



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Payment Returns (pacs.004)

General notes

This version 1.7 of the "Implementation Guideline" for the ISO 20022 interbank message "Payment Return" (pacs.004) will, from the RTGS platform release 4.3 on 18 November 2016, replace the current version 1.6 for both SIC and euroSIC.

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

Amendment control

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

Associated documents

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

Amendment control

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

Version	Date	Amendment description	Section
1.0	01.01.2014	First edition	all
1.1	30.04.2014	ISO definition adjusted	2
		Following elements changed:	4.3
		<ul style="list-style-type: none"> TxInf/RtrRsnInf/Rsn/Cd TxInf/RtrRsnInf/Rsn/Prtry TxInf/RtrRsnInf/AddtlInf 	
		Following elements changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/Cdtr OrgnlTxRef/Cdtr/Nm OrgnlTxRef/Cdtr/PstlAdr 	
1.2	30.06.2014	Following element changed:	4.1
		<ul style="list-style-type: none"> GrpHdr/InstgAgt 	
		Following elements changed:	4.3
		<ul style="list-style-type: none"> TxInf/OrgnlInstrId TxInf/OrgnlEndToEndId TxInf/RtrdInstAmt TxInf/RtrRsnInf/AddtlInf 	
		Following element added:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/RmtInf/Strd/CdtrRefInf/Ref 	
1.3	31.07.2014	XML schema changed:	4.3
		<ul style="list-style-type: none"> TxInf/ChrgsInf/Pty/FinInstnId/BIC (defined as mandatory element) 	
		XML schema changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/Dbtr/Id/PrvtId/Othr (cardinality adjusted from 3 to 4 as in pacs.008) 	
		Following element changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/Dbtr/Id/PrvtId 	
1.4	01.12.2014	Text about the code CSTRTN changed	3.2
		XML schema changed:	4.4
		<ul style="list-style-type: none"> OrgnlTxRef/UltmtDbtr/Nm (defined as optional element) OrgnlTxRef/UltmtCdtr/Nm (defined as optional element) 	

Version	Date	Amendment description	Section
1.5	16.04.2015	Document name changed, Logo replaced, Wording adapted to the terminology of the RTGS platform.	all
		New section "References in the Payment Status Report (pacs.002)".	3.6
		Mapping to SIC Field 56 added in "Original Debtor Reference".	4.3
		Mapping to SIC Field 53 and SWIFT Fields 70 and 72 removed in "Creditor Reference".	4.4
1.6	02.07.2015	In the «Original Transaction Reference» for SEPA payment returns (SEPRTN) an exact copy of the content from the elements in the original payment must be sent.	3.7, 4.4
		Payment return type-specific definition for payment return type SEPRTN for returned instructed amount (<TxInf/RtrdInstdAmt> element) changed (text "Must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element." removed).	4.3
		Only for SEPA payment returns (SEPRTN), the sub-element <Dbtr> <Nm> is mandatory.	4.4
1.7	20.07.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
		Note on validity added.	Foreword
		New XML schema "pacs.004.001.02.ch.02.xsd". Now contains the following optional elements:	3.5.2, 3.7, 4.1, 4.3, 4.4, Appendix A
		<ul style="list-style-type: none"> GrpHdr/SttlmInf/InstgRmbrsmntAgt (may only be used for returns of transfers via PostFinance) TxInf/XchgRate 	
		The following element has been removed:	
		<ul style="list-style-type: none"> OrgnlTxRef/SttlmInf/ClrSys 	
		New section "Returns of incorrect customer payments to PostFinance using pacs.004" added.	3.10
		Payment returns with currency differences: Due to exchange rate variations, in the case of return payments the original sum transferred and the amount returned may be different. The <TxInf/XchgRate> element is permitted as an option. The conditions for payment type CSTRTN relating to the "RtrdIntrBkSttlmAmt" and "OrgnlIntrBkSttlmAmt" elements have been deleted.	4.3
1.7	20.07.2016	Details of the creditor's account are only sent in the <TxInf/OrgnlTxRef/CdtrAcct> element if the instructed participant receives payments as ISO 20022 messages.	4.4

Table of contents

1	Overview of documentation structure	7
2	ISO definitions	8
3	Business specifications for the RTGS systems.....	9
3.1	Use cases.....	9
3.2	Payment return types	9
3.3	Naming of the parties in a payment return	10
3.4	Addressing "Institutions"	12
3.5	Use of references	13
3.5.1	Message reference.....	13
3.5.2	Return payment reference.....	14
3.6	References in the Payment Status Report (pacs.002).....	15
3.7	Information content in the original message	16
3.8	Truncation.....	17
3.9	Giving the time of settlement on outgoing messages	17
3.10	Further business specifications.....	Fehler! Textmarke nicht definiert.
3.11	Rückzahlungen fehlerhafter Kundenzahlungen an die PostFinance mittels pacs.004	18
4	Technical specifications for the RTGS systems	19
4.1	Group Header (GrpHdr, A-Level)	19
4.2	Original Group Information (OrgnlGrpInf, B-Level)	26
4.3	Transaction Information (TxInf, C-Level).....	27
4.4	Original Transaction Reference (OrgnlTxRef, D-Level)	34
5	Example	44
Appendix A: XML schema and example.....		47
Appendix B: Payment returns using SIC A11 – unsupported fields		48
Appendix C: Table of figures		49
Appendix D: Table of tables		49

1 Overview of documentation structure

These Implementation Guidelines are modular in structure:

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

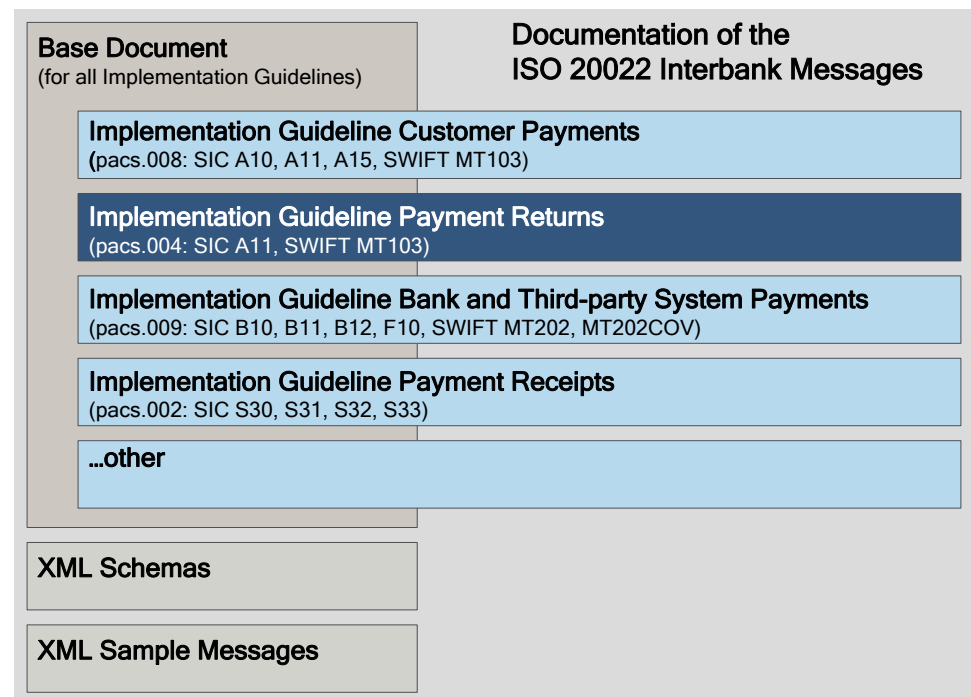
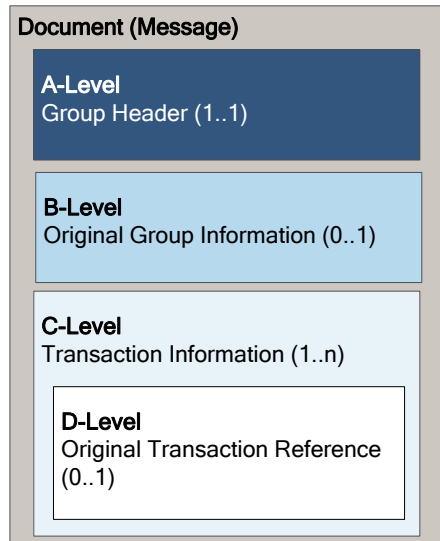


