



Delta Commentary pacs.009

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

Change history

All the changes carried out in this document 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
1.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version pacs.009.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.3
		Changes to the following elements (see "Errata"): <ul style="list-style-type: none"> • CdtTrfTxInf/PmtTpInf/InstrPrty • CdtTrfTxInf/RmtInf/Ustrd • UndrlygCstmrCdtTrf/InstrForNxtAgt 	2.2, 2.3
1.0	05.11.2021	First publication	

Table 1: Change history

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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.009 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Customer Payments (pacs.009) 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 " Schema 2019: " 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 CR2022-SIC4-NNNN 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.009" for the RTGS systems is published on the www.iso-payments.ch website.

- **pacs.009.001.08.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).

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>www.iso-payments.ch</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"> defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types <p>www.swift.com/de/node/301451</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>www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</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>www.ecb.europa.eu/paym/target/target2/html/index.en.html</p> <p>www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</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" block of the message "pacs.009" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +Financial Institution Credit Transfer V08	FICdtTrf	1..1	1..1	Schema 2019: FinInstnCdtTrf -> FICdtTrf	
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	
Group Header +Number Of Transactions	NbOfTx	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".	
Group Header +Total Interbank Settlement Amount	TtlIntrBkSttlmAmt	0..1	0..1	Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
	@ Ccy			Currency Code If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system. Payment Type STVSTM: business rule "Only CHF permitted." added (only typo, no change of usage).	STVSTM: Only CHF permitted.
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	1..1	Clearing System Must be used to unambiguously identify the clearing system. Cardinality Change 0..1 -> 1..1: will be globally declared mandatory for all SIC/euroSIC payment types to unambiguously identify related clearing system SIC and/or euroSIC. Because of future global mandatory usage of ClrSys new definition has been added and all former payment type-specific definitions/restrictions have been removed. Sub-element <Prtry> removed to adapt TARGET2 usage.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Clearing System +++Code	Cd	1..1	1..1	Clearing System Identification (code) Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used New generic CH definition and payment type specific definition STVSTM added with definition of allowed code values.	STVSTM: Only SIC permitted.

