



# ISO 20022 Payments

Swiss Implementation Guidelines  
for Customer-Bank Messages  
SEPA Direct Debit (SEPA Direct Debit Scheme)

Customer Direct Debit Initiation (pain.008)



### **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](mailto: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The concept of the BC number, short for Bank Clearing Number, has been out-of-date since at least 2010, when the Swiss National Bank provided access to the SIC system also to participants without the status of a bank, such as insurance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.".

## Amendment control

<b>Version</b>	<b>Date</b>	<b>Amendment description</b>
1.0	15.05.2009	First edition (only German version)
1.1	17.09.2009	<p>Amendments due to the new Version 3.3 of the EPC Guidelines and the requirements of Swiss Interbank Committees.</p> <ul style="list-style-type: none"> <li>– Sec. 2.2.2, p. 21: Change to "Validation" in the 2.14 &lt;ReqdColltnDt&gt; element</li> <li>– Sec. 2.2.3, p. 45: Elements 2.93 &lt;RfrdDocInf&gt;, 2.99 &lt;RfrdDocRltdDt&gt; and 2.100 &lt;RfrdDocAmt&gt; removed.</li> <li>– Sec. 2.2.3, p. 46: Change to "Comment" and "Validation" in the 2.108 &lt;Cd&gt; element</li> <li>– Sec. 2.2.3, p. 46: Element 2.109 &lt;Prtry&gt; removed.</li> <li>– Sec. 2.2.3, p. 46: Change to "Comment" and "Validation" in the 2.110 &lt;Issr&gt; element</li> <li>– Sec. 2.2.3, p. 46: Elements 2.112 &lt;Invcr&gt;, 2.113 &lt;Invcee&gt; and 2.114 &lt;AddtlRmtInf&gt; removed.</li> <li>– Sec. 2.3.1, p. 47: Reference to UTF-8 encoding and to Escaped Character with ' (apostrophe) inserted</li> <li>– Sec. 2.3.4, p. 53: References to Liechtenstein added (ISO country code LI)</li> <li>– Sec. 2.3.5.2, p. 55: Use of the Swiss ISR reference changed</li> <li>– Sec. 3.2.2, p. 62: New figure Original Group Information and Status</li> <li>– Sec. 3.2.2, p. 63: Element 2.5 &lt;FileOrgt&gt; inserted</li> <li>– Sec. 3.2.4, p. 75: Error texts changed, Code CH019 new</li> <li>– Append. C, p. 80: Reference to Escaped Character inserted with QUOTATION MARK, AMPERSAND, LESS-THAN SIGN and GREATER-THAN SIGN.</li> </ul>
2.0	30.04.2010	<p>Changes due to the new versions of the EPC recommendations, published on 30 October 2009 and valid from November 2010, based on ISO 20022 Maintenance Release 2009.</p> <p>Changes due to the SEPA B2B Direct Debit procedure (Business to Business).</p> <p>Changes to match the presentation in the Swiss Implementation Guidelines on Credit Transfer (changed table presentation), complete new section on the Customer Payment Status Report (pain.002) (no change markings for the technical specifications for pain.002).</p>
2.1	16.08.2011	General document update
2.2	30.04.2012	Various clarifications and additions, new company logo
2.3	30.04.2012	Various clarifications and additions, taking account of the EPC Definitions that will apply from 1.2.2014.

<b>Version</b>	<b>Date</b>	<b>Amendment description</b>
2.4	01.06.2016	<p>Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.</p> <p>Various textual changes/standardisations throughout the document.</p> <p>Explanation of the change from BC no. to IID added to the Foreword.</p> <p>All details of the Customer Payment Status Report (pain.002) removed to a separate Implementation Guideline.</p> <p>Section 1.2: Reference documents updated.</p> <p>Section 1.5: Further detail added to the status list.</p> <p>Section 1.6: Tree structure example changed.</p> <p>Section 2.3.2: Deadlines for deliveries and any processing of return payments changed.</p>
2.5	29.05.2017	<p>Section 1.2: Reference documents updated.</p> <p>Section 2.2.1: On index 1.1 "Message Identification", error code changed.</p> <p>Section 2.2.2: On index 2.3 "Batch Booking", text of the general definition changed (paragraph deleted).</p> <p>Section 2.2.2: On index 2.6 "Payment Type Information", SEPA definition expanded.</p> <p>Section 2.2.3: On index 1.1 «Message Identification» error code changed.</p> <p>Section 2.3.6.2: Paragraph referring to the document EPC142-08 deleted.</p>
2.5.1	07.08.2017	<p>Publication as "Minor" version: Change of the designation «Swiss recommendations» to «Swiss Payment Standards».</p>

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# 1 Introduction

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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 2009 and the latest EPC recommendations.

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) (this document)
  - for Cash Management messages (camt.052, camt.053 and camt.054)
  - for Status Report (pain.002)
- Swiss Usage Guide (use cases and examples)

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

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

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

This Implementation Guideline serves as manual for the technical implementation for SEPA Direct Debit in the versions

- CORE Direct Debit (direct debit procedure with right of revocation) and
- B2B Direct Debit (Business to Business, direct debit procedure without right of revocation)

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

## 1.1 Amendment control

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

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

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

## 1.2 Reference documents

Ref	Document	Title	Source
[1]	Payments Maintenance 2009	Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edition September 2009	ISO
[2]	pain.008.001.02	XML Schema Customer Direct Debit Initiation V02	ISO
[3]	pain.002.001.03	XML Schema Customer Payment Status Report V03	ISO
[4]	EPC016-06	SEPA Core Direct Debit Scheme Rulebook 2017 Version 1.0	EPC
[5]	EPC222-07	SEPA Business-to-Business Direct Debit Scheme Rulebook 2017 Version 1.0	EPC
[6]	EPC130-08	SEPA Core Direct Debit Customer-to-Bank Implementation Guidelines 2017 Version 1.0	EPC
[7]	EPC131-08	SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2017 Version 1.0	EPC
[8]	Swiss Business Rules	ISO 20022 Payments and Cash Management – Swiss Business Rules for messages in the customer-bank context	SIX Interbank Clearing
[9]	Payments External Code Lists	Inventory of External Payment Code Lists	ISO

Table 1: Reference documents

Organisation	Link
ISO	<a href="http://www.iso20022.org">www.iso20022.org</a>
EPC	<a href="http://www.europeanpaymentscouncil.eu">www.europeanpaymentscouncil.eu</a>
SIX Interbank Clearing	<a href="http://www.iso-payments.ch">www.iso-payments.ch</a> <a href="http://www.sepa.ch">www.sepa.ch</a> <a href="http://www.six-interbank-clearing.com">www.six-interbank-clearing.com</a>

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 Payment Initiation Messages:

- Customer Credit Transfer Initiation (pain.001) and
- Customer Direct Debit Initiation (pain.008)

Other related messages include, for example:

- Customer Payment Status Report (pain.002)

All these messages are described in the document "ISO 20022 Message Definition Report Payments Standards – Maintenance 2009" [1]. The pain.007 message is not currently used in Switzerland and is therefore not further discussed here.

