



ISO 20022 Cash Management

Swiss Implementation Guidelines
for Customer-Bank Messages (Reports)

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

Bank-to-Customer Statement (camt.053)

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

General note

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.

Amendment control

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

Change of name from "BC number" (BC No.) to "Institutional identification" (IID)

The concept of the BC number, short for Bank Clearing Number, has been out-of-date since at least 2010, when the Swiss National Bank provided access to the SIC system also to participants without the status of a bank, such as insurance companies. Furthermore, this number is used not only for the clearing of payments, but also for information that goes beyond the various payment traffic infrastructures. One example is the function of the BC number as part of the IBAN, a form of bank account number that can be used for many purposes.

This is why the Swiss Recommendations will in future use "IID" (institutional identification) instead of "BC no.".

QR code to replace the currently used inpayment slips

The Board of Directors of SIX Interbank Clearing Ltd has decided to revise the inpayment slip with data code planned for mid-2018. In order to take account of the progressing digitalization, market needs and upcoming regulatory requirements, the data content of the planned QR code is being expanded. This should ensure its long-term operational sustainability.

Amendment control

Version	Date	Amendment description
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	<p>Section 1: New documents of the Swiss recommendations and their description added.</p> <p>Section 1.1: Note to download address for most recent version inserted.</p> <p>Section 1.3.2: New documents of the Swiss recommendations added.</p> <p>Section 1.5: Status list extended.</p> <p>Section 1.6: Description and example of how to represent a selection inserted.</p> <p>Section 2.1 and 2.2.4: Note on the use of the more recent ISO version of "camt.053.001.04" inserted.</p> <p>Section 2.2: Tables updated</p> <p>Section 5.3 newly inserted.</p> <p>Section 5.4: Table updated and explanation about the "ISR payment" column inserted.</p> <p>Appendix A: Some transaction codes deleted and additional transaction codes listed.</p> <p>Appendix B: Unused elements updated.</p> <p>Appendix E: Illustration updated.</p>
1.4	25.07.2016	<p>Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.</p> <p>Various textual changes/standardisations throughout the document.</p> <p>Explanation of the change from BC no. to IID added to the Foreword.</p> <p>Section 1.5: Status list described more precisely.</p> <p>Section 1.6: Tree structure example changed</p> <p>Section 2: Newly added.</p> <p>Sections 3.1 and 3.2.4: ISO Release 2013 "camt.053.001.04" also permitted.</p> <p>Section 3.2.2: General definition of "Type of booking", "Total", "Number" and "Total amount" of credits and debits has been expanded.</p> <p>Section 3.2.3: General definition of the "Bank Transaction Code" has been modified.</p> <p>Section 6.4: Newly added.</p> <p>Section 6.5: Table heading modified and various notes for E1 inserted.</p> <p>Appendix A: Newly added.</p>
1.4.1	07.11.2016	<p>Publication as "Minor" version: Note "QR code to replace the currently used inpayment slips" added to the Foreword. All references to inpayment slips with data code and payment types E1 and E2 deleted in section 6.5 and in appendix A.</p>

Version	Date	Amendment description
1.5	20.03.2017	<p>Section 1.4: New example of graphical representation of an XML message.</p> <p>Section 1.8: Reference to "Unused elements" appendix deleted.</p> <p>Sections 2.3 and 5.2: Reporting Source «OTHR» added.</p> <p>Section 2.4: Text and example relating to the optional reference to a "pain.001" message inserted. Schema extended.</p> <p>Section 2.5: Newly added.</p> <p>Sections 3.2 and 6.5: In the tables, the "Index" columns have been removed, modifications following the schema change made, and various texts and screen-shots amended.</p> <p>Section 3.2.6: Part "Use of the ISO version 2013 camt.053.001.04" after table 8 removed.</p> <p>Section 6.4: Example changed.</p> <p>Appendix A: In the table, the "Index" and "Mapping reference to QR-Code" columns have been removed.</p> <p>Appendix B: Various corrections and additions made.</p> <p>Appendix "Unused elements" removed.</p>

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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 (camt versions .02) and the ISO Maintenance Release 2013 (camt versions .04) and the latest EPC recommendations.

Swiss financial institutions will support the "camt" version .02 (ISO Release 2009) until the middle of 2018, and thereafter only the "camt" version .04 (ISO Release 2013).

The Swiss recommendations consist of the following documents:

- Swiss Business Rules
- Swiss Implementation Guidelines
 - for Credit Transfer (pain.001)
 - for the Swiss direct debit procedure (pain.008)
 - for the SEPA direct debit procedure (pain.008)
 - for Cash Management messages (camt.052, camt.053 and camt.054) (this document)
 - for Status Report (pain.002)
- 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-bank or bank-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]	Message Definition Report	Payments Maintenance 2009: Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edition September 2009 or Bank-To-Customer Cash Management: Message Definition Report, Approved by the Payments SEG on 28 January 2013	ISO
[2]	camt.052.001.02 camt.052.001.04	BankToCustomerAccountReportV02 BankToCustomerAccountReportV04	ISO
[3]	camt.053.001.02 camt.053.001.04	BankToCustomerStatementV02 BankToCustomerStatementV04	ISO
[4]	camt.054.001.02 camt.054.001.04	BankToCustomerDebitCreditNotificationV02 BankToCustomerDebitCreditNotificationV04	ISO
[5]	EPC188-09 Recommendation on Customer Reporting SCT and SDD	Recommendation on Customer Reporting of SEPA Credit transfers and SEPA Direct Debits 14 October 2015	EPC
	Additional documents		
[6]	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" [1].

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

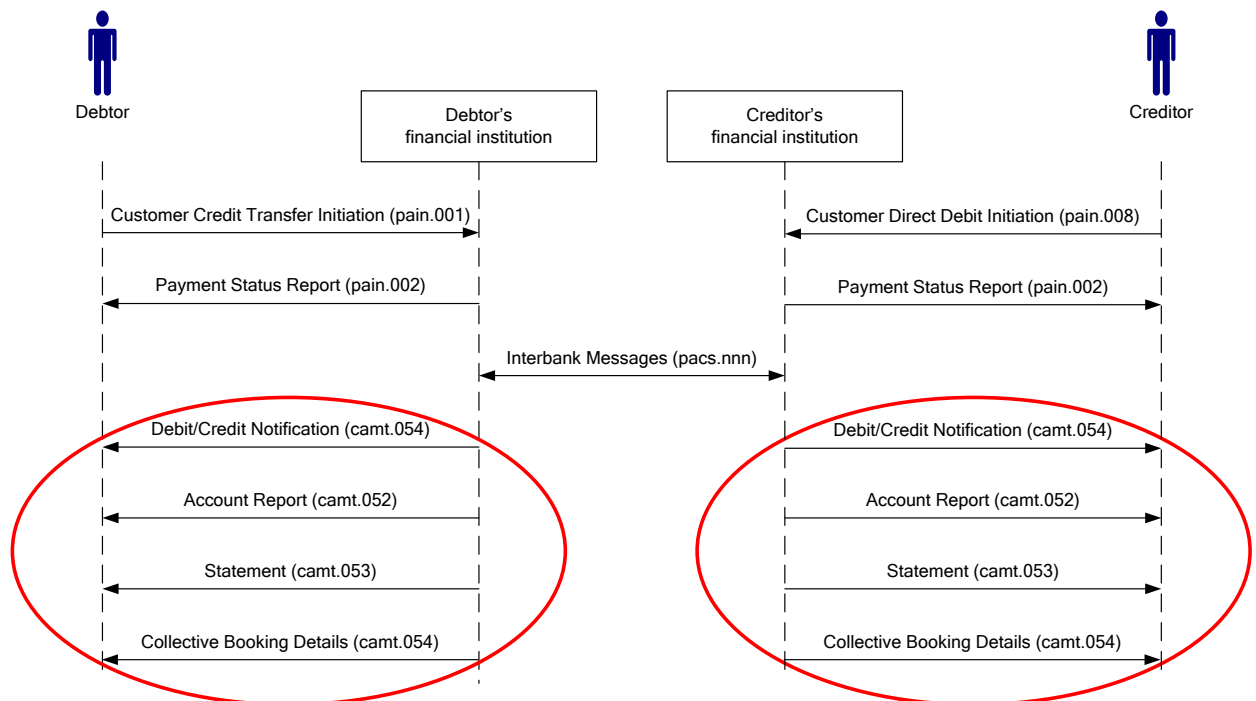


Figure 1: Payment instructions and cash management (reporting) with ISO 20022

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 Credit Transfer
- ISO 20022 Payments: Swiss Implementation Guidelines for the SEPA Direct Debit procedure
- ISO 20022 Payments Swiss Implementation Guidelines for the Swiss Direct Debit procedure
- ISO 20022 Payments: Swiss Implementation Guidelines Cash Management Messages (this document)
- ISO 20022 Payments: Swiss Implementation Guidelines for Status Report

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-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.

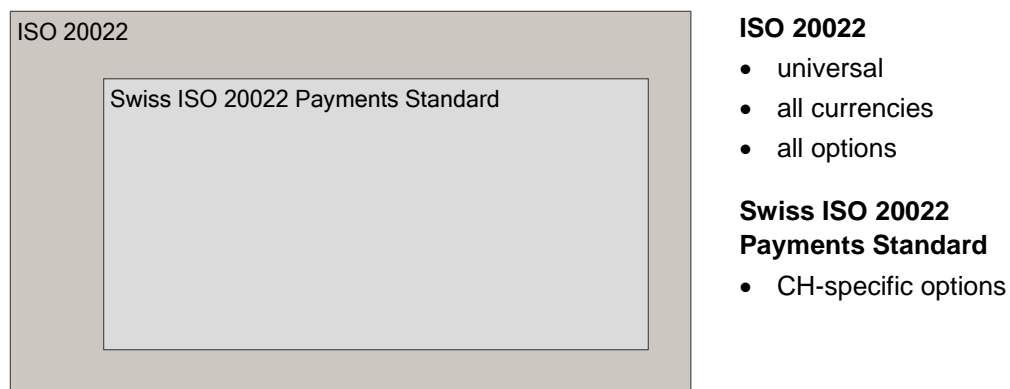


Figure 2: Degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022

Note: The colours **clay brown** and **light grey** 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.