Figure 1: Documentation structure

2 ISO definitions

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



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

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

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

3 Business specifications for the RTGS systems

3.1 Use cases

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

Use case	Input/Output	SIC	FIN	ISO 20022
Return	I/O	A11	MT103	pacs.004

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

3.2 Payment return types

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

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

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

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

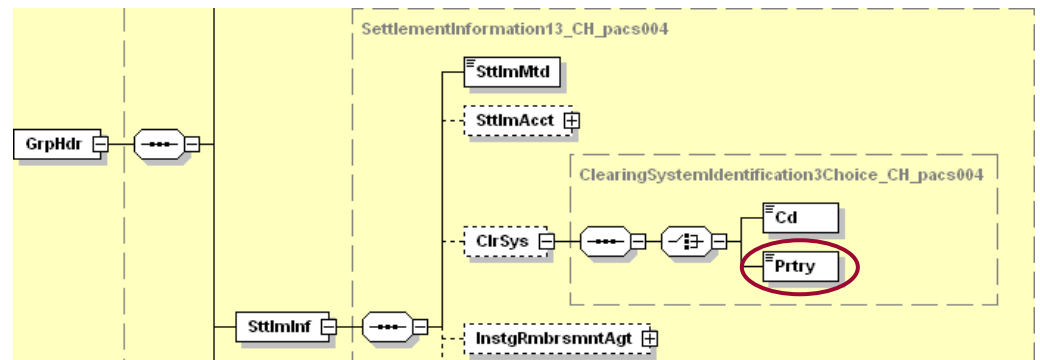


Figure 3: Indication of the payment return type in the "pacs.004" message

3.3 Naming of the parties in a payment return

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

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

Name		Comment	ISO 20022
Instructing Participant		The instructing participant has a settlement account in the RTGS system which is debited	Instructing Agent [Member ID]
	Optional ID	Is filled in by the RTGS system when a delivery is made by system managers for a participant: ID of the system manager	Is not shown in the message
	Optional ID	Is filled in by the RTGS system in the case of a concatenated IID or when a PC/ISR is forwarded directly to an institution: the participant whose settlement account in the RTGS system is being credited and to whom the transfer is being made	Instructed Agent [Other ID]
Instructed Participant		The instructed participant has a settlement account in the RTGS system which is credited	Instructed Agent [Member ID]

Table 3: Names of the parties involved in payment returns


Notes on the individual parties:

Instructing Participant/Instructed Participant

- The "Instructing Agent" is a compulsory field (mandatory, Input/Output) and performs a dual role as system participant and sender.
The "Instructing Agent" is also used together with the "Transaction Identification" element and the "Message Identification" for duplicate checking (like the SIC field 02).
- The "Instructed Agent" element must be filled in by the sender with the name of the system participant on the creditor side.
- On the basis of the "SWIFT Translation Rules", the two elements "Instructing Agent"/"Instructed Agent" are used at <GrpHdr> level; entering them at <TxInf> level is not supported.
- The information that is delivered in the input under "Instructed Agent"/"Creditor Agent" is forwarded in the output by the RTGS systems unchanged.

- In the case of concatenation or direct forwarding, the details of the destination for the concatenation/direct forwarding are given in the output under the following sub-element of *"Instructed Agent"*: *InstdAgt/FinInstnId/OthrId*.
- Details of the destination for the concatenation/direct forwarding are only given in the *"Instructed Agent"*, even if in the input the elements *"Instructed Agent"/"Creditor Agent"* were sent with the same information about the system participant (in the case of conversion to other message standards, the identification is only forwarded once).

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



Name	Comment	ISO 2022
Ultimate Debtor		<i>Ultimate Debtor</i>
Debtor	Is a customer of the debtor's financial institution of the original transaction	<i>Debtor</i>
Debtor's financial institution	Handles the debtor's account of the original transaction	<i>Debtor Agent</i>
Creditor's financial institution	Handles the creditor's account of the original transaction	<i>Creditor Agent</i>
Creditor	Is a customer of the creditor's financial institution of the original transaction	<i>Creditor</i>
Ultimate Creditor		<i>Ultimate Creditor</i>

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

Notes on the individual parties:

Debtor

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

3.4 Addressing "Institutions"

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

- Addressing using the 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.

3.5 Use of references

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

3.5.1 Message reference

Message Identification (A-Level)