The "pain.001" and "pain.008" messages for use in the Swiss direct debit procedure, and the "pain.002" message, are dealt with in separate documents in Switzerland.

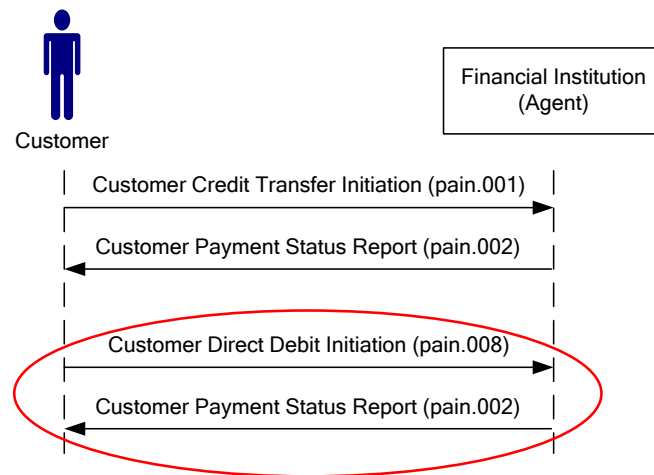


Figure 1: Payment Initiation message flow - summary

The flow of messages is shown in the above Figure 1. The pain.002 message is sent back to the sender by the recipient of pain.001 and pain.008 messages in order to report back the results of validation.

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

### 1.3.2

### Swiss ISO 20022 Payments Standard

The message standard recommended by Swiss financial institutions is based on the ISO 20022 standard. In addition to the SEPA message standard as recommended by the EPC, all the widely used payment types in national and cross-border payment traffic are supported.

The Swiss ISO 20022 Payments Standard encompasses all the data elements that are defined by the EPC in the SEPA Core Requirements as being essential, but in some cases has different definitions for the optional data elements, in order to meet the needs of Swiss financial institutions.

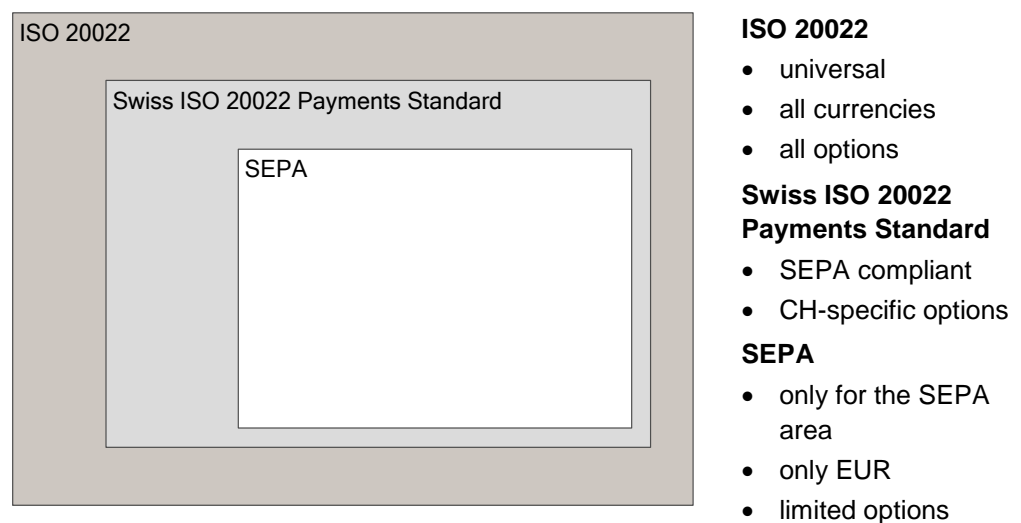


The Swiss ISO 20022 Payments Standard is specified in the following documents:

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

The Swiss Implementation Guidelines SEPA Direct Debit – this document – contains technical specifications and instructions for the technical and specialised implementation of customer-bank messages, including the Payment Status Report (Bank-Customer) in SEPA Direct Debit transactions in accordance with the Swiss ISO 20022 Payments Standard.

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



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

**Note:** The above illustration shows the SEPA standard as just part of the Swiss Payment Standards. This is intended to show that the Swiss Payment Standards permit more elements than the EPC recommendation. In some cases, the Swiss Payment Standards also include more restrictions.

**Note:** The colours **clay brown** and **light grey** that are used for the ISO 20022 standard and the Swiss ISO 20022 Payments Standard are also used in the column headings of tables in this document.

### 1.3.3 SEPA Message Standard

For payments in the SEPA area (Single Euro Payments Area), the SEPA Message Standard and the Swiss ISO 20022 Payments Standard are of importance.

In the interests of efficient usage within the SEPA area (EU countries, EEA countries and Switzerland), some restrictions were applied within the ISO 20022 standard, which were approved by the European Payments Council (EPC), the decision-making body of the European banking industry for payment transactions, in November 2009.

The SEPA Message Standard is specified in the following documents published on the website of the European Payments Council (EPC):

- EPC016-06 SEPA Core Direct Debit Scheme Rulebook [4]
- EPC222-07 SEPA B2B Direct Debit Scheme Rulebook [5]
- EPC130-08 SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines [6]
- EPC131-08 SEPA B2B Direct Debit Scheme Customer-to-Bank Implementation Guidelines [7]

## 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 B. More detailed information can be found in the user manual or the online help for the XML editor that is being used.