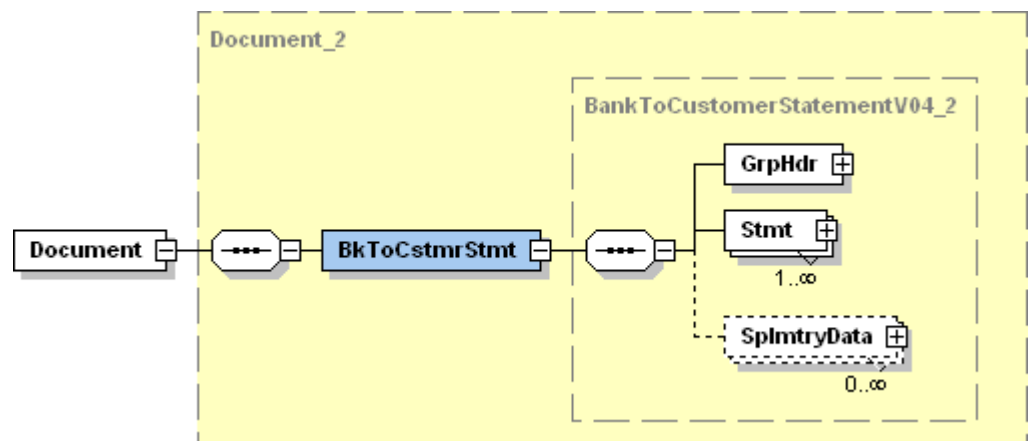


Figure 3: Example of graphical representation of an XML message

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 6.1 "Character set".

Statuses

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

Status	Designation	Description
M	Mandatory	The element is mandatory. If the element is not used, a Swiss bank will refuse to process the message.
O	Optional	The element is optional.
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, this element may be mandatory or optional.
N	Not used	The element is not supported.

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 3.2 "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 marked in **clay brown** for the information about ISO 20022 and **light grey** for information about the Swiss ISO 20022 Payments Standard.

Elements containing at least one sub-element are marked in **light 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 page number (element Page Number) in the Group Header is represented as shown:

Group Header
+Message Pagination
++Page Number

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-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.

2 Use of customer-to-bank messages

2.1 Booking-relevant "camt" messages (day-end)

The XML message "Bank-to-Customer Statement" (camt.053) is used by the financial institution to provide account information to its customers. In principle, under the Swiss Recommendations, the following booking-relevant messages are available:

New ISO 20022 messages	Examples of existing messages
1. "camt.053" account statement with internal batch booking breakdown	MT940 Customer Statement Message MT950 Statement Message (Interbank) v11 ISR file ^{*1}
2. "camt.053" account statement with external batch booking breakdown in the "camt.054"	ECA-I, ECA-V ^{*1} Debit Direct ^{*1} More

^{*1}: Messages are being replaced according to the Roadmap for Migration ZV CH

Not all financial institutions offer the "camt.053" account statement message with external batch booking breakdown in the "camt.054".

2.2 Cash Management-relevant "camt" messages (intraday)

The sending of the ISO 20022 message "camt.052" for the intraday account report (account turnover, waiting items) should be set periodically (e.g. hourly) or daily at fixed times.

There are two different variants of intraday messages. The first variant contains all transactions since the last regular account report (camt.053), the second variant contains only transactions since the last intraday extract.

Debit and credit advices are covered by the "camt.054". The sending of advices is normally event-based (e.g. after an instruction has been placed) and continuous during incoming and outgoing payments.

Under the Swiss Recommendations, the following Cash Management messages are available:

New ISO 20022 messages	Examples of existing messages
1. "camt.054" advice (debit and credit advices)	MT900 Confirmation of Debit MT910 Confirmation of Credit
2. "camt.052" account report with internal batch booking breakdown	MT941 Balance Report MT942 Interim Transaction Report v11 ISR file (Intraday) ^{*1}
3. "camt.052" account report with external batch booking breakdown in the "camt.054"	ECA-I, ECA-V ^{*1} Debit Direct ^{*1} More

^{*1}: Messages are being replaced according to the Roadmap for Migration ZV CH

Not all financial institutions offer Cash Management-relevant messages.

2.3 Dual role of the "camt.054"

The "camt.054" message is used both for the detailed notification of batch bookings and also for the notification of credits and debits. The external breakdown of batch bookings using "camt.054" occurs separately and in addition to the possible use of the "camt.054" for debit and credit notifications.

If a financial institution supports these different applications of the "camt.054", it can – to distinguish between the different types of "camt.054" messages – use the following values as AOS in the Reporting Source field `"/BkToCstmrDbtCdtNtfctn/Ntfctn/RptgSrc/Prtry"` (see also section 5.2 «Reporting Source <RptgSrc> <Prtry>, B-Level»):

ISO 20022 "camt.054" message	Reporting Source
1. "camt.054" for batch booking breakdown "camt.053" account statement – grouped by the financial institution	C53F
2. "camt.054" for batch booking breakdown "camt.053" account statement – grouped by the customer	C53C
3. "camt.054" for batch booking breakdown "camt.052" account report – grouped by the financial institution	C52F
4. "camt.054" for batch booking breakdown "camt.052" account report – grouped by the customer	C52C
5. "camt.054" advice (debit notification)	DBTN
6. "camt.054" advice (credit notification)	CDTN
7. "camt.054" for batch booking breakdown of other reporting formats	OTHR

2.4 Options for batch booking breakdown

Batch bookings can be broken down in two ways

- **Internally:** Batch booking breakdown within a "camt.053" or "camt.052" message (if offered by the financial institution).

In this case the amount can be seen at entry level as the total for the batch booking. Each individual item represents a "Transaction Detail". Optionally, the number of individual bookings behind the batch total can also be entered in the "Number Of Transactions" data element.

- **Externally:** External batch booking breakdown by referencing a "camt.054" message (if offered by the financial institution).

In the "camt.053" and "camt.052" message, only the total amount is available at entry level. Other details at transaction level can be found in the "camt.054" message.

Optionally in this case, the financial institution can reference a "camt.054" message by using the data element group Additional Information Indicator that is filled in at entry level. Only one "camt.054" message can be referenced for each entry. In reverse, only exactly one "camt.053" or "camt.052" message can be referenced from a "camt.054" message.

Example: Optional referencing of a "camt.054" message

```
<Ntry>
...
  <AddtlInfInd>
    <MsgNmId>camt.054.001.04</MsgNmId>
    <MsgId>MessageId of the camt.054 message</MsgId>
  </AddtlInfInd>
...
</Ntry>
```

Possible reference to a batch booking submitted by a customer (grouped by the customer):

- In the case of batch bookings submitted by the customer using "pain.001" and "pain.008" SEPA direct debit files, financial institutions can optionally refer back in the "camt" message to this original message, in the case of either an internal or an external batch booking breakdown.
- In that case, the data element group Batch, which has to be filled in at the "Entry Details" level, is used to reference a file submitted by the customer ("pain.001" or "pain.008"). The <PmtInfId> data element contains the batch booking reference assigned by the customer. In addition, the "Message ID" from the original message and the number of individual transactions in the batch booking can also be given.

Example: Optional reference to a pain.00 message

```
<Ntry>
...
  <Btch>
    <MsgId>MessageId of the pain message</MsgId>
    <PmtInfId>Id of the PmtInf block</PmtInfId>
  </Btch>
...
</Ntry>
```

2.5 General principles for using amounts elements

In principle, the following amounts elements can be used in the "camt":

Element	XML Tag	Definition	M/O	Example of use
Amount	Amt	Amount in the account currency (C-Level) Depends on the booking principle (D-Level)	M	Is always sent. Regardless of whether with or without conversion.
Currency	Ccy		M	
Amount Details				
Instructed Amount	InstdAmt	Amount in the currency of the instruction	O	Instruction amount and currency from a "pain.001" instruction
Amount*	Amt		O	
Currency*	Ccy		O	
Currency Exchange*	CcyXchg	Details of currency conversion	O	
Source Currency*	SrcCcy		O	
Target Currency*	TrgtCcy		O	
Exchange Rate*	XchgRate		O	
Transaction Amount	TxAmt	Amount exchanged between the financial institutions	O	Amount and currency before conversion
Counter Value Amount	CntrValAmt	Amount in the account currency before charges	O	Amount in the account currency with conversion details

* The underlying structure is the same for Transaction and Counter Value Amount.

These transaction amounts can be shown in the "camt" both at C-Level and at D-Level.

Normally the "Amount Details" are only shown where there are currency changes. For bookings with no conversion, only the "Amounts" (C- and D-Level) are sent.

Use with batch bookings

Depending on the booking logic used by the financial institution, the definition of the compulsory "Amount" element may be different for C- and for D-Level. This is the case if a batch booking contains the details of the individual transactions at D-Level. The exact definition is listed in the following table. There are 2 different cases:

- **Case A:** Conversion at instruction level (C-Level)
- **Case B:** Conversion at transaction level (D-Level)

Level	Element	XML Tag	Case A: Conversion at C-Level	M O	Case B: Conversion at D-Level	M O
Entry	Amount	Amt	Amount in the account currency	M	Amount in the account currency	M
	Currency	Ccy	Account currency	M	Account currency	M
	Amount Details	AmtDtls				
	Instructed Amount	InstdAmt				
	Amount	Amt	Transaction amount	O	n/a	
	Currency	Ccy	Transaction currency	O	n/a	
	Currency Exchange	CcyXchg	Details of currency conversion	O	n/a	
	Transaction Amount	TxAmt				
	Amount	Amt	Credit amount	O	n/a	
	Currency	Ccy	Credit currency	O	n/a	
	Currency Exchange	CcyXchg	Details of currency conversion	O	n/a	
	Counter Value Amount	CntrValAmt				
	Amount	Amt	Amount in the account currency before charges	O	n/a	
	Currency	Ccy	Account currency	O	n/a	
	Currency Exchange	CcyXchg	Details of currency conversion	O	n/a	
Entry Details	Amount	Amt	Transaction amount	M	Amount in the account currency	M
	Currency	Ccy	Transaction currency	M	Account currency	M
	Amount Details	AmtDtls				
	Instructed Amount	InstdAmt				
	Amount	Amt	Transaction amount	O	Transaction amount	O
	Currency	Ccy	Transaction currency	O	Transaction currency	O
	Currency Exchange	CcyXchg	n/a	O	Details of currency conversion	O
	Transaction Amount	TxAmt				
	Amount	Amt	Credit amount	O	Credit amount	O