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

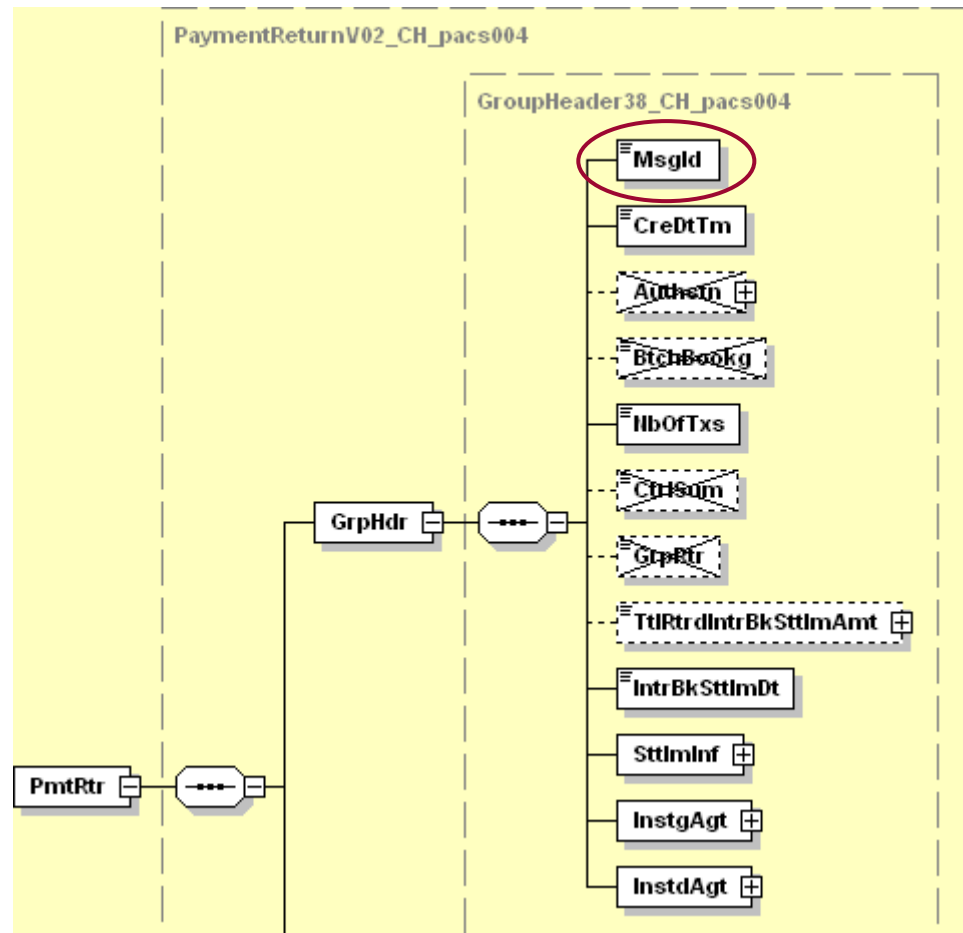


Figure 4: Message Identification

3.5.2

Return payment reference

Return Identification

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

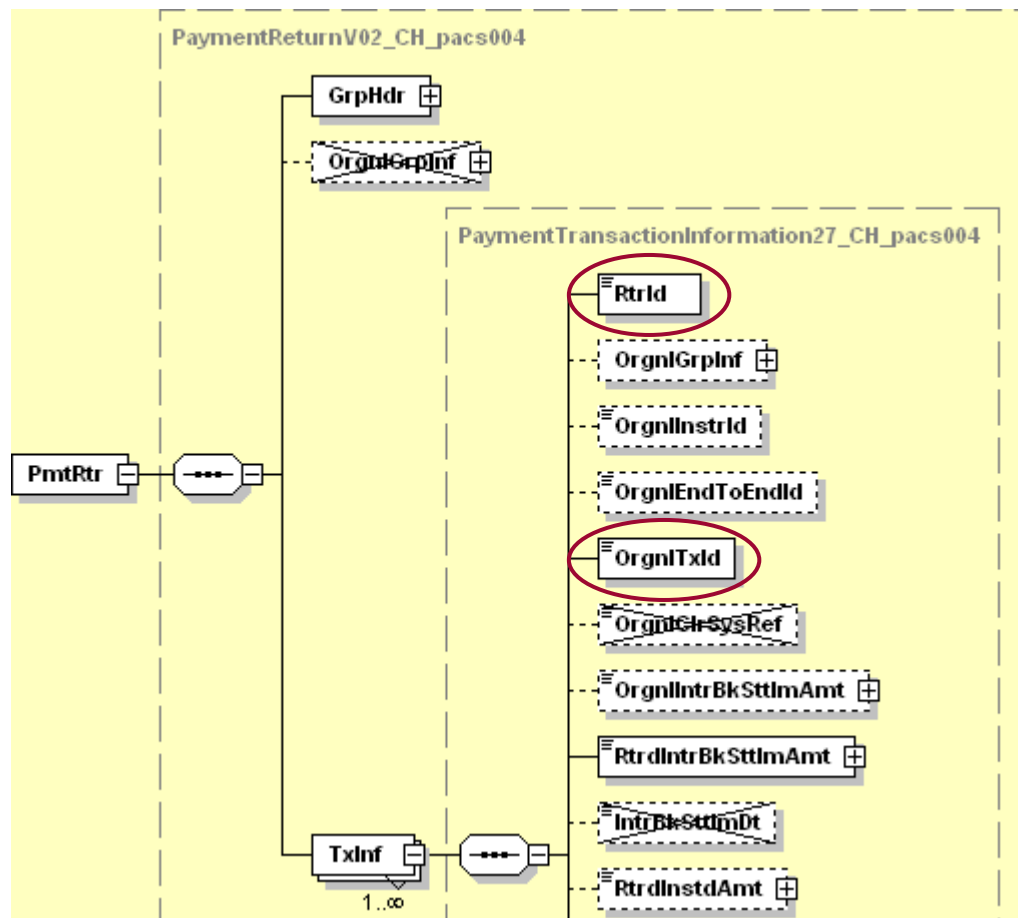


Figure 5: Return Identification and Transaction Identification of the original transaction

Original Transaction Identification

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

Reference of the Return Request

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

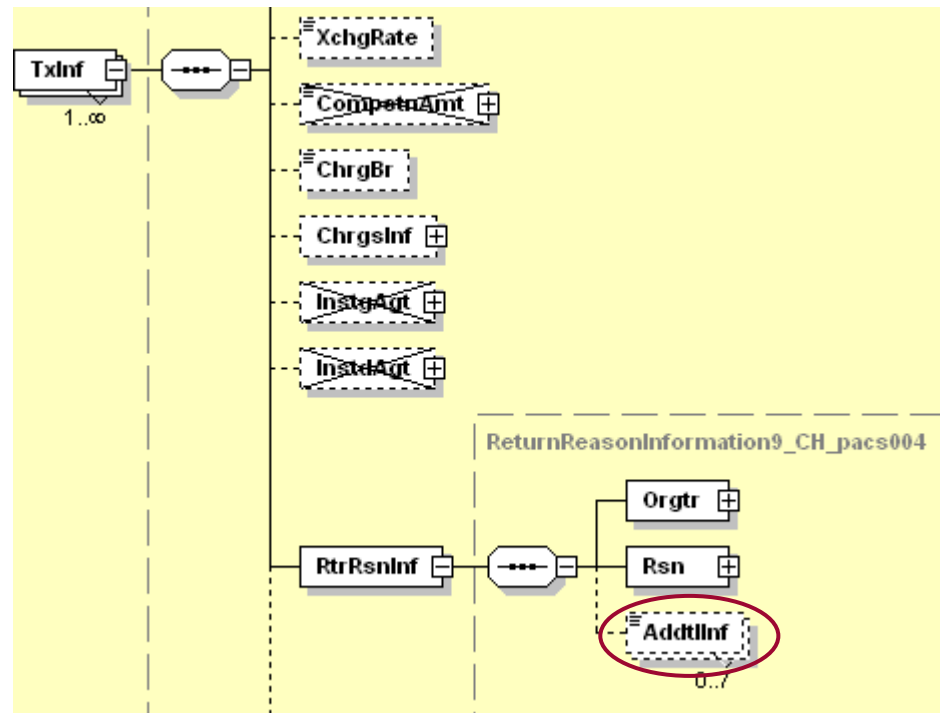


Figure 6: Reference of the return request

3.6 References in the Payment Status Report (pacs.002)

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

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

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

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

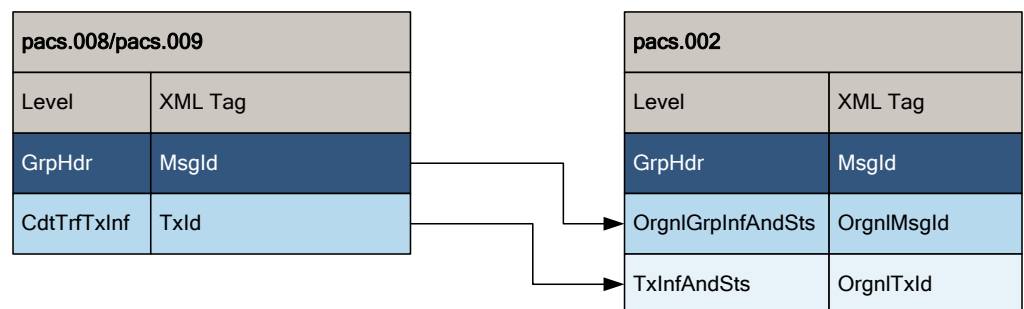


Figure 7: Depiction of references from "pacs.008/pacs.009" in "pacs.002"