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

2.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1		
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment References	
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Additional Transaction Identification Removal of all content about UETR (see PmtId/UETR) and GPI (see SvcLvl/Cd) from generic and payment type-specific definition, therefore also payment type-specific definitions have been removed (adaption of CBPR+ usage). Also payment type-specific business rule restrictions for CMPPMT in relation to payment code have been removed.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The identification corresponds to the debtor's (agent) reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor (agent) and the debtor (agent). Changes in generic definition: a) Description has been harmonised with pacs.008 and note "(agent)" has been added to clarify debtor/creditor role in pacs.009. b) Former business rule restriction "Only 16 characters permitted." removed. Payment Type F2FPMT: payment type-specific business rule restriction removed to adapt CBPR+ usage (i.e. explicit reference to SWIFT MT Field 21 and reference of underlying business). Payment Types CMPPMT/PPTTSD: payment type-specific business rule restriction "Must not be NOTPROVIDED if <InstrId> is not present." removed. Payment Type CMPPMT: removal of all payment type-specific business rule restrictions in relation to ECA-I credits / PostFinance specific bank payments (<SvcLvl> = 712) due to discontinuation of former IS/ISR payment slips. CR-2022-SIC4-0012	COVPMT: Must contain the transaction identification from the underlying customer payment.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level. Schema 2019: Cardinality Change 1..1 -> 0..1 Cardinality Change 0..1 -> 1..1: <TxId> is kept as mandatory Transaction Identification for SIC/euroSIC. Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters). Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	F2FPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. COVPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. CMPPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. PPTTSD: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. SECSTM: Must contain the special character "/" in the first position. EUXSTM: Must contain the special character "?" in the first position. REPSTM: Must contain the special character "/" in the first position. BCMSTM: Must contain the special character "-" in the first position. POSSTM: Must contain the special character "-" in the first position. STVSTM: Must contain the special character ":" in the first position. VISSTM: Must contain the special character "," in the first position.
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in a payment to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022. Schema 2019: New Element Cardinality Change 0..1 -> 1..1: New element within CH market practice, former content of element <InstrId>. UETR is generally declared mandatory for all pacs.009 payment types in SIC/euroSIC. Generic CH definition has been added to explain format and usage. CR2022-SIC4-0009	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information Must be used.	
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority ERRATA: New element within CH market practice, cardinality change 0..0 -> 0..1 (adaption of CBPR+ usage). Note: In contrast to customer payments pacs.008, explicit usage instructions are omitted because priority treatment of bank payments is not governed by corresponding specifications in the SIC/euroSIC Handbook.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level Schema 2019: Cardinality Change 0..1 -> 0..n Cardinality change: adapt CBPR+ usage 0..3 Removal of specific business rule restrictions within generic definition (i.e. usage exclusively related to local payment codes for payment type CMPPMT) to adapt CBPR+ usage. For same reason all payment type-specific business rule restrictions have been removed. Note: local payment codes for payment type CMPPMT have been moved to element <CtgyPurp>.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code) Removal of generic business rule restriction "Must not be used" (adaption of CBPR+ usage). Payment Types F2FPMT/COVPMT: Reference to possible usage of SWIFT gpi Service Type Identifier has been added.	F2FPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). COVPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform).
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary) Adapt CBPR+ usage, i.e. generalisation of element naming and removal of specific business rule restrictions within generic definition (i.e. usage exclusively related to local payment codes for payment type CMPPMT).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	Payment Type Must be used for indicating system-specific codes to unambiguously identify the payment type. Sub-element <Cd> removed to replace former business rule restriction "Must not be used."	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary) Unambiguous identification of the payment type, the following code values for payment types are available: F2FPMT = FI-to-FI-payment CMPPMT = Compensation payment COVPMT = Cover payment PPTTSD = Sight deposit account transfer by the participant SECSTM = SECOM settlement EUXSTM = Eurex settlement REPSTM = Repo settlement BCMSTM = Bancomat settlement POSSTM = EFT/POS settlement STVSTM = Terravis settlement (CHF only) VISSTM = Viseca settlement Definition "(CHF only)" added for payment type STVSTM (only typo, no change of usage). Removal of payment type TCMSTM from generic definition. CR-2022-SIC4-0008	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose Schema 2019: New Element New optional element within CH market practice (adaption of CBPR+ usage). Payment Type CMPPMT: <CtgyPurp> is declared mandatory to take on former usage of element <SvcLvl> (i.e. local payment codes) within sub-element <Prtry>. Additionally ISO code values according to the External Code List can now also be used in the sub-element <Cd> to indicate the original transaction.	CMPPMT: Must be used. Used to refer to the original transaction in compensation payments.
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code)	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary) Payment Type CMPPMT: Business rule restriction has been added including reference to descriptive chapter. Note: Definition of Payment Codes is moved from SIC / euroSIC Handbook into Implementation Guideline pacs.009.	CMPPMT: Valid 3-digit code values are as given in chapter 3.9.2 "Entering a payment code for compensation payments".
Credit Transfer Transaction Information +Interbank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	Settlement Amount Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system. Payment Type STVSTM: business rule "Only CHF permitted." added (only typo, no change of usage).	STVSTM: Only CHF permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Will be forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. Must not be more than 90 calendar days in the past. Element moved from A-Level (GrpHdr) to B-Level (CdtTrfTxInf). Note: Usage remains unchanged.	
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority The following 3 levels of priority may be used: NORM = Normal priority, lowest level HIGH = High priority, medium level URGT = Urgent priority, highest level. If no priority is specified, normal priority applies. Note: The availability of various levels of priority can be subject to certain limitations, depending on the payment type, so the following should be taken into account: Payment types F2FPMT, CMPPMT, COVPMT, PPTSD: No limitation. Payment types SECSTM, EUXSTM, REPSTM, BCMSTM, POSSTM, STVSTM, VISSTM: The levels of priority that are available are determined by the system manager in agreement with the relevant third-party system participant. Removal of payment type TCMSTM from generic definition. CR-2022-SIC4-0008	
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the RTGS system to the participant to state the effective settlement time and the value date when the payment was booked on the settlement account. May optionally be used in the message from the participant to the RTGS system to specify the earliest settlement time.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time May be used by the debtor agent or the third-party system to specify the preferred settlement time. Must contain a valid calendar date and a valid time. If the specified time is before the time the message was received by SIC/euroSIC, it will be replaced by the reception time. The calendar date/time must be within the clearing day specified as the requested settlement date. The time must not be between clearing stop 1 and clearing stop 3 of the clearing day. Payments with an earliest settlement time are rejected if their value date would have to be adjusted because the requested settlement date cannot be fulfilled. All former payment type-specific restrictions removed to allow usage of SIC/euroSIC feature "Earliest Settlement Time" for all payment types. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from RTGS system to the participant. The settlement date is always the SNB/SECB value date on which the payment will be booked on the settlement account. The settlement time is set after final settlement.	
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	Settlement Time Request The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS platform). New optional element within CH market practice due to request from CLS and to adapt CBPR+ usage. Note: only allowed for payment types F2FPMT and COVPMT. CR2022-SIC4-0002	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Request ++CLSTime	CLSTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Till Time	TillTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++From Time	FrTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Reject Time	RjctTm	0..1	0..1		