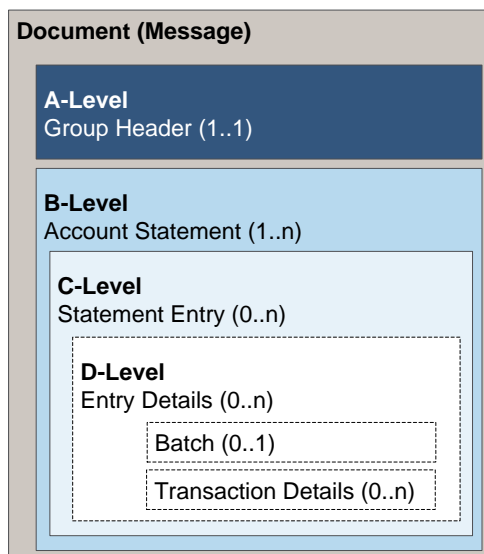
Level	Element	XML Tag	Case A: Conversion at C-Level	M O	Case B: Conversion at D-Level	M O
	<i>Currency</i>	Ccy	Credit currency	O	Credit currency	O
	<i>Currency Exchange</i>	CcyXchg	n/a	O	Details of currency conversion	O
	<i>Counter Value Amount</i>	CntrValAmt				
	<i>Amount</i>	Amt	n/a	O	Amount in the account currency before charges	O
	<i>Currency</i>	Ccy	n/a	O	Account currency	O
	<i>Currency Exchange</i>	CcyXchg	n/a	O	Details of currency conversion	O

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

3.1 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" (ISO Release 2009, as for SEPA) or "camt.053.001.04" (ISO Release 2013). Among other things under "Transaction Details/Charges", the ISO version "camt.053.001.04" 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, batch booking breakdown and debit and credit notification) only the deviations are described, see section 4 "Bank-to-Customer Report (camt.052)" and section 5 "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" the Swiss Recommendations support only one account per "camt.053")
- **C-Level:** amount level, "Statement Entry"
- **D-Level:** amount details, "Entry 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 subsection:

- 3.2.1 "Group Header (GrpHdr, A-Level)"
- 3.2.2 "Statement (Stmnt, B-Level)"
- 3.2.3 "Entry (Ntry, C-Level)"
- 3.2.4 "Entry Details (NtryDtls, D-Level)"

The **business specifications** given in section 6 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)
052/94 _n	camt.052 Bank-to-Customer Account Report	MT941 Balance Report MT942 Interim Transaction Report
054/9 _n 0	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.

3.2 Technical specifications

3.2.1 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.

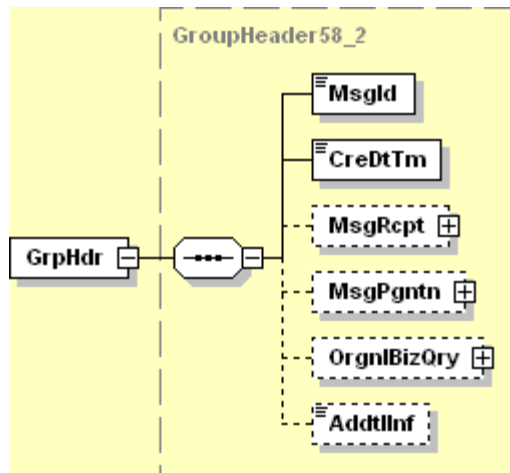


Figure 5: Group Header (GrpHdr)

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			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Document +Bank-to-Customer Statement	BkToCstmrStmt	1..1	M	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.053.001.04".		
Group Header	GrpHdr	1..1	M	The "Group Header" (A-Level of the message) contains information about the message. It occurs once.		
Group Header +Message Identification	MsgId	1..1	M	Unique message reference which is assigned by the sender of the message.		
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}	
Group Header +Message Recipient	MsgRcpt	0..1	O	Element can be used if the recipient is not the account holder (see "Statement/Account/Owner").		
Group Header +Message Recipient ++Name	Nm	0..1	O	Name of the recipient of the message		
Group Header +Message Recipient ++Identification	Id	0..1	O			
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId {Or	1..1	M			
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	D	If used, "Other" must not be present.		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..n	D	If used, "AnyBIC" must not be present.		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	M			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	O			
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name +++++Code	Cd {Or	1..1	M			
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name +++++Proprietary	Prtry Or}	1..1	N			
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O			
Group Header +Message Recipient ++Identification +++Private Identification	PrvtId Or}	1..1	N	Not used.		
Group Header +Message Pagination	MsgPgntn	0..1	O			
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 <Stmnt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmnt>/<ElctrncSeqNb>: 50	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	M	This element indicates whether the message is the last 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 "Electronic Sequence Number" are counted using the "Page Number" element (see above).	
Group Header +Additional Information	AddtlInf	0..1	O	Element is not normally sent.	

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

3.2.2 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.

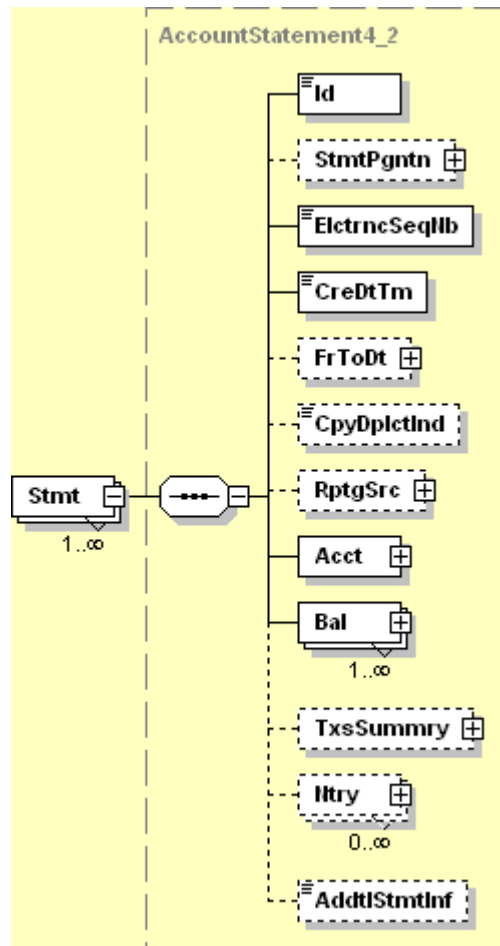


Figure 6: Statement (Stmt)

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		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement	Stmt	1..n	M	Only one instance will be provided. 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 and batch booking breakdown Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.	
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
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
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
Statement +From To Date	FrToDt	0..1	O		
Statement +From To Date ++From Date Time	FrDtTm	1..1	M		
Statement +From To Date ++To Date Time	ToDtTm	1..1	M		
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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Reporting Source	RptgSrc	0..1	O		
Statement +Reporting Source ++Code	Cd	1..1	N	Not used.	
Statement +Reporting Source ++Proprietary	Prtry	1..1	O	The following values can be used: • C53F – Collective Booking Statement – FI collects • C53C – Collective Booking Statement – Customer collects • C52F – Collective Booking Account Report – FI collects • C52C – Collective Booking Account Report – Customer collects • DBTN – Debit Notification • CDTN – Credit Notification • OTHR – Collective Booking Statement (other source than camt)	
Statement +Account	Acct	1..1	M	Information about the account, its owner and the financial institution.	
Statement +Account ++Identification	Id	1..1	M	This element is used as follows: • IBAN or • Proprietary Account (Some financial institutions offer IBAN exclusively.)	
Statement +Account ++Identification +++IBAN	IBAN	1..1	D	If used, then "Proprietary Account" must not be present.	All: Field :25: Account Identification (if an IBAN is used)
Statement +Account ++Identification +++Other	Othr	1..1	D	If used, then "IBAN" must not be present.	
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)
Statement +Account ++Currency	Ccy	0..1	O	Account currency	
Statement +Account ++Owner	Owncr	0..1	O	Information about the account holder	
Statement +Account ++Owner +++Name	Nm	0..1	O		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
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.		
Statement +Account ++Owner +++Postal Address ++++Address Type	AdrTp	0..1	O	Not normally sent.		
Statement +Account ++Owner +++Postal Address ++++Department	Dept	0..1	O	Not normally sent.		
Statement +Account ++Owner +++Postal Address ++++Sub Department	SubDept	0..1	O	Not normally sent.		
Statement +Account ++Owner +++Postal Address ++++Street Name	StrtNm	0..1	O			
Statement +Account ++Owner +++Postal Address ++++Building Number	BldgNb	0..1	O			
Statement +Account ++Owner +++Postal Address ++++Post Code	PstCd	0..1	O			
Statement +Account ++Owner +++Postal Address ++++Town Name	TwnNm	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Account ++Owner +++Postal Address ++++Country Subdivision	CtrySubDvsn	0..1	O	Not normally sent.	
Statement +Account ++Owner +++Postal Address ++++Country	Ctry	0..1	O		
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).	
Statement +Account ++Owner +++Identification	Id	0..1	O		
Statement +Account ++Owner +++Identification ++++Organisation Identification	OrgId {Or	1..1	D	Either the "AnyBIC" element or an element from "Other" can be used. If used, then "Private Identification" must not be present.	
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.	
Statement +Account ++Servicer	Svcr	0..1	O		
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.	
Statement +Balance ++Type	Tp	1..1	M	Type of balance	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Balance ++Type +++Code or Proprietary	CdOrPrtry	1..1	M		
Statement +Balance ++Type +++Code or Proprietary ++++Code	Cd {Or	1..1	M	In Switzerland, the following values are used, depending on the use case: 1. camt.053: • mandatory OPBD in combination with CLBD • optional CLAV • optional FWAV • optional INFO 2. camt.052 full (transactions always since the last regular statement) • optional OPBD in combination with ITBD • optional ITAV 3. camt.052 incremental (transactions since the last Intraday statement) • optional ITBD (can be sent up to twice as interim balance, opening and closing, or closing only, in combination with the "Balance/Date/Date Time" element) • optional ITAV	
Statement +Balance ++Type +++Code or Proprietary ++++Proprietary	Prtry Or}	1..1	N		
Statement +Balance ++Type +++Sub Type	SubTp	0..1	O		
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)	
Statement +Balance ++Type +++Sub Type ++++Proprietary	Prtry Or}	1..1	N		
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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Statement +Balance ++Credit Debit 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	
Statement +Balance ++Date	Dt	1..1	M	Date of balance depending on "Balance Type"		
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	
Statement +Balance ++Date +++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.		
Statement +Transactions Summary	TxsSummry	0..1	O	Totals per statement. Contains the total for the entries and the breakdown into credits and debits.		
Statement +Transactions Summary ++Total Entries	TtlNtries	0..1	O	Summary of all account movements per statement.		
Statement +Transactions Summary ++Total Entries +++Number Of Entries	NbOfNtries	0..1	O	Total number of account movements of this statement		
Statement +Transactions Summary ++Total Entries +++Sum	Sum	0..1	O	Total amount for all account movements of this statement		
Statement +Transactions Summary ++Total Entries +++Total Net Entry	TtlNetNtry	0..1	O			
Statement +Transactions Summary ++Total Entries +++Total Net Entry ++++Total Net Entry Amount	Amt	1..1	O	Changes to the account balance as a result of all the account movements shown in the statement		
Statement +Transactions Summary ++Total Entries +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	O	Shows whether the change (element "Total Net Entry Amount") is positive or negative		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Statement +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	O			
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	
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	
Statement +Transactions Summary ++Total Debit Entries	TtlDbtNtries	0..1	O			
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	
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	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code	TtlNtriesPerBkTxCd	0..n	O	Summary of all account movements, grouped by "Bank Transaction Code" (BTC)		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	O	Number of all account movements per BTC		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Sum	Sum	0..1	O	Total amount of all account movements per BTC		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry	TtlNetNtry	0..1	O			
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Total Net Entry Amount	Amt	1..1	O	Change to the status of the account as a result of all the account movements per BTC shown in the statement		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	O	Shows whether the change ("Total Net Entry Amount" element) is positive or negative		
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		
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.		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain	Domn	0..1	M			
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Cd	Cd	1..1	M			
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family	Fmly	1..1	M			
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family +++++Cd	Cd	1..1	M			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family ++++++Sub Family Code	SubFmlyCd	1..1	M		
Statement +Additional Statement Information	AddtlStmntInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at "Statement" level. This additional information always refers to the complete statement.	

