ISO 20022
Cash Management

Swiss Implementation Guidelines
for Bank-to-Customer Messages
(Reports)

Bank-to-Customer Account Report (camt.052)
Bank-to-Customer Statement (camt.053)
Bank-to-Customer Debit/Credit Notification (camt.054)

Any suggestions or questions relating to this document should be addressed to the financial institution in question or to SIX Interbank Clearing Ltd at the following address: pm@six-group.com.

Description of amendments

The previous amendments from the preceding version are marked in the document using the track changes facility, to the extent that these amendments are meaningful. Layout amendments, corrections of spelling mistakes and altered terms that are repeated several times throughout the entire document, are not marked.

The amendments are marked in the document with a vertical blue line in the margin.

Amendment control

Version	Date	Comment
1.0	16.08.2011	First edition
1.1	30.04.2012	Various clarifications and additions, new company logo
1.2	30.06.2013	Various clarifications and additions, order of appendices changed.
1.3	10.08.2015	Section 1: New documents of the Swiss recommendations and their description added. Section 1.1: Note to download address for most recent version inserted. Section 1.3.2: New documents of the Swiss recommendations added. Section 1.5: Status list extended. Section 1.6: Description and example of how to represent a selection inserted. Section 2.1 and 2.2.4: Note on the use of the more recent ISO version of "camt.053.001.04" inserted. Section 2.2: Tables updated Section 5.3 newly inserted. Section 5.4: Table updated and explanation about the "ISR payment" column inserted. Appendix A: Some transaction codes deleted and additional transaction codes listed. Appendix B: Unused elements updated. Appendix E: Illustration updated.

Table of contents

1   Introduction

The Swiss recommendations for implementing the message standards for Payments Initiation and Cash Management based on ISO standard 20022 have been produced on the instructions of PaCoS (Payments Committee Switzerland), a committee under the Swiss Payments Council (SPC). This version is based on the ISO Maintenance Release 2009 and the latest EPC recommendations.

The Swiss recommendations consist of the following documents:

- Swiss Business Rules
- Swiss Implementation Guidelines
    - for Credit Transfer and Status Report (pain.001/pain.002)
    - for the Swiss direct debit procedure and Status Report (pain.008/pain.002)
    - for the SEPA direct debit procedure and Status Report (pain.008/pain.002), valid until October 2016
    - for Cash Management messages (camt.052, camt.053 and camt.054) (this document)
- Swiss Usage Guide (use cases and examples)

The first document, the **Business Rules**, describes the requirements of business representatives of users, financial institutions and software providers, from the point of view of processes. It discusses the following subjects:

- Definition and description of specific business transactions, describing the relevant parties and the messages that are used (types of payments, versions of reports)
- Summary of message structures with more detail about certain structural elements
- Description of the main validation rules and ways of handling errors.

The **Implementation Guidelines** serve as manuals for the technical implementation of the standard and provide assistance in producing the various message types. They describe the XML structures and validation rules in detail.

The **Swiss Usage Guide** provides field rules and examples to explain the most frequent use cases (payment types) and explains how ISO 20022 messages (customer-to-bank or bank-to-customer) should be structured according to the Swiss recommendations, so providing an end-to-end overview of the whole process.

1.1   Amendment control

The Swiss Business Rules and Implementation Guidelines documents are subject to the amendment authority of

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and reflect the regulations of Swiss financial institutions. Any future amendments and additions will be made by SIX Interbank Clearing.

The latest version of this document can be downloaded from the SIX Interbank Clearing website at the following address: www.iso-payments.ch

1.2   Reference documents

Ref	Document	Title	Source
	Base documents		
[1]	Payments Maintenance 2009	Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edition September 2009	ISO
[2]	camt.052.001.02	BankToCustomerAccountReportV02	ISO
[3]	camt.053.001.02	BankToCustomerStatementV02	ISO
[4]	camt.054.001.02	BankToCustomerDebitCreditNotificationV02	ISO
[5]	EPC188-09 Recommendation on Customer Reporting SCT and SDD	Recommendation on Customer Reporting of SEPA Credit transfers and SEPA Direct Debits 27 October 2009	EPC
	Additional documents		
[6]	Standards Cash Management Message Reference Guide	Cash Management For Standards MX Message Reference Guide 24 July 2009	SWIFT
[7]	Standards MX Message Reference Guide	SWIFT for Corporates SCORE 2.0 SWIFTStandards MX – Message Reference Guide 21 September 2007	SWIFT
[8]	Standards MX Message Implementation Guidelines	SWIFT for Corporates Standards MX Message Implementation Guide Payment Initiation and Account Reporting 17 June 2009	SWIFT
[9]	Swiss Business Rules	ISO 20022 Payments and Cash Management – Swiss Business Rules for messages in the customer/bank context	SIX Interbank Clearing

Table 1:   Reference documents

Organisation	Link
ISO	www.iso20022.org
EPC	www.europeanpaymentscouncil.eu
SIX Interbank Clearing	www.iso-payments.ch www.sepa.ch www.six-interbank-clearing.com

Table 2:   Links to the relevant Internet pages

1.3   Summary of message standards

1.3.1   ISO 20022

The ISO 20022 message standard gives details for the following Cash Management Messages:

- Bank-to-Customer Account Report (camt.052),
- Bank-to-Customer Statement (camt.053) and
- Bank-to-Customer Debit/Credit Notification (camt.054)

All these messages are described in the document "ISO 20022 Message Definition Report Payments Standards – Maintenance 2009" [1].

Not all financial institutions offer messages for displaying intraday account movements (camt.052) and debit/credit notifications (camt.054).

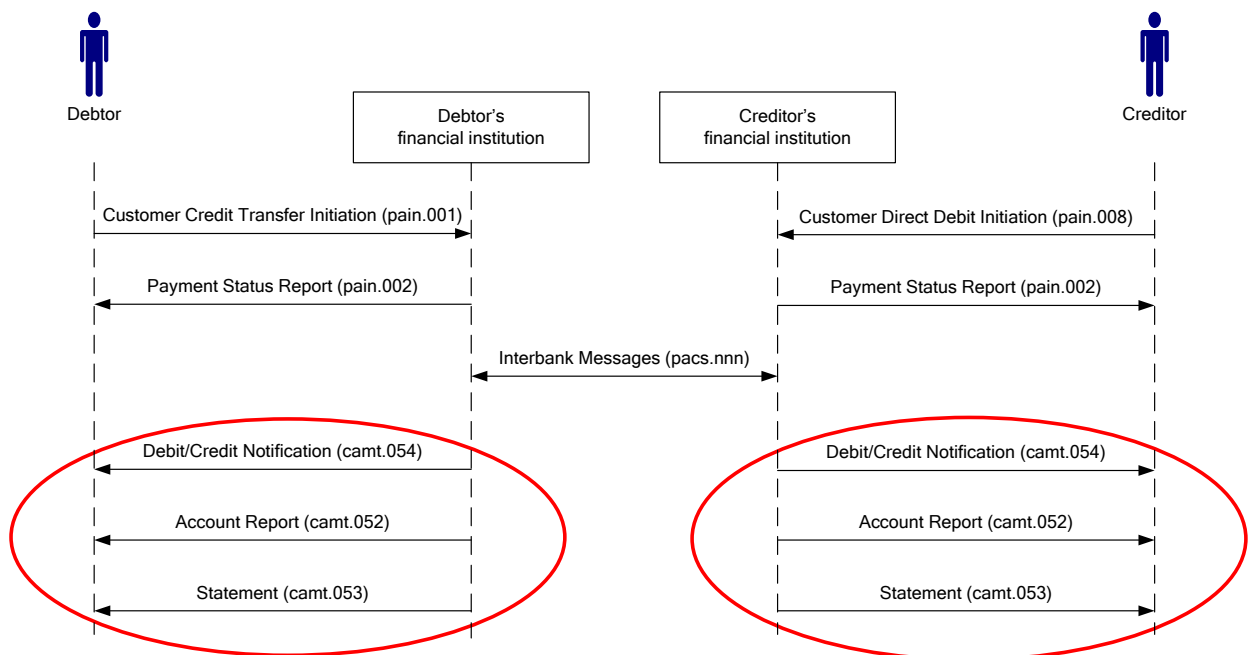*Figure 1:   Payment instructions and cash management (reporting) with ISO 20022*

The flow of messages is shown in the above Figure 1.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and encompass all possible options. The messages are adapted for special areas of use and country-specific circumstances, i.e. not all the options under the standard are used.

1.3.2   **Swiss ISO 20022 Payments Standard**

The message standard recommended by Swiss financial institutions is based on the ISO 20022 standard also takes account of the recommendations from the "Recommendation on Customer Reporting SCT and SDD" [5] document.

The Swiss ISO 20022 Payments and Cash Management Standard is specified in the following documents:

- ISO 20022 Payments: Swiss Business Rules Payments and Cash Management
- ISO 20022 Payments: Swiss Implementation Guidelines for the SEPA Direct Debit procedure (valid until October 2016)
- ISO 20022 Payments Swiss Implementation Guidelines for the Swiss Direct Debit procedure
- ISO 20022 Payments: Swiss Implementation Guidelines Customer Credit Transfer
- ISO 20022 Payments: Swiss Implementation Guidelines Cash Management Messages (this document)

The Swiss Business Rules describe the requirements of business representatives from the point of view of users, financial institutions and software manufacturers with regard to processes.

The Swiss Implementation Guidelines Cash Management Messages – this document – contains technical specifications and instructions for the technical and business implementation of bank-to-customer messages in accordance with the Swiss ISO 20022 Payments Standard.

There are no plans for an XML schema specifically for the Swiss standard for camt messages. The messages will normally be produced by the financial institutions in accordance with the ISO schema.

Figure 2 below shows the degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022.

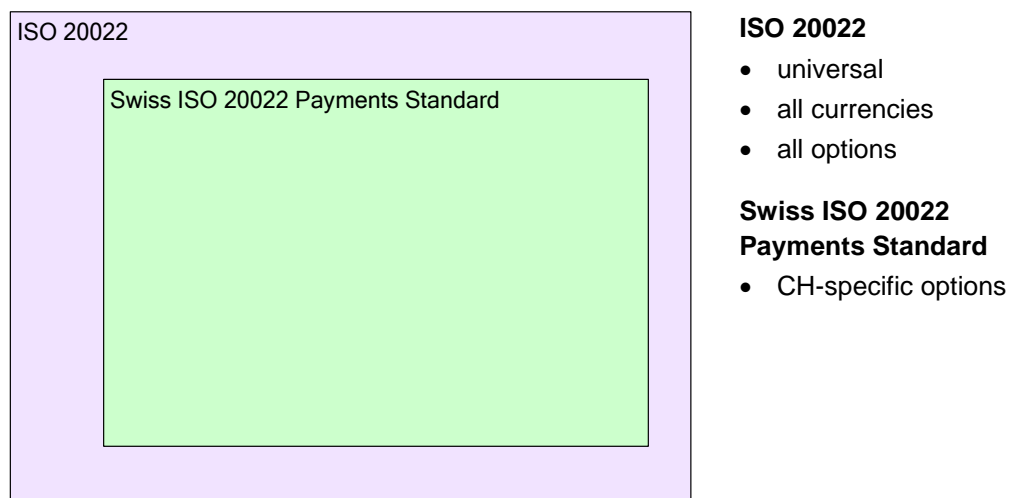| ISO 20022	**ISO 20022**
Swiss ISO 20022 Payments Standard	- universal
	- all currencies
	- all options
	Swiss ISO 20022 Payments Standard
	- CH-specific options

Figure 2:   *Degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022*

Note: The colours pale purple and pale green that are used for the ISO 20022 standard and the Swiss ISO 20022 Payments Standard are also used in the column headings of tables in this document.

1.4   Representation of XML messages

The logic structure of XML messages is a tree structure. This can be represented in various ways: in diagrams, tables or text. Representation in text is very suitable for actual examples of messages, while tables and diagrams are mainly suitable for giving an overview of XML schemas. The illustrations in this document are based on the schema in the Swiss recommendations.

XML editors which have the option of graphical representation use symbols which may look slightly different depending on the type of editor (the illustrations in this document were produced using the editor XMLSpy from Altova GmbH). The main symbols are briefly introduced in Appendix D. More detailed information can be found in the user manual or the online help for the XML editor that is being used.
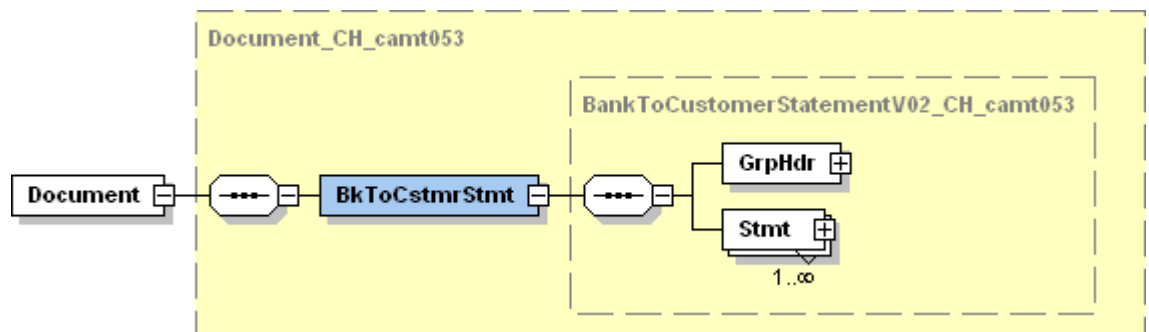
Figure 3:   Example of graphical representation of an XML message

1.5   XML message conventions

A basic knowledge of XML is assumed for the purposes of this document, so only certain special points are explained.

Permitted characters

The characters permitted in XML messages according to the Swiss ISO 20022 Payments Standard are listed in section 5.1 "Character set".

Statuses

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss ISO 20022 Payments Standard:

- **M** = Mandatory
- **R** = Recommended (should be used)
- **D** = Dependent (depending on other elements)
- **BD =** Bilaterally Determined (only permitted by agreement with the financial institution)
- **O** = Optional
- **N** = Not used (must not be used)

XML schema validation

The technical validation of the various XML messages is carried out using XML schemas.