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" Schema 2019: PrvsInstgAgt -> PrvsInstgAgt1 New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: PrvsInstgAgtAcct -> PrvsInstgAgt1Acct New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited. Element moved from A-Level (GrpHdr) to B-Level (CdtTrfTxInf). Note: Usage (incl. sub-elements) remains unchanged.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) 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>. Must contain a valid BIC of an active participant. Must not be concatenated. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.	
Credit Transfer Transaction Information +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. Sub-element <Prtry> removed to adapt CBPR+ usage.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC-IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Credit Transfer Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited. Element moved from A-Level (GrpHdr) to B-Level (CdtTrfTxInf). Note: Usage (incl. sub-elements) remains unchanged.	PPTTSD: Must include the identification of the system manager: SIC = SNB, euroSIC = SECB
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) 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>. Must contain a valid BIC of an active participant. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	
Credit Transfer Transaction Information +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. Sub-element <Prtry> removed to adapt CBPR+ usage.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used. Generic definition revised to harmonise with pacs.008 (usage remains unchanged).	
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 May only be used if <CdtrAgt> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Additionally former restriction "The length of the content of all the sub-elements of <IntrmyAgt1> must not exceed 140 characters." has been removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)". Former definition replaced by reference to descriptive chapter. Additionally former restriction "The length of the content of all the sub-elements of <Dbtr> must not exceed 140 characters." has been deleted. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must be identical with <InstgAgt>. PPTTSD: Must be identical with <InstgAgt>. SECSTM: Must be identical with <InstgAgt>. EUXSTM: Must be identical with <InstgAgt>. REPSTM: Must be identical with <InstgAgt>. BCMSTM: Must be identical with <InstgAgt>. POSTM: Must be identical with <InstgAgt>. STVSTM: Must be identical with <InstgAgt>. VISSTM: Must be identical with <InstgAgt>.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Identification (BIC) 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>. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Identification (proprietary) This element must not be used at the same time as <BICFI>. Element name <BIC> replaced by <BICFI>.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type. Sub-element <Prtry> removed to adapt CBPR+ usage.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>. Schema 2019: New Element	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Rule "Must not be used together with <BIC>" removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information". Former definition of allowed usage has been changed. Additionally reference to descriptive chapter has been added. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Additionally former restriction "May only be used if the instructing participant in the <InstgAgt> element does not correspond to the debtor in the <Dbtr> element." has been removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account May only be used if <DbtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". New element within CH market practice (adaption of CBPR+ usage).	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Must be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Additionally former restriction "The length of the content of all the sub-elements of <CdtrAgt> must not exceed 140 characters." has been removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account May only be used if <CdtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition enhanced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)". Former definition replaced by reference to descriptive chapter. Additionally former restriction "The length of the content of all the sub-elements of <Cdtr> must not exceed 140 characters." has been removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must be identical with <InstdAgt>. PPTTSD: Must be identical with <InstdAgt>. SECSTM: Must be identical with <InstdAgt>. EUXSTM: Must be identical with <InstdAgt>. REPSTM: Must be identical with <InstdAgt>. BCMSTM: Must be identical with <InstdAgt>. POSSTM: Must be identical with <InstdAgt>. STVSTM: Must be identical with <InstdAgt>. VISSTM: Must be identical with <InstdAgt>.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Creditor Identification (BIC) 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>. SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. This element must not be used at the same time as <ClrSysMmbId>. Schema 2019: BIC -> BICFI Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Identification (proprietary) This element must not be used at the same time as <BICFI>. Element name <BIC> replaced by <BICFI>.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to unambiguously identify the address type. Sub-element <Prtry> removed to adapt CBPR+ usage.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>. Schema 2019: New Element	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Rule "Must not be used together with <BIC>" removed. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information". Former definition of allowed usage has been changed. Additionally reference to descriptive chapter has been added. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPM: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPM: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form. Cardinality change 0..n -> 0..2: former generic business rule and payment type-specific restrictions removed (i.e. individual maximum usage of two or three occurrences and global length restrictions of max. 210 characters) and replaced by schema restriction and generic definition to adapt common international practice. Note: It was deliberately avoided to keep or issue additional business rules at sub-element level. Based on review of known international market practices (CBPR+, TARGET2, HVPS+), no uniform handling can be derived here.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	0..1	Instruction Code New element within CH market practice, cardinality change 0..0 -> 0..1 (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	Instruction for Creditor Agent (text) Payment Types CMPMT/PPTSD: payment type-specific restrictions removed (i.e. individual usage for information about settlement after clearing stop 1).	
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction Element is used for sending system-specific instructions from the instructing participant to the RTGS system. The element must not be used more than twice. Only one instruction may be present in each variation. The same instructions must not be provided more than once.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	Processing Instruction (code) Element must not be used.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following values are permitted for processing instructions in the RTGS system: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment. Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	SECSTM: Only value LIQU permitted. EUXSTM: Only value LIQU permitted. REPSTM: Only value LIQU permitted. BCMSTM: Only value LIQU permitted. POSTM: Only value LIQU permitted. STVSTM: Only value LIQU permitted. VISSTM: Only value LIQU permitted.
Credit Transfer Transaction Information +Purpose	Purp	0..1	0..1	Transaction Purpose May be used to provide additional information about the purpose of the transaction. Schema 2019: New Element	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Purpose ++Code	Cd {Or	1..1	1..1	Transaction Purpose (code)		
Credit Transfer Transaction Information +Purpose ++Proprietary	Prtry Or}	1..1	1..1	Transaction Purpose (proprietary)		
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information Adapt CBPR+ usage, i.e. removal of former generic definition regarding explicit use for instructed amount. Payment Type COVPMT: Removal of payment type-specific restriction "Must not be used" (adaption of CBPR+ usage). Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	1..1	Remittance Information Unstructured ERRATA: Cardinality change 0..3 -> 1..1 , generalisation of the element naming and removal of specific business rule restrictions within generic definition (i.e. exclusive usage for Instructed Amount and Currency/ Exchange Rate) to adapt CPBR+ usage. Note: CBPR+ comments in its User Handbook (June 2021 version) on amounts and in particular on "Instructed Amount" in pacs.009 as follows: Quote 1: "The pacs.009 message (unlike the pacs.008) has only one element to capture the amount of the Credit Transfer, Interbank Settlement Amount." Quote 2: "The Financial Institution Credit Transfer (pacs.009) has no Instructed Amount element, Exchange Rate or Charger Bearer (unlike the pacs.008) as the Instructed Settlement Amount is expected to be transferred across the end-to-end payment chain without any charges being applied or currency conversions."	