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

3.2.3 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 3.2.4 "Entry Details (NtryDtls, D-Level)".

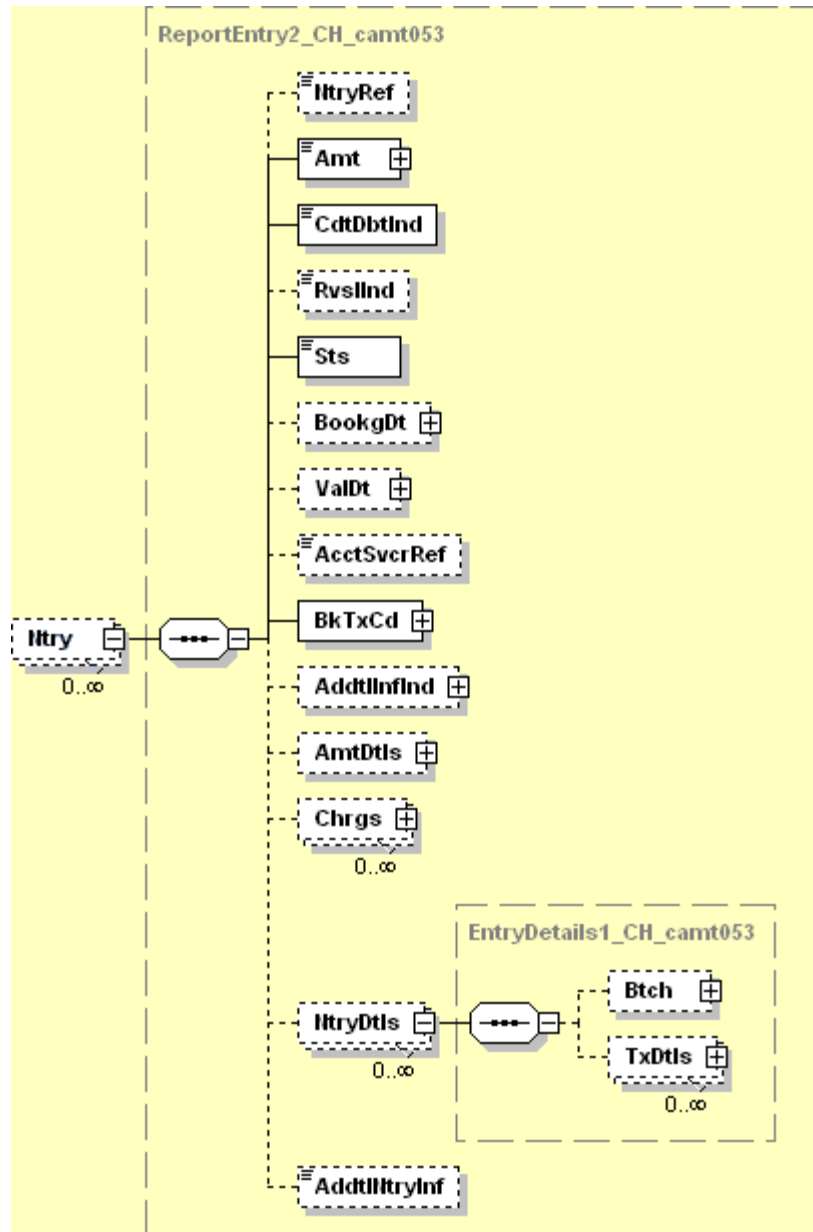


Figure 7: Entry (Ntry)

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 parts of the "Entry" element which are relevant to the Swiss ISO 20022 Payment Standard.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
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	
Entry +Entry Reference	NtryRef	0..1	O	ISR participant number in the format 010001628 or ISR-IBAN in the format CH9912345012345678901 or BISR-Id		
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		
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	
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) in the following cases: 1. Reversal after SDD (Return/Refund) 2. Reversal after CH-DD or CH-TA 3. Reversal after transfers (refund because a payment could not be credited to the creditor's financial institution). 4. Bank internal 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.		
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.		
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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
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	
Entry +Booking Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.		
Entry +Value Date	ValDt	0..1	O	Corresponds to the value date.		
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:	
Entry +Value Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.		
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:	
Entry +Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides details of the type of entry.		
Entry +Bank Transaction Code ++Domain	Domn	0..1	M	Domain for the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Domain +++Code	Cd	1..1	M	Domain code for the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M	Family of the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M	Family code for the "Bank Transaction Code" Always sent in Switzerland.		
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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Entry +Bank Transaction Code ++Proprietary	Prtry	0..1	O			
Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	M	May contain the existing proprietary bank transaction code.		
Entry +Bank Transaction Code ++Proprietary +++Issuer	Issr	0..1	O			
Entry +Additional Information Indicator	AddtlInflnd	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.		
Entry +Additional Information Indicator ++Message Name Identification	MsgNmld	0..1	O	Name (type) of message containing the details of this transaction		
Entry +Additional Information Indicator ++Message Identification	Msgld	0..1	O	ID of the message containing the details of this transaction		
Entry +Amount Details	AmtDtls	0..1	O	For rules on entries see section 2.5		
Entry +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction		
Entry +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M			
Entry +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"		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate Exchange rate in currency unit of 1 (e.g. £, \$, EUR). Also applies to currencies that are normally shown in units = 100 (e.g. YEN, DKK, SEK).	
Entry +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved. For sub-elements see element "Instructed Amount" <InstdAmt>.	
Entry +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M		
Entry +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O		
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M		
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O		
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate Exchange rate in currency unit of 1 (e.g. £, \$, EUR). Also applies to currencies that are normally shown in units = 100 (e.g. YEN, DKK, SEK).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Entry +Amount Details ++Transaction Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O			
Entry +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in the account currency, before charges For sub-elements see element "Instructed Amount" <InstdAmt>.		
Entry +Amount Details ++Counter Value Amount +++Amount	Amt	1..1	M			
Entry +Amount Details ++Counter Value Amount +++Currency Exchange	CcyXchg	0..1	O			
Entry +Amount Details ++Counter Value Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M			
Entry +Amount Details ++Counter Value Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O			
Entry +Amount Details ++Counter Value Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M			
Entry +Charges	Chrgs	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.		
Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.		
Entry +Charges ++Record	Rcrd	0..n	O	Details about individual charges		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Entry +Charges ++Record +++Amount	Amt	1..1	M		
Entry +Entry Details	NtryDtls	0..n	O	Contains details about the entry.	
Entry +Entry Details ++Batch	Btch	0..1	O		
Entry +Entry Details ++Transaction Details	TxDtls	0..n	O	Contains booking details for the entry, e.g. the end-to-end identification and remittance information. Description see section "Transaction Details (TxDtls, D-Level)".	
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). This additional information always refers to the relevant booking.	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)

3.2.4 Entry Details (NtryDtls, D-Level)

The "Entry Details" level consists of the "Batch" and "Transaction Details" elements.

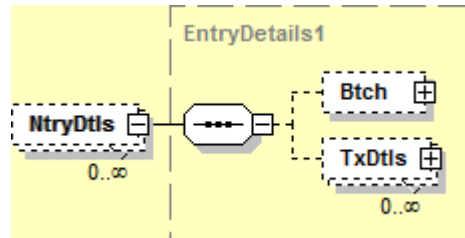


Figure 8: Entry Details (NtryDtls)

3.2.5 Batch (Btch, D-Level)

The "Batch" level contains information about the original order message and about the number of transactions in this booking.

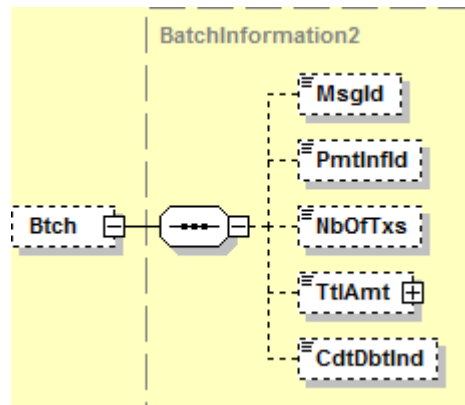


Figure 9: Batch (Btch)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Batch	Btch	0..1	O		
Batch +Message Identification	MsgId	0..1	O	Reference to the message ID of the original message.	
Batch +Payment Information Identification	PmtInfId	0..1	O	The batch booking reference assigned by the customer can be entered here.	
Batch +Number Of Transactions	NbOfTx	0..1	O	Number of payments in the batch booking.	
Batch +Total Amount	TtlAmt	0..1	O	Total value of payments in the batch booking.	
Batch +Credit Debit Indicator	CdtDbtInd	0..1	O	Indicates whether the batch booking is a credit or a debit booking.	

