



# Delta Commentary pacs.002

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

## Change history

All the changes carried out in this handbook are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Description of the change	Chapter(s)
1.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version pacs.002.001.10.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.3
1.0	05.11.2021	First publication	

*Table 1: Change history*

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If you detect any errors in this document or have any ideas or suggestions for improvements we would be extremely grateful if you would notify these by e-mail to [\*\*operations.sic@six-group.com\*\*](mailto:operations.sic@six-group.com).

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>3</b>
<b>Table of contents.....</b>	<b>4</b>
<b>1        Introduction .....</b>	<b>5</b>
1.1       Target audience .....	5
1.2       Delta commentary.....	5
1.3       XML schema .....	5
1.4       Validation portal .....	5
1.5       Abbreviations and relevant websites.....	6
<b>2       Technical specifications for the RTGS systems .....</b>	<b>7</b>
2.1       Group Header (GrpHdr, A-level) .....	7
2.2       Transaction Information and Status (TxInfAndSts, C-level).....	8
2.3       Original Transaction Reference (OrgnlTxRef, D-level).....	20

## Table of tables

Table 1:    Change history.....	2
Table 2:    Typographical conventions in the Delta tables .....	5
Table 3:    Abbreviations used in the Delta tables and relevant websites for further information .....	6
Table 4:    Group Header Delta (GrpHdr, A-level).....	7
Table 5:    Transaction Information and Status Delta (TxInfAndSts, C-level) .....	19
Table 6:    Original Transaction Reference Delta (OrgnlTxRef, D-level) .....	22

# 1 Introduction

## 1.1 Target audience

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

## 1.2 Delta commentary

This "Delta Commentary" is a detailed description of the changes implemented to the XML Schema and the pacs.002 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Payment Returns (pacs.004) and the Base Document for full details.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all of the significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements
Green text	Always starts with the prefix " <b>Schema 2019:</b> " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations for Swiss market practices. If a <b>CR2022-SIC4-NNNN</b> number is specified, the change relates to a formal change request becoming effective in November 2022.

Table 2: *Typographical conventions in the Delta tables*

## 1.3 XML schema

The XML schema for "pacs.002" for the RTGS systems is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

- **pacs.002.001.10.ch.02.xsd**

It should preferably be opened using specific XML software.

## 1.4 Validation portal

The corresponding implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal for Interbank Messages ([validation.iso-payments.ch/SIC4](http://validation.iso-payments.ch/SIC4)).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

## 1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

Abbreviation	Explanation
SPS	<p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p><a href="http://www.iso-payments.ch">www.iso-payments.ch</a></p>
CBPR+	<p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative. The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> <li>defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many to many space</li> <li>creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types</li> </ul> <p><a href="http://www.swift.com/de/node/301451">www.swift.com/de/node/301451</a></p>
HVPS+	<p>High Value Payments Plus (HVPS+) is a SWIFT initiative.</p> <p>One of the principal aims of HVPS+ is to promote harmonization around ISO 20022 and to reduce the risk of fragmentation due to inconsistencies and multiple standards across different markets.</p> <p><a href="http://www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation">www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</a></p>
TARGET2	<p>Trans-European Automated Real-time Gross Settlement Express Transfer System</p> <p>The real-time gross settlement (RTGS) system owned and operated by the Eurosystem. Central banks and commercial banks submit payment orders in euro to TARGET2, where they are processed and settled in central bank money, i.e. money held in an account with a central bank.</p> <p>About the T2-T2S consolidation project:</p> <p>TARGET2 has been running smoothly for over a decade, ensuring the safety and efficiency of European payments. Payments have changed significantly in the meantime due to technological developments, regulatory requirements and changing consumer demands. The new RTGS system will offer the market enhanced and modernized services. The ISO 20022 messaging standard is used, which is also the case for T2S and TIPS, and this facilitates payments in several currencies at the discretion of the respective central bank.</p> <p><a href="http://www.ecb.europa.eu/paym/target/target2/html/index.en.html">www.ecb.europa.eu/paym/target/target2/html/index.en.html</a></p> <p><a href="http://www.ecb.europa.eu/paym/target/consolidation/html/index.en.html">www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</a></p>

Table 3: Abbreviations used in the Delta tables and relevant websites for further information