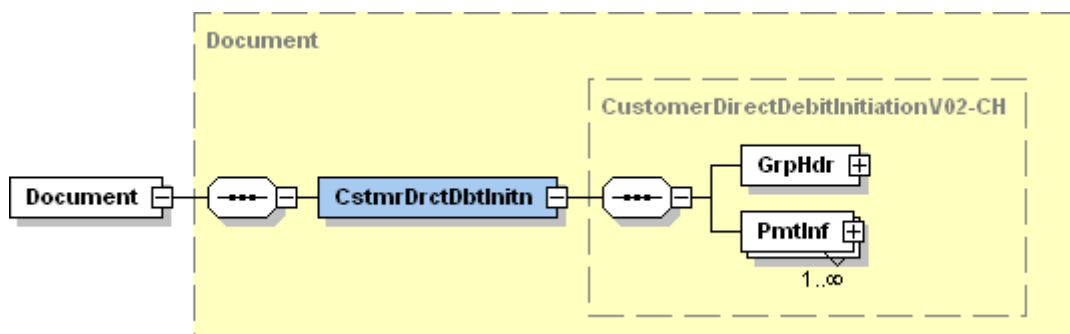


Figure 3: Example of graphical representation of an XML message

## 1.5 XML message conventions

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

### Permitted characters

The characters permitted in XML messages according to the Swiss ISO 20022 Payments Standard are listed in section 2.3.1 "Character set".

### Statuses

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

Status	Designation	Description
<b>M</b>	Mandatory	The element is mandatory. If the element is not used, a Swiss bank will refuse to process the message.
<b>R</b>	Recommended	The use of the element is recommended. If the element is not used, the message will normally still be processed by a Swiss bank.
<b>O</b>	Optional	The element is optional.
<b>D</b>	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.

### XML schema validation

The technical validation of the various XML messages is carried out using XML schemas. These define the elements that can be used, their status (mandatory, optional, dependent), the format of their content and the content itself (in certain cases the permitted codes are listed in the XML schema).

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

For the Swiss ISO 20022 Payments Standard, its own XML schemas are published as variants of the ISO 20022 XML schemas, in which, for example, unnecessary elements have been omitted or statuses changed. These XML schemas define all the data that is valid for Switzerland. Data types which have been taken over unchanged from the ISO standard retain the same names. For those data types that have been changed, the names have been given appropriate extensions showing the differences between them and the original ISO data types.

Example 1: ISO data type: FinancialInstitutionIdentification7  
Swiss data type: FinancialInstitutionIdentification7\_CHSDD\_pain008

Example 2: ISO data type: PartyIdentification32  
Swiss data type: PartyIdentification32\_CHSDD\_pain008\_6

No comments are inserted in the XML schemas. Information about the various data elements can be found in these Implementation Guidelines. In the source text for XML schema "pain.008", XML comments are inserted documenting the differences from the original data type under the ISO standard.

The names of the Swiss ISO 20022 Payments Standard XML schemas and links to the original XSD files are listed in Appendix A.

### **Indication of schema location and namespace in XML messages**

The Schema Location in XML messages indicates the XML schema which should be used to carry out the technical validation and where that schema is to be found. The Schema Location also includes the namespace (xmlns="..."). If a different Schema Location is entered from the one admitted, the whole message is rejected.

### **AOS (Additional Optional Services)**

In the Swiss ISO 20022 Payments Standard, SEPA Direct Debit, there are no AOS elements. Therefore if elements are used that are not described in the Swiss Implementation Guidelines, generally the whole message is rejected at the schema validation stage.

In specific cases financial institutions can agree on an AOS for a particular element, which is only processed within that financial institution. In that case, it must be validated against the ISO 20022 XML schema.

### **Attributes**

Attributes for collection messages comprise for example identifiers, names, addresses, IBANs, BICs etc. These are explained in the SEPA Rulebook [4] or [6].

The attributes are identified in the EPC Business Rules with unique attribute numbers: AT-xx, where xx is a sequential number. For example, AT-21 = Name of the beneficiary. The names used in this document refer to the definitions in the SEPA Rulebook [4] or [6].

For R-messages (Rejects, Returns, Refunds), the first position of the sequential number is always R. The identifier is then AT-Rx. Example: AT-R4 = Settlement date for the return.

### Using the Swiss XML schema

The definitions in the Swiss XML schema are the same as the descriptions in these Implementation Guidelines and should primarily be used to validate XML files that have been produced. Submissions can be made either using this Swiss XML schema or the official ISO 20022 XML schema (or any XML schema published by the EPC). The XML schema which is to be used must be agreed with the relevant financial institutions.

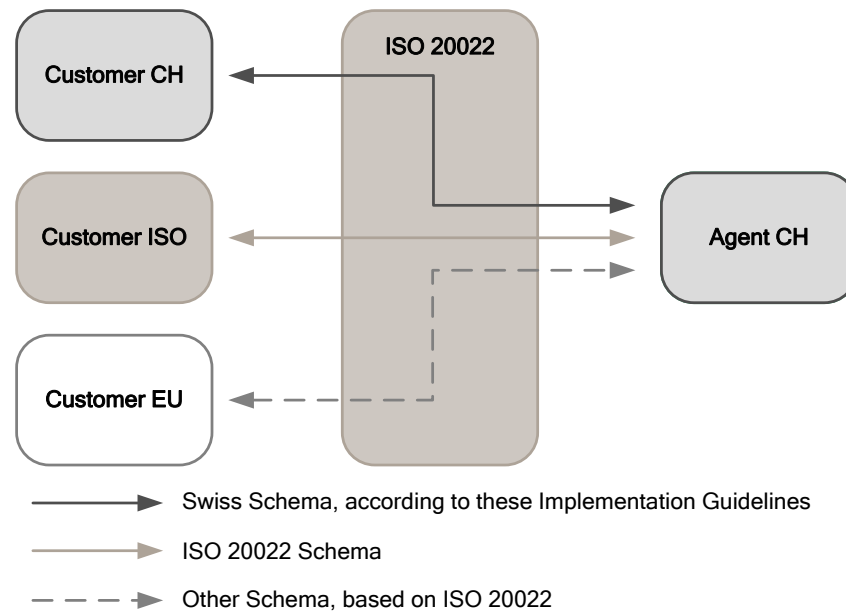


Figure 4: Using the Swiss XML schema

## 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 DirectDebitTransactionInformation. In the interests of legibility, spaces are generally used in this document.

### Data in tables

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
- Error code that is sent back if there are any errors in the pain.002 Customer Payment Status Report

**Note:** If during schema validation an error is detected in any element, the whole message is always rejected (error code FF01). Since this response generally applies to all elements in the table, a comment to that effect is not entered for every element.