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

3.7 Information content in the original message

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

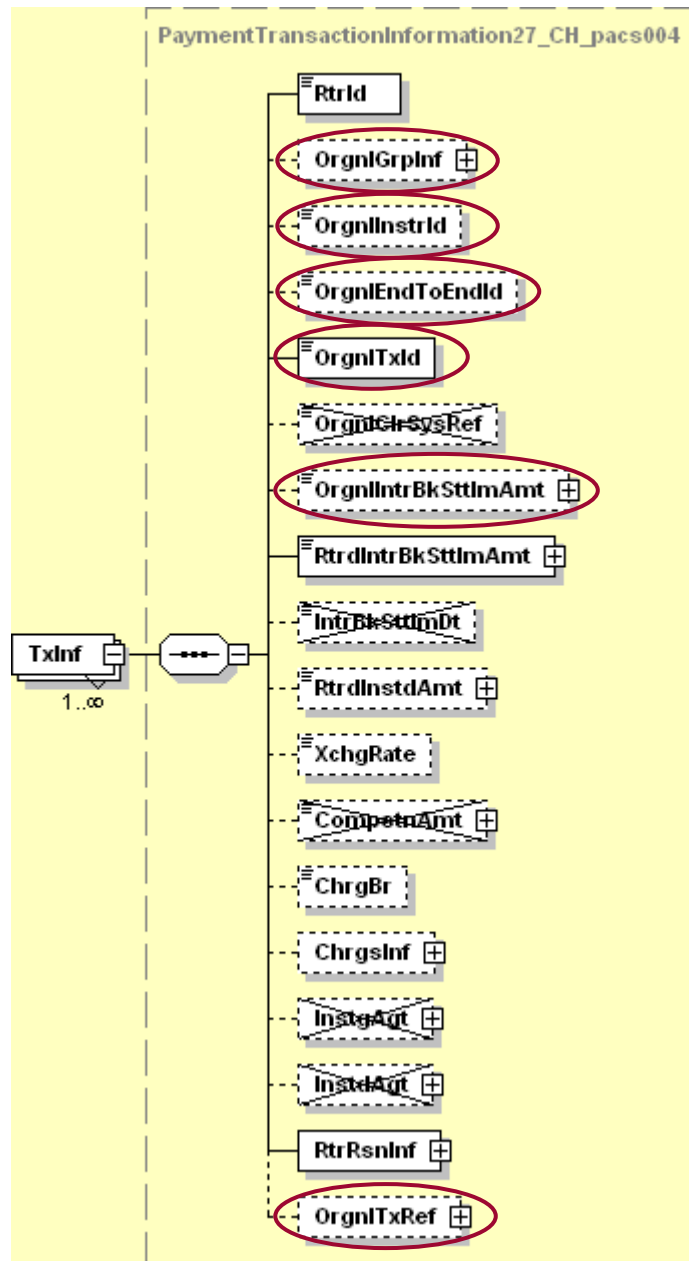


Figure 8: Elements for information from the original message

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

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

3.8 Truncation

In a payment return, the message content that is sent may be truncated if the message is received and sent out using different message standards.

Note: There is no provision for any explicit mention of truncation having taken place in the outgoing payment return message that is sent.

Truncation when delivering in the ISO 20022 message standard

When the messages SIC MT A11 and FIN MT103 are used for payment returns, they are subject to a series of restrictions:

Any fields which are not specified for payment returns in the "Swiss Payments Rule-book" (Appendix I-7) – and are used in the incoming message – are not forwarded when the payment return is sent out in the ISO 20022 message standard (see Appendix B).

Other truncations

If the content of the fields in the original message that is sent out is not transferred to the payment return message as an exact copy, it cannot be guaranteed that all the information will be forwarded.

3.9 Giving the time of settlement on outgoing messages

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

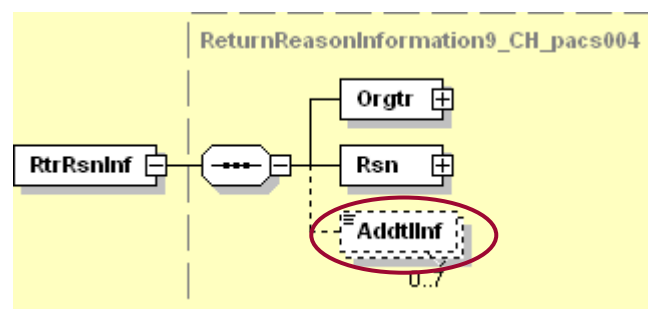


Figure 9: Giving the time of settlement on outgoing messages

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

In the case of returns of incorrect ISR payments (ESRPMT) from post offices (counter payments) which were delivered via the PostFinance channel (pacs.008 PostFinance ISO messages for banks service), the following information must also be sent in the "Transaction Information/Return Reason Information/Additional Information" field:

«NF-ID» {ZZZZZZZZZX} (dossier number from the NF response).

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

3.11 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:

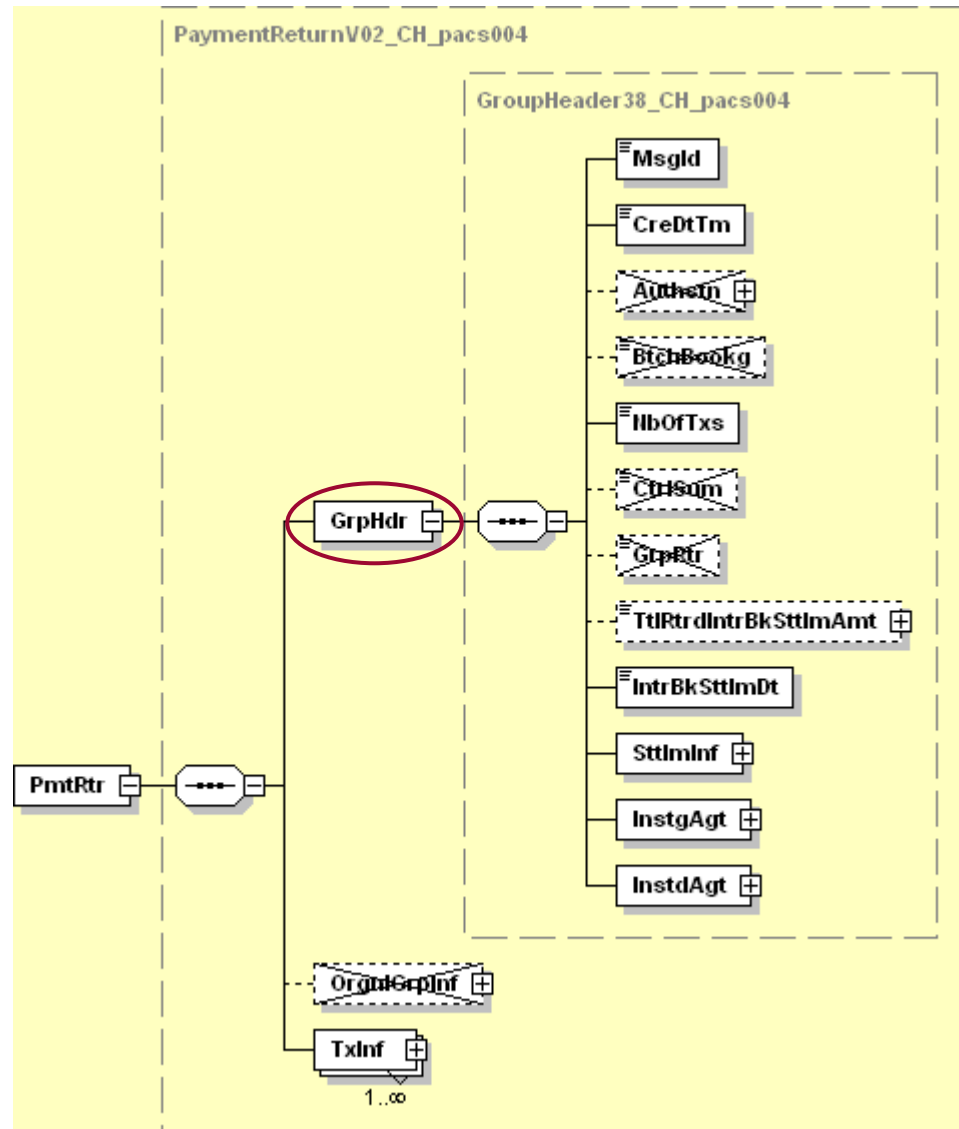


Figure 10: Group Header (GrpHdr) pacs.004

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Document +Payment Return V02	PmtRtr	1..1	1..1				
Group Header	GrpHdr	1..1	1..1				
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and can only occur once within the permitted value dates. Permitted value dates are 5 days pre-value date, value date today and 2 days in the past. Note: for a payment return to be processed successfully, no duplicates must be detected at either message level or transaction level.			
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time			
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".			
Group Header +Total Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlm Amt	0..1	0..1	Total Returned Settlement Amount If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPRTN: Must be used. The maximum accepted amount is 99,999,999.99.		
	Ccy			Currency Code The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Group Header +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Requested settlement date of the payment return. Is forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be 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 of the current clearing date: if the requested settlement date is not a valid banking business day, the next following banking business day is used as the settlement date, otherwise the requested settlement date is transferred into the settlement date field. (B) If the requested settlement date is equal or ahead of the current clearing date, the current clearing date is transferred into the settlement date field.		F16 Format = 8d	F32A Value Date Format YYMMDD
Group Header +Settlement Information	SttlmInf	1..1	1..1	Settlement Information			
Group Header +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Content must be "CLRG" (Clearing).			
Group Header +Settlement Information ++Settlement Account	SttlmAcct	0..1	0..1	Settlement Account Must not be used.			
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	0..1	Return Type Must be used for entering system-specific codes for unique identification of the payment return type.			
Group Header +Settlement Information ++Clearing System +++Code	Cd {Or	1..1	1..1	Must not be used.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Group Header +Settlement Information ++Clearing System +++Proprietary	Prttry Or}	1..1	1..1	Return Type (proprietary) Unique identification of the payment return type, with the following codes for payment return types available: CSTRTN = Normal payment return SEPRTN = SEPA payment return			
Group Header +Settlement Information ++Instructing Reimbursement Agent	InstgRmbrsmntAgt	0..1	0..1	Instructing Reimbursement Participant Must not be used.			
Group Header +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Own identification of the instructing participant. Is used together with <Msgld> / <Rtrld> 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.	SEPRTN: Must be participant of the SEPA Credit Transfer Scheme.		
Group Header +Instructing Agent ++Financial Institution Identification	FinInstnld	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.	SEPRTN: Must be used.		
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 valid identification for an active participant. Must not be concatenated.	SEPRTN: Must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
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) Not currently supported (element is being retained in the schema for any possible extensions).			
Group Header +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification IID (=6n), must be present in the bank master data and active, must not be concatenated.		F02	Output Header Block 2: Sender's Address Output from SWIFT, conversion of BIC to IID
Group Header +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. Corresponds to the identification for the debtor participant from the original payment. For addressing the participant, either the <BIC> or <ClrSysMmbld> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.	SEPRTN: Must be participant of the SEPA Credit Transfer Scheme.		
Group Header +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Group Header +Instructed Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. This element must not be used at the same time as <ClrSysMmbld>. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.	SEPRTN: Must be used. Payments from the participant to the RTGS have to be addressed to SECB with BIC SECGDEFF.		
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	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.	SEPRTN: Must not be used.		
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type.			
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (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) Not currently supported (element is being retained in the schema for any possible extensions).			
Group Header +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification IID (=6n), must be present in the bank master data and active.		F18	Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if not concatenated)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Group Header +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1				
Group Header +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Only used in the output. In case of a concatenated BC number or direct routing, the identification of the instructed participant assigned by the RTGS system is supplemented by the system.		F90	Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if concatenated)