## 2 Technical specifications for the RTGS systems

### 2.1 Group Header (GrpHdr, A-level)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +FITo FIPayment Status Report V10	FIToFIPmtStsRpt	1..1	1..1	<OrgnlGrpInfAndSts> (B-Level) removed to adapt TARGET2 usage. Former usage of underlying subelements <OrgnlMsgId>, <OrgnlMsgNmId>, <GrpSts> and <StsRsnInf> has been moved into corresponding subelements of <TxInfAndSts> (C-Level).	
Group Header	GrpHdr	1..1	1..1	Subelements <InstgAgt> and <InstdAgt> removed from schema to adapt TARGET2 usage (no change of usages as elements have not been supported by SIC/euroSIC in former version).	
Group Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. <b>Generic definition for restricted character set added (only typo, no change of allowed characters).</b>	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>	

Table 4: Group Header Delta (GrpHdr, A-level)

## 2.2 Transaction Information and Status (TxInfAndSts, C-level)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Identification	StsId	0..1	0..1	<b>Transaction Identification</b> Must not be used (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Information</b> <b>Schema 2019: New Element</b> <b>New mandatory element within CH market practice (adaption of TARGET2 usage).</b> <b>Subelement &lt;OrgnlCreDtTmt&gt; removed (adaption of TARGET2 usage).</b>	
Transaction Information And Status +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b> If <TxSts> = RJCT: The element contains UNKNOWN if the message identification of the original message could not be identified. Note for messages sent from the participant to the RTGS system: For a message to be successfully acknowledged, the correct identifications from the original message sent to the participant must be given both at message level (<OrgnlMsgId>) and at transaction level (<OrgnlTxId>). <b>New element within CH market practice, takes over former use of element &lt;OrgnlGrpInfAndSts&gt;&lt;OrgnlMsgId&gt;. Additionally usage of value UNKNOWN just in case of RJCT has been revised.</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Original Group Information ++Original Message Name Identification	OrgnMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be present. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> <li>• pacs.004</li> <li>• pacs.008</li> <li>• pacs.009</li> <li>• pacs.028</li> </ul> The element contains UNKNOWN if the type of the original message could not be identified.  Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the RTGS system.  <b>New element within CH market practice, takes over former use of element &lt;OrgnGrpInfAndSts&gt;&lt;OrgnMsgNmId&gt;. Generic definition has been harmonised with usage of &lt;OrgnMsgNmId&gt; in other pacs messages.</b>	
Transaction Information And Status +Original Instruction Identification	OrgnInstrId	0..1	0..1	<b>Original Additional Transaction Identification</b> Must not be used (retained in message definition for possible future use).  <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original End To End Identification	OrgnEndToEndId	0..1	0..1	<b>Original Debtor Reference</b> Must not be used (retained in message definition for possible future use).  <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Original Transaction Identification	OrgnTxId	0..1	1..1	<b>Original Transaction Identification</b> If <TxSts> = RJCT: The element contains UNKNOWN if the transaction identification of the original message could not be identified.  Note for messages sent from the participant to the RTGS system: For a message to be successfully acknowledged, the correct identifications from the original message sent to the participant must be given both at message level (<OrgnMsgId>) and at transaction level (<OrgnTxId>).  <b>Former business rule restriction "Maximum of 16 characters permitted." removed because this will no longer be checked by RTGS.</b>  <b>Business rule added that value UNKNOWN has to be filled in if relevant information of original message is not available in case of RJCT.</b>	
Transaction Information And Status +Original UETR	OrgnUETR	0..1	0..1	<b>Original Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4.  Message from RTGS to participant: If a UETR was present in the original message, it is returned in the acknowledgement message.  Message from participant to RTGS The UETR can optionally be supplied, but is ignored by RTGS and not checked against the original message.  <b>Schema 2019: New Element</b> <b>New element within CH market practice, generic CH definition has been added to explain format and usage.</b>	
Transaction Information And Status +Transaction Status	TxSts	0..1	1..1	<b>Transaction Status</b> The following ISO code values are permitted: ACCP = Received message is correct. ACWC = Received message is correct, the value date or the earliest settlement time has been changed (only used in messages from the RTGS to the participant). RJCT = The message could not be validated or contains errors and could not be processed. May only be sent in messages from the participant to RTGS in case of an error in the authentication of the received message.  <b>Definition revised because &lt;TxSts&gt; takes over combined function of former usage &lt;GrpSts&gt; and &lt;TxSts&gt;</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Reason Information	StsRsnInf	0..n	1..n	<b>Status Reason Information</b> Message from RTGS to participant: <TxSts> = RJCT / ACWC: One <StsRsnInf> block will be provided for each error or change that was identified. <TxSts> = ACCP: One <StsRsnInf> block will be provided.  Message from participant to RTGS: May only be used once.  <b>Cardinality Change 0..n -&gt; 1..n: will be globally declared mandatory for messages from and to RTGS to at least provide information about originator of the status reason information. Because of future global mandatory usage of &lt;StsRsnInf&gt; former definition has been revised and restrictions (i.e. individual usage only in messages sent from RTGS and in relation to &lt;TxSts&gt;) have been removed. Additionally &lt;StsRsnInf&gt; on C-Level takes over combined function of former usage on B- (OrgnGrpInfAndSts) and C-Level (TxInfAndSts).</b>	
Transaction Information And Status +Status Reason Information ++Originator	Orgtr	0..1	1..1	<b>Status Reason Originator</b> Message from RTGS to participant: <AnyBIC> is used to specify the BIC of SIC Ltd., other sub-elements are not used. Message from participant to RTGS: Either <AnyBIC> (member identification as BIC) or <Othr><Id> (member identification as SIC IID) must be used to indicate the originating participant, other sub-elements must not be used.  <b>Cardinality change 0..0 -&gt; 1..1: New mandatory element within CH market practice.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Name	Nm	0..1	0..1	<b>Name</b> Must not be used (retained in message definition for possible future use).  <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> Must not be used (retained in message definition for possible future use).  <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Identification	Id	0..1	0..1	<b>Identification</b> Must be used.  <b>New mandatory element within CH market practice.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId    {Or	1..1	1..1	<b>Organisation Identification</b> Must be used.	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> Element must not be used at the same time as <Othr>.  Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  Message from RTGS to participant: Contains BIC of SIC Ltd. (TKZHCHZZXXX). <b>Schema 2019: BICorBEI -&gt; AnyBIC</b> <b>New mandatory element within CH market practice, generic definition and specific usage from RTGS to participant added.