The names of data types given in the tables of this document correspond to the data types defined in XML schemas.

For the Swiss ISO 20022 Payments Standard, no special XML schemas will be issued for the "camt.052", "camt.053" and "camt.054" messages, in contrast to the messages for Credit Transfers (pain.001), Direct Debits (pain.008) and Status Reports (pain.002). The messages from Swiss financial institutions therefore correspond to the ISO standard, but do not use it in its entirety.

Exactly how the various elements are used in the Swiss standard is described in detail in section 2.2 "Technical specifications".

Indication of namespace in XML messages

The indication of namespaces in XML messages is used to define the type catalogue which is used in a message. Namespaces should be uniquely assigned. The ISO 20022 standard defines a separate namespace for each message type (example: camt.053: xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02").

AOS (Additional Optional Services)

All Swiss financial institutions support a common set of elements, but may in addition use other elements from the ISO standard which cannot be sent by all institutions. For this reason the Swiss ISO 20022 Payment Standard, Cash Management, includes AOS elements which are only sent by specific financial institutions.

1.6   Conventions for presentation

In this document, the following conventions apply to presentation.

Description of XML elements

In some publications, the names of XML elements are written as a single concept with no spaces, for example BankToCustomerStatement. In the interests of legibility, spaces are generally used in this document.

Data in tables of the Swiss ISO 20022 Payments Standard

The tables contain information from ISO 20022 (Index, Multiplicity, Message Item, XML-Tag). The following information can also be found in the tables:

- Status of the element (as defined in section 1.5 "XML message conventions")
- General definition
- Corresponding field in SWIFT Standard

Colours used in the tables

The column headings are shaded pale purple for the information about ISO 20022 and pale green for information about the Swiss ISO 20022 Payments Standard.

Elements containing at least one sub-element are marked in pale blue in the ISO 20022 columns.

Representation of the tree structure in the tables

So that it is possible to tell where in the tree structure an element comes, the hierarchy level is indicated by preceding "+" signs in the Message Item. For example, the message identification (element identification) in the Group Header is represented as shown:

Group Header
+Initiating Party
++Identification
+++Organisation Identification
++++Proprietary Identification
+++++Identification

Representation of choices

Elements with a choice are marked in the "XML Tag" column as follows:

  {Or for start of the choice

  Or} for end of the choice

Example:

Statement +Account ++Identification	Id	1..1	M
Statement +Account ++Identification +++IBAN	IBAN {Or	1..1	D
Statement +Account ++Identification +++Other	Othr Or}	1..1	D

1.7   Scope

These Implementation Guidelines only give the specifications for the bank-to-customer messages "Bank-to-Customer Account Report", "Bank-to-Customer Account Statement" and "Bank-to-Customer Debit/Credit Notification" for the Swiss ISO 20022 Payments Standard.

No aspects relating to the communication channels used for the sending of messages between customer and financial institution, and their security features, are discussed in this document. These are entirely the responsibility of the financial institutions involved and their customers.

1.8   Field definitions

These Implementation Guidelines only describe those elements which may be delivered by financial institutions in Switzerland under the Swiss standard. Elements which are defined in the ISO standard but are not used in Switzerland are *not* included in the following tables.

Elements which are included in the ISO standard but are not used in the Swiss standard are listed in Appendix B "Unused elements".

2 Bank-to-Customer Statement (camt.053)

2.1 General

The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions for providing electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.02".

As an AOS some institutes use the more recent ISO version "camt.053.001.04". Among other things under "Transaction Details/Charges", this ISO version of "camt" messages also supports a new element called "Record", which contains details about charges.

Note: This section first describes the camt.053 message (End of Day statement), because this message is the one most frequently used in Switzerland. For the camt.052 (Account Report, intraday account movements) and camt.054 (Debit/Credit Notification) only the deviations are described, see section 3 "Bank-to-Customer Report (camt.052)" and section 4 "Bank-to-Customer Debit/Credit Notification (camt.054)".
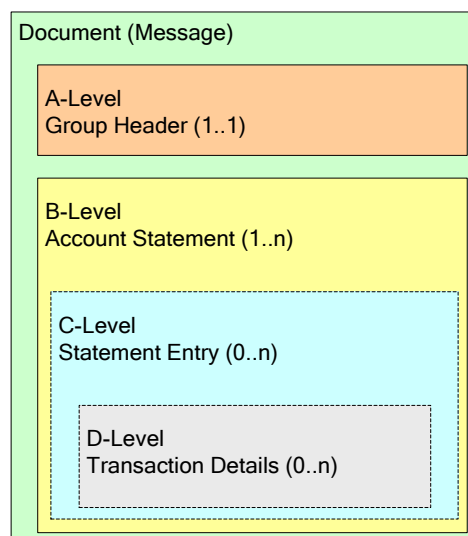
The message is structured as follows (camt.053):

- **A-Level:** message level, "Group Header"
- **B-Level:** account level, "Account Statement"
- **C-Level:** amount level, "Statement Entry"
- **D-Level:** amount details, "Transaction Details"

Figure 4:　　Message structure for Cash Management messages (camt.053)

In the following **technical specifications** for the XML message "Bank-to-Customer Statement" (camt.053), each of these message levels is discussed in a separate sub-section:

- 2.2.1 "Group Header (GrpHdr, A-Level)"
- 2.2.2 "Statement (Stmt, B-Level)"
- 2.2.3 "Entry (Ntry, C-Level)"
- 2.2.4 "Transaction Details (TxDtls, D-Level)"

The **business specifications** given in section 5 cover the following topics:

- character set
- references, especially ISR reference numbers

The Cash Management messages correspond to the SWIFT messages MT940, MT950, MT900, MT910, MT941 and MT942, which are currently in use.

These messages correspond as follows:

Abbreviation	camt message	SWIFT MT message
053/940	**camt.053** Bank-to-Customer Statement	**MT940** Customer Statement Message **MT950** Statement Message (Interbank)
052/94n	**camt.052** Bank-to-Customer Account Report	**MT941** Balance Report **MT942** Interim Transaction Report
054/9n0	**camt.054** Bank-to-Customer Debit/Credit Notification	**MT900** Confirmation of Debit **MT910** Confirmation of Credit

Table 3:   Correspondence between "camt" messages and SWIFT MT messages

In the following paragraphs, the connection between elements in the camt message and the corresponding SWIFT MT message is documented where appropriate.

Note: Swiss financial institutions generally use the "Date" element instead of "Date Time" on all time-related information on account statements and notifications.

2.2   Technical specifications

2.2.1   Group Header (GrpHdr, A-Level)

The Group Header (A-Level of the message) contains all the elements that apply to all the transactions in the "Bank-to-Customer Statement" (camt.053) XML message. It occurs exactly once in the message.
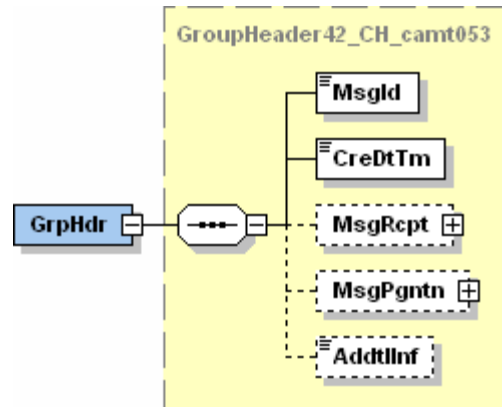
Figure 5:   Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
	Document +Bank-to-Customer Statement	BkToCstmrStmt	1..1		The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.02".	
1.0	Group Header	GrpHdr	1..1	M	The "Group Header" (A-Level of the message) contains all elements that apply to all the transactions in the XML message "Bank-to-Customer Statement" (camt.053). It occurs exactly once in the message.	
1.1	Group Header +Message Identification	MsgId	1..1	M	Unique message reference which is assigned by the sender of the message.	
1.2	Group Header +Creation Date Time	CreDtTm	1..1	M	Date and time when message was created	All: Included in the Application Header Block 2 of the SWIFT message. Example: {2: O 100 1200 970103BANKBEBBAXXX2222 123456 970103 1201 N}
1.3	Group Header +Message Recipient	MsgRcpt	0..1	O	Element is only used if the recipient is not the account holder (see "Statement/Account/Owner").	
1.3	Group Header +Message Recipient ++Name	Nm	0..1	O	Name of the recipient of the message	
1.3	Group Header +Message Recipient ++Identification	Id	0..1	O		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId {Or	1..1	M		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++BIC Or BEI	BICOrBEI	0..1	D	If used, "Other" must not be present.	
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..n	D	If used, "BIC Or BEI" must not be present.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	M		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	O		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Code	Cd {Or	1..1	M		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Proprietary	Prtry Or}	1..1	N		
1.3	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O		
1.3	Group Header +Message Recipient ++Identification +++Private Identification	PrvtId Or}	1..1	N	Not used in Switzerland.	
1.4	Group Header +Message Pagination	MsgPgntn	0..1	O		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
1.4	Group Header +Message Pagination ++Page Number	PgNb	1..1	M	The Page Number, beginning with "1", is used to count the number of messages in a statement.	053/940: Part of field :28C: (Sequence Number) 052/94n: Part of field :28C: (Sequence Number) 054/9n0: Does not correspond The :28C: Element corresponds in the "camt" to these elements: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50
1.4	Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	M	This element indicates whether the message is the last page in the statement. If, on account of size restrictions, a statement has to be divided into more than one message, this element is marked "FALSE" in the first messages and "TRUE" in the last one. The individual messages belonging to a single "Message ID" are counted using the "Page Number" element (see above).	
1.5	Group Header +Additional Information	AddtlInf	0..1	O	Element is not normally sent.	

Table 4:   Group Header (GrpHdr, A-Level)

2.2.2   Statement (Stmt, B-Level)

The entries in the elements at B Level correspond in "camt.053" to the booked transactions and balances. The "camt.052/054" refers to account movements.
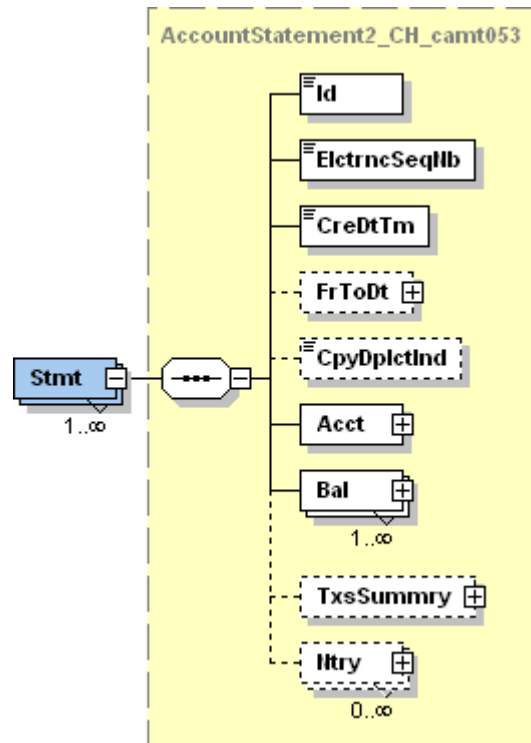
Figure 6:   Statement (Stmt)

The following differences from "camt.053" apply to "camt.052" and "camt.054":

Element	camt.052	camt.054
Balance <Bal>	Element is optional.	Element does not exist.

The following table specifies all the elements at "Statement" level that are relevant to the Swiss ISO 20022 Payment Standard (namely "Report" for "camt.052" and "Notification" for "camt.054").

