Swiss Payment Standards 2018

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)

Version 1.6, with effect from November 2018

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The concept of the BC number, short for Bank Clearing Number, has been out-of-date since at least 2010, when the Swiss National Bank provided access to the SIC system also to participants without the status of a bank, such as insurance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 Payment Standards will in future use "IID" (institutional identification) instead of "BC no.".

QR-bill (effective from 2019)

See also Swiss Implementation Guidelines QR-bill [7].

Amendment control

Version	Date	Amendment description
1.6	18.12.2017	Title changed to "Swiss Payment Standards 2018", version and start of validity indicated on title page.
		In general: Change of the designation «Swiss ISO 20022 Payments Standard» to «Swiss Payment Standards».
		Section 1: Information about the "camt" versions which are supported has been modified, Swiss Usage Guide removed.
		Section 1.3.2: Document names updated.
		Sections 2.1 and 2.2: "Type 3 LSV file" added to examples of existing messages.
		Section 2.5: Section about currency exchange and bookings without conversion deleted.
		Section 3.1: Version description made more precise.
		Section 3.2.1: Change to the general definition of <AddtlInf>.
		Section 3.2.2: Changes to the general definitions of:
		– <Stmt>,
		– <Id>,
		– <ElctrncSeqNb>
		Section 3.2.2: Deletion of general definitions of:
		– <Acct>/<Ownr>/<PstlAdr>/<AdrTp>,
		– <Acct>/<Ownr>/<PstlAdr>/<Dept>,
		– <Acct>/<Ownr>/<PstlAdr>/<SubDept>,
		– <Acct>/<Ownr>/<PstlAdr>/<CtrySubDvsn>
		Section 3.2.2: The following elements are new:
		– <Acct>/<Svcr>/<FinInstnId>,
		– <Acct>/<Svcr>/<FinInstnId>/<BICFI>,
		– <Acct>/<Svcr>/<FinInstnId>/<Nm>,
		– <Acct>/<Svcr>/<FinInstnId>/<Othr>
		– <Acct>/<Svcr>/<FinInstnId>/<Othr>/<Id>
		– <Acct>/<Svcr>/<FinInstnId>/<Othr>/<Issr>
		Section 3.2.3: Changes to the general definitions of:
		– <NtryRef>,
		– <Sts>,
		– <Chrgs>/<Rcrd>/<Tp>/<Prtry>/<Id>
		Section 3.2.6: Changes to the general definition of <Chrgs>/<Rcrd>/<Tp>/<Prtry>/<Id>
		Section 6.1: Description of the formatting conventions for amounts fields updated.
		Section 6.2.3: Reference 3 corrected from <TrxId> to <InstrId>.
		Section 6.5: Further details about "Type 3" and "Type 4" added.
		Section 6.5: Change to definition and details about ISR payments and the QR code for <Ntry>/<NtryRef>
		Section 6.5: Changes to the details about LSV+/BDD in:
		– <Ntry>/<Amt>/<Ccy>,
		– <TxDtls>/<RmtInf>/<Strd>/<CdtrRefInf>/<Ref>
		Section 6.5: Changes to the details about QR-Code in:
		– <TxDtls>/<RmtInf>/<Strd>/<CdtrRefInf>/<Tp>/<CdOrPrtry>/<Cd>,
		– <TxDtls>/<RmtInf>/<Strd>/<CdtrRefInf>/<Tp>/<CdOrPrtry>/<Prtry>,
		– <TxDtls>/<RmtInf>/<Strd>/<CdtrRefInf>/<Ref>payment at ATM.

Version	Date	Amendment description
		Section 6.5: The following elements are new: – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>, – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>/<Tp>, – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>/<Tp>/<CdOrPrtry>, – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>/<Tp>/<CdOrPrtry>/<Prtry>, – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>/<Nb>, – <TxDtls>/<RmtInf>/<Strd>/<RfrdDocInf>/<RltdDt>, – <TxDtls>/<RmtInf>/<Strd>/<Nm> Section 7.2: Data in the example changed (booking date, value date, ISR reference, Bank Transaction Code), booking 2 as payment instead of outgoing payment at ATM. Appendix A: Note added that the table is based on the structure of the "camt.053", but the same applies to "camt.054". Description of <NtryRef> changed. Appendix B: QR-IBAN payments added.
1.5.2	31.08.2017	Publication as "Minor" version: Schema camt.053.001.04 amended (various elements now defined as optional). Note "QR code to replace the currently used inpayment slips" in the foreword replaced by the note "QR-bill (effective from 01.01.2019)". Section 1.2: Swiss Implementation Guidelines QR-bill in references has been extended. Section 3.1: ISR reference numbers replaced by structured reference numbers. Section on size restrictions added. Section 3.2: Various new lines inserted following schema change and because all optional elements are shown. Section 3.2.3 and 3.2.6: Information about references amended. Section 6.2.1: For reference <CrdtRefInf>, QR reference number added. Section 6.2.4: ISR/QR reference numbers replaced by structured reference numbers. Section 6.5: New columns for "QR code" and "QR code field" inserted for payment part with Swiss QR code. Various new lines inserted following schema change. Appendix A: Heading and table caption amended and reference to section 6.5 inserted. Various descriptions amended.
1.5.1	07.08.2017	Publication as "Minor" version: Change of the designation «Swiss recommendations» to «Swiss Payment Standards».

Version	Date	Amendment description
1.5	20.03.2017	Section 1.4: New example of graphical representation of an XML message. Section 1.8: Reference to "Unused elements" appendix deleted. Sections 2.3 and 5.2: Reporting Source «OTHR» added. Section 2.4: Text and example relating to the optional reference to a "pain.001" message inserted. Schema extended. Section 2.5: Newly added. 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. Section 3.2.6: Part "Use of the ISO version 2013 camt.053.001.04" after table 8 removed. Section 6.4: Example changed. Appendix A: In the table, the "Index" and "Mapping reference to QR-Code" columns have been removed. Appendix B: Various corrections and additions made. Appendix "Unused elements" removed.
1.4.1	07.11.2016	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.
1.4	25.07.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines. Various textual changes/standardisations throughout the document. Explanation of the change from BC no. to IID added to the Foreword. Section 1.5: Status list described more precisely. Section 1.6: Tree structure example changed Section 2: Newly added. Sections 3.1 and 3.2.4: ISO Release 2013 "camt.053.001.04" also permitted. Section 3.2.2: General definition of "Type of booking", "Total", "Number" and "Total amount" of credits and debits has been expanded. Section 3.2.3: General definition of the "Bank Transaction Code" has been modified. Section 6.4: Newly added. Section 6.5: Table heading modified and various notes for E1 inserted. Appendix A: Newly added.

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

Table of contents

1   Introduction

The Swiss Payment Standards 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 2013 ("camt" version .04) and the latest EPC recommendations.

Swiss financial institutions support the "camt" version .04; some of them also support the "camt" version .02, but only until the middle of 2018.

The Swiss Payment Standards 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)

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.