### Colours used in the tables

The column headings are marked in **clay brown** for the information about ISO 20022 and **light grey** for information about the Swiss ISO 20022 Payments Standard.

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

### Representation of the tree structure in the tables

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

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

## 1.7 Scope

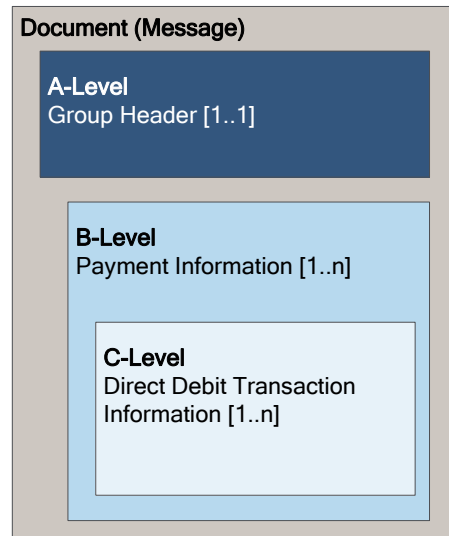
These Implementation Guidelines only give the specifications for the customer-bank messages Customer Direct Debit Initiation and Customer Payment Status Report for the Swiss ISO 20022 Payments Standard.

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

## 2 Customer Direct Debit Initiation (pain.008)

### 2.1 General

The XML message Customer Direct Debit Initiation (pain.008) is used for the electronic commissioning of SEPA collection orders by customers to the financial institution. It is used on the basis of the ISO 20022 XML schema pain.008.001.02.



The pain.008 XML message is essentially structured as follows:

- **A-Level:** message level, Group Header. This block must occur exactly once.
- **B-Level:** creditor side, Payment Information. This block must occur at least once and generally comprises several C-levels.
- **C-Level:** debtor side, Direct Debit Transaction Information. This block must occur at least once for each B-level. It comprises all the C-levels (transactions) belonging to the B-level (credit).

Figure 5: Basic message structure for XML message "pain.008"

In the following **technical specifications** for the XML message Customer Direct Debit Initiation (pain.008), each of these message levels is discussed in a separate subsection:

- 2.2.1 "Group Header (GrpHdr, A-Level)"
- 2.2.2 "Payment Information (PmtInf, B-Level)"
- 2.2.3 "Direct Debit Transaction Information (DrctDbtTxInf, C-Level)"

The **specialist specifications** given in section 2.3 cover the following topics:

- Character set
- Direct Debit Schemes Core and B2B
- Collection types
- Direct debit mandates
- Creditor Identifier
- References
- Duplicate checking

## 2.2 Technical specifications

### 2.2.1 Group Header (GrpHdr, A-Level)

The Group Header (A-Level of the message) contains all the elements that apply to all the transactions in the pain.008 XML message. It occurs exactly once in the message.

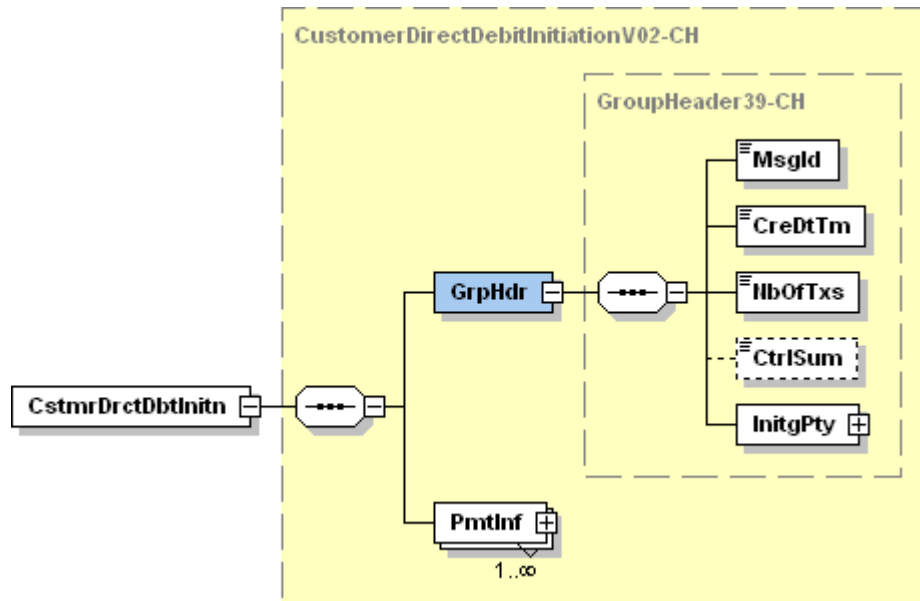


Figure 6: Group Header (GrpHdr)

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



ISO 2022 Standard				Swiss ISO 2022 Payments Standard		SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
	Document +Customer Direct Debit Initiation V02	CstmrDrctDbtInItN	1..1				
1.0	Group Header	GrpHdr	1..1	M			
1.1	Group Header +Message Identification	MsgId	1..1	M	Checking for duplicates takes place at the Swiss financial institutions at document (message) level and takes account of the following elements: unique Message Identification (1.1) in combination with the Initiating Party (1.8). The uniqueness is checked by the financial institutions over a period of at least 90 days. For producers this means that they must give their messages for transmission identification that is unique at least within a period of 90 days. Messages with the same Message Identification will be rejected. It is recommended that the Message Identification is generally kept unique for as long as possible, partly so as to simplify any subsequent long-term enquiries. In some cases at particular financial institutions, checking for duplicates can also be implemented for other elements (B- or C-Level). Only the SWIFT character set is permitted for this element. If there is an error, the whole message is rejected.		DU01
1.2	Group Header +Creation Date Time	CreDtTm	1..1	M	Recommendation: Should be the same as the actual date/time of creation.		DT01
1.6	Group Header +Number Of Transactions	NbOfTxS	1..1	M	Number of transactions for all C-Levels (Direct Debit Transaction Information) in the whole message. Recommendation: At present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99, 999 collections (C-Level, transactions). If there is an error, the whole message is rejected.		AM18
1.7	Group Header +Control Sum	CtrlSum	0..1	R	Value is the same as the sum of all the "Instructed Amount" elements (2.44). If there is an error, the whole message is rejected. Recommendation: the control sum should be sent in Level A. Is checked by the Swiss financial institutions, unlike Level B (2.5).	The fractional part has a maximum of two digits	AM10
1.8	Group Header +Initiating Party	InitgPty	1..1	M	Is part of duplicate checking and must contain a unique sender ID agreed with the recipient (usually the Creditor Identifier of the creditor). The identification must be entered in the following sub-element: Organisation Identification/Other/Identification. The sub-element "Private Identification" is not supported in Switzerland and must not be used.		
1.8	Group Header +Initiating Party ++Name	Nm	0..1	O	Name of the message sender, maximum 70 characters.	'Name' is limited to 70 characters in length.	