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT

Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.0	Statement	Stmt	1..n	M	Details about the statement for which the following information is being delivered. This level is described as followed in the various "camt" messages: camt.053: Element name is "Statement", <Stmt> camt.052: Element name is "Report", <Rpt> camt.054: Element name is "Notification", <Ntfcn> This element contains, for camt.053: Report on balances and transactions on an account camt.052: Report on movement within a particular period camt.054: Notification of credits and debits Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.	
2.1	Statement +Identification	Id	1..1	M	Unique Statement Identification. This ID is unique for a period of at least one calendar year.	All: Field :20: Transaction Reference Number
2.2	Statement +Electronic Sequence Number	ElctrncSeqNb	0..1	M	This field must be completed and shows the current statement number for the year (per day and within a day).	Field :28C: Statement/Sequence Number The element :28C: equates in the "camt" to the following elements: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50
2.4	Statement +Creation Date Time	CreDtTm	1..1	M	Date and time of creation of the statement	053/940: Does not correspond 052/94n: Corresponds to field :13D: 054/9n0: Does not correspond
2.5	Statement +From To Date	FrToDt	0..1	O		
2.5	Statement +From To Date ++From Date Time	FrDtTm	1..1	M		
2.5	Statement +From To Date ++To Date Time	ToDtTm	1..1	M		
2.6	Statement +CopyDuplicateIndicator	CpyDplctInd	0..1	O	Details of the current message type (copy, duplicate, copy of a duplicate). All 3 values (CODU/COPY/DUPL) are permitted. This element is not delivered in the original message. Messages to other recipients of the original message contain the value "COPY". If a message is created again, it contains the value "DUPL" for the original recipient and "CODU" for other recipients.	
2.10	Statement +Account	Acct	1..1	M	Information about the account, its owner and the financial institution.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.10	Statement +Account ++Identification	Id	1..1	M	This element is used as follows: • IBAN or • Proprietary Account	
2.10	Statement +Account ++Identification +++IBAN	IBAN {Or	1..1	D	If used, then "Proprietary Account" must not be present.	All: Field :25: Account Identification (if an IBAN is used)
2.10	Statement +Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.	
2.10	Statement +Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary account number Must be used if "Other" is used.	All: Field :25: Account Identification (if proprietary account numbers are used)
2.10	Statement +Account ++Owner	Ownr	0..1	O	Information about the account holder	
2.10	Statement +Account ++Owner +++Name	Nm	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address	PstlAdr	0..1	O	Not normally sent. (This information is redundant for the message recipient, as it is implicitly already known from the account details). This definition of an address also applies to addresses used in the following components.	
2.10	Statement +Account ++Owner +++Postal Address ++++Address Type	AdrTp	0..1	O	Not normally sent.	
2.10	Statement +Account ++Owner +++Postal Address ++++Department	Dept	0..1	O	Not normally sent.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.10	Statement +Account ++Owner +++Postal Address ++++Sub Department	SubDept	0..1	O	Not normally sent.	
2.10	Statement +Account ++Owner +++Postal Address ++++Street Name	StrtNm	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address ++++Building Number	BldgNb	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address ++++Post Code	PstCd	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address ++++Town Name	TwnNm	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address ++++Country Subdivision	CtrySubDvsn	0..1	O	Not normally sent.	
2.10	Statement +Account ++Owner +++Postal Address ++++Country	Ctry	0..1	O		
2.10	Statement +Account ++Owner +++Postal Address ++++Address Line	AdrLine	0..7	O	Max. four lines are sent. This element includes additional information which cannot be shown in the structured fields (e.g. PO Box).	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.10	Statement +Account ++Owner +++Identification	Id	0..1	O		
2.10	Statement +Account ++Owner +++Identification ++++Organisation Identification	OrgId {Or	1..1	D	Either the "BIC Or BEI" element or an element from "Other" can be used. If used, then "Private Identification" must not be present.	
2.10	Statement +Account ++Owner +++Identification ++++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" can be used. If used, then "Organisation Identification" must not be present.	
2.10	Statement +Account ++Servicer	Svcr	0..1	O		
2.23	Statement +Balance	Bal	1..n	M	The content of the "camt.053", "camt.052" and "camt.054" messages differs only in the use of this element. The following rules apply: • camt.053: Is always sent. • camt.052: Can be sent. • camt.054: Is not sent.	
2.24	Statement +Balance ++Type	Tp	1..1	M	Type of balance	
2.25	Statement +Balance ++Type +++Code or Proprietary	CdOrPrtry	1..1	M		
2.26	Statement +Balance ++Type +++Code or Proprietary ++++Code	Cd {Or	1..1	M	Type of booking In Switzerland, the following values are used: • CLAV (Closing Available) • CLBD (Closing Booked) • FWAV (Forward Available): Only used in "camt.052". • INFO (Information): Only available in "camt" Version 4. • ITAV (Interim Available) • ITBD (Interim Booked) • OPBD (Opening Booked)	
2.27	Statement +Balance ++Type +++Code or Proprietary ++++Proprietary	Prtry Or}	1..1	N		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.28	Statement +Balance ++Type +++Sub Type	SubTp	0..1	O		
2.29	Statement +Balance ++Type +++Sub Type ++++Code	Cd {Or	1..1	M	Multi-page statement: where an account statement is divided into more than one message (e.g. because of space limitations, <Message Pagination><Page Number> greater than 1), the relevant interim balances are identified with the code "INTM". • INTM (Intermediate)	
2.30	Statement +Balance ++Type +++Sub Type ++++Proprietary	Prtry Or}	1..1	N		
2.34	Statement +Balance ++Amount	Amt	1..1	M		053/940: "Currency and Amount" from Field :60: "Opening Balance" and Field :62: "Closing Balance" 052/94n: Does not correspond 054/9n0: Does not correspond
2.35	Statement +Balance ++Debit Credit Indicator	CdtDbtInd	1..1	M		053/940: "D/C Mark" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" 052/94n: Does not correspond 054/9n0: Does not correspond
2.36	Statement +Balance ++Date	Dt	1..1	M	Date of balance depending on "Balance Type"	
2.36	Statement +Balance ++Date +++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	053/940: "Date" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" 052/94n: Does not correspond 054/9n0: Does not correspond
2.36	Statement +Balance ++Date +++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	
2.43	Statement +Transactions Summary	TxsSummry	0..1	O	Totals per statement. Contains the total for the entries and the breakdown into credits and debits.	
2.44	Statement +Transactions Summary ++Total Entries	TtlNtries	0..1	O	Summary of all account movements	
2.45	Statement +Transactions Summary ++Total Entries +++Number Of Entries	NbOfNtries	0..1	O	Total number of account movements	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.46	Statement +Transactions Summary ++Total Entries +++Sum	Sum	0..1	O	Total amount for all account movements	
2.47	Statement +Transactions Summary ++Total Entries +++Total Net Entry Amount	TtlNetNtryAmt	0..1	O	Changes to the status of the account as a result of all the account movements shown in the statement	
2.48	Statement +Transactions Summary ++Total Entries +++Credit Debit Indicator	CdtDbtInd	0..1	O	Shows whether the change (element "Total Net Entry Amount") is positive or negative	
2.49	Statement +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	O	Total of all credits	
2.50	Statement +Transactions Summary ++Total Credit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all credits	053/940: Does not correspond 052/94n: Element "Number" from Field :90C: 054/9n0: Does not correspond
2.51	Statement +Transactions Summary ++Total Credit Entries +++Sum	Sum	0..1	O	Total amount of all credits	053/940: Does not correspond 052/94n: Element "Amount" from Field :90C: 054/9n0: Does not correspond
2.52	Statement +Transactions Summary ++Total Debit Entries	TtlDbtNtries	0..1	O	Total of all debits	
2.53	Statement +Transactions Summary ++Total Debit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all debits	053/940: Does not correspond 052/94n: Element "Number" from Field :90D: 054/9n0: Does not correspond
2.54	Statement +Transactions Summary ++Total Debit Entries +++Sum	Sum	0..1	O	Total amount of all debits	053/940: Does not correspond 052/94n: Element "Amount" from Field :90D: 054/9n0: Does not correspond
2.55	Statement +Transactions Summary ++Total Entries per Bank Transaction Code	TtlNtriesPerBkTxCd	0..n	O	Summary of all account movements, grouped by "Bank Transaction Code" (BTC)	
2.56	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	O	Number of all account movements per BTC	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.57	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Sum	Sum	0..1	O	Total amount of all account movements per BTC	
2.58	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry Amount	TtlNetNtryAmt	0..1	O	Change to the status of the account as a result of all the account movements per BTC shown in the statement	
2.59	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Credit Debit Indicator	CdtDbtInd	0..1	O	Shows whether the change ("Total Net Entry Amount" element) is positive or negative	
2.60	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Forecast Indicator	FcstInd	0..1	O	Shows whether the information applies to booked or pending account movements	
2.61	Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides information about the type of booking. In Switzerland the sub-element "Proprietary" is not used. For sub-elements see C-Level, element 2.91.	

Table 5:   Statement/Report/Notification (B-Level)

2.2.3   Entry (Ntry, C-Level)

The "Entry" element (C-Level) contains the sub-elements which describe a single entry on the account in question. One entry can combine several transactions. The details of these transactions are described in 2.2.4 "Transaction Details (TxDtls, D-Level)".

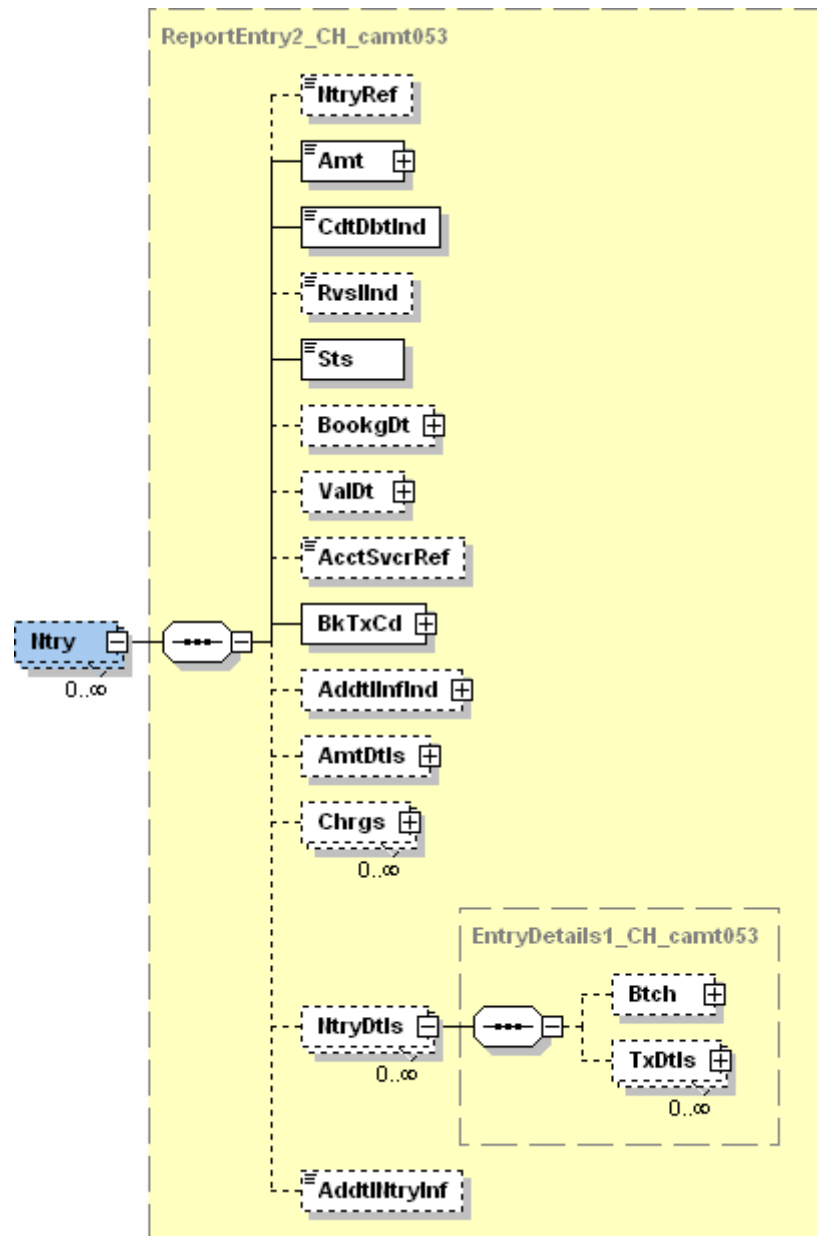*Figure 7:   Entry (Ntry)*

The following differences from "camt.053" apply to "camt.052" and "camt.054":

Element	camt.052	camt.054
Entry Status <Sts>	Status "PDNG" permitted	Status "PDNG" permitted

The following table specifies all the elements in the "Report Entry" which are relevant to the Swiss ISO 20022 Payment Standard.

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.76	Entry	Ntry	0..n	O	Detailed information about a single entry Is always sent, provided at least 1 account movement has taken place. If there has been no account movement and only account balances are being reported, this element is not sent. camt.052/053: This element is optional. camt.054: This element is always sent.	053/940: Does not correspond 052/94n: Does not correspond 054/9n0: Does not correspond
2.77	Entry +Entry Reference	NtryRef	0..1	O		
2.78	Entry +Amount	Amt	1..1	M	Amount and currency of the entry The currency shown in the "Amount" field at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the "Amount" element.	053/940: Subfield 5 (Amount) from Field :61:, Currency from Field:60a: Currency 052/94n: Subfield 5 (Amount) from Field :61:, Currency from Field:60a: Currency 054/9n0: Subfield 2+3 (Currency, Amount) from Field :32A:
		@ Ccy		M	Currency code	
2.79	Entry +Credit Debit Indicator	CdtDbtInd	1..1	M	Indicator of credit or debit entry	053/940: Subfield 3 (Debit/Credit Mark) from Field :61: 052/94n: Subfield 3 (Debit/Credit Mark) from Field :61: 054/9n0: "DBIT" with MT900, "CRDT" with MT910
2.80	Entry +Reversal Indicator	RvslInd	0..1	O	Indicator shows whether the entry is a cancellation booking. It should only be present for a transaction (Entry) that results from a cancellation. If the "Credit Debit Indicator" is "CRDT" and the "Reversal Indicator" is "TRUE", then the original entry was a debit entry. If the "Credit Debit Indicator" is "DBIT" and the "Reversal Indicator" is "TRUE", then the original entry was a credit entry.	
2.81	Entry +Status	Sts	1..1	M	Status of an entry Swiss financial institutions offer all codes: • BOOK (Booked) • PDNG (Pending) • INFO (Information): Not used in Switzerland. camt.053: Only "BOOK" is sent. camt.052/054: "BOOK" and "PDNG" may be sent.	
2.82	Entry +Booking Date	BookgDt	0..1	O	Corresponds to the booking date. camt.053: Element is always sent. camt.052: Element may be sent. camt.054: Element may be sent.	
2.82	Entry +Booking Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	053/940: Subfield 2 (Entry Date) from Field :61: 052/94n: Subfield 2 (Entry Date) from Field :61: 054/9n0: Does not correspond
2.82	Entry +Booking Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.83	Entry +Value Date	ValDt	0..1	O	Corresponds to the value date.	
2.83	Entry +Value Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	053/940: Subfield 1 (Value Date) from Field :61: 052/94n: Subfield 1 (Value Date) from Field :61: 054/9n0: Subfield 1 (Date) from Field :32A:
2.83	Entry +Value Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	
2.84	Entry +Account Servicer Reference	AcctSvcrRef	0..1	O	Unique reference for the entry, assigned by the financial institution.	053/940: Subfield 8 (Account Servicing Institution Reference) from Field :61: 052/94n: Subfield 8 (Account Servicing Institution Reference) from Field :61: 054/9n0: Feld :20:
2.91	Entry +Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides details of the type of entry. In Switzerland the sub-element "Proprietary" is not used.	
2.92	Entry +Bank Transaction Code ++Domain	Domn	0..1	M	Domain for the "Bank Transaction Code" Always sent in Switzerland.	
2.93	Entry +Bank Transaction Code ++Domain +++Code	Cd	1..1	M	Domain code for the "Bank Transaction Code" Always sent in Switzerland.	
2.94	Entry +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M	Family of the "Bank Transaction Code" Always sent in Switzerland.	
2.95	Entry +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M	Family code for the "Bank Transaction Code" Always sent in Switzerland.	
2.96	Entry +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	M	Sub-family code for the "Bank Transaction Code" Always sent in Switzerland.	
2.97	Entry +Bank Transaction Code ++Proprietary	Prtry	0..1	O		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.98	Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	M		
2.99	Entry +Bank Transaction Code ++Proprietary +++Issuer	Issr	0..1	O		
2.101	Entry +Additional Information Indicator	AddtlInfInd	0..1	O	This element can contain a reference to the separate information in a "camt.054" message. camt.053: Element may be sent. camt.052: Element may be sent. camt.054: Element is not used.	
2.102	Entry +Additional Information Indicator ++Message Name Identification	MsgNmId	0..1	O	Name (type) of message containing the details of this transaction	
2.103	Entry +Additional Information Indicator ++Messsage Identification	MsgId	0..1	O	ID of the message containing the details of this transaction	
2.104	Entry +Amount Details	AmtDtls	0..1	O		
2.104	Entry +Amount Details ++Transaction Amount	TxAmt	0..1	O		
2.104	Entry +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M		
2.104	Entry +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O		
2.104	Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M		
2.104	Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.104	Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M		
2.105	Entry +Charges	Chrgs	0..n	O	Single Advice: N/A Batchbooking: Total charges for a single transaction	
2.106	Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O		
2.107	Entry +Charges ++Amount	Amt	1..1	M		
2.135	Entry +Entry Details	NtryDtls	0..n	O	Contains details about the entry.	
2.136	Entry +Entry Details ++Batch	Btch	0..1	O		
2.137	Entry +Entry Details ++Batch +++Message Identification	MsgId	0..1	O		
2.138	Entry +Entry Details ++Batch +++Payment Information Identification	PmtInfId	0..1	O		
2.139	Entry +Entry Details ++Batch +++Number Of Transactions	NbOfTxs	0..1	O	Number of transactions (D-Level), which are referenced in the relevant booking (C-Level).	
2.140	Entry +Entry Details ++Batch +++Total Amount	TtlAmt	0..1	O		
2.314	Entry +Additional Entry Information	AddtlNtryInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at "Entry" level (e.g. for booking information or to show charges which are not directly deducted from the entry).	053/940: Field :86: Information to Account Owner. 052/94n: Field :86: Information to Account Owner. 054/9n0: Does not correspond.