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

4.2 Original Group Information (OrgnlGrplnf, B-Level)

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

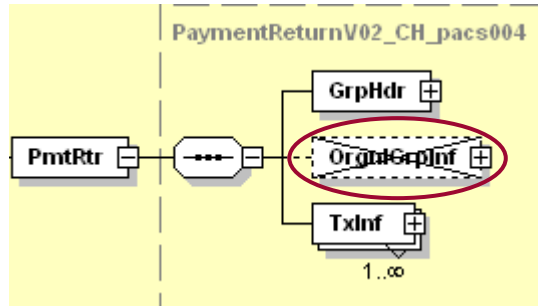


Figure 11: Original Group Information (OrgnlGrplnf), B-Level pacs.004

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

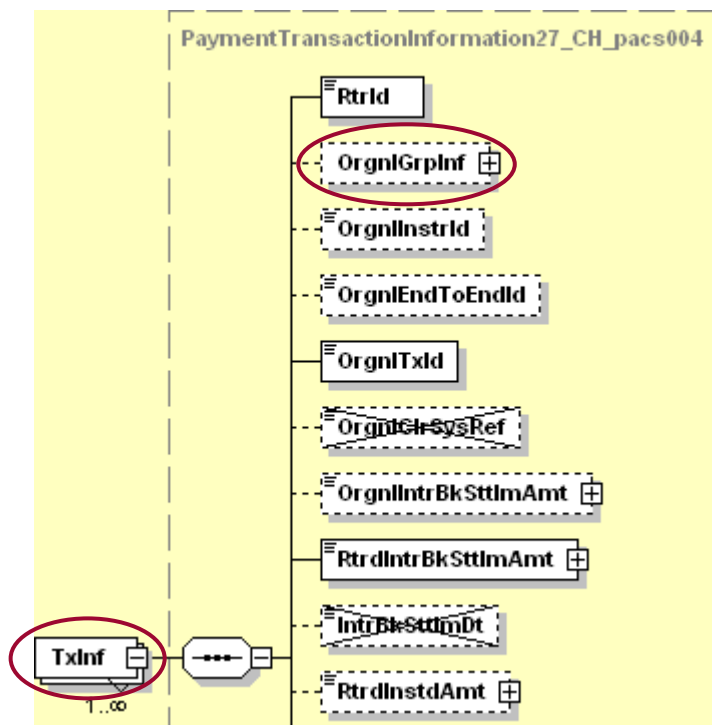


Figure 12: Original Group Information (OrgnlGrplnf), C-Level pacs.004

4.3 Transaction Information (TxInf, C-Level)

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

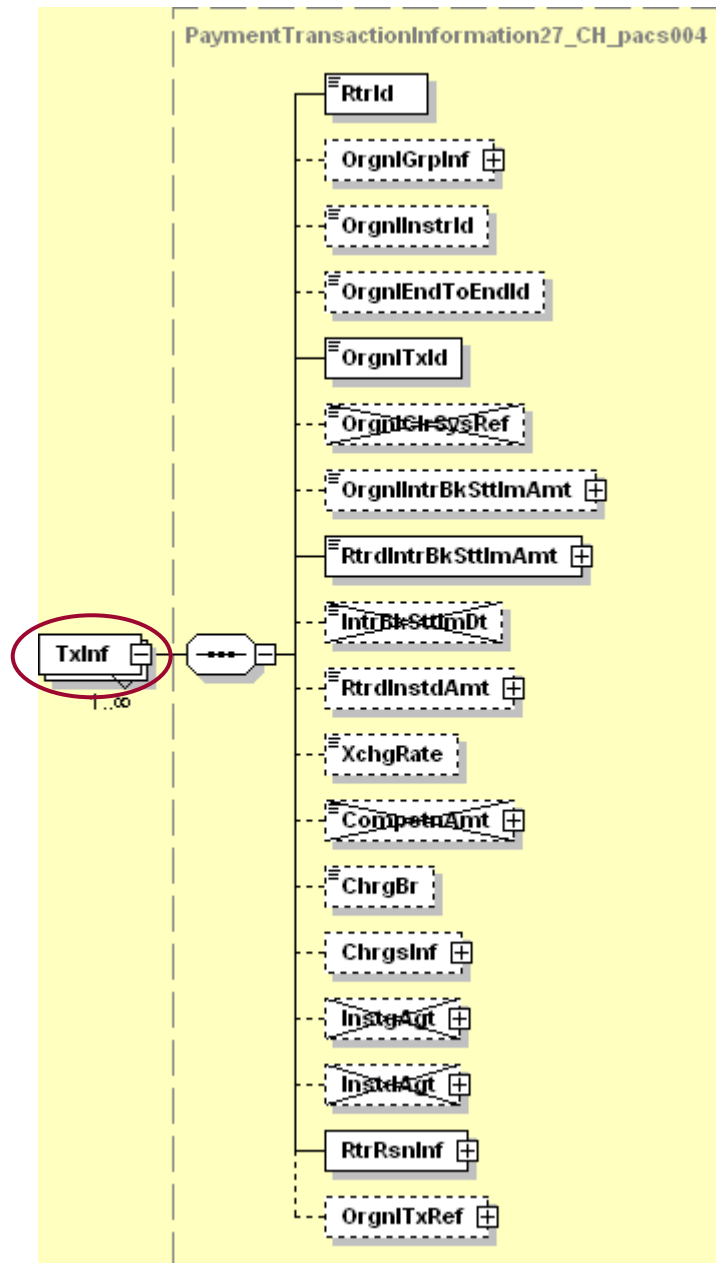


Figure 13: Transaction Information (TxInf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Transaction Information	TxInf	0..n	1..n	Must be used. This element cannot be used more than once.			
Transaction Information +Return Identification	RtrId	0..1	1..1	Transaction Identification Must be used. Only the SWIFT character set excluding spaces is permitted for this element. Only 16 characters permitted, must include a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at 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.		F03	F20 Sender's Reference
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	0..1	Original Group Information	SEPRTN: Must be used.		
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification In outgoing messages always filled in with "NOTPROVIDED" if the message was delivered in the SIC/FIN message standard.			
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification In outgoing messages always filled in with "NOTPROVIDED" if the message was delivered in the SIC/FIN message standard.			
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Instruction Identification Data will only be forwarded if the creditor agent does accept ISO 20022 message types.	SEPRTN: Messages from RTGS system: Contains the original Transaction Identification (from element <RtrId> of the SEPA-Return). Messages sent to the RTGS system: Must not be used. CSTRTN: Must not be used		
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference	SEPRTN: Must be used.	F56	
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification Must be used.		F49A	F70 Remittance Information 1st line: Value after /RFB/

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Transaction Information +Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	0..1	Original Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPRTN: Must be used. The maximum accepted amount is 999,999,999.99.	F54 Amount SEPRTN only	F33B Instructed Amount SEPRTN only
	Ccy			Currency Code The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.	F54 Currency SEPRTN only	F33B Currency SEPRTN only
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	Returned Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPRTN: In SEPA returns, the amount repaid must, in the event of a "Payment Recall" (where the code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = "FOCR"), be the same as the settlement amount from the original payment, minus any charges show in the <ChrgsInf><Amt> element. Otherwise, the settlement amount that is repaid must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element The amount given must be > 0 and <= 999,999,999.99.	F17A Format = 15amt	F32A Interbank Settlement Amount
	Ccy			Currency Code The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.	F15 CHF or EUR only	F32A Currency

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Transaction Information +Returned Instructed Amount	RtrdInstdAmt	0..1	0..1	Returned Instructed Amount Must be used if the element <ChrgsInf> is used.	CSTRTN: Must not be used. SEPRTN: May be used in the event of "Payment Recall" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = "FOCR"), otherwise not permitted. The amount given must be > 0 and <= 999,999,999.99. Data will only be forwarded if the creditor agent does accept ISO 20022 message types.		
	Ccy			Currency Code	SEPRTN: Only currency code "EUR" is permitted.		
Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate	SEPRTN: Must not be used.		
Transaction Information +Charge Bearer	ChrgBr	0..1	0..1	Charge Bearer	CSTRTN: Must not be used. SEPRTN: Only charge bearer "SLEV" permitted.		
Transaction Information +Charges Information	ChrgsInf	0..n	0..1	Charges Information	CSTRTN: Must not be used. SEPRTN: Only permitted in the case of "Payment Recall" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = "FOCR").		
Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separators), including a maximum of 5 fractional digits. If used, amount must be >0.	SEPRTN: Only currency code "EUR" is permitted. The amount given must be > 0 and <= 999,999,999.99.	F55B Amount SEPRTN only	F71F Sender's Charges Amount SEPRTN only
	Ccy			Currency Code The currency code must be "CHF" or "EUR". The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.	F55B Currency SEPRTN only	F71F Sender's Charges Currency SEPRTN only
Transaction Information +Charges Information ++Party	Pty	1..1	1..1	Charges Receiver			
Transaction Information +Charges Information ++Party +++Financial Institution Identification	FinInstnId	1..1	1..1		SEPRTN: Only BIC is allowed. Data will only be forwarded if the creditor agent does accept ISO 20022 message types.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Transaction Information +Charges Information ++Party +++Financial Institution Identification ++++BIC	BIC	0..1	1..1	Identification of Charges Receiver (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362.	SEPRTN: Must be used.		
Transaction Information +Return Reason Information	RtrRsnInf	0..n	1..1	Return Reason Information Must be used. This element must not be used more than once.			
Transaction Information +Return Reason Information ++Originator	Orgtr	0..1	1..1	Return Originator Either the sub-element <Nm> or <Id><OrgId><BICOrBEI> must be used.	SEPRTN: Only the following versions are permitted: <Id><OrgId><BICOrBEI> for financial institutions <Nm> for non-financial institutions		
Transaction Information +Return Reason Information ++Originator +++Name	Nm	0..1	0..1	Originator Name Short title of the institution returning the payment (name and location of the institution). Must not be used together with <Id><OrgId><BICOrBEI>.		F32A	F50K Ordering Customer Name and Address
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	Identification			
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> permitted.			
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI Must contain a valid value according to ISO 9362. Must not be used together with <Nm>.		F32S	F50A Ordering Customer Identifier Code (BIC)
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Must not be used.			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	Return Reason Statement of the reason for the payment return as ISO code under <Cd> or proprietary code under <Prtry>. If the message was received in SIC/FIN message standard, then the code "NARR" will be provided in the <Cd> element of the outgoing message.			
Transaction Information +Return Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	Return Reason (code) ISO code values according to the ISO External Code Lists are permitted. In case of a «Request for Return» (Code = FOCR) the identification of the return request must be provided in the element <AddtlInf>. If code 'NARR' is provided a specific description of the reason must be provided in the element <AddtlInf>.	SEPRTN: Allowed Codes according to SEPA Implementation Guidelines. (Not validated in the RTGS system.)	F53	F72 Sender to Receiver Information
Transaction Information +Return Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	Return Reason (proprietary) A meaningful reason for the payment return.	SEPRTN: Not allowed	F53 2nd line	F72 Sender to Receiver Information 3rd line
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..7	Additional Details/Reference of the Return Request Messages sent to the RTGS system may only provide one instance of the element <AddtlInf>. Must be provided for reason codes FOCR and NARR. Must not be provided for any of the other reason codes or if a proprietary reason is provided. In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances. When the message is sent out, the RTGS system adds an instance of this element containing the time of settlement of the payment. This instance is identified with the code /SETT/ before the time of settlement (in the ISO Time/Date format).	CSTRTN: Delivery: If the payment return was received as SIC A11 or MT103, then an instance of the <AddtlInf> element is created for each line of field 53 (A11) or 72 (MT103). SEPRTN: Delivery : Maximum of 2 instances (including time of settlement information) will be provided.		

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

4.4

Original Transaction Reference (OrgnlTxRef, D-Level)