Table 5: Credit Transfer Transaction Information Delta (CdtTrfTxInf, B-level)

2.3 Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer	UndrlygCstmrCdtTrf	0..1	0..1	Underlying Customer Credit Transfer Contains information about the underlying customer payment for cover payments. Schema 2019: ContentModel change: CreditTransferTransactionInformation12 -> CreditTransferTransaction37 Business rule restrictions on sub-elements of <UndrlygCstmrCdtTrf> have been completely revised and sub-elements are mostly shown on parent level only. Only schema definition, generic global validations (such as IBAN, BIC, currency and country validation), definitions from descriptive chapters and some specific business rules explicitly mentioned below will be checked by the RTGS platform. Note 1: Definition of sub-elements are harmonised with corresponding elements of pacs.008. Note 2: Only new parent elements and changes of already known parent elements within <UndrlygCstmrCdtTrf> are explicitly shown with red band and comments, no explicit marking and commenting of changes on deeper sub-element level (references to descriptive chapters and schema definition are to be considered). Removal of payment type-specific definition TCMSTM. CR-2022-SIC4-0008	COVPMT: Must be used. F2FPMT: Must not be used. CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used.
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Initiating Party	InitgPty	0..1	0..1	Initiating Party For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Schema 2019: PrvsInstgAgt -> PrvsInstgAgt1 New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: PrvsInstgAgtAcct -> PrvsInstgAgt1Acct New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". New element within CH market practice (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information". Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form. Schema 2019: New Element New element within CH market practice (adaption of CBPR+ usage).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Next Agent	InstrForNxtAgt	0..n	0..6	Processing Instruction Schema 2019: New Element New element within CH market practice. ERRATA: Cardinality Change 0..n -> 0..6: former business rule for maximum usage of 2 has been replaced by new schema definition (adaption of CBPR+ usage).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information	RmtInf	0..1	0..1	Remittance Information This information may be present in either unstructured (<Ustrd>) or structured (<Strd>) format. Generic description revised and aligned with pacs.008 definition.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present. New definition added to align with pacs.008 usage.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Structured	Strd	0..n	0..n	Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags). New definition added to align with pacs.008 usage.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instructed Amount	InstdAmt	0..1	0..1	Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. Former business rules on the permitted form of presentation of the amount will no longer be checked by the RTGS platform and are therefore removed (only schema definition to be respected).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
	@ Ccy			Currency Code Must contain a valid currency code according to ISO 4217.		

Table 6: Underlying Customer Credit Transfer Delta (UndrlygCstmrCdtTrf, C-level)