Table 7: Batch (Btch)

3.2.6 Transaction Details (TxDtIs, 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.

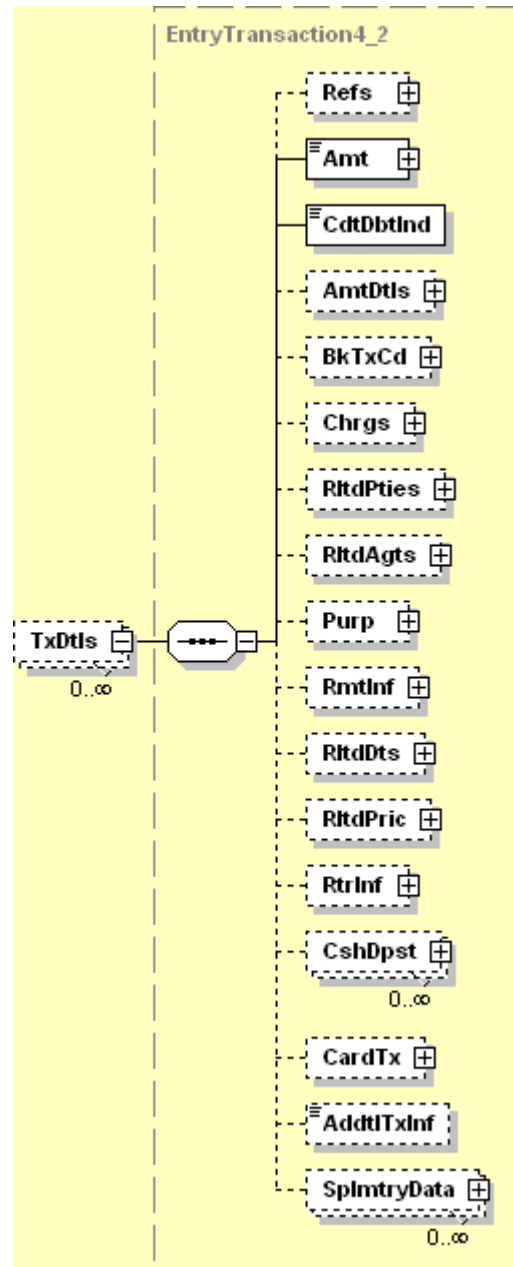


Figure 10: Transaction Details (TxDtIs)

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		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details	TxDtls	0..n	O	Contains booking details for the entry, e.g. the end-to-end identification and remittance information. Description see section "Transaction Details (TxDtls, D-Level)".	
Transaction Details +References	Refs	0..1	O	References to the original transaction in relation to which these details are being sent.	
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:)	
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/or 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.	
Transaction Details +References ++Payment Information Identification	PmtInfId	0..1	O	Identification from the original instruction message (B-Level from "pain.001" or "pain.008")	
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.	
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.	
Transaction Details +References ++Transaction Identification	TxId	0..1	O	"Transaction ID" for the corresponding Interbank message (pacs.008 or pacs.003).	
Transaction Details +References ++Mandate Identification	MndtId	0..1	O	Mandate identification from the original Direct Debit instruction (C-Level, from "pain.008")	
Transaction Details +References ++Cheque Number	ChqNb	0..1	O		
Transaction Details +Amount	Amt	1..1	M	Transaction amount Note: the currency is always sent as an attribute to the "Amount" element.	
Transaction Details +Credit Debit Indicator	CdtDbtInd	1..1	M		
Transaction Details +Amount Details	AmtDtls	0..1	O	For rules on entries see section 2.5	
Transaction Details +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Transaction Details +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M			
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"		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate Exchange rate in currency unit of 1 (e.g. £, \$, EUR). Also applies to currencies that are normally shown in units = 100 (e.g. YEN, DKK, SEK).		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date/time of exchange		
Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.		
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.		
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M			
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O			
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate Exchange rate in currency unit of 1 (e.g. £, \$, EUR). Also applies to currencies that are normally shown in units = 100 (e.g. YEN, DKK, SEK).		
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O			
Transaction Details +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in account currency before charges For sub-elements see element "Instructed Amount" <InstdAmt>.		
Transaction Details +Amount Details ++Counter Value Amount +++Amount	Amt	1..1	M			
Transaction Details +Amount Details ++Counter Value Amount +++Currency Exchange	CcyXchg	0..1	O			
Transaction Details +Amount Details ++Counter Value Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M			
Transaction Details +Amount Details ++Counter Value Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Transaction Details +Amount Details ++Counter Value Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate Exchange rate in currency unit of 1 (e.g. £, \$, EUR). Also applies to currencies that are normally shown in units = 100 (e.g. YEN, DKK, SEK).		
Transaction Details +Amount Details ++Counter Value Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O			
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).		
Transaction Details +Charges	Chrgs	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field.		
Transaction Details +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Total charges for the transaction		
Transaction Details +Charges ++Record	Rcrd	0..n	O	Details of individual charges		
Transaction Details +Charges ++Record +++Amount	Amt	1..1	M	Charges which are deducted from the transaction amount.		
Transaction Details +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O			
Transaction Details +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O			
Transaction Details +Charges ++Record +++Type	Tp	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Transaction Details +Charges ++Record +++Type ++++Code	Cd	{Or} 1..1	O			
Transaction Details +Charges ++Record +++Type ++++Proprietary	Prtry	{Or} 1..1	O			
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M			
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O			
Transaction Details +Charges ++Record +++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.		
Transaction Details +Charges ++Record +++Tax	Tax	0..1	O			
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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Related Parties ++Initiating Party	InitgPty	0..1	O	Initiating Party	
Transaction Details +Related Parties ++Initiating Party +++Postal Address	PstlAdr	0..1	O	Address of Initiating Party For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Parties ++Debtor	Dbtr	0..1	O	Debtor	
Transaction Details +Related Parties ++Debtor +++Name	Nm	0..1	O	Name of debtor (for credit transfers)	
Transaction Details +Related Parties ++Debtor +++Postal Address	PstlAdr	0..1	O	Address of debtor For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Parties ++Debtor +++Identification	Id	0..1	O	ID of debtor (for credit transfers)	
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor	
Transaction Details +Related Parties ++Ultimate Debtor +++Name	Nm	0..1	O	Name of ultimate debtor (for credit transfers)	
Transaction Details +Related Parties ++Ultimate Debtor +++Postal Address	PstlAdr	0..1	O	Address of ultimate debtor For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Parties ++Ultimate Debtor +++Identification	Id	0..1	O	ID of ultimate debtor (for credit transfers)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Related Parties ++Creditor	Cdtr	0..1	O	Creditor	
Transaction Details +Related Parties ++Creditor +++Name	Nm	0..1	O	Name of creditor (for credit transfers)	
Transaction Details +Related Parties ++Creditor +++Postal Address	PstlAdr	0..1	O	Address of creditor For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Parties ++Creditor +++Identification	Id	0..1	O	ID of creditor (for credit transfers)	
Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	O	Account of creditor	
Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	O	Ultimate creditor	
Transaction Details +Related Parties ++Ultimate Creditor +++Name	Nm	0..1	O	Name of ultimate creditor (for credit transfers)	
Transaction Details +Related Parties ++Ultimate Creditor +++Postal Address	PstlAdr	0..1	O	Address of ultimate creditor For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Parties ++Ultimate Creditor +++Identification	Id	0..1	O	ID of ultimate creditor (for credit transfers)	
Transaction Details +Related Parties ++Proprietary	Prtry	0..n	O		
Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	O		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT	
Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	O			
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.		
Transaction Details +Related Agents ++Debtor Agent	DbtrAgt	0..1	O	Debtor's financial institution Sub-elements as in the ISO standard		
Transaction Details +Related Agents ++Creditor Agent	CdtrAgt	0..1	O	Creditor's financial institution Sub-elements as in the ISO standard		
Transaction Details +Related Agents ++Intermediary Agent 1	IntrmyAgt1	0..1	O	Intermediary financial institution 1 Sub-elements as in the ISO standard		
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).		
Transaction Details +Purpose ++Code	Cd	1..1	O	Code from the list of values for "Purpose"		
Transaction Details +Purpose ++Proprietary	Prtry	1..1	N			
Transaction Details +Remittance Information	RmtInf	0..1	O	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, where in the instruction the structured "Creditor Reference" is given, e.g. ISR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649.		
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.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Remittance Information ++Structured	Strd	0..n	O	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, where in the instruction the structured "Creditor Reference" is given, e.g. ISR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649.	
Transaction Details +Related Dates	RltdDts	0..1	O	This element can be used optionally by Swiss financial institutions to enter dates.	
Transaction Details +Related Dates ++Acceptance DateTime	AccptncDtTm	0..1	O		
Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttlmDt	0..1	O	Interbank Settlement Date	
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 deducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	
Transaction Details +Return Information	RtrInf	0..1	O		
Transaction Details +Return Information ++Original Bank Transaction Code	OrgnlBkTxCd	0..1	O		
Transaction Details +Return Information ++Originator	Orgtr	0..1	O		
Transaction Details +Return Information ++Reason	Rsn	0..1	O		
Transaction Details +Return Information ++Reason +++Code	Cd	1..1	O		
Transaction Details +Return Information ++Reason +++Proprietary	Prtry	1..1	N		
Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Additional Transaction Information	AddtlTxInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at "Transaction Details" level. This additional information always refers to the relevant detailed transaction.	

Table 8: Transaction Details (TxDtls, D-Level)

4 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 FIN 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 3.2.2 "Statement (Stmnt, 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.

4.1 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.

4.2 Entry Status <Sts>, C-Level

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

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

As mentioned in section 2.4 "Options for batch booking breakdown", the "camt.054" message is used both for the detailed notification of batch bookings and also for the notification of credits and debits. The external breakdown of batch bookings using "camt.054" happens separately and in addition to the possible use of "camt.054" for credit and debit notifications.

The name and data type of the element it contains is now "Notification" instead of "Statement" (see section 3.2.2 "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.

5.1 Balance <Bal>, B-Level

This message does not contain the "Balance" element.

5.2 Reporting Source <RptgSrc> <Prtry>, B-Level

In the "camt.054", the "Reporting Source" element can be delivered as an AOS to distinguish between the different applications of the "camt.054" message.