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

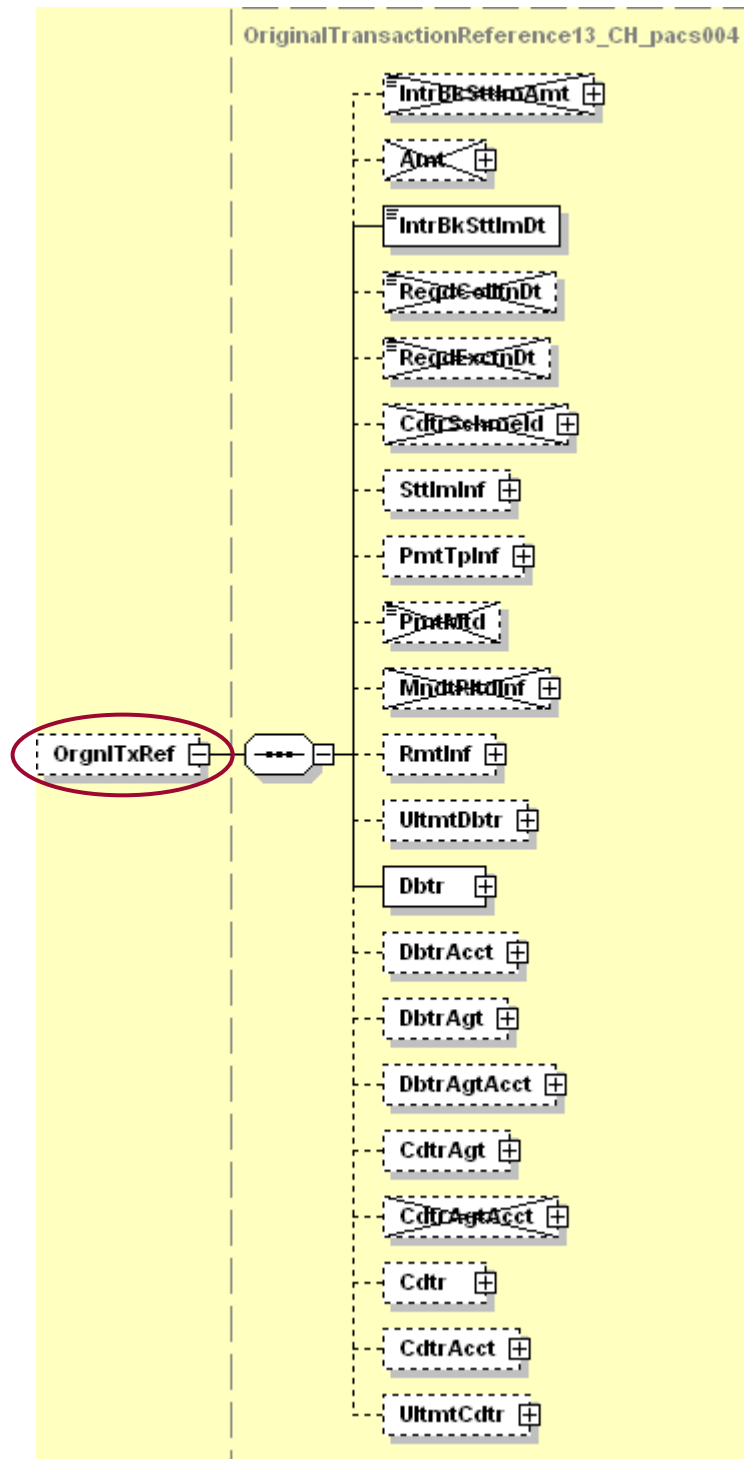


Figure 14: Original Transaction Reference (OrgnlTxRef)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference Must be used.	SEPRTN: The elements that are sent must contain an exact copy of the content from the elements in the original payment.		
Original Transaction Reference +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Requested value date from the original payment. Outgoing message: if the message in the SIC/FIN message standard was received with no requested value date, then in the outgoing message the RTGS system sends the fixed value "1111-01-01".		F53 1st line: Value after VAL {TT.MM.JJJJ}	F72 Sender to Receiver Information 2nd or 3rd line: Value after VAL {TT.MM.JJJJ}
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	Settlement Information Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	CSTRTN: Must not be used. SEPRTN: Must be used.		
Original Transaction Reference +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method	SEPRTN: Only the value CLRG is allowed.		
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	CSTRTN: Must not be used. SEPRTN: Must be used.		
Original Transaction Reference +Payment Type Information ++Service Level	SvcLvl	0..1	0..1	Service Level			
Original Transaction Reference +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	SEPRTN: Must be used. Only code SEPA permitted.		
Original Transaction Reference +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Not used.			
Original Transaction Reference +Payment Type Information ++Local Instrument	LclInstrm	0..1	0..1	Payment Type			
Original Transaction Reference +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	Remittance Information Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	CSTRTN: Must not be used.		
Original Transaction Reference +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured notification is present.			
Original Transaction Reference +Remittance Information ++Structured	Strd	0..n	0..1	Remittance Information Structured May only be used if no unstructured notification is present.			
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information			
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	1..1	Reference Type			
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1				
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	1..1	Reference Type (code)	SEPRTN: Must be present if <RmtInf><Strd> was used. Only value "SCOR" permitted.		
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Reference Type (proprietary)	SEPRTN: Must not be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference			
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor Data will only be forwarded if the instructed participant does accept ISO 20022 message types.			
Original Transaction Reference +Ultimate Debtor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.			
Original Transaction Reference +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Must not be used.		
Original Transaction Reference +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification			
Original Transaction Reference +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted.			
Original Transaction Reference +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted. If used, <OrgId> must not be used.			
Original Transaction Reference +Debtor	Dbtr	0..1	1..1	Debtor Either the sub-element <Nm> or <Id><OrgId><BICOrBEI> must be used. Exception: For SEPA payment returns, the sub-element <Nm> must be used and it may optionally be used together with the sub-elements <PstlAdr> and <Id>.			
Original Transaction Reference +Debtor ++Name	Nm	0..1	0..1	Name	CSTRTN: In the case of conversion to a SIC-/FIN message type, only the first 35 characters are transferred. SEPRTN: Must be used.	F46A Line 1 = <Nm>	F59 Beneficiary Customer Name and Address Line 1 = <Nm>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used together with <Nm>. Using the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> at the same time as the unstructured element <AdrLine> is not permitted.	SEPRTN: Only <Ctry> and/or <AdrLine> are permitted.	F46A Line 2-4 = <AdrLine>	F59 Beneficiary Customer Name and Address Line 2-4 = <AdrLine>
Original Transaction Reference +Debtor ++Identification	Id	0..1	0..1	Identification			
Original Transaction Reference +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted.			
Original Transaction Reference +Debtor ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI		F46S	F59A Beneficiary Customer Identifier Code (BIC)
Original Transaction Reference +Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification Data will only be forwarded if the instructed participant does accept ISO 20022 message types.			
Original Transaction Reference +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	SEPRTN: Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.		
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	SEPRTN: Must be used.		
Original Transaction Reference +Debtor Account ++Identification	Id	1..1	1..1				
Original Transaction Reference +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN	SEPRTN: Must be used.	F45I	F59 Beneficiary Customer Account If IBAN F59A Beneficiary Customer Account If IBAN



ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Original Transaction Reference +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F45A	F59 Beneficiary Customer Account If not IBAN F59A Beneficiary Customer Account If not IBAN
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	SEPRTN: Only <BIC> is permitted		
Original Transaction Reference +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1				
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Debtor Agent Identification (BIC)	SEPRTN: Must be used.	F42S	F57A Account with Institution Identifier Code (BIC)
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbld	0..1	0..1	Debtor Agent Identification (proprietary)			
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	0..1	Clearing System Identification Data will only be forwarded if the instructed participant does accept ISO 20022 message types.			
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	Mmbld	1..1	1..1	Member Identification		F18 If Field 42y (Creditor agent address) is not present	Input Header Block 2: Receiver's Address Input to SWIFT, conversion of BIC to IID (if not concatenated)
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name		F42A	F57D Account with Institution Name and Address Line 1 = <Nm>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address		F42A	F57D Account with Institution Name and Address Line 2-4 = <AdrLine>
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	SEPRTN: Must not be used.		
Original Transaction Reference +Debtor Agent Account ++Identification	Id	1..1	1..1				
Original Transaction Reference +Debtor Agent Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN		F41I	F57A Account with Institution Party Identifier If IBAN
Original Transaction Reference +Debtor Agent Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Original Transaction Reference +Debtor Agent Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F41A	F57A Account with Institution Party Identifier If not IBAN
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	SEPRTN: Only <BIC> is permitted.		
Original Transaction Reference +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1				
Original Transaction Reference +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	0..1	Creditor Agent Identification (BIC)	SEPRTN: Must be used.		
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	Creditor In the case of conversion to a SIC/FIN message type, this data might not be fully transmitted under any circumstances.	SEPRTN: Must be used.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Creditor ++Name	Nm	0..1	0..1	Name	SEPRTN: Must be used.	F53 3rd to 6th line	F72 Sender to Receiver Information 4th to 6th line
Original Transaction Reference +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Only <Ctry> and/or <AdrLine> are permitted.	F53 3rd to 6th line	F72 Sender to Receiver Information 4th to 6th line
Original Transaction Reference +Creditor ++Identification	Id	0..1	0..1	Identification			
Original Transaction Reference +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted.			
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	0..1	BIC or BEI			
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..1	Other Organisation Identification			
Original Transaction Reference +Creditor ++Identification +++Organisation Identification ++++Other ++++Identification	Id	1..1	1..1	Identification	CSTRTN: In the event of payment returns from ISR: ISR reference number		
Original Transaction Reference +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.			
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account Data will only be forwarded if the instructed participant does accept ISO 20022 message types.	SEPRTN: Must be used.		
Original Transaction Reference +Creditor Account ++Identification	Id	1..1	1..1				