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
[7]	Swiss Implementation Guidelines QR-bill	Swiss Implementation Guidelines QR-bill – Technical and professional specifications of the payment part with Swiss QR Code	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).
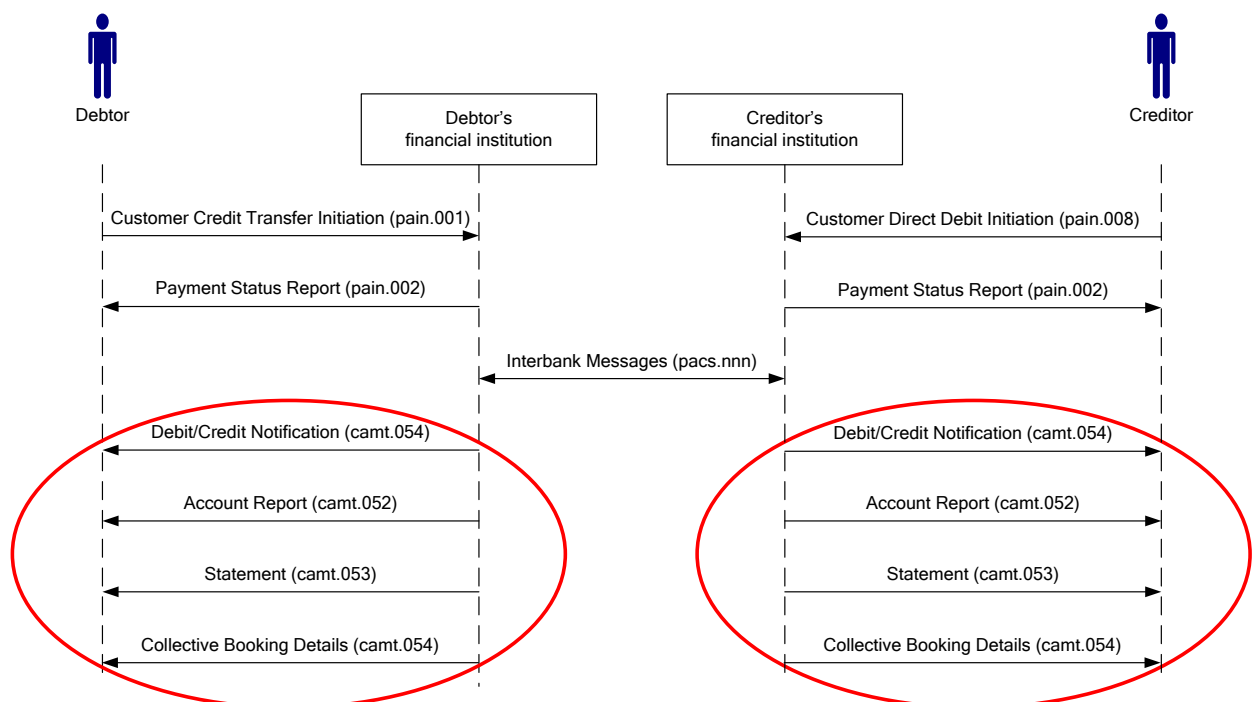
Figure 1:   Payment instructions and cash management (reporting) with ISO 20022

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 Payment Standards** |

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 Payment Standards are specified in the following documents:

- Swiss Payment Standards: Swiss Business Rules Payments and Cash Management
- Swiss Payment Standards: Swiss Implementation Guidelines for Credit Transfer
- Swiss Payment Standards: Swiss Implementation Guidelines for the SEPA Direct Debit procedure
- ISO 20022 Payments Swiss Implementation Guidelines for the Swiss Direct Debit procedure
- Swiss Payment Standards: 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 Payment Standards.

There are no plans for an XML schema specifically for the Swiss Payment Standards 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 Payment Standards and ISO 20022.

ISO 20022
- universal
- all currencies
- all options

Swiss Payment Standards
- but with CH-specific options
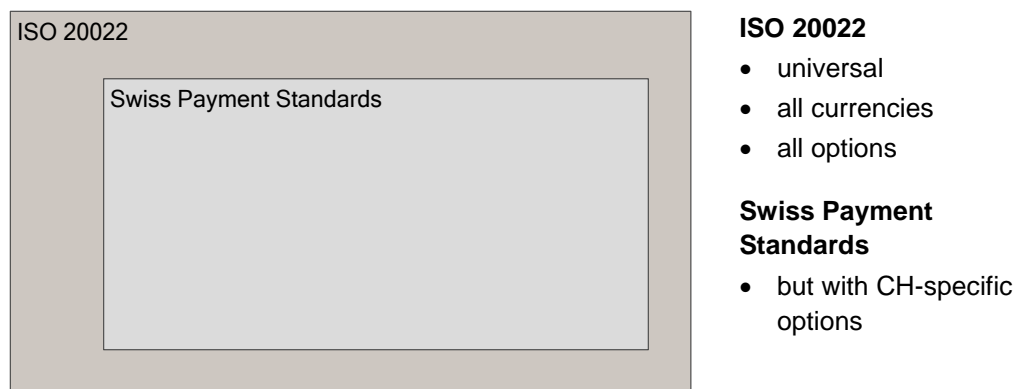
Figure 2:   Degree of concordance between the Swiss Payment Standards and ISO 20022

Note: The colours clay brown and light grey that are used for the ISO 20022 standard and the Swiss Payment Standards 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 Payment Standards.

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.
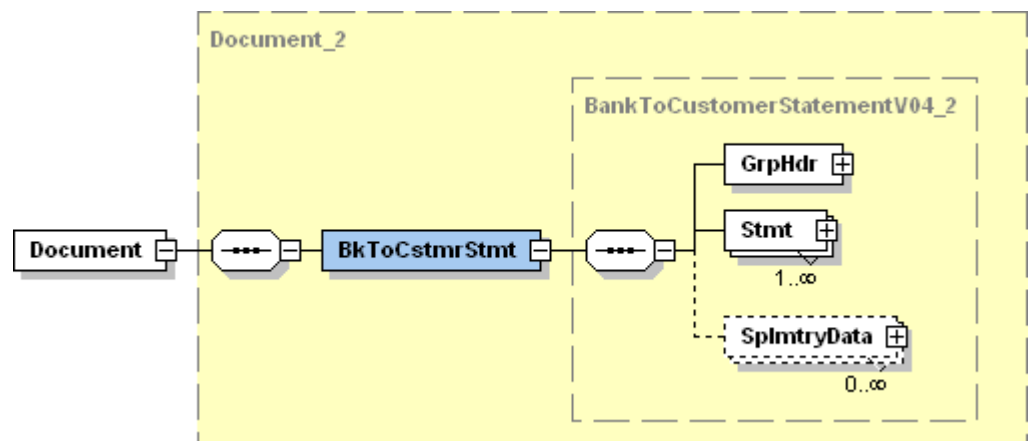
Figure 3:   Example of graphical representation of an XML message

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 Payment Standards 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 Payment Standards:

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 Payment Standards, 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 Payment Standards, Cash Management, include 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 Payment Standards

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 Payment Standards.

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 Payment Standards.