<input checked="" type="checkbox"/>	Additional Optional Service	Explanation
AOS	Element Reporting Source	<p>If delivered, the following possible values can be used:</p> <ul style="list-style-type: none"> • C53F Collective Booking Statement – FI collects • C53C Collective Booking Statement – Customer collects • C52F Collective Booking Account Report – FI collects • C52C Collective Booking Account Report – Customer collects • DBTN Debit Notification • CDTN Credit Notification • OTHR Batch booking breakdown of other reporting formats

5.3 Entry Status <Sts>, C-Level

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

6 Business specifications

6.1 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.

6.2 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.

6.2.1 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 9: References in camt messages

6.2.2 References in payment instructions (pain.001)

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

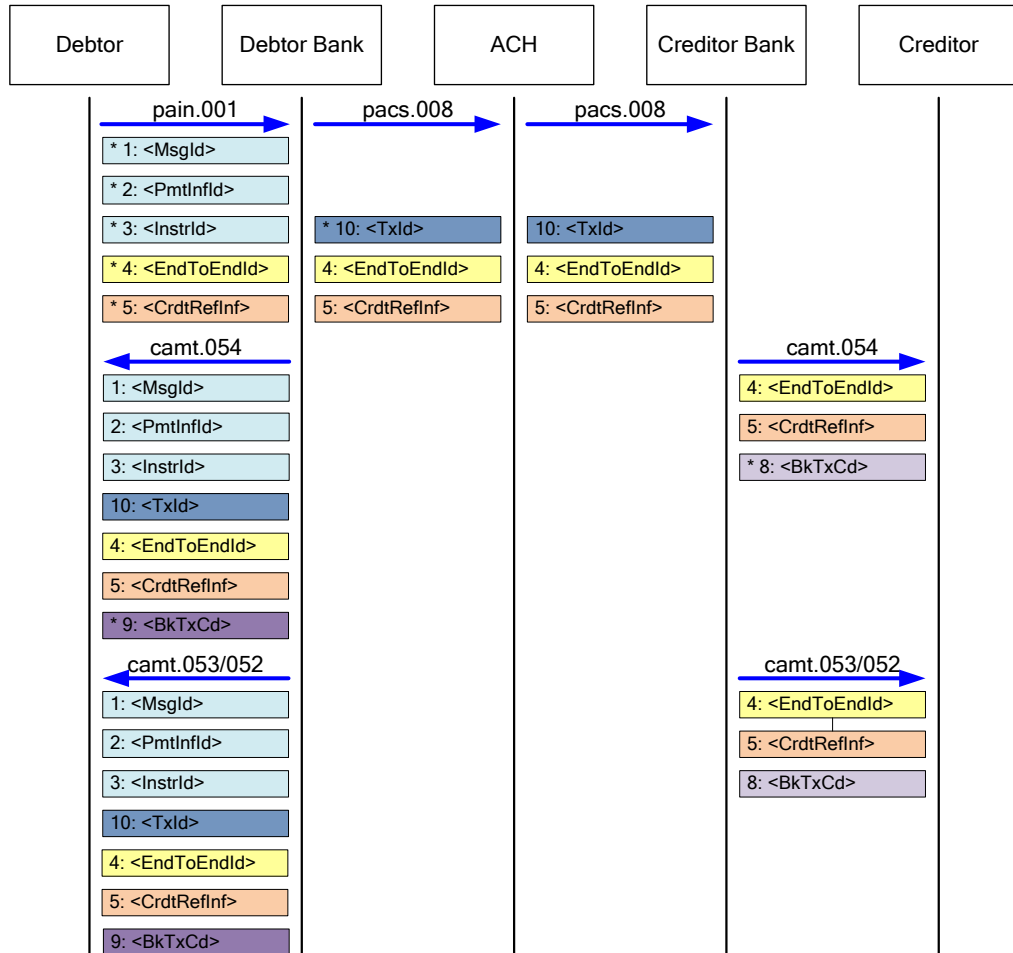


Figure 11: "camt" references in a payment

* Point at which the relevant element is created.

6.2.3 References in Direct Debits (pain.008)

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

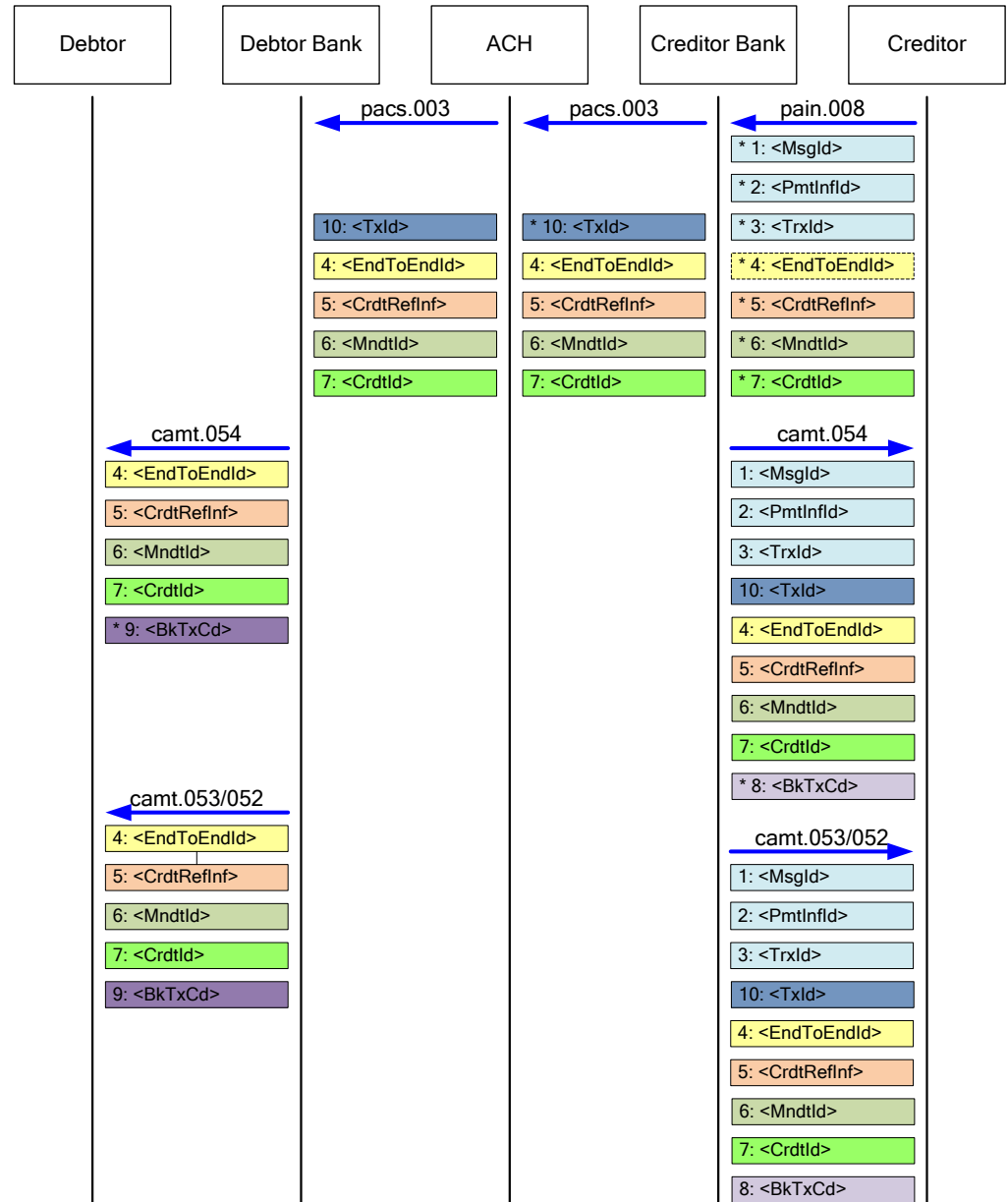


Figure 12: "camt" references for a Direct Debit

* Point at which the relevant element is created.

6.2.4 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 a 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.

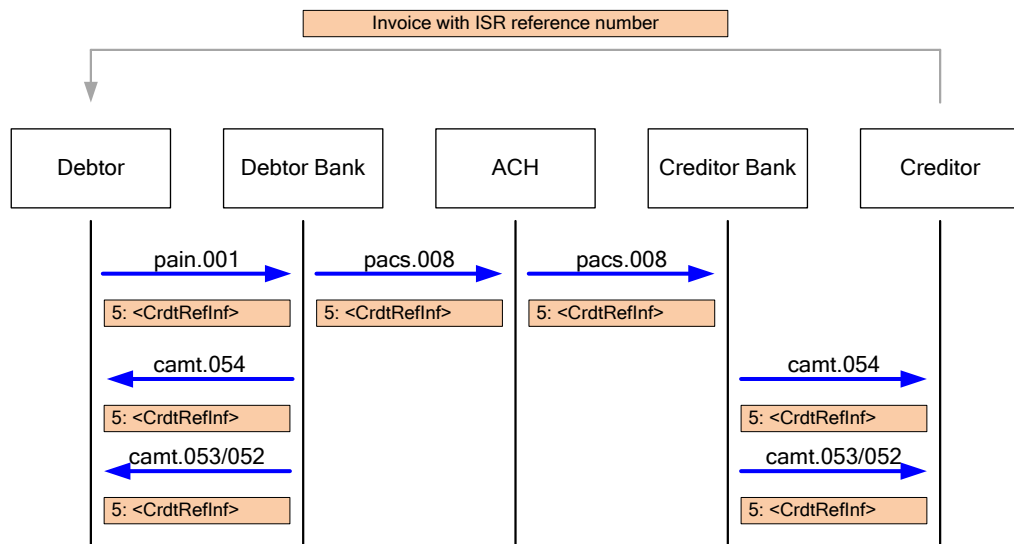


Figure 13: ISR reference in a Credit Transfer (pain.001)

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.