ISO 2022 Standard				Swiss ISO 2022 Payments Standard		SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
1.8	Group Header +Initiating Party ++Identification	Id	0..1	M	Must be sent.		
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId	1..1				
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++BICOr BEI	BICOrBEI	0..1	O	Only to be used by agreement with the financial institution.		
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other	Othr	0..n	M	Must be sent, may be used only once.		
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	M	Must contain a unique sender ID agreed with the recipient (an identifier assigned by the service provider, usually the Creditor Identifier). If there is an error, the whole message is rejected.		AM05
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	O	Only to be used by agreement with the financial institution.		
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O	Can be used as additional information to the Identification element (1.8).		
1.8	Group Header +Initiating Party ++Contact Details	CtctDtls	0..1	O	Details of the software used and the particular version.		

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
1.8	Group Header +Initiating Party ++Contact Details +++Name	Nm	0..1	O	Recommendation: should contain the name of the software used to create this message, maximum 70 characters.		
1.8	Group Header +Initiating Party ++Contact Details +++Other	Othr	0..1	O	Recommendation: should contain the version of the software used to create this message.		

Table 3: Group Header (GrpHdr, A-Level)

## 2.2.2 Payment Information (PmtInf, B-Level)

The Payment Information (B-Level of the message) contains information about the creditor and other key elements such as the payment method or requested collection date which apply to all transactions (C-Levels) for this B-Level.

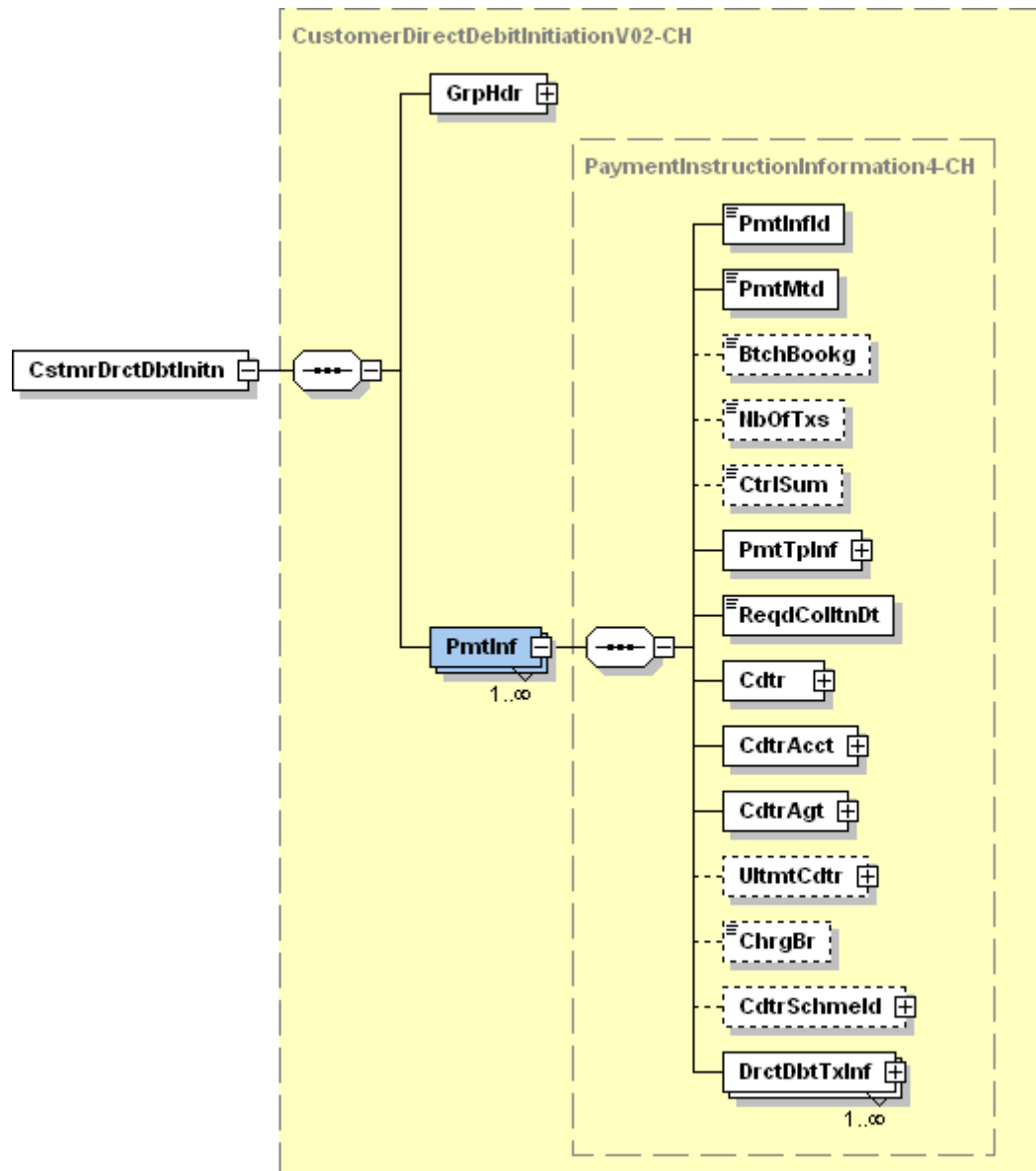


Figure 7: Payment Information (PmtInf)

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

In the "General Definition" column, in the interests of completeness, the SEPA attributes as described in the SEPA Rulebook [4] or [6] and SEPA Implementation Guidelines [6] or [7] have been used.