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 Payment Standards, 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 and **Type 3** LSV 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 Payment Standards, 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 and **Type 3** LSV 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 apain.00 message

```
<Ntry>
…
   <Btch>
     <MsgId>MessageId of the pain messsage</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.

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
	Currency	Ccy	Credit currency	O	Credit currency	O
	Currency Exchange	CcyXchg	n/a	O	Details of currency conversion	O
	Counter Value Amount	CntrValAmt				
	Amount	Amt	n/a	O	Amount in the account currency before charges	O
	Currency	Ccy	n/a	O	Account currency	O
	Currency Exchange	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.053.001.04" (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. Some financial institutions will also support "camt.053.001.02" (ISO Release 2009, as for SEPA) until November 2018.

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)".
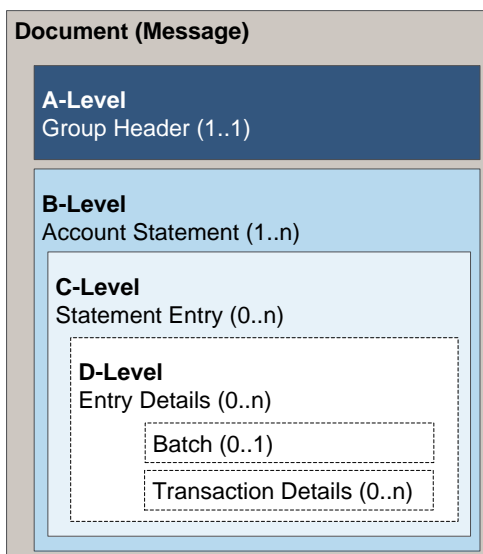
The message is structured as follows (camt.053):

- *A-Level:* message level, "Group Header"
- *B-Level:* account level, "Account Statement" the Swiss Payment Standards 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 (Stmt, 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 structured reference numbers

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

These messages correspond as follows:

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

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

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

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

Size restriction

It is anticipated that financial institutions will deliver "camt" messages for each message (Message Identification) and for each individual booking (C-Level) with a maximum size of 99,999 transactions (D-Level). If the number of transactions exceeds that size, this should be indicated in the "Message Pagination/Page Number" and "Message Pagination/Last Page Indicator" elements.

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.
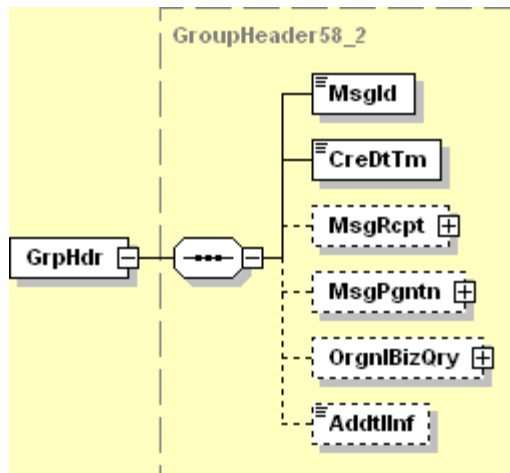
Figure 5:   Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss Payment Standards.

ISO 20022 Standard				Swiss Payment Standards	
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 Payment Standards	
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 <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50

ISO 20022 Standard				Swiss Payment Standards	
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	Code "SPS" to indicate that values can be sent in accordance with the Implementation Guidelines SPS. "/" is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form "n.n" Value 2 is either "PROD" or "TEST"; if not delivered, then "PROD" applies. Example: "SPS/1.6/TEST".	

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 trans-
actions and balances. The "camt.052/054" refers to account movements.
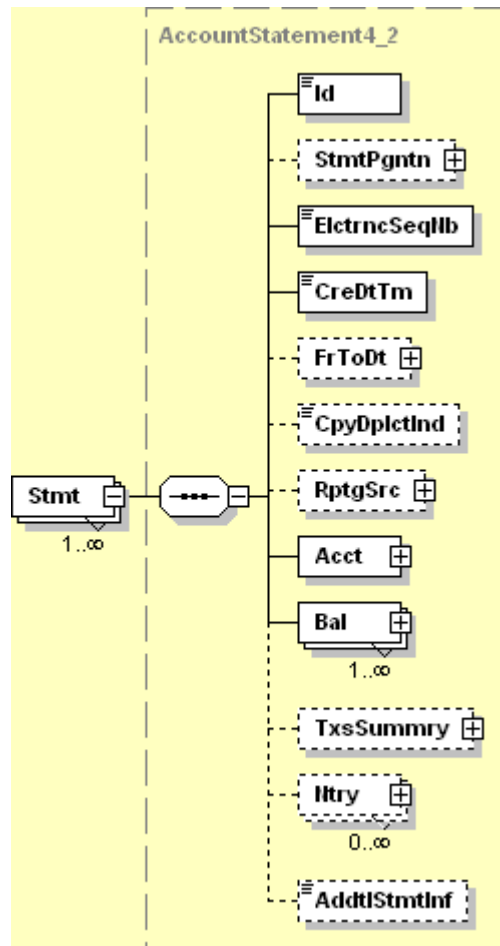
Figure 6:   Statement (Stmt)

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 Payment Standards (namely "Report" for "camt.052" and "Notification" for
"camt.054").

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement	Stmt	1..n	M	Only one instance will be provided, one account per "camt" message. 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. It begins each year with 1 and always continues in ascending order.	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 Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Reporting Source	RptgSrc	0..1	O		
Statement +Reporting Source ++Code	Cd {Or	1..1	N	Not used.	
Statement +Reporting Source ++Proprietary	Prtry Or}	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 {Or	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 Or}	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	Ownr	0..1	O	Information about the account holder	
Statement +Account ++Owner +++Name	Nm	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
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		
Statement +Account ++Owner +++Postal Address ++++Department	Dept	0..1	O		
Statement +Account ++Owner +++Postal Address ++++Sub Department	SubDept	0..1	O		
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 Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Account ++Owner +++Postal Address ++++Country Subdivision	CtrySubDvsn	0..1	O		
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 +Account ++Servicer +++Financial Institution Identification	FinInstnId	1..1	O		
Statement +Account ++Servicer +++Financial Institution Identification ++++BICFI	BICFI	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Statement +Account ++Servicer +++Financial Institution Identification ++++Name	Nm	0..1	O		
Statement +Account ++Servicer +++Financial Institution Identification ++++Other	Othr	0..1	O		
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	O	VAT number	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Issuer	Issr	0..1	O	Value "VAT-ID"	
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	
Statement +Balance ++Type +++Code or Proprietary	CdOrPrtry	1..1	M		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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
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

ISO 20022 Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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	
Statement +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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 Payment Standards	
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 Payment Standards	
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	AddtlStmtInf	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)".