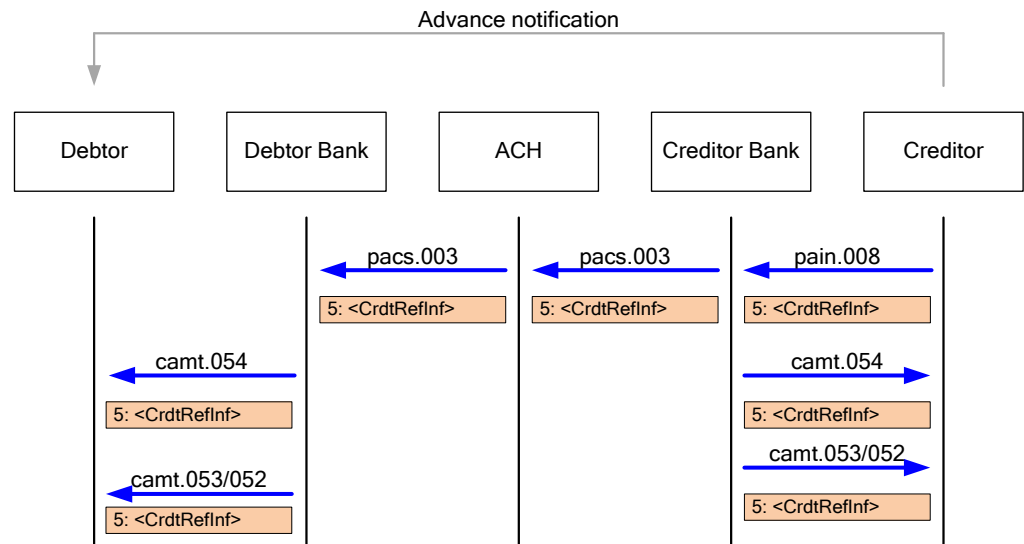


Figure 14: ISR reference in a Direct Debit (pain.008)

6.3 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><RltdAgt><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgt><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

Table 10: Elements for the parties involved in R-transactions

6.4 Example of the handling of "Multi-page Statements"

If an account statement is divided into more than one message, then this should be indicated in the "Message Pagination/Page Number" and "Message Pagination/Last Page Indicator" elements. The following example shows how the relevant elements should be filled in, including the amounts and the "Balance Type Code" where an account statement is divided into two messages. In Switzerland there are two ways of showing the interim balance:

- **Case A:** Interim balance is calculated using the code "INTM" (Intermediate)
- **Case B:** No calculation; opening and closing balances are sent with the code "INFO"

Message 1	Case A	Case B	Comment
Page Number	1	1	
Last Page Indicator	false	false	
Balance Code (type of booking)	OPBD	OPBD	
Sub Type	–	–	
Amount	1000	1000	
Booking 1	100	100	Credit
Booking 2	200	200	Credit
Booking ...	100	100	Credit
Balance Code (type of booking)	CLBD	INFO	
Sub Type	INTM	–	
Amount	1400	1600	

Message 2	Case A	Case B	Comment
Page Number	2	2	
Last Page Indicator	true	true	
Balance Code (type of booking)	OPBD	INFO	
Sub Type	INTM	–	
Amount	1400	1000	
Booking 1	100	100	Debit
Booking 2	400	400	Credit
Booking ...	100	100	Debit
Balance Code (type of booking)	CLBD	CLBD	
Sub Type	–	–	
Amount	1600	1600	

6.5 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					
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.053.001.04".				
Group Header	GrpHdr	1..1	1..1	The "Group Header" (A-Level of the message) contains information about the message. It occurs once.				
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					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Statement	Stmt	1..n	1..n	Only one instance will be provided. 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 and batch booking breakdown Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.				
Statement +Account	Acct	1..1	1..1	Information about the account, its owner and the financial institution.				
Statement +Account ++Identification	Id	1..1	1..1	This element is used as follows: • IBAN or • Proprietary Account (Some financial institutions offer IBAN exclusively.)				
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					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
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.				
Entry +Entry Reference	NtryRef	0..1	0..1	ISR participant number in the format 010001628 or ISR-IBAN in the format CH9912345012345678901 or BISR-Id	ISR participant number Type3: ISR customer number Type4: ISR customer number			Type3: ISR customer number
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: Currency code			Type3: Currency code

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
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
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) in the following cases: 1. Reversal after SDD (Return/Refund) 2. Reversal after CH-DD or CH-TA 3. Reversal after transfers (refund because a payment could not be credited to the creditor's financial institution). 4. Bank internal 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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
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.				
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.
Entry +Value Date	ValDt	0..1	0..1	Corresponds to the value date.			Always used.	
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.
Entry +Bank Transaction Code	BkTxCd	1..1	1..1	Bank Transaction Code This element provides details of the type of entry.	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 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.
Entry +Charges	Chrgs	0..1	0..1	Both charges deducted directly from the booking and those applied later can be sent in this field.				

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	0..1	Both charges deducted directly from the booking and those applied later can be sent in this field.	Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction Type3: Prices for in-payments/follow-on processing of ISR+ Type4: Charges			
Entry +Entry Details	NtryDtls	0..n	0..n	Contains details about the entry.				
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
Transaction Details	TxDtls	0..n	0..n	Contains booking details for the entry, e.g. the end-to-end identification and remittance information. Description see section "Transaction Details (TxDtls, D-Level)".				
Transaction Details +References	Refs	0..1	0..1	References to the original transaction in relation to which these details are being sent.				
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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
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		
Transaction Details +Amount Details	AmtDtIs	0..1	0..1	For rules on entries see section 2.5				
Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	0..1	Amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.				
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
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).	For the creditor: PMNT / ICDT / VCOM For the debtor: Version 1: Without origin of the individual transaction. BTC is the same as it is at C-Level: PMNT / RCDT / VCOM Version 2: Shows the origin of the individual transaction. Post Office: PMNT / CNTR / CDPT PO: PMNT / RCDT / DMCT Electronic: PMNT / RCDT / AUTT SIC/euroSIC: PMNT / RCDT / ATXN	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".

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Transaction Details +Charges	Chrgs	0..1	0..1	Both charges deducted directly from the transaction and those applied later can be sent in this field.	Single Advice: N/A Batchbooking: Total charges single transaction			
Transaction Details +Charges ++Record	Rcrd	0..n	0..n	Details of individual charges				
Transaction Details +Charges ++Record +++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			
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.				
Transaction Details +Related Parties ++Debtor	Dbtr	0..1	0..1	Debtor				
Transaction Details +Related Parties ++Debtor +++Name	Nm	0..1	0..1	Name of debtor (for credit transfers)			AT-02 Name of the Originator	
Transaction Details +Related Parties ++Debtor +++Identification	Id	0..1	0..1	ID of debtor (for credit transfers)			AT-10 Originator Identification Code	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	0..1	Account of debtor				
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate debtor				
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	
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	
Transaction Details +Related Parties ++Creditor	Cdtr	0..1	0..1	Creditor				
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	
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	
Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	0..1	Account of creditor			AT-20 The IBAN of the account of the beneficiary	
Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate creditor				
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	
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	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Transaction Details +Related Parties ++Proprietary	Prtry	0..n	0..n					
Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	1..1			Text: Creditor Scheme Identification		
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.		
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).				
Transaction Details +Purpose ++Code	Cd	1..1	1..1	Code from the list of values for "Purpose"			AT-44 Purpose of the Credit Transfer	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Transaction Details +Remittance Information	RmtInf	0..1	0..1	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, where in the instruction the structured "Creditor Reference" is given, e.g. ISR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649.				
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			
Transaction Details +Remittance Information ++Structured	Strd	0..n	0..n	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, where in the instruction the structured "Creditor Reference" is given, e.g. ISR/LSV 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	
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1					

ISO 20022 Standard			Swiss ISO 20022 Payments Standard					
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	0..1		Type3: Reference number Type4: Reference number			ISR/IPI Reference number
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3		Reject code, according to the latest overview: 0 = no reject 1 = reject 5 = bulk reject Type3: Reject code Type4: Reject code			
Transaction Details +Related Dates	RltdDts	0..1	0..1	This element can be used optionally by Swiss financial institutions to enter dates.				
Transaction Details +Related Dates ++Acceptance DateTime	AccptncDtTm	0..1	0..1		Type3: Acceptance date Type4: Acceptance date			Acceptance date
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 11: Specific representation in account statement "camt.053" for ISR payments, SEPA DD, SEPA SCT and LSV⁺/BDD

7 Example

7.1 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.

7.2 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: Credit notification using a structured reference in the "camt.054"

The previous ISR credit notification Type3/Type4 is being extended and applies generally to all credits with a structured reference (e.g. ISR reference or ISO reference). This means that ISR credit bookings in the "camt.054" message will be notified in the same way as the proprietary ISR format (Type3/Type4) by all financial institutions. The following overview shows which elements in the "camt.054" are mandatorily delivered by all financial institutions in the same way. A distinction is made between compulsory fields and optional fields.

Compulsory fields: Are delivered by all financial institutions and for every booking/transaction.

Optional fields: Are not delivered for all transactions.

The batch booking principle is offered by all financial institutions: booking level (C-Level) with batch credit, individual transactions at D-Level.

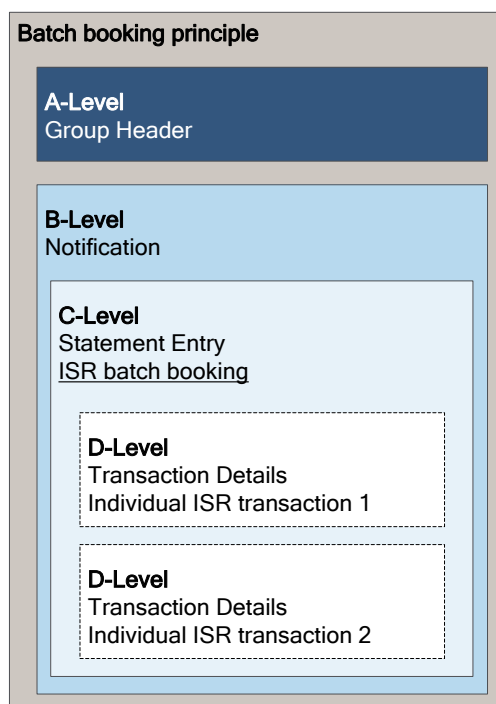


Figure 15: Batch booking principle

Message Item	XML Tag	Mandatory or optional	Description	Mapping reference to type 3
A-Level				
Group Header +Additional Information	AddtlInf	Optional	Indicates whether this is a test file. If the indicator (or the element) is missing, this is a production delivery.	
B-Level				
Statement +Account ++Identification +++IBAN	IBAN	Mandatory	Indicates the credit account, not the participant number or ISR-IBAN.	
C-Level				
Entry +Entry Reference	NtryRef	Optional	ISR participant number in the format 010001628 (PostFinance), ISR identification (banks) or ISR-IBAN in the format CH9912345012345678901	ISR customer number
Entry +Amount	Amt	Mandatory	Amount and currency of the ISR batch credit. Note: the currency is always sent as an attribute of the "Amount" element.	Amount from the batch booking
Entry +Reversal Indicator	RvslInd	Optional	If it is an ISR cancellation, this is sent with "true", otherwise "false" or the element is not sent at all.	
Entry +Booking Date ++Date	Dt	Mandatory	Indicates the booking date	Processing date
Entry +Value Date ++Date	Dt	Mandatory	Indicates the value date	Credit date
Entry +Bank Transaction Code	BkTxCd	Mandatory	BTC consists of 3 fields: Domain, Family and Sub-Family. The following codes are used: Credit: Domain = PMNT / Family = RCDT / Sub-Family = VCOM Cancellation: Domain = PMNT / Family = RCDT / Sub-Family = CAJT	Replaces the transaction type code (combined with BTC at D-Level)
Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	Optional	Total charges for the batch booking Note: the currency is always sent as an attribute of the "Amount" element.	
Entry +Charges ++Record	Rcrd	Optional	Summary of the different charge types	Prices for paying in/post-processing of ISR+
Entry +Entry Details ++Batch +++Number Of Transactions	NbOfTxs	Optional	Number of transactions (D-Level) in the corresponding booking (C-Level)	