ISO 2022 Standard				Swiss ISO 2022 Payments Standard		SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.0	Payment Information	PmtInf	1..n	M			
2.1	Payment Information +Payment Information Identification	PmtInfId	1..1	M	Value must be unique within the message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002. Only the SWIFT character set is permitted for this element.		DU02
2.2	Payment Information +Payment Method	PmtMtd	1..1	M	Permitted value according to ISO 2022: DD		
2.3	Payment Information +Batch Booking	BtchBookg	0..1	O	The option "true" is recommended. "true": Wherever possible, one batch booking is made per Payment Information Identification (2.1). "false": The payment group is created by the service provider (one payment group per BIC of the creditor's financial institution, creditor's account number, Requested Collection Date, identification of the creditor and Sequence Type). The payment group is used for authorisation by the creditor. The information in the Batch Booking element corresponds to the customer's request regarding the subsequent method of booking. It is – wherever possible – carried out by the financial institution accordingly, but they are under no obligation to do so. If this element is not sent, then the booking proceeds as for "true".	If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply.	
2.4	Payment Information +Number Of Transactions	NbOfTxs	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.		
2.5	Payment Information +Control Sum	CtrlSum	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.	The fractional part has a maximum of two digits	
2.6	Payment Information +Payment Type Information	PmtTplnf	0..1	M	Must be sent.	Mandatory 'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.	
2.8	Payment Information +Payment Type Information ++Service Level	SvcLvl	0..1	M	Must be sent.	Mandatory	
2.11	Payment Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	M	Must be sent.	Mandatory	
2.12	Payment Information +Payment Type Information ++Local Instrument +++Code	Cd	1..1	M	Only the values "CORE" or "B2B" are permitted. If there is an error, the B-Level (incl. all associated C-Levels) is rejected. Only direct debits of the same type can be sent within a single message, i.e. "CORE" and "B2B" must not be used in the same message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002.	AT-20 The identification code of the Scheme. The mixing of different Local Instrument values is not allowed in the same message.	CH22

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.14	Payment Information +Payment Type Information ++Sequence Type	SeqTp	0..1	M	Must be sent.		AT-21 Transaction / Sequence Type. Mandatory If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).	
2.15	Payment Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Use: see ISO 2022 Message Definition Report [1].		AT-59 Category purpose of the Collection. Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.	
2.16	Payment Information +Payment Type Information ++Category Purpose +++Code	Cd	1..1	D	{Or If used, then "Proprietary" must not be present. Codes according Payments External Code Lists [9]. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.			CH16
2.17	Payment Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry	1..1	D	Or} If used, the "Code" must not be present.			
2.18	Payment Information +Requested Collection Date	ReqdColltnDt	1..1	M	Delivery deadlines as agreed with the service provider. If the delivery deadlines are not adhered to, either a) the Requested Collection Date (or Interbank Settlement Date) can be set to the next possible Target Day (Interbank settlement day) or b) the order (B-Level, incl. all associated C-Levels) can be rejected. In both cases (amendment or rejection), the creditor is notified accordingly in a pain.002.		AT-11 Due Date of the Collection.	CH03 CH04 CH19 DT06
2.19	Payment Information +Creditor	Cdtr	1..1	M				
2.19	Payment Information +Creditor ++Name	Nm	0..1	M	Name of the creditor. Maximum 70 characters. Must be sent.		AT-03 Name of the Creditor. Mandatory 'Name' is limited to 70 characters in length.	
2.19	Payment Information +Creditor ++Postal Address	PstlAdr	0..1	O	Address of the creditor.		AT-05 Address of the Creditor.	
2.19	Payment Information +Creditor ++Postal Address +++Country	Ctry	0..1	O	Country where creditor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.			BE09

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.19	Payment Information +Creditor ++Postal Address +++Address Line	AdrLine	0..7	O	Only two occurrences are allowed.		Only two occurrences are allowed.	
2.20	Payment Information +Creditor Account	CdtrAcct	1..1	M	Account number of the creditor.		AT-04 Account Number of the Creditor.	
2.20	Payment Information +Creditor Account ++Identification	Id	1..1	M			Only IBAN is allowed.	
2.20	Payment Information +Creditor Account ++Identification +++IBAN	IBAN	1..1	M	Must include a valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.			BE09 CH16
2.20	Payment Information +Creditor Account ++Currency	Ccy	0..1	O	Element not included in processing and not passed on.			
2.21	Payment Information +Creditor Agent	CdtrAgt	1..1	M				
2.21	Payment Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	M	Either BIC or Other/Id must be sent. If both, the CdtrAcct/IBAN and the BIC are sent, the Creditor Agent is derived from the IBAN.		Either BIC or 'Other/Identification' must be used.	
2.21	Payment Information +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	Must contain a valid BIC.		AT-12 BIC of the Creditor bank. The BIC is mandatory for non-EU/non-EEA cross-border SEPA transactions.	RC01
2.21	Payment Information +Creditor Agent ++Financial Institution Identification +++Other	Othr	0..1	D				
2.21	Payment Information +Creditor Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	M	The value "NOTPROVIDED" must be sent.		Only 'NOTPROVIDED' is allowed.	
2.23	Payment Information +Ultimate Creditor	UltmtCdtr	0..1	O	Can be used at B-Level or C-Level (2.69) but not at both at the same time. If used here at B-Level, this Ultimate Creditor applies to all C-Levels.		This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.23	Payment Information +Ultimate Creditor ++Name	Nm	0..1	O	Maximum 70 characters.		AT-38 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length.	
2.23	Payment Information +Ultimate Creditor ++Identification	Id	0..1	O	Identification of the ultimate creditor.		AT-39 Identification code of the Creditor Reference Party.	
2.23	Payment Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.		Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	
2.23	Payment Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the Organisation Identification must not be present.		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
2.24	Payment Information +Charge Bearer	ChrgBr	0..1	D	Only "SLEV" is allowed. Can be used at B-Level or C-Level (2.45) but not at both at the same time. Use at B-Level is recommended.		Only 'SLEV' is allowed. It is recommended that this element be specified at 'Payment Information' level.	
2.27	Payment Information +Creditor Scheme Identification	CdtrSchmeld	0..1	D	Must be used at B-Level or C-Level (2.66) but not at both at the same time. Use at B-Level is recommended.		It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	
2.27	Payment Information +Creditor Scheme Identification ++Identification	Id	0..1	M	Identification of the creditor. Must be sent if "Creditor Scheme Identification" is used.		AT-02 Identifier of the Creditor. Mandatory	
2.27	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification	PrvtId	1..1	M	Must be sent if "Creditor Scheme Identification" is used.		Mandatory Private Identification is used to identify either an organisation or a private person.	
2.27	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other	Othr	0..n	M	Must be sent if "Creditor Scheme Identification" is used. "Other" is allowed, no other sub-elements allowed.		Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	



ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.27	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Identification	Id	1..1	M	Must be filled with the Creditor Identifier. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the B-Level (incl. all associated C-Levels) is rejected. Only the SWIFT character set is permitted for this element.		BE09 CH11 MD01
2.27	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Scheme Name	SchmeNm	0..1	M	Must be sent if "Creditor Scheme Identification" is used.		
2.27	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Scheme Name +++++Proprietary	Prtry	1..1	M	Must be sent if "Creditor Scheme Identification" is used. Must contain the value "SEPA".		