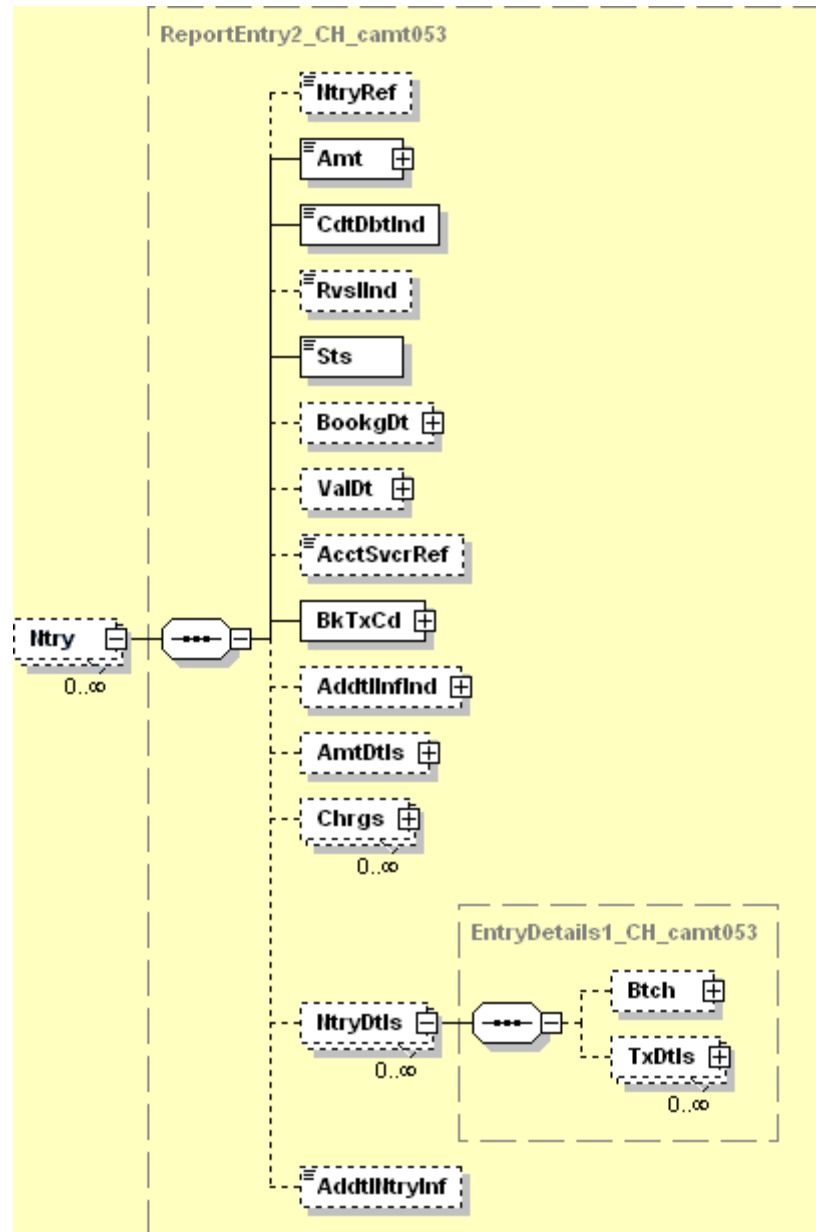

Figure 7:   Entry (Ntry)

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 Payment Standards.

ISO 20022 Standard				Swiss Payment Standards	
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	For ISR/LSV, CH-DD and QR-IBAN entries, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Business Rules): Version 1: Value "ESR", "LSV", "CH-DD" or "QR-IBAN" Version 2: ISR participant number in the format 010001628 Version 3: ISR participant number and BISR-ID (example: 010001628/123456) Version 4: RS-PID in the format 41100000000872800 Version 5: QR-IBAN in the format CH4431999123000889012 Version 6: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456)	
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 return. 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.	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Entry +Status	Sts	1..1	M	Status of an entry Swiss financial institutions offer the following codes: • BOOK (Booked) • PDNG (Pending) 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.	
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.	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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.	
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	AddtlInfInd	0..1	O	This element can contain a reference to the separate information in a "camt.054" message. camt.053: Element may be sent. camt.052: Element may be sent. camt.054: Element is not used.	
Entry +Additional Information Indicator ++Message Name Identification	MsgNmId	0..1	O	Name (type) of message containing the details of this transaction	
Entry +Additional Information Indicator ++Messsage Identification	MsgId	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		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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"	
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 ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O		
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		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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).	
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		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Entry +Amount Details ++Counter Value Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M		
Entry +Amount Details ++Counter Value Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O		
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	
Entry +Charges ++Record +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O		
Entry +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O		
Entry +Charges ++Record +++Type	Tp	0..1	O		
Entry +Charges ++Record +++Type ++++Code	Cd {Or	1..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult.**	**St.**	**General Definition**	**SWIFT MT**
Entry +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	O		
Entry +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	O	• Values 1-5 for ISR/QR charges • Values 6-999 for internal institutional charges (assigned by each specific institution) • Values 1000-1999 for external charges (assigned by each specific institution)	
Entry +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		
Entry +Charges ++Record +++Bearer	Br	0..1	O		
Entry +Charges ++Record +++Tax	Tax	0..1	O		
Entry +Charges ++Record +++Tax ++++Identification	Id	0..1	O		
Entry +Charges ++Record +++Tax ++++Rate	Rate	0..1	O		
Entry +Charges ++Record +++Tax ++++Amount	Amt	0..1	O		
	@　Ccy		O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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.
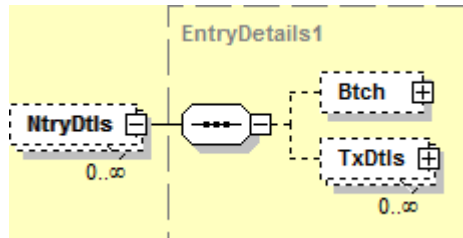

Figure 8:　　　Entry Details (NtryDtls)

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 Payment Standards.

ISO 20022 Standard				Swiss Payment Standards	
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	NbOfTxs	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 (TxDtls, D-Level)

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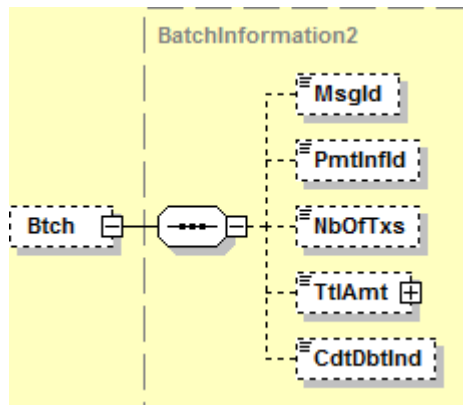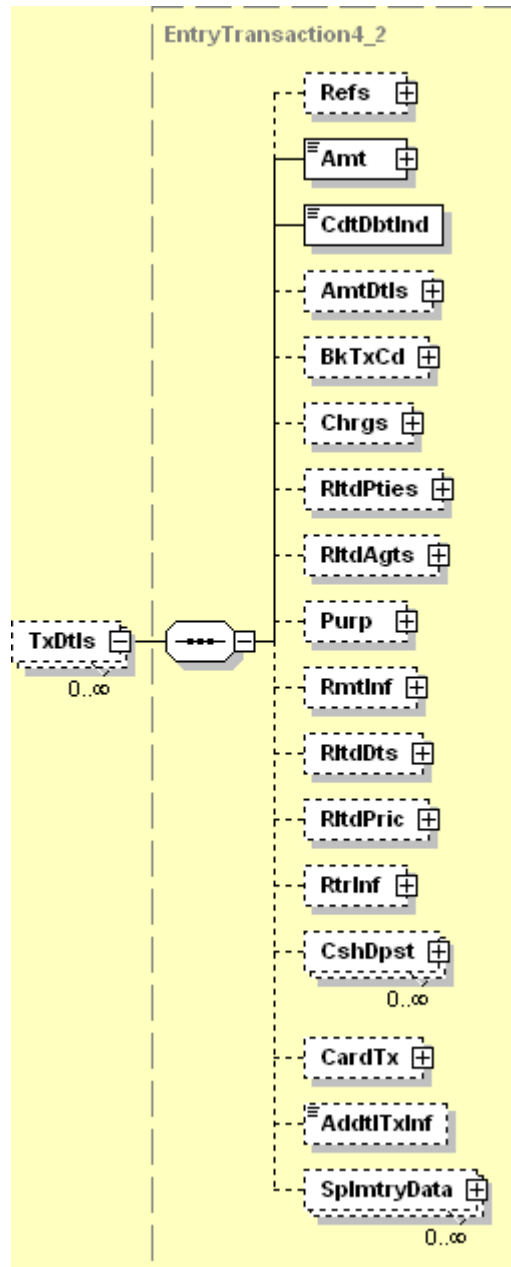

Figure 10:   Transaction Details (TxDtls)

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

ISO 20022 Standard				Swiss Payment Standards	
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 Payment Standards	
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 Payment Standards		
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 Payment Standards	
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 +Bank Transaction Code ++Domain	Domn	0..1	O		
Transaction Details +Bank Transaction Code ++Domain +++Code	Cd	1..1	O		
Transaction Details +Bank Transaction Code ++Domain +++Family	Fmly	1..1	O		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	O		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	O		
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	Both charges deducted directly from the transaction and those applied later can be sent in this field.	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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.	
	@ Ccy		M		
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		
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	• Values 1-5 for ISR/QR charges • Values 6-999 for internal institutional charges (assigned by each specific institution) • Values 1000-1999 for external charges (assigned by each specific institution)	
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
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.	
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)	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult.**	**St.**	**General Definition**	**SWIFT MT**
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	
Transaction Details +Related Parties ++Debtor Account +++Identification	Id	1..1	O		
Transaction Details +Related Parties ++Debtor Account +++Identification ++++IBAN	IBAN {Or	1..1	O		