Message Item	XML Tag	Mandatory or optional	Description	Mapping reference to type 3
D-Level				
Transaction Details +Amount	Amt	Mandatory	Amount and currency of the individual transaction. Note: the currency is always sent as an attribute of the "Amount" element.	Amount
Transaction Details +Amount Details ++Transaction Amount +++Amount	Amt	Mandatory	Amount and currency of the individual transaction. Note: the currency is always sent as an attribute of the "Amount" element.	Amount
Transaction Details +Bank Transaction Code	BkTxCd	Optional	BTC consists of 3 fields: Domain, Family and Sub-Family. Credit, version 1: Without origin of the individual transaction. BTC is the same at D-Level as it is at C-Level: Domain = PMNT / Family = RCDT / Sub-Family = VCOM Credit, version 2: Shows the origin of the individual transaction: Post Office: Domain = PMNT / Family = CNTR / Sub-Family = CDPT PO: Domain = PMNT / Family = RCDT / Sub-Family = DMCT Electronic: Domain = PMNT / Family = RCDT / Sub-Family = AUTT SIC/euroSIC: Domain = PMNT / Family = RCDT / Sub-Family = ATXN Cancellation: Domain = PMNT / Family = RCDT / Sub-Family = CAJT	Replaces the transaction type code (combined with BTC at C-Level)
Transaction Details +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	Optional	Total charges for the individual transaction Note: the currency is always sent as an attribute of the "Amount" element.	
Transaction Details +Charges ++Record	Rcrd	Optional	Identifies individual charge types for each transaction	Prices for paying-in/post-processing of ISR+
Transaction Details +Related Parties ++Debtor	Dbtr	Optional	Details about the debtor	
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	Optional	Details about the ultimate debtor	
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	Optional	Depending on the type of reference, the fields may be filled in as follows: ISR reference: the "ISR Reference" is sent in the <Prtry> field Creditor Reference: "SCOR" is sent in the <Cd> field	

Message Item	XML Tag	Mandatory or optional	Description	Mapping reference to type 3
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	Mandatory	ISR reference number or Creditor Reference according to ISO11649	Reference number
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	Optional	Reject code, according to the latest overview: 0 = no reject 1 = reject 5 = bulk reject Type3: Reject code Type4: Reject code	Reject code
Transaction Details +Related Dates ++Acceptance DateTime	AcceptncDtTm	Optional	Indicates the submission date	Submission date

Table 12: Transaction Details (TxDtls, D-Level)

Appendix B: 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	XBST	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	Zahlungsempfänger: Lastschrift Ausland
Payments	Issued Direct Debits	Direct Debit Payment	PMNT	IDDT	PMDD	Zahlungsempfänger: Lastschrift
Payments	Issued Direct Debits	Direct Debit Under Reserve	PMNT	IDDT	URDD	Zahlungsempfänger: Lastschrift Eingang vorbehalten
Payments	Issued Direct Debits	Reversal Due To Payment Cancellation Request	PMNT	IDDT	RCDD	Zahlungsempfänger: Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Return/ Unpaid Direct Debit	PMNT	IDDT	UPDD	Zahlungsempfänger: Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD	Zahlungsempfänger: Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	SEPA B2B Direct Debit	PMNT	IDDT	BBDD	Zahlungsempfänger: SEPA-Firmenlastschrift
Payments	Issued Direct Debits	SEPA Core Direct Debit	PMNT	IDDT	ESDD	Zahlungsempfänger: 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	ACH Transaction	PMNT	RCDT	ATXN	Interbank
Payments	Received Credit Transfers	Automatic Transfer	PMNT	RCDT	AUTT	Zahlung
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

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT	SEPA-Überweisung
Payments	Received Direct Debits	Cross-Border Direct Debit	PMNT	RDDT	XBDD	Zahlungspflichtiger: Lastschrift-eingang Ausland
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD	Zahlungspflichtiger: Lastschrift-eingang
Payments	Received Direct Debits	Reversal Due To Payment Reversal	PMNT	RDDT	PRDD	Zahlungspflichtiger: Rück-buchung Lastschrift
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD	Zahlungspflichtiger: Eingang SEPA-Firmenlastschrift
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD	Zahlungspflichtiger: 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 13: Bank Transaction Codes

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

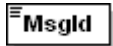
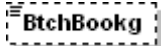
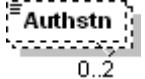
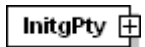

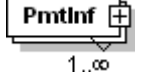

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

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.

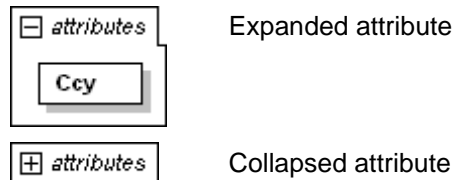
Examples:

	Mandatory simple element
	Optional simple element
	Optional simple element which can occur a maximum of twice
	Mandatory complex element (with child elements) with collapsed tree structure
	Mandatory complex element (with child elements) with expanded tree structure
	Mandatory complex element (with child elements) which can occur any number of times
	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:



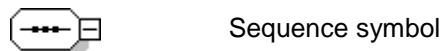
Choice

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.



Sequence

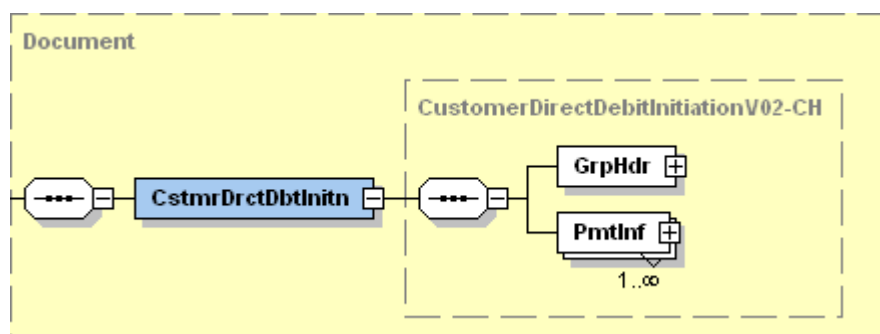
To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).



Frame

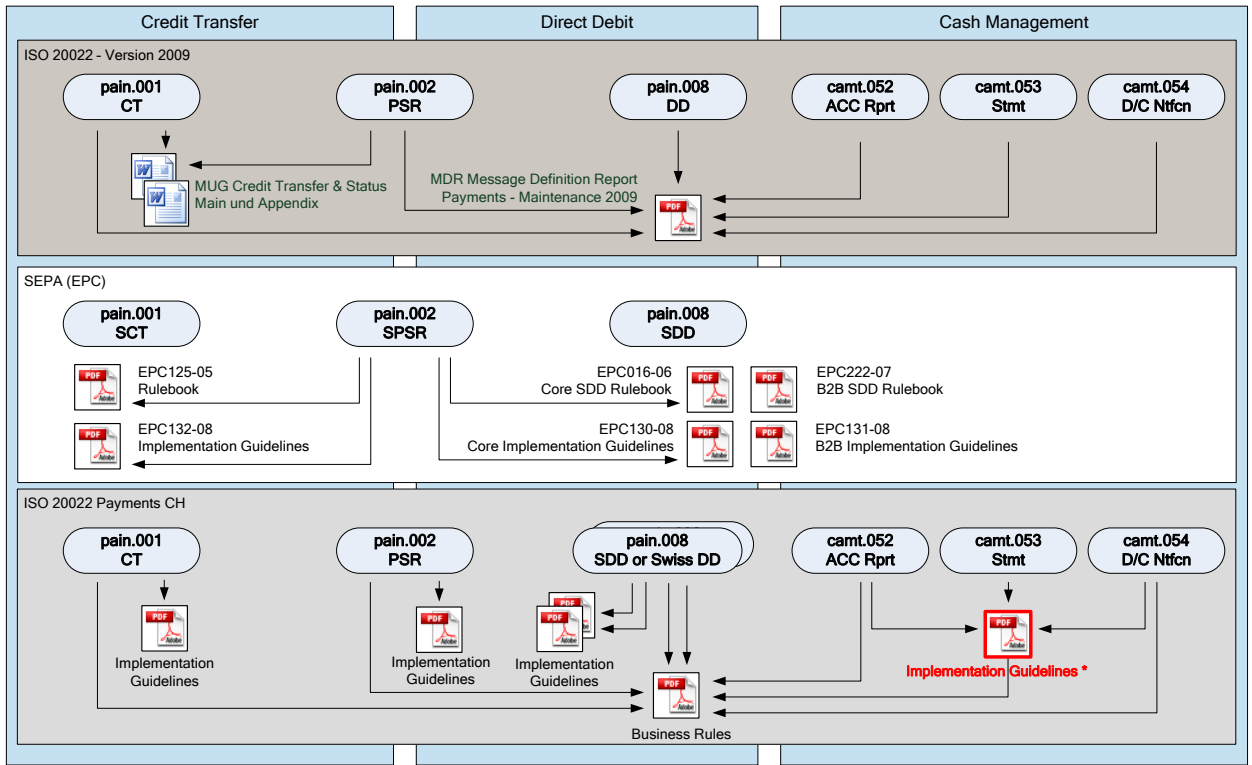
For increased clarity, all the child elements, attributes and other information belonging to a complex element are surrounded by a dotted frame with a yellow shaded background.

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.



* This document

Figure 16: Basis for the Swiss recommendations

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