Name and Address Sequence B: Content from code 2/ (Address Line)
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address +++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address +++Post Code	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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address ++++Town Name	TwNm	0..1	0..1	Town Name			MT202COV F59F Beneficiary Customer Name and Address Sequence B: Content from code 3/ (Country and Town), part Town
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address ++++Country	Ctry	0..1	0..1	Country			MT202COV F59F Beneficiary Customer Name and Address Sequence B: Content from code 3/ (Country and Town), part Country
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Postal Address ++++Address Line	AdrLine	0..7	0..2	Address Line (unstructured) Maximum of 2 address lines are permitted.		MT B12 F46A Sequence customer payment: Line 2-4 = <AdrLine>	MT202COV F59 Beneficiary Customer Name and Address Sequence B: Line 2-4 = <AdrLine>
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Identification	Id	0..1	0..1	Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++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 <Cdtr>.		MT B12 F46S Sequence customer payment	MT202COV F59A Beneficiary Customer Identifier Code (BIC) Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++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.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Identification ++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor +++Identification ++++Private Identification +++++Other	Othr	0..n	0..1	Other Private Identification Maximum of 1 variation permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account +++Identification	Id	1..1	1..1				
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.		MT B12 F45I Sequence customer payment	MT202COV F59 Beneficiary Customer Account Sequence B: If IBAN MT202COV F59A Beneficiary Customer Account Sequence B: If IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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		MT B12 F45A Sequence customer payment MT B12 F45C Sequence customer payment	MT202COV F59 Beneficiary Customer Account Sequence B: If not IBAN MT202COV F59A Beneficiary Customer Account Sequence B: If not IBAN
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account +++Identification ++++Other +++++Scheme Name	SchmeNm	0..1	1..1	Account Type Must be used to unambiguously identify the account number type.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account +++Identification ++++Other +++++Scheme Name +++++Code	Cd {Or	1..1	1..1	Account Type (code) Must not be used.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account +++Identification ++++Other +++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Account Type (proprietary) The following code values are available: PRTRY = Conventional format PCACC = Postal account number			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor TRUNCATION: In the case of conversion to a SIC/FIN message type, this element cannot be forwarded. It is recommended that this element is not used and the relevant information is sent under <RmtInf>.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Name	Nm	0..1	1..1	Name Must be used. Maximum of 70 characters permitted.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Postal Address ++++Street Name	StrtNm	0..1	0..1	Street Name			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Postal Address ++++Building Number	BldgNb	0..1	0..1	Building Number			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Postal Address ++++Post Code	PstCd	0..1	0..1	Postcode			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++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	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Postal Address ++++Country	Ctry	0..1	0..1	Country			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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 +Underlying Customer Credit Transfer ++Ultimate Creditor +++Identification	Id	0..1	0..1	Identification			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted. If used, <PrvtId> must not be used.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor +++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.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information	RmtInf	0..1	0..1	Remittance Information/Instruction for Creditor Agent Contains both information for the creditor and instructions for the creditor's institution, taken from the underlying customer payment.			
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured		MT B12 F51A Sequence customer payment	MT202COV F70 Remittance Information Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Structured	Strd	0..n	0..1	Remittance Information Structured			

ISO 2022 Standard			Swiss ISO 2022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Type-specific Definition	SIC B10/B11/B12/F10	SWIFT MT202/202COV
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Structured ++++Additional Remittance Information	AddtlRmtInf	0..3	0..2	Instruction for Creditor Agent The element must not be used more than twice. TRUNCATION: In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. If the length of the content of all the elements of <AddtlRmtInf> exceeds 210 characters, it cannot be guaranteed that the information will be forwarded in full.		MT B12 F53 Sequence customer payment	MT202COV F72 Sender to Receiver Information Sequence B
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instructed Amount	InstdAmt	0..1	0..1	Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. The instructed amount may only contain digits and the optional decimal point; must contain max. 15 positions (excl. decimal separator). If used, the amount must be 0.00 or more.		MT B12 F54 Amount Sequence customer payment: Format = 15amt	MT202COV F33B Instructed Amount Sequence B
	Ccy			Currency Code Must contain a valid currency code according to ISO 4217.		MT B12 F54 Currency Sequence customer payment	MT202COV F33B Currency Sequence B

Table 11: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-Level)

5 Example

5.1 Use case: FI-to-FI-payment

This use case refers to the processing of payments between financial institutions:

The Remote Bank Frankfurt (SWIFT BIC REMODEFF, IID 098064) transfers CHF 1,000,000 to its account with the Swiss Bank Zurich (SWIFT BIC SCHBCHZH, BC No. 092052).

Business elements of the payment

Field designation	Content
Payment type	FI-to-FI-payment
Message identification	2012102900001
Transaction identification	2012102900001
Identification of instructing participant	098064 (CHSIC)
Currency code	CHF
Requested settlement date	20121029
Settlement amount	1000000,00
Identification of instructed participant	092052 (CHSIC)
Identification of the debtor	REMODEFF (BIC)
Identification of the creditor	SCHBCHZH (BIC)
Creditor reference	654N78

Depiction of the payment using SIC B11

Field designation	Content
<02> IID of instructing participant	098064
<03> Transaction reference	2012102900001
<15> Currency code	CHF
<16> Requested settlement date	20121029
<17A> Settlement amount	000001000000,00
<18> IID of instructed participant	092052
<36S> Debtor agent SWIFT address, BIC	REMODEFF
<46S> Creditor SWIFT address, BIC	SCHBCHZH
<49A> Creditor reference	654N78

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

Field designation	Content
<92A> Settlement date time	20121029#094545

Depiction of the payment using SWIFT MT202

Field designation	Content
Sender's Address	REMODEFF
20: Sender's Reference	2012102900001
21: Related Reference	654N78
32A: Value Date/Currency/Interbank Settled Amount	121029CHF1000000,
57A: Account With Institution	REMODEFF
58A: Beneficiary Institution	SCHBCHZH

Depiction of the payment using ISO 2022 pacs.009

FinInstnCdtTrf	GrpHdr	MsgId		2012102912345			
		CreDtTm		2012-10-12T09:30:47			
		NbOfTxs		1			
		IntrBkSttlmDt		2013-01-25			
		SttlmInf		SttlmMtd CLRG			
	InstgAgt	FinInstnId	ClrSysMmbld		ClrSysId Cd CHSIC		
					Mmbld 098064		
		InstdAgt	FinInstnId	ClrSysMmbld		ClrSysId Cd CHSIC	
						Mmbld 092052	
	CdtTrfTxInf	PmtId	InstrId		654N78		
EndToEndId			NOTPROVIDED				
TxId			2012012900001				
PmtTpInf		LclInstrm	Prtry		F2FPMT		
IntrBkSttlmAmt		1000000 CHF					
Dbtr		FinInstnId	BIC		REMODEFF		
Cdtr	FinInstnId	BIC		SCHBCHZH			

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	2012-10-29T09:45:45

For XML version of the example see Appendix A.

Appendix A: XML schema and example

XML schema

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

- ***pacs.009.001.02.ch.01.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_009_Beispiel_FI-an-FI-Zahlung.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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