Transaction Details +Related Parties ++Debtor Account +++Identification ++++Other	Othr Or}	1..1	O		
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)	
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)	

ISO 20022 Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult.**	**St.**	**General Definition**	**SWIFT MT**
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 ++Creditor Account +++Identification	Id	1..1	O		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++IBAN	IBAN {Or	1..1	O		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++Other	Othr Or}	1..1	O		
Transaction Details +Related Parties ++Creditor Account +++Name	Nm	0..1	O		
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"	

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

ISO 20022 Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult.**	**St.**	**General Definition**	**SWIFT MT**
Transaction Details +Related Parties ++Proprietary +++Party ++++Country Of Residence	CtryOfRes	0..1	O		
Transaction Details +Related Parties ++Proprietary +++Party ++++Contact Details	CtctDtls	0..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 ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	O		
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	O		
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O		
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification ++++Name	Nm	0..1	O		
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification ++++Other	Othr	0..1	O		
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 ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	O		
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	O		
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O		
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification ++++Name	Nm	0..1	O		
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification ++++Other	Othr	0..1	O		
Transaction Details +Related Agents ++Intermediary Agent 1	IntrmyAgt1	0..1	O	Intermediary financial institution 1 Sub-elements as in the ISO standard	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification	FinInstnId	1..1	O		
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification ++++BICFI	BICFI	0..1	O		
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O		
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification ++++Name	Nm	0..1	O		
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification ++++Other	Othr	0..1	O		
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 {Or	1..1	O	Code from the list of values for "Purpose"	
Transaction Details +Purpose ++Proprietary	Prtry Or}	1..1	N		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult.**	**St.**	**General Definition**	**SWIFT MT**
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/QR/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.	
Transaction Details +Remittance Information ++Structured	Strd	0..n	O	TThe 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/QR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649.	
Transaction Details +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	M		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	M		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicer ++++Name	Nm	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicer ++++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Remittance Information ++Structured +++Invoicer ++++Identification	Id	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicer ++++Country Of Residence	CtryOfRes	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicer ++++Contact Details	CtctDtls	0..1	O		

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicee ++++Name	Nm	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicee ++++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Remittance Information ++Structured +++Invoicee ++++Identification	Id	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicee ++++Country Of Residence	CtryOfRes	0..1	O		
Transaction Details +Remittance Information ++Structured +++Invoicee ++++Contact Details	CtctDtls	0..1	O		
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O		
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	

ISO 20022 Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	General Definition	SWIFT MT
Transaction Details +Related Price	RltdPric	0..1	O	This element can be used optionally by Swiss financial institutions to enter prices which are not directly de¬ducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	
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 ++Originator +++Postal Address	PstlAdr	0..1	O	For sub-elements see element "Statement/Account/Owner/Postal Address"	
Transaction Details +Return Information ++Reason	Rsn	0..1	O		
Transaction Details +Return Information ++Reason +++Code	Cd {Or	1..1	O		
Transaction Details +Return Information ++Reason +++Proprietary	Prtry Or}	1..1	N		
Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O		
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 (Stmt, B-Level)"). "Report" is used instead of "Statement" as a component of all sub-fields (e.g. also as part of a term such as "Additional **Report** Information" instead of "Additional **Statement** Information"). The structure of the content of this new data type is the same except for the aspects described below.

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.

☒ *AOS*	Additional Optional Service	Explanation
	Element Reporting Source	If delivered, the following possible 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 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. The following formatting conventions apply:

- 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).

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 or, in the case of QR-bills, the QR 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).
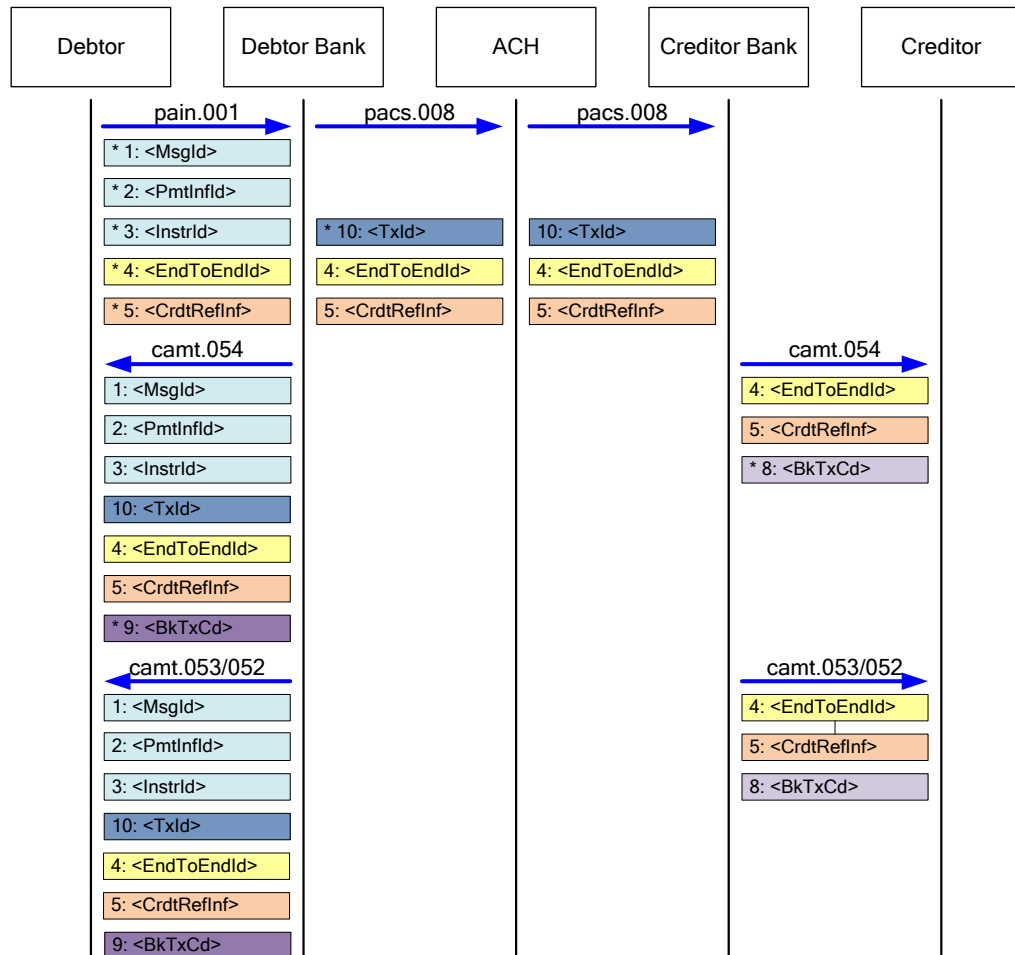