Table 6: Report Entry (Ntry, C-Level)

2.2.4 Transaction Details (TxDtls, D-Level)

The "Transaction Details" entry contains booking details about the entry, e.g. the end-to-end identification and other information about the transactions that are summarised in the overall account entry.
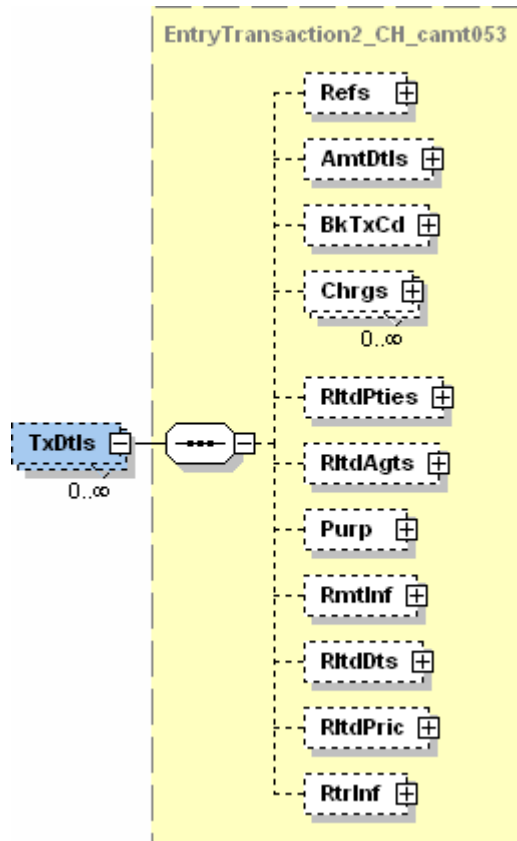

Figure 8:   Transaction Details (TxDtls)

The following table specifies all the elements of the "Transaction Details" that are relevant to the Swiss ISO 20022 Payment Standard.

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.142	Transaction Details	TxDtls	0..n	M	Contains booking details for the entry, e.g. the end-to-end identification and other remittance information. Description see section "Transaction Details (TxDtls, D-Level)".	
2.143	Transaction Details +References	Refs	0..1	O	References to the original transaction in relation to which these details are being sent.	
2.144	Transaction Details +References ++Message Identification Reference	MsgId	0..1	O	"Message Identification" (A-Level) from the original instruction message (e.g. from "pain.001" or MT103, Field :20:)	
2.145	Transaction Details +References ++Account Servicer Reference	AcctSvcrRef	0..1	O	If references other than to C-Level are available in the same element, these could be given here (e.g. C-Level = collective reference and D-Level = breakdown for each transaction in the batch). In the case of separate transactions (one C- and one D-Level), the reference is the same.	
2.146	Transaction Details +References ++Payment Information Identification	PmtInfId	0..1	O	Identification from the original instruction message (B-Level from "pain.001" or "pain.008")	
2.147	Transaction Details +References ++Instruction Identification	InstrId	0..1	O	ID of the C-Level from the original instruction ("pain.001" or "pain.008") is sent back to the relevant initiating party.	
2.148	Transaction Details +References ++End To End Identification	EndToEndId	0..1	O	Customer reference for the debtor from the original instruction is sent throughout (C-Level from "pain.001"). In the case of "pain.008" this may be the reference for the payment recipient.	According to the SWIFT mapping rules, this field :61:, Sub-field 7 (Reference Account Owner) corresponds to MT940 in SWIFT.
2.150	Transaction Details +References ++Mandate Identification	MndtId	0..1	O	Mandate identification from the original Direct Debit instruction (C-Level, from "pain.008")	
2.150	Transaction Details +References ++Cheque Number	ChqNb	0..1	O		
2.156	Transaction Details +Amount Details	AmtDtls	0..1	O	Further information about the transaction amount The following elements may be offered depending on the financial institution.	
2.156	Transaction Details +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount exchanged between the debtor and the creditor (Instructed amount and currency as shown in the "Instructed Amount" from "pain. 001").	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M	Amount and currency	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate The sub-elements for this element are also possible for the following elements: • "Transaction amount" and • "Counter value amount" The following elements are not supported in the Swiss standard: • "Announced posting amount" and • "Proprietary amount"	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1	O	Exchange currency	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate	
2.156	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date of exchange	
2.156	Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	O	Information about the transaction amount: the amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.	
2.156	Transaction Details +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M	Transaction amount: The amount that is exchanged between the financial institutions that are involved.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.156	Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O		
2.156	Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	O		
2.156	Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O		
2.156	Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	O		
2.156	Transaction Details +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Counter value in account currency For sub-elements see element "Instructed Amount" <InstdAmt>.	
2.163	Transaction Details +Bank Transaction Code	BkTxCd	0..1	O	Information about the type of transaction. External code list similar to the element at C-Level. Code at D-Level may be different from at C-Level, e.g. in a batch breakdown (see also Swiss code list in the appendix).	
2.172	Transaction Details +Charges	Chrgs	0..n	O	This element can contain charges which are deducted directly from the transaction amount. In Switzerland the sub-element "Amount" <Amt> is used for this.	
2.174	Transaction Details +Charges ++Amount	Amt	1..1	M	Charges which are deducted from the transaction amount.	
2.180	Transaction Details +Charges ++Bearer	Br	0..1	O	The sub-element "Charge Bearer" can also be used to show who is responsible for the charges. There is a fixed list of codes: • DEBT • CRED • SHAR • SLEV See Business Rules [9], section 2.1.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.199	Transaction Details +Related Parties	RltdPties	0..1	O	Related parties, where known, can be shown on the statement. Sub-elements as in the ISO standard. Below, those elements are listed which are understood and delivered in the same way by Swiss financial institutions. In the case of R-transactions, the parties involved (Creditor/Debtor, Ultimate Creditor/Ultimate Debtor) retain their roles from the original transaction.	
2.200	Transaction Details +Related Parties ++Initiating Party	InitgPty	0..1	O	Initiating Party	
2.200	Transaction Details +Related Parties ++Initiating Party +++Postal Address	PstlAdr	0..1	O	Address of Initiating Party For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.201	Transaction Details +Related Parties ++Debtor	Dbtr	0..1	O	Debtor	
2.201	Transaction Details +Related Parties ++Debtor +++Name	Nm	0..1	O	Name of debtor (for credit transfers)	
2.201	Transaction Details +Related Parties ++Debtor +++Postal Address	PstlAdr	0..1	O	Address of debtor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.201	Transaction Details +Related Parties ++Debtor +++Identification	Id	0..1	O	ID of debtor (for credit transfers)	
2.202	Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	
2.203	Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor	
2.203	Transaction Details +Related Parties ++Ultimate Debtor +++Name	Nm	0..1	O	Name of ultimate debtor (for credit transfers)	

| ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.203	Transaction Details +Related Parties ++Ultimate Debtor +++Postal Address	PstlAdr	0..1	O	Address of ultimate debtor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.203	Transaction Details +Related Parties ++Ultimate Debtor +++Identification	Id	0..1	O	ID of ultimate debtor (for credit transfers)	
2.204	Transaction Details +Related Parties ++Creditor	Cdtr	0..1	O	Creditor	
2.204	Transaction Details +Related Parties ++Creditor +++Name	Nm	0..1	O	Name of creditor (for credit transfers)	
2.204	Transaction Details +Related Parties ++Creditor +++Postal Address	PstlAdr	0..1	O	Address of creditor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.204	Transaction Details +Related Parties ++Creditor +++Identification	Id	0..1	O	ID of creditor (for credit transfers)	
2.205	Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	O	Account of creditor	
2.206	Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	O	Ultimate creditor	
2.206	Transaction Details +Related Parties ++Ultimate Creditor +++Name	Nm	0..1	O	Name of ultimate creditor (for credit transfers)	
2.206	Transaction Details +Related Parties ++Ultimate Creditor +++Postal Address	PstlAdr	0..1	O	Address of ultimate creditor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.206	Transaction Details +Related Parties ++Ultimate Creditor +++Identification	Id	0..1	O	ID of ultimate creditor (for credit transfers)	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St. General Definition	SWIFT MT
2.208	Transaction Details +Related Parties ++Proprietary	Prtry	0..n	O	
2.209	Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	O	
2.210	Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	O	
2.211	Transaction Details +Related Agents	RltdAgts	0..1	O Related financial institutions, where known Sub-elements as in the ISO standard In the case of R-transactions, the parties involved (Creditor Agent/ Debtor Agent, Intermediary Agent 1) retain their roles from the original transaction.	
2.212	Transaction Details +Related Agents ++Debtor Agent	DbtrAgt	0..1	O Debtor's financial institution Sub-elements as in the ISO standard	
2.213	Transaction Details +Related Agents ++Creditor Agent	CdtrAgt	0..1	O Creditor's financial institution Sub-elements as in the ISO standard	
2.214	Transaction Details +Related Agents ++Intermediary Agent 1	IntrmyAgt1	0..1	O Intermediary financial institution 1 Sub-elements as in the ISO standard	
2.224	Transaction Details +Purpose	Purp	0..1	O Reason for the transaction, taken from the instruction. "Purpose" (e.g. "SALA") may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type "External Purpose Code", see www.iso20022.org).	
2.225	Transaction Details +Purpose ++Code	Cd {Or	1..1	O Code from the list of values for "Purpose"	
2.226	Transaction Details +Purpose ++Proprietary	Prtry Or}	1..1	N	
2.234	Transaction Details +Remittance Information	RmtInf	0..1	O The field consists of a number of sub-elements. In Switzerland the field <CdtrRefInf> can be filled in, where in the instruction the structured "Creditor Reference" is given (e.g. ISR reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649).	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard	
Index	Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
2.235	Transaction Details +Remittance Information ++Unstructured	Ustrd	0..n	O	This element can contain unstructured messages, e.g. for messages from a "pain.001" instruction or booking information. The element can occur more than once.	
2.236	Transaction Details +Remittance Information ++Structured	Strd	0..n	O	The field consists of a number of sub-elements. In Switzerland the field <CdtrRefInf> can be filled in, where in the instruction the structured "Creditor Reference" is given (e.g. ISR reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649).	
2.266	Transaction Details +Related Dates	RltdDts	0..1	O	This element can be used optionally by Swiss financial institutions to enter dates.	
2.267	Transaction Details +Related Dates ++Acceptance DateTime	AccptncDtTm	0..1	O		
2.270	Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttlmDt	0..1	O	Interbank Settlement Date	
2.277	Transaction Details +Related Price	RltdPric	0..1	O	This element can be used optionally by Swiss financial institutions to enter prices which are not directly de¬ducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	
2.293	Transaction Details +Return Information	RtrInf	0..1	O		
2.294	Transaction Details +Return Information ++Original Bank Transaction Code	OrgnlBkTxCd	0..1	O		
2.303	Transaction Details +Return Information ++Originator	Orgtr	0..1	O		
2.304	Transaction Details +Return Information ++Reason	Rsn	0..1	O		
2.305	Transaction Details +Return Information ++Reason +++Code	Cd {Or	1..1	O		
2.306	Transaction Details +Return Information ++Reason +++Proprietary	Prtry Or}	1..1	N		
2.307	Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O		