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b> Must not be used (retained in message definition for possible future use). <b>Schema 2019: New Element</b> <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b> Element must not be used at the same time as <AnyBIC>.  Not used in messages from RTGS to participant. <b>Cardinality change: adapt to CBPR+ usage 0..2</b> <b>New element within CH market practice, only used for messages sent from participant to RTGS.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Identification	Id	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	0..1	Must not be used (retained in message definition for possible future use). <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Must not be used (retained in message definition for possible future use). <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b> Must not be used (retained in message definition for possible future use). <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b> Must not be used (retained in message definition for possible future use). <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Reason Information ++Reason	Rsn	0..1	0..1	<b>Status Report Reason</b> Message from RTGS to participant: <TxSts> = RJCT / ACWC: Always used. <TxSts> = ACCP: Not used.  Message from participant to RTGS: <TxSts> = RJCT: Must be used. <TxSts> = ACCP: Must not be used.  <b>Cardinality change 1..1 -&gt; 0..1: Former schema definition has been changed and replaced by individual business rule restrictions that reason is still only used in case of error (&lt;TxSts&gt; = RJCT) or change (&lt;TxSts&gt; = ACWC).</b>	
Transaction Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	<b>Status Report Reason (code)</b> Must not be used (retained in message definition for possible future use).  <b>Generic definition revised, but element is currently still not supported in RTGS.</b>	
Transaction Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	<b>Status Report Reason (proprietary)</b> Proprietary 3-digit SIC error code. Error codes in accordance with the SIC / euroSIC Handbook.  Message from participant to RTGS: Only value 134 (= Authenticator invalid) allowed in case of an error in the authentication of the received original message.  <b>Usage for allowed value in reject messages from participant to RTGS moved from B- to C-Level.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	0..10	<b>Additional Information</b> Message from RTGS to participant: Mandatory if <TxSts> = RJCT or ACWC, not present if <TxSts> = ACCP. Location of the erroneous or changed element as an XPath. "n/a" will be provided if the error cannot be unambiguously assigned to one element. In case of error code 118 (= message unreadable) the content of the incorrect message is returned packed in CDATA sections (maximum 10 x 105 characters).  Message from participant to RTGS: Must not be used.  <b>Former definition has been revised because &lt;AddtlInf&gt; on C-Level takes over combined function of former usage on B- (OrgnlGrpInfAndSts) and C-Level (TsInfAndSts). For RJCT messages sent from participant to RTGS element is no longer used, former information of delivering participant and original transaction reference have to be filled (if available) in elements &lt;StsRsnInf&gt;&lt;Orgtr&gt; and &lt;OrgnlTxId&gt;.</b>	
Transaction Information And Status +Acceptance Date Time	AcceptncDtTm	0..1	0..1	<b>Processing Date Time</b> Message from RTGS to participant: Is always used and contains validation time of the original message (calendar date / time).  Message from participant to RTGS: Must not be used.  <b>Usage of element in message sent from RTGS to participant has changed and no longer contains a clearing day, but always the calendar day / time of validation in RTGS (i. e. for all variants of &lt;TxSts&gt;). In message sent from participant to RTGS usage is still not allowed.</b>	
Transaction Information And Status +Effective Interbank Settlement Date	FctvIntrBkSttlmDt	0..1	0..1	<b>Settlement Date / Settlement Time</b> Must not be used (retained in message definition for possible future use).  <b>Schema 2019: New Element</b> <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Clearing System Reference	ClrSysRef	0..1	0..1	<b>Clearing System Reference</b> Must not be used (retained in message definition for possible future use).  <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Instructing Agent	InstgAgt	0..1	1..1	<b>Instructing Participant (of the Original Message)</b> Contains original information from <InstgAgt> of the message being acknowledged. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used.  If <TxSts> = RJCT: The element contains UNKNOWN if the instructing participant of the original message could not be identified.  <b>Cardinality Change 0..1 -&gt; 1..1: Former business rule "Must be used" removed and replaced by new schema definition. Additionally naming of element has been generalised (because pacs.002 is also used to acknowledge non-payments) and more precise definition has been added.</b>  <b>Business rule added that value UNKNOWN has to be filled in if relevant information of original message is not available in case of RJCT.</b>	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Element must not be used at the same time as <ClrSysMmbId>.  Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>.  <b>Schema 2019: BIC -&gt; BICFI</b> <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> Element must not be used at the same time as <BICFI>.	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.  <b>Subelement &lt;Prtry&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC-IID (=6n)).	
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)  If <TxSts> = RJCT: Contains UNKNOWN if the instructing participant of the original message could not be identified.  <b>Business rule added that value UNKNOWN has to be filled in if relevant information of original message is not available in case of RJCT.</b>	
Transaction Information And Status +Instructed Agent	InstdAgt	0..1	1..1	<b>Instructed Participant (of the Original Message)</b> Contains original information from <InstdAgt> of the message being acknowledged. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used.  If <TxSts> = RJCT: The element contains UNKNOWN if the instructed participant of the original message could not be identified.  <b>Cardinality Change 0..1 -&gt; 1..1: Former business rule "Must be used" removed and replaced by new schema definition. Additionally Naming of element has been generalised (because pacs.002 is also used to acknowledge non-payments) and more precise definition has been added.</b>  <b>Business rule added that value UNKNOWN has to be filled in if relevant information of original message is not available in case of RJCT.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Element must not be used at the same time as <ClrSysMmbId>.  Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. <b>Schema 2019: BIC -&gt; BICFI</b> <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> Element must not be used at the same time as <BICFI>.	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type. <b>Subelement &lt;Prtry&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC-IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n)  If <TxSts> = RJCT: Contains UNKNOWN if the instructed participant of the original message could not be identified.  <b>Business rule added that value UNKNOWN has to be filled in if relevant information of original message is not available in case of RJCT.</b>	