Figure 11: "camt" references in a payment

* Point at which the relevant element is created.

6.2.3   References in Direct Debits (pain.008)

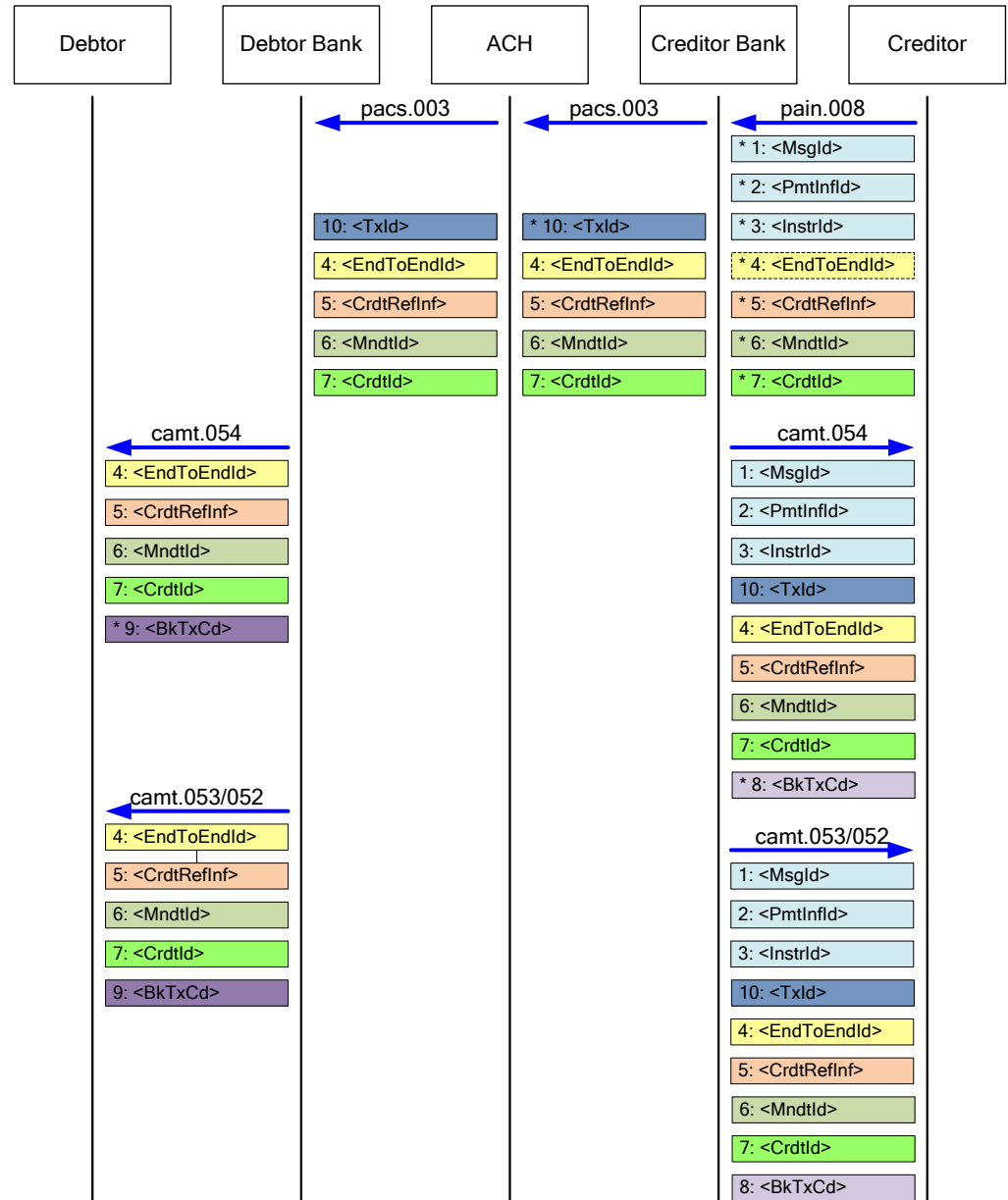The following diagram shows the use of different references when collecting a Direct Debit (pain.008).

Figure 12:   "camt" references for a Direct Debit

* Point at which the relevant element is created.

6.2.4   Structured reference numbers in "camt" messages

The structured reference number (e.g. ISR, QR or ISO reference) 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 reference number is forwarded to the debtor and to the creditor in the D-Level element "Creditor Reference Information".

Reference in a Credit Transfer – pain.001

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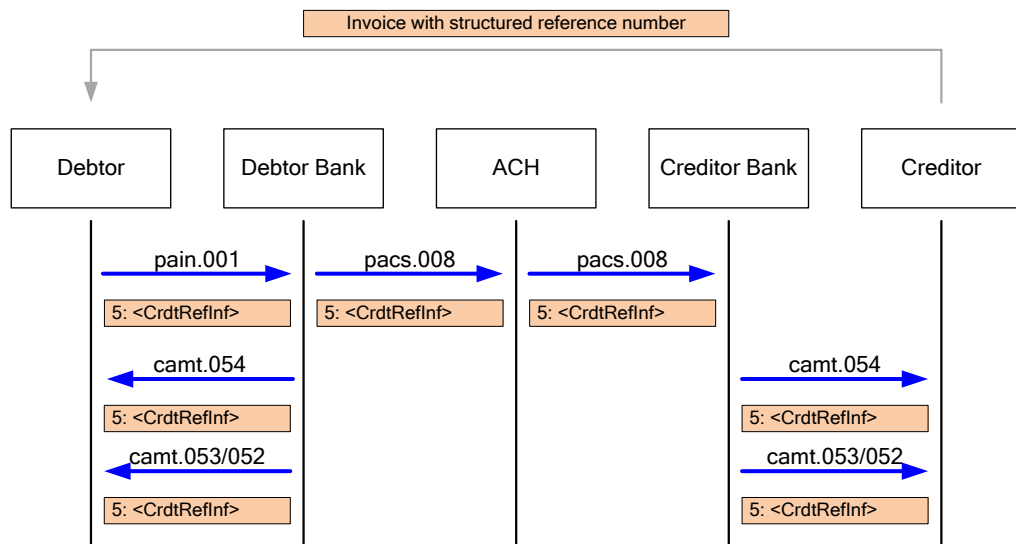

Figure 13:   Structured reference in a Credit Transfer (pain.001)

Structured 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 reference number. The creditor sends the 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.
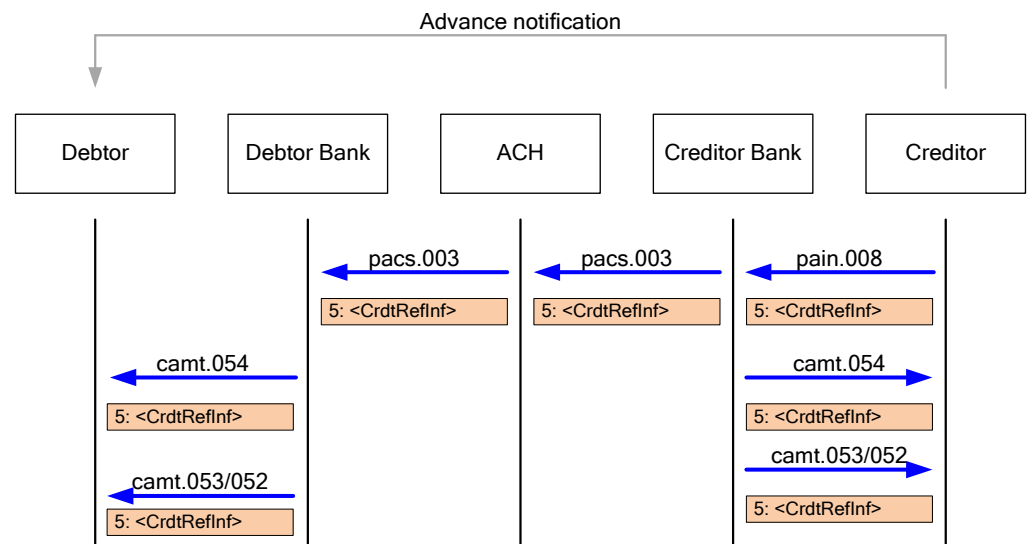

Figure 14:   Structured reference in a Direct Debit (pain.008)

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><RltdAgts><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgts><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdrtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

Table 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
- Payment part with Swiss QR code

Unless explicitly stated, the specifications refer to the creditor.

The reference to "Type 3" and "Type 4" listed in the table refers to the current standard ISR credit record/LSV credit record, Type 3 and Type 4, which will be offered by the financial institutions as a "camt" message from the end of 2020 at the latest.

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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	Code "SPS" to indicate that values can be sent in accordance with the Implementation Guidelines SPS. "/" is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form "n.n" Value 2 is either "PROD" or "TEST"; if not delivered, then "PROD" applies. Example: "SPS/1.6/TEST".	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 Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Statement	Stmt	1..n	1..n	Only one instance will be provided, one account per "camt" message. 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					
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".						

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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	Code "SPS" to indicate that values can be sent in accordance with the Implementation Guidelines SPS. "/" is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form "n.n" Value 2 is either "PROD" or "TEST"; if not delivered, then "PROD" applies. Example: "SPS/1.6/TEST".	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"					
Statement	Stmt	1..n	1..n	Only one instance will be provided, one account per "camt" message. 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.						

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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					
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	For ISR/LSV, CH-DD and QR-IBAN entries, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Business Rules): Version 1: Value "ESR", "LSV", "CH-DD" or "QR-IBAN" Version 2: ISR participant number in the format 010001628 Version 3: ISR participant number and BISR-ID (example: 010001628/123456) Version 4: RS-PID in the format 41100000000872800 Version 5: QR-IBAN in the format CH4431999123000889012 Version 6: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/ 123456)	Depending on the batch booking logic: Version 1: Value "ESR" Version 2: ISR participant number in the format 010001628 Version 3: ISR participant number and BISR-ID (example: 010001628/123456)			Type3: ISR customer number	Procedure with notification (IBAN): no indication Procedure with structured reference: Depending on the batch booking logic: Version 1: Value "QR-IBAN" Version 5: QR-IBAN in the format CH4431999123000889012 Version 6: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456)	QRCH +CdtrInf ++IBAN

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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	Individual or collective booking	For individual bookings: QRCH +CcyAmtDate ++Amt
	@ Ccy			Currency code	Type4: Curency code			Type3: Curency code, always "CHF"		For individual bookings: QRCH +CcyAmtDate ++Ccy
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	QR-bill (Reversal Indicator not sent): For the debtor: <CdtDbtInd> «DBIT»: Debit based on a Swiss QR Code payment For the creditor: <CdtDbtInd> «CRDT»: Credit based on a Swiss QR Code payment	

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Entry +Reversal Indicator	RvslInd	0..1	0..1	Indicator shows whether the entry is a return. 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 return For the creditor: <CdtDbtInd> "DBIT": Debit based on an ISR return	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 return For the creditor: <CdtDbtInd> "DBIT": Debit based on a SEPA credit transfer return	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	If "TRUE": Reversal: For the debtor: <CdtDbtInd> «CRDT»: Credit based on a Swiss QR-Code-Return For the creditor: <CdtDbtInd> «DBIT»: Debit based on a Swiss QR-Code-Return	
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.	Always used.	
Entry +Value Date	ValDt	0..1	0..1	Corresponds to the value date.						
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.	Always used.	Always used.	