Table 7:   *Transaction Details (TxDtls, D-Level)*

Use of the more recent ISO version "camt.053.001.04" as AOS

Some financial institutions use "camt" messages as AOS in the more recent version "camt.053.001.04", which supports additional elements under "Transaction Details" (for example "Charges/Record", "Amount" and "Credit Debit Indicator" elements).
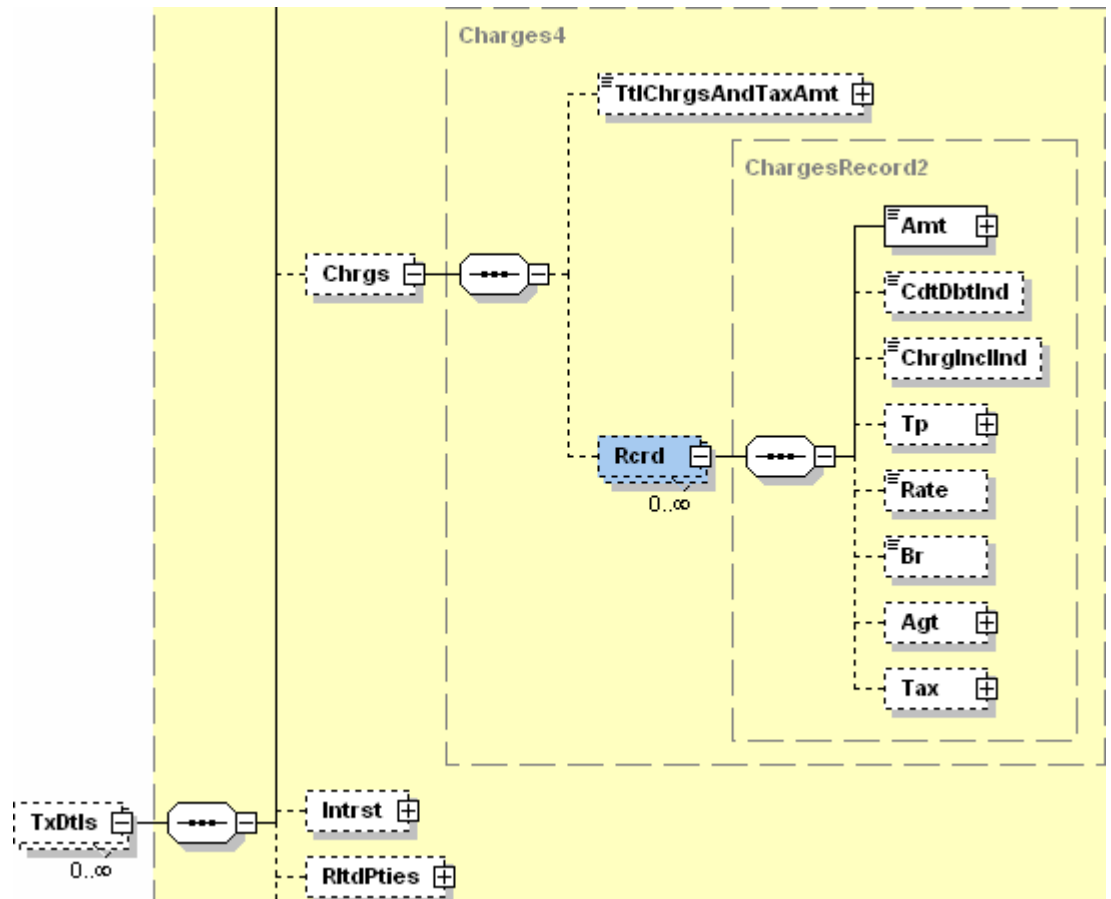
The section "Charges/Record" is mainly used with ISR credits where Batchbooking =TRUE for:

- ISR Type 3: Prices for in-payments/follow-on processing of ISR+
- ISR Type 4: Charges

3   Bank-to-Customer Report (camt.052)

Unlike the "Bank-to-Customer Statement" (camt.053), the "Bank-to-Customer Report" (camt.052) message contains intraday account movements and corresponds to the SWIFT messages MT941 and MT942. Generally the customer receives such reports at regular intervals (e.g. hourly).

The name and data type of the element it contains is now "Report" instead of "Statement" (see section 2.2.2 "Statement (Stmt, B-Level)"). "Report" is used instead of "Statement" as a component of all sub-fields (e.g. also as part of a term such as "Additional **Report** Information" instead of "Additional **Statement** Information"). The structure of the content of this new data type is the same except for the aspects described below.

3.1   Balance <Bal>, B-Level

In Switzerland all movements during the day which have the status "BOOK" or "PDNG" are taken into account when calculating the intraday balance.

3.2   Entry Status <Sts>, C-Level

In addition to the status "BOOK" in "camt.053", in "camt.052" the status "PDNG" can also be sent.

4   Bank-to-Customer Debit/Credit Notification (camt.054)

This message contains debit and credit notifications and corresponds to the SWIFT messages MT900 and MT910. Generally customers receive such reports following specific events (e.g. when an instruction is placed).

The name and data type of the element it contains is now "Notification" instead of "Statement" (see section 2.2.2 "Statement (Stmt, B-Level)"). "Notification" is used instead of "Statement" as a component of all sub-fields (e.g. also as part of a term such as "Additional **Notification** Information" instead of "Additional **Statement** Information"). The structure of the content of this new data type is the same except for the aspects described below.

4.1   Balance <Bal>, B-Level

This message does not contain the "Balance" element.

4.2   Entry Status <Sts>, C-Level

In addition to the "BOOK" status in "camt.053", in "camt.054" the status "PDNG" can also be sent.

5 Business specifications

5.1 Character set

In ISO 20022 XML messages, only characters from the Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used.

The camt messages are encoded in UTF-8.

As a result of transmitting the original messages via several financial institutions and platforms, it is possible that only a reduced number of characters is delivered. In the case of certain elements (address lines, unstructured transmission information and the like) it is also possible that characters such as special characters or umlauts may have been replaced or removed.

Formatting conventions for fields showing amounts

In the XML context, different formats are permitted in fields showing amounts. To ensure that the payment is processed without problem, the following format should be delivered by the financial institutions:

- No use of leading or final filler characters (space, white space, zero, plus signs).
- A decimal point is always used.
- Even where the amount is a whole number, decimal places are always used (the number of decimal places depends on the currency).

Certain financial institutions may define further restrictions if required.

5.2   References

The following section gives an overview about the references used in the individual messages.

Depending on the business case ("pain.001", "pain.008" or others) on which the bank statement transaction is based, different references are delivered in the camt messages.

5.2.1   References in the processing chain

In the Swiss versions of the ISO messages, the following references, identifications and "Bank Transaction Codes" are used.

Identifier (Point-Point)	Meaning
1: <MsgId>	"Message ID" from the A-Level (Group Header) of the original message (pain.001 or pain.008).
2: <PmtInfId>	"Payment Information ID" from the B-Level of the original message (pain.001 or pain.008).
3: <InstrId>	"Instruction ID" from the C-Level of the original message (pain.001 or pain.008).
10: <TxId>	"Transaction ID" of the corresponding Interbank message (pacs.008 or pacs.003).
References (End-End)	**Meaning**
4: <EndToEndId>	End-to-end ID created by the initiating party
5: <CrdtRefInf>	Initiating party reference from the "Remittance Information" element. In the case of ISR payments, this element contains the ISR reference number.
Identifications	**Meaning**
6: <MndtId>	Mandate ID This element is only used with Direct Debits (pain.008).
7: <CrdtId>	Creditor Scheme Identification This element is only used with Direct Debits (pain.008).
Bank Transaction Codes	**Meaning**
8: <BkTxCd>	Bank Transaction Code The "Bank Transaction Code" may vary within one transaction depending on the role of the recipient of a "camt" message. "Bank Transaction Code" for the creditor.
9: <BkTxCd>	"Bank Transaction Code" for the debtor.

Table 8:   References in camt messages

5.2.2   References in payment instructions (pain.001)

The following diagram shows the use of different references in a payment (pain.001).
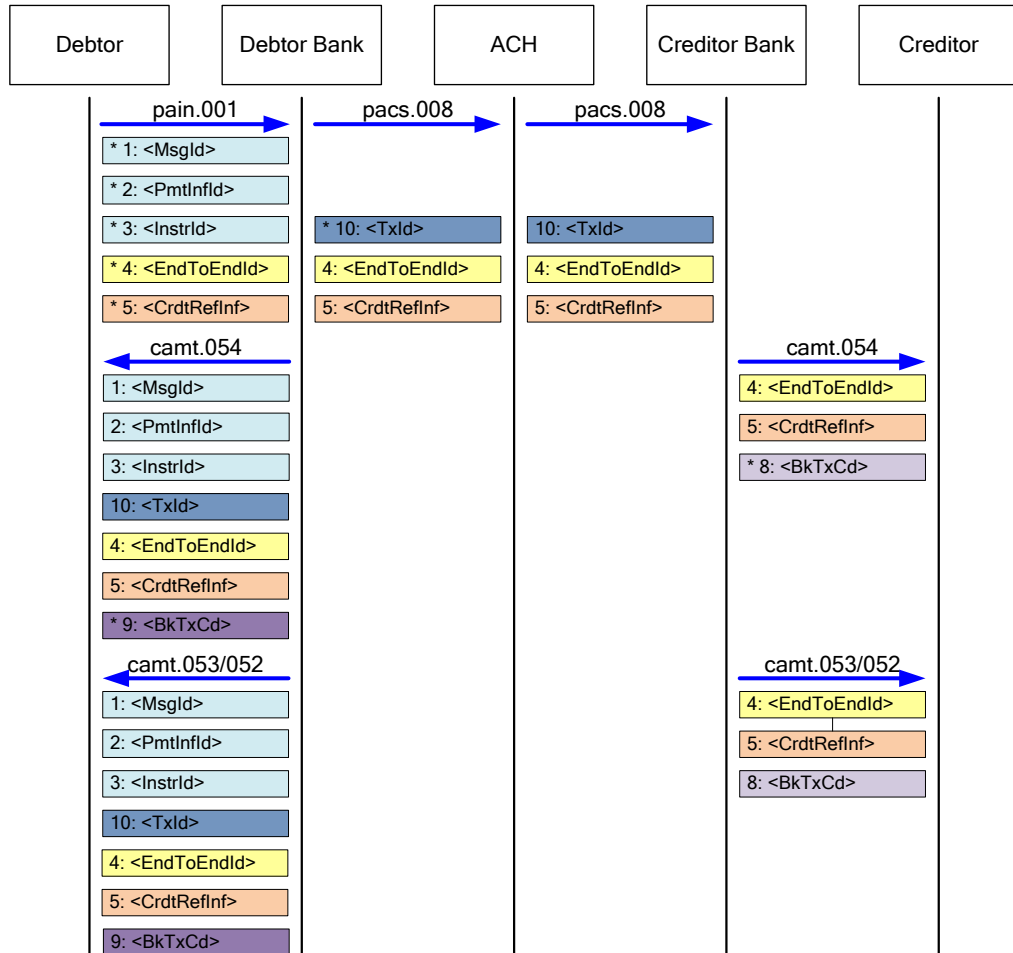

Figure 9:   "camt" references in a payment

* Point at which the relevant element is created.

5.2.3 References in Direct Debits (pain.008)

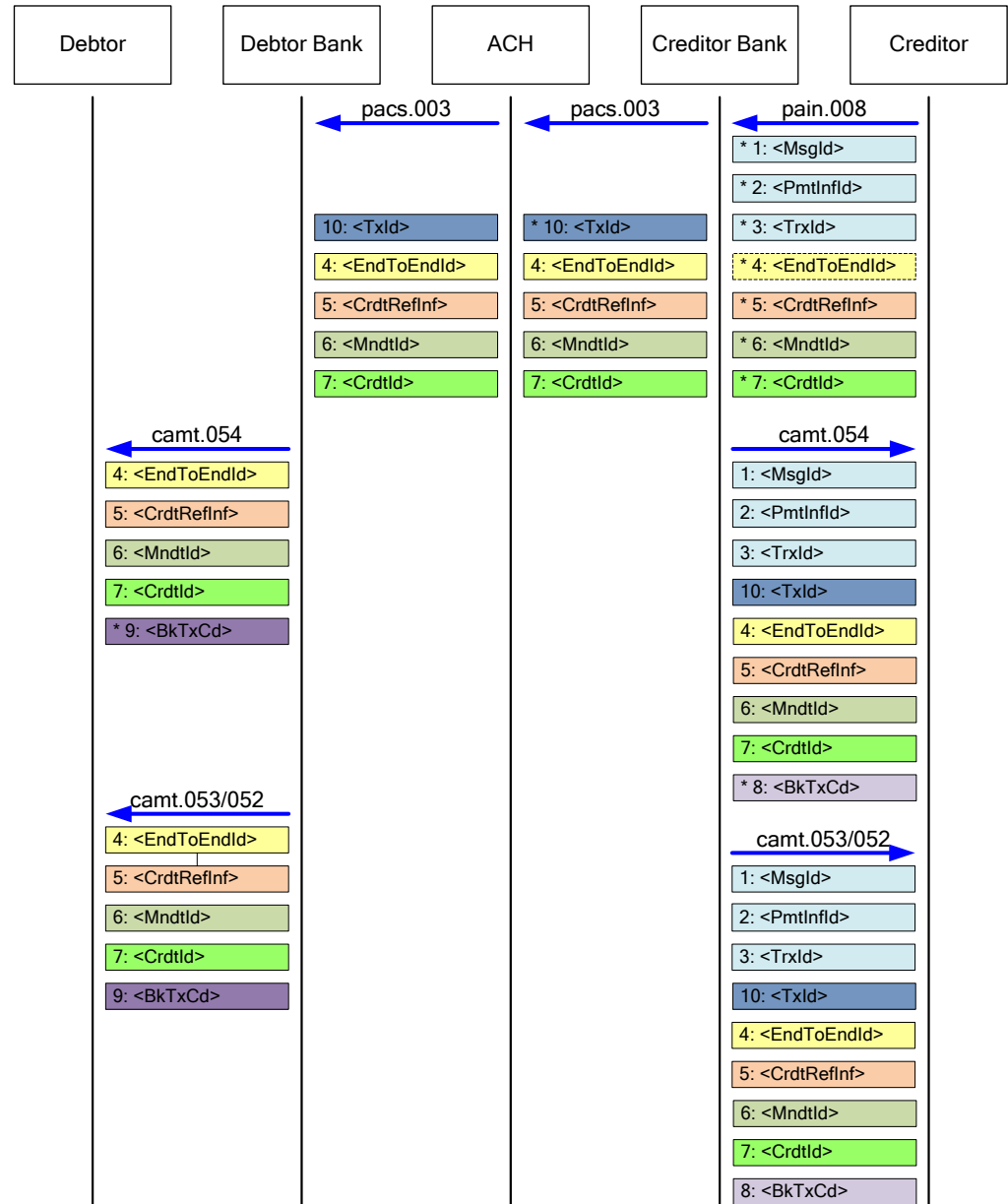The following diagram shows the use of different references when collecting a Direct Debit (pain.008).