Table 4: Payment Information (PmtInf, B-Level)

### 2.2.3 Direct Debit Transaction Information (DrctDbtTxInf, C-Level)

The Direct Debit Transaction Information (C-Level of the message) contains all the details about the debtor and other information about the transaction (sending information, purpose of payment etc.).

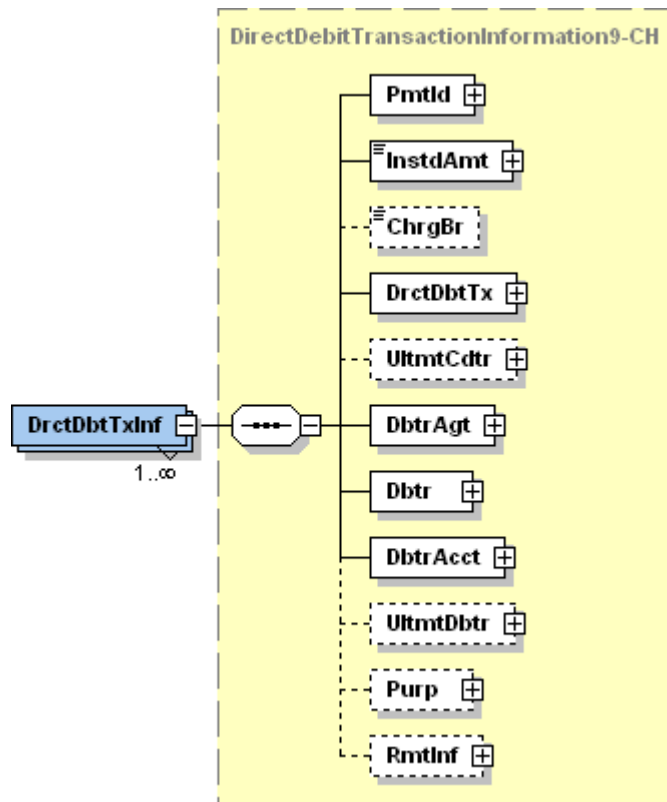


Figure 8: Direct Debit Transaction Information (DrctDbtTxInf)

The following table specifies all the elements of the Direct Debit Transaction Information that are relevant to the Swiss ISO 20022 Payments Standard.

In the "General Definition" column, in the interests of completeness, the SEPA attributes as described in the SEPA Rulebook [4] or [6] and SEPA Implementation Guidelines [6] or [7] have been used.

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.28	Direct Debit Transaction Information	DrctDbtTxInf	1..n	M				
2.29	Direct Debit Transaction Information +Payment Identification	PmtId	1..1	M				
2.30	Direct Debit Transaction Information +Payment Identification ++Instruction Identification	InstId	0..1	M	Point-to-point reference which allows unique identification of the transaction in the event of an error. Must be sent. Value must be unique within the B-Level. If there is an error, the whole B-Level is rejected and refer-enced in the pain.002. Only the SWIFT character set is permitted for this element.			DU05
2.31	Direct Debit Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	M	Reference of the creditor for SEPA collection order. Only the SWIFT character set is permitted for this element. In Switzerland it is recommended that no more than 16 positions are used.		AT-10 Creditor's reference of the direct debit Collection.	
2.44	Direct Debit Transaction Information +Instructed Amount	InstAmt	1..1	M	Amount of the SEPA collection order in Euro.		The fractional part has a maximum of two digits. AT-06 Amount of the Collection in Euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less.	
2.45	Direct Debit Transaction Information +Charge Bearer	ChrgBr	0..1	D	Only "SLEV" is allowed. Can be used at B-Level or C-Level but not at both at the same time. Use at B-Level is recommended.		Only 'SLEV' is allowed.	CH07
2.46	Direct Debit Transaction Information +Direct Debit Transaction	DrctDbtTx	0..1	M	Must be sent.		Mandatory	
2.47	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information	MndtRltdInf	0..1	M	Must be sent.		Mandatory	
2.48	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Mandate Identification	MndtId	0..1	M	Unique mandate reference, specified by the creditor. Must be sent. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.		AT-01 Unique Mandate Reference. Mandatory	MD01
2.49	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Date Of Signature	DtOfSgntr	0..1	M	Date of signing of the mandate. Must be sent. Must not be in the future. If there is an error, the C-Level is rejected.		AT-25 Date of Signing of the Mandate. Mandatory	DT01
2.50	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Indicator	AmdmntInd	0..1	O	Information about a changed mandate. If not present, the same behavior applies as "false".			