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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 / IDDT / ESDD SEPA B2B Direct Debit: PMNT / IDDT / BBDD For the debtor: SEPA Core Direct Debit: PMNT / RDDT / ESDD SEPA B2B Direct Debit: PMNT / RDDT / 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.	Procedure with notification (IBAN) For the creditor: PMNT / RCDT / AUTT For the debtor: PMNT / ICDT / AUTT Procedure with structured reference (QR-IBAN) For the creditor: PMNT / RCDT / VCOM For the debtor: PMNT / ICDT / VCOM	
Entry +Charges	Chrgs	0..1	0..1	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	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				Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction	
Entry +Charges ++Record	Rcrd	0..n	0..n	Details about individual charges						
Entry +Charges ++Record +++Amount	Amt	1..1	1..1		Total charges per type				Total charges per type	
	@ Ccy									

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Entry +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	0..1		For credits = DBIT For returns= CRDT				For credits = DBIT For returns= CRDT	
Entry +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	0..1		Depends on the financial institution				Depends on the financial institution	
Entry +Charges ++Record +++Type	Tp	0..1	0..1							
Entry +Charges ++Record +++Type ++++Proprietary	Prtry	1..1	1..1							
Entry +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	1..1	• Values 1-5 for ISR/QR charges • Values 6-999 for internal institutional charges (assigned by each specific institution) • Values 1000-1999 for external charges (assigned by each specific institution)	Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing				Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record

Any other internal charges by the financial institution | |
| 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 | 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. | | | | | | |

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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	Reference of the creditor	Reference of the debtor	
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	AmtDtls	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	Amount	QRCH +CcyAmtDate ++Amt
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".	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	

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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 ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	0..1	Both charges deducted directly from the transaction and those applied later can be sent in this field.	Total charges for the individual transaction				Total charges for the individual 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.	Charges by type Type3: Sum of prices for in-payments/ follow-on processing of ISR+ Type4: Charges				Charges by type	
	@ Ccy									
Transaction Details +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	0..1		For credits = DBIT For cancellations = CRDT				For credits = DBIT For cancellations = CRDT	
Transaction Details +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	0..1		Depends on the financial institution				Depends on the financial institution	
Transaction Details +Charges ++Record +++Type	Tp	0..1	0..1							
Transaction Details +Charges ++Record +++Type ++++Proprietary	Prtry	1..1	1..1							

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	1..1	• Values 1-5 for ISR/QR charges • Values 6-999 for internal institutional charges (assigned by each specific institution) • Values 1000-1999 for external charges (assigned by each specific institution)	Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing				Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record Any other internal charges by the financial institution	
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					Details about the 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 +++Postal Address	PstlAdr	0..1	0..1	Address of debtor For sub-elements see element "Statement/Account/Owner/ Postal Address"						
Transaction Details +Related Parties ++Debtor +++Identification	Id	0..1	0..1	ID of debtor (for credit transfers)			AT-10 Originator Identification Code			
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					Information about the ultimate debtor obligations based on the QR code	

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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			QRCH +UltmtDbtr ++Name
Transaction Details +Related Parties ++Ultimate Debtor +++Postal Address	PstlAdr	0..1	0..1	Address of ultimate debtor For sub-elements see element "Statement/Account/Owner/ Postal Address"					The following sub-elements are transferred (if present).	QRCH +UltmtDbtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry
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					Creditor: No indication, because the data is redundant with the account-holder (B-Level)	
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 +++Postal Address	PstlAdr	0..1	0..1	Address of creditor For sub-elements see element "Statement/Account/Owner/ Postal Address"						
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					Ultimate creditor: Information about the ultimate creditor based on the Swiss QR Code	
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			QRCH +UltmtCdtr ++Name

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Transaction Details +Related Parties ++Ultimate Creditor +++Postal Address	PstlAdr	0..1	0..1	Address of ultimate creditor For sub-elements see element "Statement/Account/Owner/ Postal Address"					The following sub-elements are transferred (if present).	QRCH +UltmtCdtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry
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			
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 Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