Figure 10: "camt" references for a Direct Debit

* Point at which the relevant element is created.

5.2.4   ISR reference numbers in "camt" messages

The ISR reference number is originally sent to the financial institution by means of a message of the type "Credit Transfer" or "Direct Debit" in the C-Level element "Creditor Reference Information".

In the subsequent camt messages from the financial institutions, the ISR reference number is forwarded to the debtor and to the creditor in the D-Level element "Creditor Reference Information".

ISR reference in a Credit Transfer – pain.001

In "Credit Transfers", the debtor receives the details of the creditor, in particular the ISR reference number, in the form of an invoice or paying-in slip. The debtor enters this reference number in the "Creditor Reference Information" element of a pain.001 message, which is sent via pacs messages between the financial institutions involved to the creditor's financial institution. The ISR reference number is shown to the creditor in the form of camt messages.
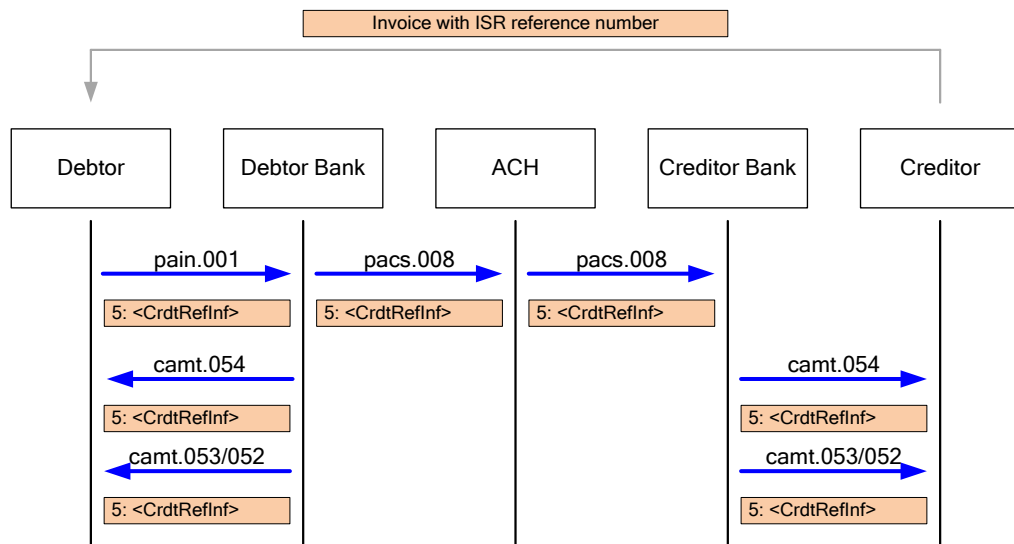

Figure 11:   ISR reference in a Credit Transfer (pain.001)

ISR reference in a Direct Debit – pain.008

In a "Direct Debit", the debtor receives information about a forthcoming debit as an advance notification. The form and content of this notification can essentially be freely chosen and do not have to include the ISR reference number. The creditor sends the ISR reference number in a "Direct Debit" message (pain.008) to the debtor's financial institution, which forwards the information to the debtor in camt messages.
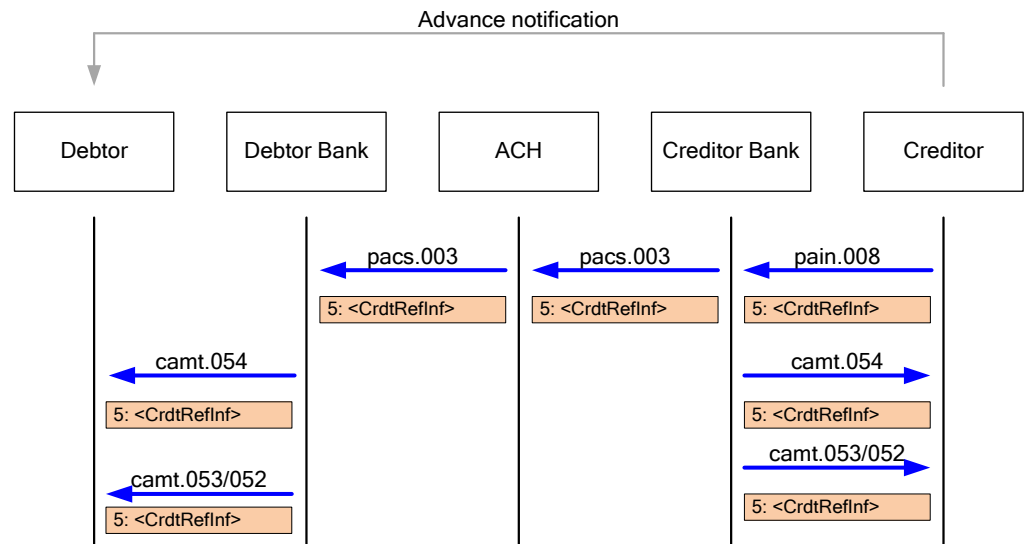

Figure 12:   ISR reference in a Direct Debit (pain.008)

5.3 Elements for the parties involved in R-transactions

If, in the course of inter-bank processing, an R-transaction occurs (Return/Refund or Reject), this is done using the "pacs.004" or "pacs.002" message. In these inter-bank messages, from which "camt" account information is then generated, the parties involved in the original payment are retained, because e.g. the "Debtor" and "Creditor" elements from the payment remain part of the "Original Transaction Information" block (i.e. the data from the original transaction). This means that in the "pacs.004" or "pacs.002" message, the debtor (from the "Original Transaction Information" element) is credited with the amount and the creditor is debited. This logic is retained in the "camt" messages.

Element in the inter-bank messages pacs.002/pacs.004 for R-transactions	Representation in Cash Management messages camt.052, camt.053 and camt.054
<OrgTxRef><UltmtDbtr>	<NtryDtls><TxDtls><RltdPties><UltmtDbtr>
<OrgTxRef><Dbtr>	<NtryDtls><TxDtls><RltdPties><Dbtr>
<OrgTxRef><DbtrAcct>	<NtryDtls><TxDtls><RltdPties><DbtrAcct>
<OrgTxRef><DbtrAgt>	<NtryDtls><TxDtls><RltdAgts><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgts><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdrtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

Table 9:   Elements for the parties involved in R-transactions

5.4 Specific representation of certain transaction types in account statement camt.053

The following table shows the specific representation in account statement "camt.053" for the following transaction types:

- ISR
- SEPA DD
- SEPA CT
- LSV+/BDD

The reference to "Type 3" and "Type 4" listed in the "ISR payment" column refers to the current standard ISR credit record, Type 3 and Type 4.

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
	Document +Bank-to-Customer Statement	BkToCstmrStmt	1..1	1..1	The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.02".				
1.0	Group Header	GrpHdr	1..1	1..1	The "Group Header" (A-Level of the message) contains all elements that apply to all the transactions in the XML message "Bank-to-Customer Statement" (camt.053). It occurs exactly once in the message.				
1.5	Group Header +Additional Information	AddtlInf	0..1	0..1	Element is not normally sent.	Indicates whether this is a test file. If this indication (or the element) is missing, then it is a production delivery. Type3: n/a Type4: Delivery type: "TEST"			

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.0	Statement	Stmt	1..n	1..n	Details about the statement for which the following information is being delivered. This level is described as followed in the various "camt" messages: camt.053: Element name is "Statement", <Stmt> camt.052: Element name is "Report", <Rpt> camt.054: Element name is "Notification", <Ntfcn> This element contains, for camt.053: Report on balances and transactions on an account camt.052: Report on movement within a particular period camt.054: Notification of credits and debits Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.				
2.10	Statement +Account	Acct	1..1	1..1	Information about the account, its owner and the financial institution.				
2.10	Statement +Account ++Identification	Id	1..1	1..1	This element is used as follows: • IBAN or • Proprietary Account				
2.10	Statement +Account ++Identification +++IBAN	IBAN	1..1	1..1	If used, then "Proprietary Account" must not be present.	Corresponds to the account, not the participant number. Type3: n/a Type4: n/a			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.76	Entry	Ntry	0..n	0..n	Detailed information about a single entry Is always sent, provided at least 1 account movement has taken place. If there has been no account movement and only account balances are being reported, this element is not sent. camt.052/053: This element is optional. camt.054: This element is always sent.				
2.77	Entry +Entry Reference	NtryRef	0..1	0..1		ISR participant number Type3: ISR customer number Type4: ISR customer number			Type 3: ISR customer number
2.78	Entry +Amount	Amt	1..1	1..1	Amount and currency of the entry The currency shown in the "Amount" field at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the "Amount" element.	Single Advice: Type3: Individual amount Type4: Individual amount Batchbooking: Type3: Amount from collective booking Type4: Amount from collective booking			Type3: Individual amount or amount from collective booking
		@ Ccy			Currency code	Type4: Curency code			Type3: Curency code
2.79	Entry +Credit Debit Indicator	CdtDbtInd	1..1	1..1	Indicator of credit or debit entry	ISR payment (Reversal Indicator not sent): For the debtor: <CdtDbtInd> "DBIT": Debit based on an ISR payment For the creditor: <CdtDbtInd> "CRDT": Credit based on an ISR payment	SEPA direct debit (Reversal Indicator not sent): For the debtor: <CdtDbtInd> "DBIT": Debit based on a SEPA direct debit collection For the creditor: <CdtDbtInd> "CRDT": Credit based on a SEPA direct debit collection	SEPA credit transfer (Reversal Indicator not sent): For the debtor: <CdtDbtInd> "DBIT": Debit based on a SEPA credit transfer For the creditor: <CdtDbtInd> "CRDT": Credit based on a SEPA credit transfer	Direct debit (Reversal Indicator not sent): For the debtor: <CdtDbtInd> "DBIT": Debit based on a LSV direct debit collection For the creditor: <CdtDbtInd> "CRDT": Credit based on a LSV direct debit collection

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.80	Entry +Reversal Indicator	RvslInd	0..1	0..1	Indicator shows whether the entry is a cancellation booking. It should only be present for a transaction (Entry) that results from a cancellation. If the "Credit Debit Indicator" is "CRDT" and the "Reversal Indicator" is "TRUE", then the original entry was a debit entry. If the "Credit Debit Indicator" is "DBIT" and the "Reversal Indicator" is "TRUE", then the original entry was a credit entry.	If "TRUE": Reversal: For the debtor: <CdtDbtInd> "CRDT": Credit based on an ISR cancellation For the creditor: <CdtDbtInd> "DBIT": Debit based on an ISR cancellation	If "TRUE": Reversal: For the debtor: <CdtDbtInd> "CRDT": Credit based on a Return/ Refund For the creditor: <CdtDbtInd> "DBIT": Debit based on a Return/Refund	If "TRUE": Reversal: For the debtor: <CdtDbtInd> "CRDT": Credit based on a SEPA credit transfer cancellation For the creditor: <CdtDbtInd> "DBIT": Debit based on a SEPA credit transfer cancellation	If "TRUE": Reversal: For the debtor: <CdtDbtInd> "CRDT": Credit based on an objection For the creditor: <CdtDbtInd> "DBIT": Debit based on a reverse direct debit
2.82	Entry +Booking Date	BookgDt	0..1	0..1	Corresponds to the booking date. camt.053: Element is always sent. camt.052: Element may be sent. camt.054: Element may be sent.				
2.82	Entry +Booking Date ++Date	Dt	1..1	1..1	If used, then "Date Time" must not be present.	Always used. Type3: Processing date Type4: Processing date	Always used.	Always used.	Always used.
2.83	Entry +Value Date	ValDt	0..1	0..1	Corresponds to the value date.			Always used.	
2.83	Entry +Value Date ++Date	Dt	1..1	1..1	If used, then "Date Time" must not be present.	Always used. Type3: Credit date Type4: Credit date	Always used.		Always used.