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

## 2.3 Original Transaction Reference (OrgnlTxRef, D-level)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> Message from RTGS to participant: Is always used.  Message from participant to RTGS: Must not be used.  <b>From RTGS to participant: Change of usage, element is now always used. This means that the element is now also supplied in case of RJCT.</b>  <b>From participant to RTGS: explicit rule added that element must not be used (for clarification purpose only, no change of usage).</b>	
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).  <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<b>Settlement Date</b> Message from RTGS to participant: Provides the designated settlement date of the payment after validation has been completed. Mandatory if <TxSts> = ACCP or ACWC. Not provided if <TxSts> = RJCT.	
Transaction Information And Status +Original Transaction Reference ++Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b> Message from RTGS to participant: Is always used.  <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice.</b>	
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Settlement Method	SttlmMtd	1..1	1..1	<b>Settlement Method</b> Is always used with value CLRG (Clearing)  <b>New element within CH market practice.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Settlement Account	SttlmAcct	0..1	0..1	<b>Settlement Account</b> Is not used by RTGS (retained in message definition for possible future use). <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Clearing System	ClrSys	0..1	0..1	<b>Clearing System</b> Is always used to unambiguously identify the clearing system. <b>New element within CH market practice.</b>	
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Clearing System ++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Is always used, contains unambiguous identification of the clearing system. The following code values are available: SIC (CHF only) = value SIC is used euroSIC (EUR only) = value SEU is used <b>New element within CH market practice.</b>	
Transaction Information And Status +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Remittance Information	RmtInf	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Debtor	Dbtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information And Status +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Creditor	Cdtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	
Transaction Information And Status +Original Transaction Reference ++Purpose	Purp	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use). <b>Schema 2019: New Element</b> <b>New element within CH market practice for possible future use, but currently not supported in RTGS.</b>	

Table 6: Original Transaction Reference Delta (OrgnITxRef, D-level)