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/ QR/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				Procedure with notification: Additional information from the Swiss QR Code Procedure with structured reference: The additional information is shown in the "Structured" tag under "AddtlRmtInf".	QRCH +RmtInf ++Ustrd
Transaction Details +Remittance Information ++Structured	Strd	0..n	0..n	TThe 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/ QR/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 +++Referred Document Information	RfrdDocInf	0..n	0..n							
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	0..1							

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1							
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry	1..1	1..1					Permitted code value: LSVBDD		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	0..1					LSV identifier of the original direct debit (LSV-ID)		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	0..1					Contains the preferred date of execution for the original direct debit.		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1							
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	0..1							
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1							

ISO 20022 Standard			Swiss Payment Standards							
Message Item	XML Tag	Mult.	Mult.	Definition	ISR Payment	SEPA DD	SEPA CT	LSV+/BDD	QR Code	QR Code Field
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd	1..1	1..1						Field not sent	QRCH +RmtInf ++Tp
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry	1..1	1..1		Use of field "Prtry" with the value "ISR Reference"				Procedure with notification: Field not sent Procedure with structured reference: QR reference = use with the value "QRR"	QRCH +RmtInf ++Tp
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	0..1		Type3: Reference number Type4: Reference number			Type3: Reference number ((payment reference of the creditor (LSV key + ESR reference))	Procedure with structured reference: QR reference	QRCH +RmtInf ++Ref
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				In separate element: Procedure with structured reference: Additional information from the Swiss QR Code Procedure with notification: The additional information is shown in the unstructured part "Ustrd".	QRCH +RmtInf ++Ustrd
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	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, LSV⁺/BDD and QR Code

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	25.07.2017
Value date	25.07.2017
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	12 34560 00012 34567 89012 34567

Data for Entry 2, debiting an outgoing payment:

Field designation	Content
Currency and amount	CHF 250.00
Booking date	25.07.2017
Value date	25.07.2017
Bank Transaction Code	PMNT / ICDT / AUTT (payment)
Transaction 1	
Currency and amount	CHF 250
Bank Transaction Code	PMNT / ICDT / AUTT (payment)

Appendix A: ISR Credit notification 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.
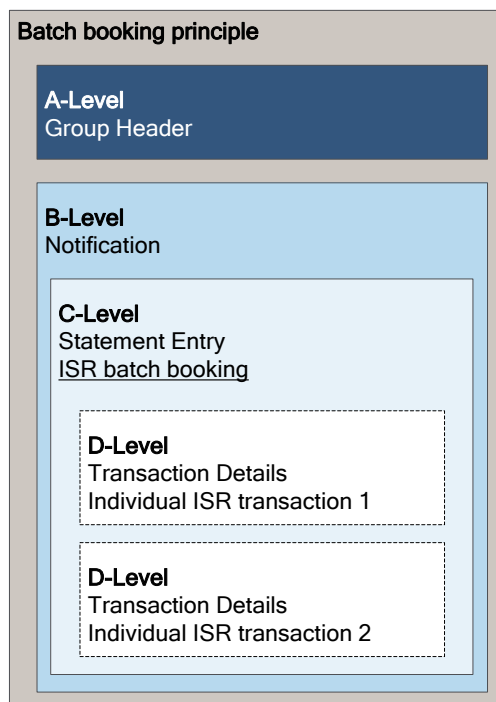
Figure 15:   Batch booking principle

The specifications listed here do not apply to the QR code. See also section 6.5 "Specific representation of certain transaction types in account statement camt.053".

The following table is based on the structure of "camt.053" but the same applies for "camt.054".

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.	
C-Level				
Entry +Entry Reference	NtryRef	Optional	Depending on the batch booking logic: Version 1: Value "ESR" Version 2: ISR participant number in the format 010001628 Version 3: ISR participant number and BISR-ID (example: 010001628/ 123456)	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 return, 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 Return: 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 Return: 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	ISR reference: "ISR Reference" is sent in the <Prtry> 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	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	AccptncDtTm	Optional	Indicates the submission date	Submission date

Table 12:   ISR Credit notification in the "camt.054"

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, QR IBAN-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: Rück-buchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Return/ Unpaid Direct Debit	PMNT	IDDT	UPDD	Zahlungsempfänger: Rück-buchung infolge Rücklastschrift
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD	Zahlungsempfänger: Rück-buchung 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 ESR, Zahlungseingang QR-IBAN
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

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
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
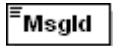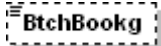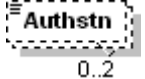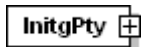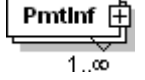
Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

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:

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

Attributes

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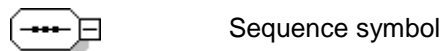
Example:

    Expanded attribute

    Collapsed attribute
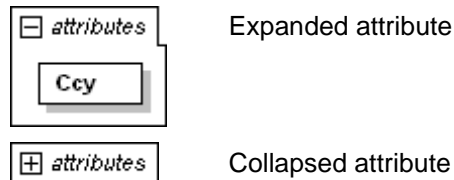
Choice

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

    Choice symbol

Sequence

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

    Sequence symbol

Frame

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

Example:
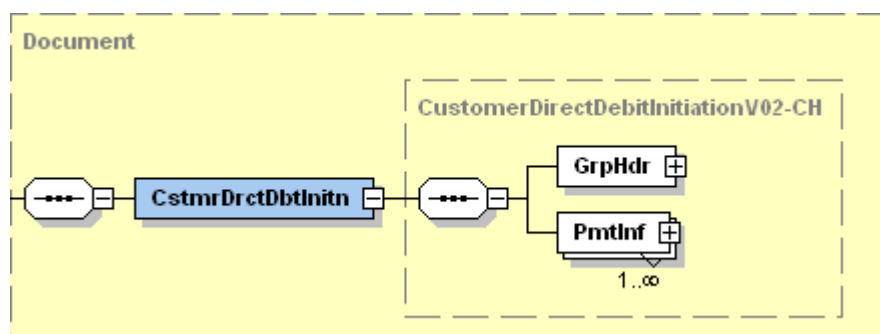
Appendix E: Basis for the Swiss Payment Standards

The Swiss Payment Standards (Business Rules and these Implementation Guidelines for Cash Management Messages) are based on documents from ISO and EPC.
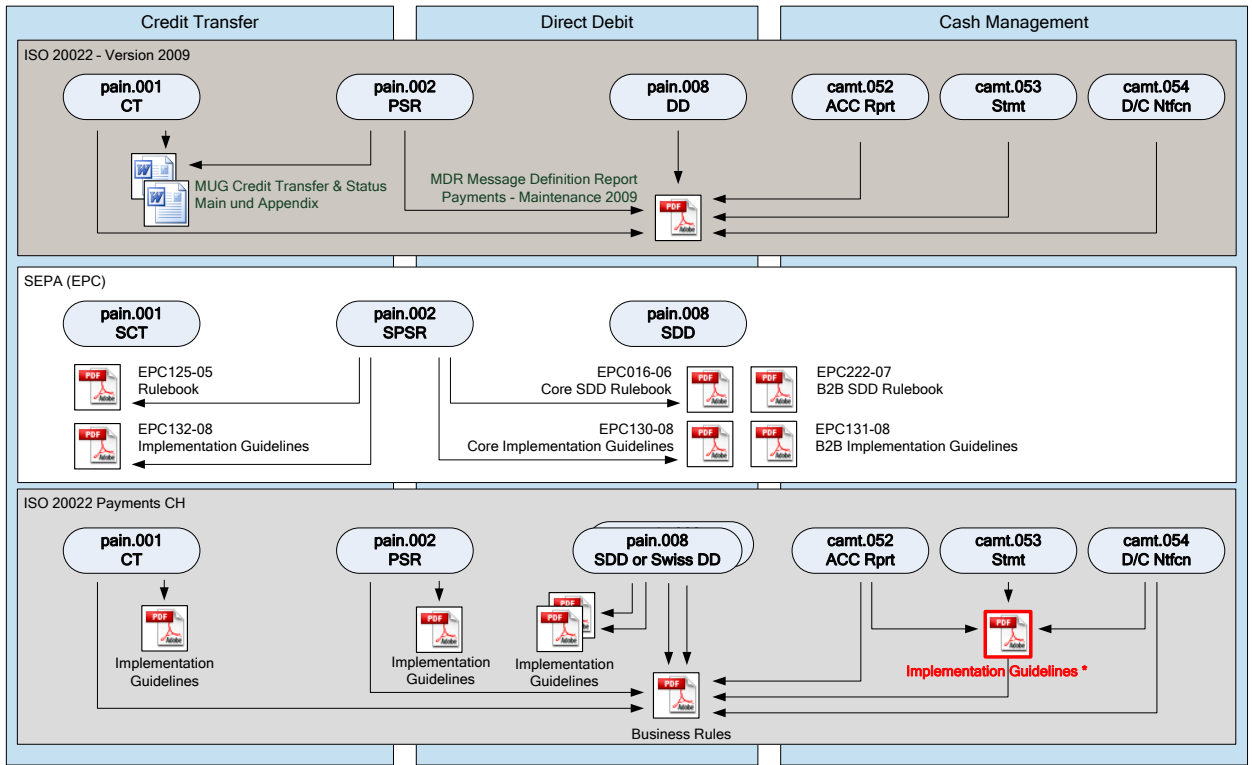
Figure 16:   Basis for the Swiss Payment Standards

Appendix F: Table of tables

Appendix G: Table of figures