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.91	Entry +Bank Transaction Code	BkTxCd	1..1	1..1	Bank Transaction Code This element provides details of the type of entry. In Switzerland the sub-element "Proprietary" is not used.	For the creditor: PMNT RCDT VCOM For the debtor: PMNT ICDT VCOM Type3: Substitution of transaction code (combined with BTC at D-Level) Type4: Type of transaction	For the creditor: SEPA Core Direct Debit: PMNT/RDDT/ESDD SEPA B2B Direct Debit: PMNT/RDDT/BBDD For the debtor: SEPA Core Direct Debit: PMNT/IDDT/ESDD SEPA B2B Direct Debit: PMNT/IDDT/BBDD	For the creditor: PMNT RCDT ESCT For the debtor: PMNT ICDT ESCT	For direct debit: PMNT RDDT PMDD (for the debtor and the creditor) For reverse direct debit: PMNT RDDT PRDD (for the debtor and the creditor) The reverse direct debit is an own business case and not a cancellation booking.
2.105	Entry +Charges	Chrgs	0..n	0..n	Single Advice: N/A Batchbooking: Total charges for a single transaction				
2.106	Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	0..1		Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction Type3: Prices for in-payments/follow-on processing of ISR+ Type4: Charges			
2.135	Entry +Entry Details	NtryDtls	0..n	0..n	Contains details about the entry.				
2.136	Entry +Entry Details ++Batch	Btch	0..1	0..1		Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element			Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.142	Transaction Details	TxDtls	0..n	0..n	Contains booking details for the entry, e.g. the end-to-end identification and other remittance information. Description see section "Transaction Details (TxDtls, D-Level)".				
2.143	Transaction Details +References	Refs	0..1	0..1	References to the original transaction in relation to which these details are being sent.				
2.148	Transaction Details +References ++End To End Identification	EndToEndId	0..1	0..1	Customer reference for the debtor from the original instruction is sent throughout (C-Level from "pain.001"). In the case of "pain.008" this may be the reference for the payment recipient.	Reference of the debtor	AT-10 Creditor's reference of the Direct Debit Collection	AT-41 Originator's Reference of the Credit Transfer	Referenz des Zahlungsempfängers
2.150	Transaction Details +References ++Mandate Identification	MndtId	0..1	0..1	Mandate identification from the original Direct Debit instruction (C-Level, from "pain.008")		AT-01 The unique mandate reference		
2.156	Transaction Details +Amount Details	AmtDtls	0..1	0..1	Further information about the transaction amount The following elements may be offered depending on the financial institution.				
2.156	Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	0..1	Information about the transaction amount: the amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.				
2.156	Transaction Details +Amount Details ++Transaction Amount +++Amount	Amt	1..1	1..1	Transaction amount: The amount that is exchanged between the financial institutions that are involved.	Amount	AT-06 The amount of the collection in euro	AT-04 Amount of the Credit Transfer in euro	Amount

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.163	Transaction Details +Bank Transaction Code	BkTxCd	0..1	0..1	Information about the type of transaction. External code list similar to the element at C-Level. Code at D-Level may be different from at C-Level, e.g. in a batch breakdown (see also Swiss code list in the appendix).	By origin: PMNT CNTR CDPT = Post office PMNT RCDT DMCT = ZAG PMNT RCDT AUTT = electronically PMNT RCDT ATXN = SIC/ euroSIC Optional: Use the "Proprietary" field with "old transaction type codes". Type3: Substitution of transaction code (combined with BTC at D-Level) Type4: Origin	AT-20 The identification code of the Scheme or an equivalent debit bank specific - SEPA Direct Debit based - direct debit product identification		"Proprietary" element used with "old transaction type codes": Credit: 202 Cancellation: 205
2.172	Transaction Details +Charges	Chrgs	0..n	0..n	This element can contain charges which are deducted directly from the transaction amount. In Switzerland the sub-element "Amount" <Amt> is used for this.	Single Advice: N/A Batchbooking: Total charges single transaction			
2.174	Transaction Details +Charges ++Amount	Amt	1..1	1..1	Charges which are deducted from the transaction amount.	Type3: Sum of prices for in-payments/follow-on processing of ISR+ Type4: Charges			

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.199	Transaction Details +Related Parties	RltdPties	0..1	0..1	Related parties, where known, can be shown on the statement. Sub-elements as in the ISO standard. Below, those elements are listed which are understood and delivered in the same way by Swiss financial institutions. In the case of R-transactions, the parties involved (Creditor/Debtor, Ultimate Creditor/Ultimate Debtor) retain their roles from the original transaction.				
2.201	Transaction Details +Related Parties ++Debtor	Dbtr	0..1	0..1	Debtor				
2.201	Transaction Details +Related Parties ++Debtor +++Name	Nm	0..1	0..1	Name of debtor (for credit transfers)			AT-02 Name of the Originator	
2.201	Transaction Details +Related Parties ++Debtor +++Identification	Id	0..1	0..1	ID of debtor (for credit transfers)			AT-10 Originator Identification Code	
2.203	Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate debtor				
2.203	Transaction Details +Related Parties ++Ultimate Debtor +++Name	Nm	0..1	0..1	Name of ultimate debtor (for credit transfers)			AT-08 Name of the Originator Reference Party	
2.203	Transaction Details +Related Parties ++Ultimate Debtor +++Identification	Id	0..1	0..1	ID of ultimate debtor (for credit transfers)			AT-09 Identification Code of the Originator Reference Party	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.204	Transaction Details +Related Parties ++Creditor	Cdtr	0..1	0..1	Creditor				
2.204	Transaction Details +Related Parties ++Creditor +++Name	Nm	0..1	0..1	Name of creditor (for credit transfers)		AT-03 The name of the creditor	AT-21 Name of the beneficiary	
2.204	Transaction Details +Related Parties ++Creditor +++Identification	Id	0..1	0..1	ID of creditor (for credit transfers)		The "Creditor Identifier" is also sent in <PrvtId><Othr> (content as in "pain.008")	AT-24 Beneficiary Identification Code	
2.205	Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	0..1	Account of creditor			AT-20 The IBAN of the account of the beneficiary	
2.206	Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate creditor				
2.206	Transaction Details +Related Parties ++Ultimate Creditor +++Name	Nm	0..1	0..1	Name of ultimate creditor (for credit transfers)			AT-28 Name of the Beneficiary Reference Party	
2.206	Transaction Details +Related Parties ++Ultimate Creditor +++Identification	Id	0..1	0..1	ID of ultimate creditor (for credit transfers)			AT-29 Identification Code of the Beneficiary Reference Party	
2.208	Transaction Details +Related Parties ++Proprietary	Prtry	0..n	0..n					
2.209	Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	1..1			Creditor Scheme Identification		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.210	Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	1..1			AT-02 The Identifier of the Creditor • Private Identification is used to identify either an organisation or a private person. • «Scheme Name» under «Other» is used to specify «SEPA» under «Code». • Only one occurrence of «Other» needs to be reported.		
2.224	Transaction Details +Purpose	Purp	0..1	0..1	Reason for the transaction, taken from the instruction. "Purpose" (e.g. "SALA") may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type "External Purpose Code", see www.iso20022.org).				
2.225	Transaction Details +Purpose ++Code	Cd	1..1	1..1	Code from the list of values for "Purpose"			AT-44 Purpose of the Credit Transfer	
2.234	Transaction Details +Remittance Information	RmtInf	0..1	0..1	The field consists of a number of sub-elements. In Switzerland the field <CdtrRefInf> can be filled in, where in the instruction the structured "Creditor Reference" is given (e.g. ISR reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649).				

ISO 20022 Standard				Swiss ISO 20022 Payments Standard				
Index	Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
2.235	Transaction Details +Remittance Information ++Unstructured	Ustrd	0..n	0..n	This element can contain unstructured messages, e. g. for messages from a "pain.001" instruction or booking information. The element can occur more than once.	Reject code as in current overview: 0=No reject 1=Reject 5=Mass reject Type3: Reject code Type4: Reject code			
2.236	Transaction Details +Remittance Information ++Structured	Strd	0..n	0..n	The field consists of a number of sub-elements. In Switzerland the field <CdtrRefInf> can be filled in, where in the instruction the structured "Creditor Reference" is given (e.g. ISR reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649).		AT-22 The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03).	AT-05 Remittance Information	
2.236	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1					
2.236	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	0..1		Type3: Reference number Type4: Reference number			ISR/IPI Reference number
2.266	Transaction Details +Related Dates	RltdDts	0..1	0..1	This element can be used optionally by Swiss financial institutions to enter dates.				
2.267	Transaction Details +Related Dates ++Acceptance DateTime	AccptncDtTm	0..1	0..1		Type3: Acceptance date Type4: Acceptance date			Acceptance date
2.270	Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Interbank Settlement Date			AT-42 The Settlement Date of the Credit Transfer	

Table 10:   Specific representation in account statement "camt.053" for ISR payments, SEPA DD, SEPA SCT and LSV+/BDD

6 Example

6.1 The business situation in the example

For the details of the example in XML, the following assumptions were made:

For XML versions of the example, see Appendix C.

6.2 Data in the example

Account statement with 2 entries

Data for Entry 1, with details from 2 transactions (D-Level), batch booking of 2 ISR credits:

Field designation	Content
Currency and amount	CHF 145.70
Booking date	25.07.2011
Value date	25.07.2011
Bank Transaction Code	PMNT / RCDT / VCOM (ISR payment)
Transaction 1	
Currency and amount	CHF 100
ISR reference	12 34567 89012 34567 89012 34567
Transaction 2	
Currency and amount	CHF 45.70
ISR reference	21 00000 00003 13947 14300 09017

Data for Entry 2, debiting a withdrawal from a cash machine:

Field designation	Content
Currency and amount	CHF 250.00
Booking date	25.07.2011
Value date	24.07.2011 (Sunday)
Bank Transaction Code	PMNT / CCRD / CWDL (cash machine withdrawal)
Transaction 1	
Currency and amount	CHF 250
Bank Transaction Code	PMNT / CCRD / CWDL (cash machine withdrawal)

Appendix A: Bank Transaction Codes

The Bank Transaction Code element <BkTxCd> (mandatory field at C-Level) defines the booking type. There is an externally defined list of codes. In Switzerland, the code is also known as the Business Transaction Code.

For a current list see: http://www.iso20022.org/external_code_list.page

Description of the Swiss bank transaction codes for the Payments section:

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Counter Transactions	Cash Deposit	PMNT	CNTR	CDPT	Einzahlung
Payments	Counter Transactions	Cash Withdrawal	PMNT	CNTR	CWDL	Auszahlung
Payments	Counter Transactions	Check Deposit	PMNT	CNTR	CHKD	Checkeinlösung
Payments	Counter Transactions	Foreign Currencies Deposit	PMNT	CNTR	FCDP	Einzahlung Fremdwährung
Payments	Counter Transactions	Foreign Currencies Withdrawal	PMNT	CNTR	FCWD	Auszahlung Fremdwährung
Payments	Counter Transactions	Travellers Cheques Deposit	PMNT	CNTR	TCDP	Einlösung Travellers Checks
Payments	Counter Transactions	Travellers Cheques Withdrawal	PMNT	CNTR	TCWD	Kauf Travellers Checks
Payments	Customer Card Transactions	Cash Deposit	PMNT	CCRD	CDPT	Einzahlung Automat
Payments	Customer Card Transactions	Cash Withdrawal	PMNT	CCRD	CWDL	Auszahlung Automat
Payments	Customer Card Transactions	Cross-Border Cash Withdrawal	PMNT	CCRD	XBCW	Auszahlung Automat Ausland
Payments	Customer Card Transactions	Point-of-Sale (EFT/POS) Payment - Debit Card	PMNT	CCRD	POSD	Zahlung Debit Karte
Payments	Customer Card Transactions	Smart-Card Payment	PMNT	CCRD	SMRT	Übertrag Cash Funktion
Payments	Drafts	Discounted Draft	PMNT	DRFT	DDFT	Wechsel Diskont
Payments	Drafts	Dishonoured/Unpaid Draft	PMNT	DRFT	UDFT	Wechsel Rückbuchung mangels Deckung
Payments	Drafts	Draft Maturity Change	PMNT	DRFT	DMCG	Wechsel Verlängerung
Payments	Drafts	Settlement At Maturity	PMNT	DRFT	STAM	Wechseleinlösung nach Eingang
Payments	Drafts	Settlement Under Reserve	PMNT	DRFT	STLR	Wechseleinlösung Eingang vorbehalten
Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT	Cash Management Sweep
Payments	Issued Cheques	Bank Cheque	PMNT	ICHQ	BCHQ	Bankcheck
Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH	Cash Letter
Payments	Issued Cheques	Cash Letter Adjustment	PMNT	ICHQ	CSHA	Cash Letter Änderung
Payments	Issued Cheques	Cheque	PMNT	ICHQ	CCHQ	Check

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Issued Cheques	Cheque Reversal	PMNT	ICHQ	CQRV	Check Storno
Payments	Issued Cheques	Crossed Cheque	PMNT	ICHQ	CRCQ	Check nur zur Verrechnung
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ	Check Ausland
Payments	Issued Cheques	Unpaid Cheque	PMNT	ICHQ	UPCQ	Check nicht gedeckt
Payments	Issued Credit Transfers	Automatic Transfer	PMNT	ICDT	AUTT	Zahlung
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Zahlung Inland (ES, IBAN, Postkontozahlung)
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	ESR-Zahlung
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Zahlung Ausland
Payments	Issued Credit Transfers	Cross-Border Payroll/Salary Payment	PMNT	ICDT	XBSA	Zahlung Ausland Salär
Payments	Issued Credit Transfers	Cross-Border Standing Order	PMNT	ICDT	XSTD	Dauerauftrag Ausland
Payments	Issued Credit Transfers	Financial Institution Credit Transfer	PMNT	ICDT	FICT	Zahlung FI2FI
Payments	Issued Credit Transfers	Internal Book Transfer	PMNT	ICDT	BOOK	Kontoübertrag
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Zahlung Salär
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Zahlung priorisiert
Payments	Issued Credit Transfers	Reversal Due To Payment Return	PMNT	ICDT	RRTN	Rückbuchung Zahlung
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT	SEPA-Zahlung
Payments	Issued Credit Transfers	Standing Order	PMNT	ICDT	STDO	Dauerauftrag
Payments	Issued Direct Debits	Cross-Border Direct Debit	PMNT	IDDT	XBDD	Lastschrift Ausland
Payments	Issued Direct Debits	Direct Debit Payment	PMNT	IDDT	PMDD	Lastschrift
Payments	Issued Direct Debits	Direct Debit Under Reserve	PMNT	IDDT	URDD	Lastschrift Eingang vorbehalten
Payments	Issued Direct Debits	Reversal Due To Payment Cancellation Request	PMNT	IDDT	RCDD	Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Return/ Unpaid Direct Debit	PMNT	IDDT	UPDD	Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD	Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	SEPA B2B Direct Debit	PMNT	IDDT	BBDD	SEPA-Firmenlastschrift
Payments	Issued Direct Debits	SEPA Core Direct Debit	PMNT	IDDT	ESDD	SEPA-Basislastschrift
Payments	Received Cash Concentration Transactions	Intra Company Transfer	PMNT	RCCN	ICCT	Cash Management Sweep