ISO 20022 Standard			Swiss ISO 20022 Payments Standard				
Message Item	XML Tag	Mult.	Mult.	Definition	Payment Return Type-specific Def.	SIC A11 (Purpose Code 9)	SWIFT MT103
Original Transaction Reference +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN	SEPRTN: Must be used.		
Original Transaction Reference +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format			
Original Transaction Reference +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)		F53 In the case of invalid IS reference number or invalid ISR ref./participant No. (part participant No.)	F72 Sender to Receiver Information 5th or 6th line: In the case of invalid ISR ref./ participant No. (part participant No.)
Original Transaction Reference +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type Data will only be forwarded if the instructed participant does accept ISO 20022 message types.			
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor Data will only be forwarded if the instructed participant does accept ISO 20022 message types.			
Original Transaction Reference +Ultimate Creditor ++Name	Nm	0..1	0..1	Name Maximum of 70 characters permitted.			
Original Transaction Reference +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address	SEPRTN: Must not be used.		
Original Transaction Reference +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification			
Original Transaction Reference +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Only <BICOrBEI> or one sub-element of <Othr> is permitted.			
Original Transaction Reference +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Only <DtAndPlcOfBirth> or one sub-element of <Othr> is permitted.			

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

5 Example

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

The Remote Bank Frankfurt (which uses the ISO 20022 message standard) made a transfer on behalf of the watch wholesaler Buxtehude CHF 1,111 to the account of Horlogerie de Joux at the Banque Commerciale, Fribourg (which uses the SIC message standard). Since the Banque Commercial was unable to identify the creditor account number which was given, it is repaying the sum that was received.

Business elements of the payment

Business element	Content
Payment type	Customer payment
Message identification	2012012500001
Transaction identification	2012012500001
Identification of instructing participant	098064 (CHSIC)
Currency code	CHF
Requested settlement date	20121025
Settlement amount	1111,00
Identification of instructed participant	092052 (CHSIC)
Debtor account	CH4089999001234567890
Creditor account	CH1708841000987654321
Debtor name	Uhrengrosshandel Buxtehude
Debtor address	Buxtehude
Creditor name	Horlogerie du Joux
Creditor address	Les Brenets
Settlement date/time	2012-01-25 09:45:45

Business elements of the payment return

Business element	Content
Payment type	Normal payment return
Message identification	R-20120125-1
Transaction identification of original transaction	2012012500001
Identification of instructing participant	092052 (CHSIC)
Currency code	CHF
Requested settlement date	20121025
Returned settlement amount	1111,00
Identification of instructed participant	098064 (CHSIC)
Message identification of original transaction	A10
Name of institution returning payment	Banque Commerciale
Address of institution returning payment	Fribourg
Reason for payment return	Account not known
Debtor name (of original transaction)	Uhrengrosshandel Buxtehude

Depiction of the delivered payment return using SIC A11

Field designation	Content
<02> IID of instructing participant	092052
<03> Transaction reference	R-20120125-1
<15> Currency code	CHF
<16> Requested settlement date	20120125
<17A> Settlement amount	000000001111,00
<18> IID of instructed participant	098064
<32A> Debtor address, Full address	Banque Commerciale, Fribourg
<46A> Creditor address, Full address	Remote Bank Frankfurt
<49A> Creditor reference	2012012500001
<53> Instruction for creditor agent	RETOUR A10 VAL 25.01.2012 KONTO UNBEKANNT Horlogerie du Joux Les Brenets
<59> Purpose	9

Depiction of the delivered payment return using ISO 20022 pacs.004

PmtRtr	MsgId		R-20120125-1		
	CreDtTm		2012-01-25T13:20:41		
	NbOfTxS		1		
	TtlRtrdIntrBkSttlmAmt		1111 CHF		
	IntrBkSttlmDt		2012-01-25		
	SttlmInf	SttlmMtd	CLRG		
		ClrSys	Prtry	CSTRTN	
	InstdAgt	FinInstnId	ClrSysMmbld	ClrSysId	Cd CHSIC
				Mmbld	098064
TxInf	RtrId		1		
	OrgnlTxId		2012012500001		
	RtrdIntrBkSttlmAmt		1111 CHF		
	RtrRsnInf	Orgtr	Nm	Banque Commerciale	
		Rsn	Cd	NARR	
		AddtlInf	RETOUR A10 VAL 25.01.2012		
		AddtlInf	KONTO UNBEKANNT		
		AddtlInf	Horlogerie du Joux		
		AddtlInf	Les Brenets		
		AddtlInf	/SETT/2012-01-25T13:20:30		
	OrgnlTxRef	IntrBkSttlmDt	2012-01-25		
		Dbtr	Nm	Uhrengrosshandel Buxtehude	
			PstlAdr	AdrLine	Buxtehude

For XML versions of the examples see Appendix A.

Appendix A: XML schema and example

XML schema

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

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

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

Example

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

- ***pacs_004_Beispiel.xml***

Validation Portal

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

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

Appendix B: Payment returns using SIC A11 – unsupported fields

SIC A11 field	SIC field name
19	Settlement message
20	Priority code
31A	Debtor account
35y	Debtor agent account
36y	Debtor agent address
39y	Intermediary agent account
40y	Intermediary agent
45C	Creditor account, postal account number
51y	Notifications to the creditor
54	Instructed amount and currency (exception: SEPRTN)
55B	Charge bearer (exception: SEPRTN)
57B	Bank operation code
57E	Instruction code
58T	Transaction type code
60R	Regulatory reporting

Table 8: *List of SIC A11 fields, the content of which is not forwarded when a payment return message is sent out in the ISO 20022 message standard*

Appendix C: Table of figures

Figure 1:	Documentation structure	7
Figure 2:	Basic message structure of the "pacs.004" message	8
Figure 3:	Indication of the payment return type in the "pacs.004" message	9
Figure 4:	Message Identification	13
Figure 5:	Return Identification and Transaction Identification of the original transaction	14
Figure 6:	Reference of the return request	15
Figure 7:	Depiction of references from "pacs.008/pacs.009" in "pacs.002"	15
Figure 8:	Elements for information from the original message	16
Figure 9:	Giving the time of settlement on outgoing messages	17
Figure 10:	Group Header (GrpHdr) pacs.004	19
Figure 11:	Original Group Information (OrgnlGrpInf), B-Level pacs.004	26
Figure 12:	Original Group Information (OrgnlGrpInf), C-Level pacs.004	26
Figure 13:	Transaction Information (TxInf)	27
Figure 14:	Original Transaction Reference (OrgnlTxRef)	34

Appendix D: Table of tables

Table 1:	Situations where the "pacs.004" message is used	9
Table 2:	List of payment return types and their code values in the "pacs.004" message	9
Table 3:	Names of the parties involved in payment returns	10
Table 4:	Parties involved in the original payment for a payment return	11
Table 5:	Group Header (GrpHdr, A-Level)	25
Table 6:	Transaction Information (TxInf, C-Level)	33
Table 7:	Original Transaction Reference (OrgnlTxRef, D-Level)	43
Table 8:	List of SIC A11 fields, the content of which is not forwarded when a payment return message is sent out in the ISO 20022 message standard	48