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Received Cheques	Bank Cheque	PMNT	RCHQ	BCHQ	Bankcheck
Payments	Received Cheques	Cash Letter	PMNT	RCHQ	CASH	Cash Letter
Payments	Received Cheques	Cash Letter Adjustment	PMNT	RCHQ	CSHA	Cash Letter Änderung
Payments	Received Cheques	Cheque	PMNT	RCHQ	CCHQ	Check
Payments	Received Cheques	Cheque Reversal	PMNT	RCHQ	CQRV	Check Rückbuchung
Payments	Received Cheques	Cheque Under Reserve	PMNT	RCHQ	URCQ	Check Eingang vorbehalten
Payments	Received Cheques	Foreign Cheque	PMNT	RCHQ	XBCQ	Check Ausland
Payments	Received Cheques	Foreign Cheque Under Reserve	PMNT	RCHQ	XRCQ	Check Ausland Eingang vorbehalten
Payments	Received Cheques	Unpaid Cheque	PMNT	RCHQ	UPCQ	Check nicht gedeckt
Payments	Received Cheques	Unpaid Foreign Cheque	PMNT	RCHQ	XPCQ	Check Ausland nicht gedeckt
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Zahlungseingang Ausland
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Zahlungseingang
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Zahlungseingang ISR
Payments	Received Credit Transfers	Financial Institution Credit Transfer	PMNT	RCDT	FICT	Zahlungseingang FI2FI
Payments	Received Credit Transfers	Internal Book Transfer	PMNT	RCDT	BOOK	Kontoübertrag
Payments	Received Credit Transfers	Payroll/Salary Payment	PMNT	RCDT	SALA	Zahlungseingang Salär
Payments	Received Credit Transfers	Priority Credit Transfer	PMNT	RCDT	PRCT	Zahlungseingang priorisiert
Payments	Received Credit Transfers	Reversal Due To Payment Cancellation Request	PMNT	RCDT	RPCR	Rückbuchung Zahlung
Payments	Received Credit Transfers	Reversal Due To Payment Return	PMNT	RCDT	RRTN	Rückbuchung Zahlung
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT	SEPA-Überweisung
Payments	Received Direct Debits	Cross-Border Direct Debit	PMNT	RDDT	XBDD	Lastschrifteingang Ausland
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD	Lastschrifteingang

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Received Direct Debits	Reversal Due To Payment Reversal	PMNT	RDDT	PRDD	Rückbuchung Lastschrift
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD	Eingang SEPA-Firmenlastschrift
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD	Eingang SEPA-Basislastschrift

alle	alle	Charges (Generic)	*	*	CHRG	Gebühren, Spesen
alle	alle	Credit Adjustments (Generic)	*	*	CAJT	Berichtigung Haben
alle	alle	Debit Adjustments (Generic)	*	*	DAJT	Berichtigung Soll
alle	alle	Other	*	*	OTHR	Übrige

Table 11:   Bank Transaction Codes

Appendix B: Unused elements

The following elements from the ISO standard are not sent in the Swiss standard:

ISO-20022-Standard		
Message Item	**XML Tag**	**Mult.**
Group Header +Message Recipient ++Postal Address	PstlAdr	0..1
Group Header +Message Recipient ++Country Of Residence	CtryOfRes	0..1
Group Header +Message Recipient ++Contact Details	CtctDtls	0..1
Statement +Legal Sequence Number	LglSeqNb	0..1
Statement +Reporting Source	RptgSrc	0..1
Statement +Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1
Statement +Account ++Identification +++Other ++++Issuer	Issr	0..1
Statement +Account ++Type	Tp	0..1
Statement +Account ++Currency	Ccy	0..1
Statement +Account ++Name	Nm	0..1
Statement +Account ++Owner +++Country Of Residence	CtryOfRes	0..1
Statement +Account ++Owner +++Contact Details	CtctDtls	0..1
Statement +Related Account	RltdAcct	0..1
Statement +Interest	Intrst	0..n
Statement +Balance ++Credit Line	CdtLine	0..1
Statement +Balance ++Availability	Avlbty	0..n
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Availability	Avlbty	0..n
Entry +Availability	Avlbty	0..n
Entry +Commission Waiver Indicator	ComssnWvrInd	0..1

ISO-20022-Standard		
Message Item	**XML Tag**	**Mult.**
Entry +Amount Details ++Instructed Amount	InstdAmt	0..1
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Contract Identification	CtrctId	0..1
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1
Entry +Amount Details ++Counter Value Amount	CntrValAmt	0..1
Entry +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1
Entry +Amount Details ++Proprietary Amount	PrtryAmt	0..n
Entry +Charges ++Credit Debit Indicator	CdtDbtInd	0..1
Entry +Charges ++Type	Tp	0..1
Entry +Charges ++Rate	Rate	0..1
Entry +Charges ++Bearer	Br	0..1
Entry +Charges ++Party	Pty	0..1
Entry +Charges ++Tax	Tax	0..1
Entry +Technical Input Channel	TechInptChanl	0..1
Entry +Interest	Intrst	0..n
Entry +Entry Details ++Batch +++Credit Debit Indicator	CdtDbtInd	0..1
Transaction Details +References ++Transaction Identification	TxId	0..1
Transaction Details +References ++Clearing System Reference	ClrSysRef	0..1
Transaction Details +References ++Proprietary	Prtry	0..1
Transaction Details +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1

ISO-20022-Standard		
Message Item	**XML Tag**	**Mult.**
Transaction Details +Amount Details ++Proprietary Amount	PrtryAmt	0..n
Transaction Details +Availability	Avlbty	0..n
Transaction Details +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1
Transaction Details +Charges ++Credit Debit Indicator	CdtDbtInd	0..1
Transaction Details +Charges ++Type	Tp	0..1
Transaction Details +Charges ++Rate	Rate	0..1
Transaction Details +Charges ++Party	Pty	0..1
Transaction Details +Charges ++Tax	Tax	0..1
Transaction Details +Interest	Intrst	0..n
Transaction Details +Related Parties ++Trading Party	TradgPty	0..1
Transaction Details +Related Agents ++Intermediary Agent 2	IntrmyAgt2	0..1
Transaction Details +Related Agents ++Intermediary Agent 3	IntrmyAgt3	0..1
Transaction Details +Related Agents ++Receiving Agent	RcvgAgt	0..1
Transaction Details +Related Agents ++Delivering Agent	DlvrgAgt	0..1
Transaction Details +Related Agents ++Issuing Agent	IssgAgt	0..1
Transaction Details +Related Agents ++Settlement Place	SttlmPlc	0..1
Transaction Details +Related Agents ++Proprietary	Prtry	0..n
Transaction Details +Related Remittance Information	RltdRmtInf	0..10
Transaction Details +Related Dates ++Trade Activity Contractual Settlement Date	TradActvtyCtrctlSttlmDt	0..1
Transaction Details +Related Dates ++Trade Date	TradDt	0..1
Transaction Details +Related Dates ++Start Date	StartDt	0..1
Transaction Details +Related Dates ++End Date	EndDt	0..1

ISO-20022-Standard		
Message Item	**XML Tag**	**Mult.**
Transaction Details +Related Dates ++Transaction Date Time	TxDtTm	0..1
Transaction Details +Related Dates ++Proprietary	Prtry	0..n
Transaction Details +Related Quantities	RltdQties	0..n
Transaction Details +Financial Instrument Identification	FinInstrmId	0..1
Transaction Details +Tax	Tax	0..1
Transaction Details +Corporate Action	CorpActn	0..1
Transaction Details +Safekeeping Account	SfkpgAcct	0..1
Transaction Details +Additional Transaction Information	AddtlTxInf	0..1
Statement +Additional Statement Information	AddtlStmtInf	0..1

Table 12:   Unused elements

Appendix C: Example

On the www.iso-payments.ch website, the example described in this document is published as XML file:

- ***camt_053_Beispiel_1.xml***

Appendix D: Symbols for graphical XML representation

Expand and collapse symbols

Wherever parts of the tree structure can be expanded or collapsed, expand and collapse symbols are added to the symbols in the graphical representation. These consist of a small square containing either a plus sign or a minus sign.

⊞   Expand symbol: if you click on the plus sign the tree structure is expanded so subsequent symbols (attributes or child elements) are displayed. The expand symbol then changes to a collapse symbol.

⊟   Collapse symbol: if you click on the minus sign, the tree structure is collapsed again, i.e. the subsequent symbols disappear again. The collapse symbol then changes to an open symbol again.

Elements
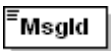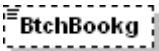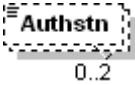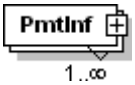
Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

For complex elements, which, unlike simple elements could contain attributes or other elements (so-called child elements), the rectangle has an expand or collapse symbol on the right.

Three little lines in the top left corner of the rectangle indicate that the element contains data (otherwise the element contains child elements).

Elements which are allowed to occur more than once are shown as 2 superimposed rectangles. Bottom right, you can see the minimum and maximum number of occurrences.

Examples:

▤ MsgId	Mandatory simple element
▤ BtchBookg	Optional simple element
▤ Authstn 0..2	Optional simple element which can occur a maximum of twice
InitgPty ⊞	Mandatory complex element (with child elements) with collapsed tree structure
GrpHdr ⊟	Mandatory complex element (with child elements) with expanded tree structure
PmtInf ⊞ 1..∞	Mandatory complex element (with child elements) which can occur any number of times
▤ InstdAmt ⊟	Mandatory complex element (with attributes)

Attributes

Attributes are also shown as rectangles, containing the name of the attribute. They are surrounded by a box containing the word "attributes" and an expand or collapse symbol. For mandatory attributes, the rectangle is drawn with a continuous line, for optional attributes the line is dotted.
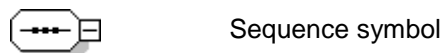
Example:

     Expanded attribute

     Collapsed attribute
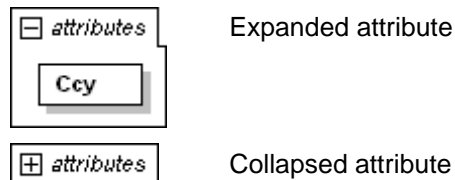
Choice

To the right of a choice symbol, the connecting lines branch off to the possible elements, of which only one can be present in the XML message.

     Choice symbol

Sequence

To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).

     Sequence symbol

Frame

For increased clarity, all the child elements, attributes and other information belonging to a complex element are surrounded by a dotted frame with a yellow shaded background.

Example:
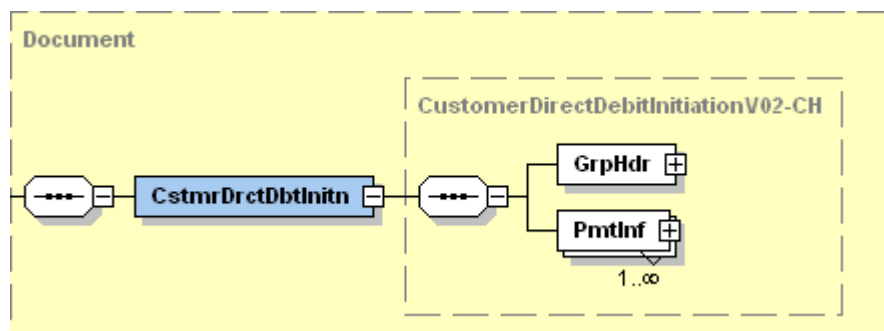
Appendix E: Basis for the Swiss recommendations

The Swiss recommendations (Business Rules and these Implementation Guidelines for Cash Management Messages) are based on documents from ISO and EPC.
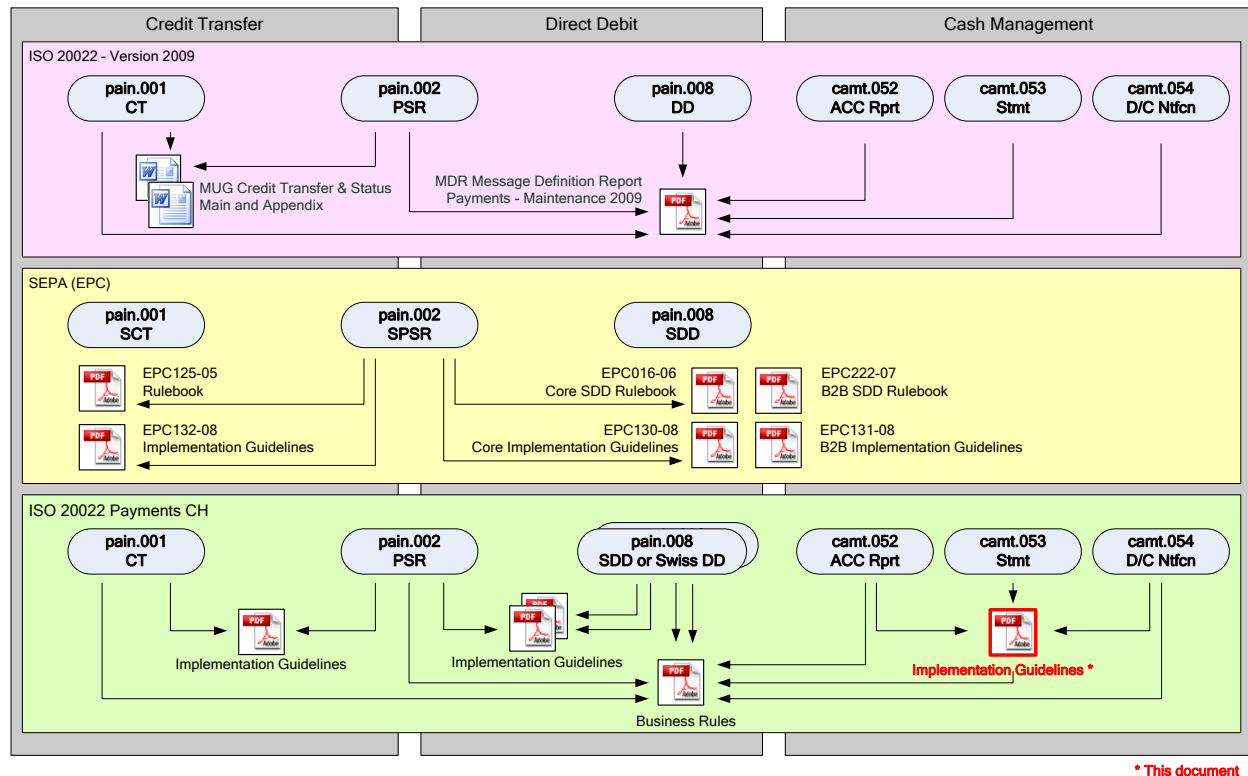
Figure 13: *Basis for the Swiss recommendations*

Appendix F: Table of tables

Appendix G: Table of figures