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.51	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details	AmdmntInfDtls	0..1	D	Reason for amendment of the mandate. Must not be present if the Amendment Indicator = "false" or is not present. Must be present if the Amendment Indicator = "true", at least one sub-element must be used (more than one is possible). If there is an error, the C-Level is rejected.	AT-24 Reason for Amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements. Mandatory if 'Amendment Indicator' is 'true'.	CH09 CH10
2.52	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Mandate Identification	OrgnlMndtId	0..1	D	Unique mandate reference of the creditor. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.	AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate. Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.	MD01
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification	OrgnlCdrSchmId	0..1	D		Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.	
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification ++++Name	Nm	0..1	D	Name of the original creditor. Maximum 70 characters. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.	Original AT-03 Name of the Creditor. If present the new 'Name' must be specified under 'Creditor'. 'Name' is limited to 70 characters in length.	MD01
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification ++++Identification	Id	0..1	D	Identification of the original creditor.	AT-18 Identifier of the original Creditor who issued the Mandate.	
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification ++++Identification ++++Private Identification	PrvtId	1..1	M	Must be sent if "Identification" is used.	Private Identification is used to identify either an organisation or a private person.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Other	Othr	0..n	M	Must be sent if "Identification" is used. Only one occurrence of "Other" is allowed, no other sub-elements allowed.	Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Other +++++++Identification	Id	1..1	M	Must be sent if "Identification" is used. Must be filled with the Creditor Identifier. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.		BE09 CH11 MD01
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Other +++++++Scheme Name	SchmeNm	0..1	M	Must be sent if "Identification" is used.		
2.53	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Creditor Scheme Identification +++++Identification ++++++Private Identification +++++++Other +++++++Scheme Name +++++++Proprietary	Prtry	1..1	M	Must be sent if "Identification" is used. Must contain the value "SEPA".		
2.57	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Account	OrgnDbtrAcct	0..1	O	Provides information on an amended account number. If the new account is within the same financial institution, the original account number in the "IBAN" sub-element must be sent. If the new account is at another financial institution, the code "SMNDA" - Same Mandate New Debtor Account - must be sent in the "Other" sub-element.	To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Or in case of an account change within the same bank, IBAN is allowed.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.57	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Account +++++Identification	Id	1..1	M	Must be used where "Original Debtor Agent" is used.		
2.57	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Account +++++Identification ++++++IBAN	IBAN {Or	1..1	D	Must be sent if the account details have changed within the same financial institution. Must contain a valid IBAN. If there is an error, the C-Level is rejected.		BE09 CH16 MD01
2.57	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Account +++++Identification ++++++Other	Othr Or}	1..1	D			
2.57	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Account +++++Identification ++++++Other +++++++Identification	Id	1..1	D	Must be sent if the account has changed to a new financial institution. Only the code "SMNDA" may be sent.		CH16 CH17 MD01
2.58	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Agent	OrgnIDbtrAgt	0..1	D	May only be sent if a new account within the same financial institution is used. If there is an error, the C-Level is rejected.	Not to be used if element 'Original Debtor Account' is populated with 'SMNDA'.	CH14
2.58	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Agent +++++Financial Institution Identification	FinInstnId	1..1	M	Must be used where "Original Debtor Agent" is used.		

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.58	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Amendment Information Details ++++Original Debtor Agent +++++Financial Institution Identification +++++BIC	BIC	0..1	M				
2.62	Direct Debit Transaction Information +Direct Debit Transaction ++Mandate Related Information +++Electronic Signature	ElctrncSgntr	0..1	O	Placeholder for the Electronic Signature Data, if applicable. Swiss financial institutions currently do not support e-mandates. Only to be used by agreement with the financial institution.		AT-16 Placeholder for the electronic signature data, if applicable. AT-17 Type of Mandate (paper, e-Mandate). AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03). If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. This data element is not to be used if the mandate is a paper mandate.	CH16 CH17
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification	CdtrSchmeld	0..1	D	Can be used at B-Level (2.27) or C-Level but not at both at the same time. If there is an error, the C-Level is rejected. Use at B-Level is recommended.		It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	CH07
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification	Id	0..1	M	Identification of the creditor. Must be sent if "Creditor Scheme Identification" is used.		AT-02 Identifier of the Creditor. Mandatory	
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification ++++Private Identification	PrvtId	1..1	M	Must be sent if "Creditor Scheme Identification" is used.		Private Identification is used to identify either an organisation or a private person.	
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other	Othr	0..n	M	Must be sent if "Creditor Scheme Identification" is used, only one occurrence of "Other" is allowed, no other sub-elements allowed.		Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other ++++++Identification	Id	1..1	M	Must be filled with the Creditor Identifier. When used at C-Level, the Creditor Identifier must be the same at all C-Levels within a B-Level. If there is an error, the whole B-Level (incl. all associated C-Levels) is rejected, and the B-Level is referenced in the pain.002. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. If there is an error, the C-Level is rejected. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.		BE09 CH11 CH12 MD01
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	M	Must be sent if "Creditor Scheme Identification" is used.		
2.66	Direct Debit Transaction Information +Direct Debit Transaction ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other ++++++Scheme Name +++++++Proprietary	Prtry	1..1	M	Must be sent if "Creditor Scheme Identification" is used. Must contain the value "SEPA".		
2.69	Direct Debit Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	D	Can be used at B-Level (2.23) or C-Level but not at both at the same time. If there is an error, the C-Level is rejected.	This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	CH07
2.69	Direct Debit Transaction Information +Ultimate Creditor ++Name	Nm	0..1	O	Name of the ultimate creditor. Maximum 70 characters.	AT-38 Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length.	
2.69	Direct Debit Transaction Information +Ultimate Creditor ++Identification	Id	0..1	O	Identification of the ultimate creditor.	AT-39 Identification code of the Creditor Reference Party.	
2.69	Direct Debit Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	



ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.69	Direct Debit Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId	1..1	D	Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the "Organisation Identification" must not be present.		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
2.70	Direct Debit Transaction Information +Debtor Agent	DbtrAgt	1..1	M				
2.70	Direct Debit Transaction Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	M	Either BIC or Other/Id must be sent. If both, the CdrAcct/IBAN and the BIC are sent, the Creditor Agent is derived from the IBAN.		Either BIC or 'Other/Identification' must be used.	
2.70	Direct Debit Transaction Information +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	Must contain valid BIC. Mandate checking as agreed with the service provider.		AT-13 BIC of the Debtor Bank. The BIC is mandatory for non-EU/non-EEA cross-border SEPA transactions.	RC01 MD01
2.70	Direct Debit Transaction Information +Debtor Agent ++Financial Institution Identification +++Other	Othr	0..1	D				
2.70	Direct Debit Transaction Information +Debtor Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	M	The value "NOTPROVIDED" must be sent.		Only 'NOTPROVIDED' is allowed.	
2.72	Direct Debit Transaction Information +Debtor	Dbtr	1..1	M				
2.72	Direct Debit Transaction Information +Debtor ++Name	Nm	0..1	M	Name of the debtor. Maximum 70 characters. Must be sent.		AT-14 Name of the Debtor. Mandatory 'Name' is limited to 70 characters in length. In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.	

ISO 2022 Standard				Swiss ISO 2022 Payments Standard			SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.72	Direct Debit Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	O	Address of the debtor.		AT-09 Address of the Debtor. (only mandatory when the Creditor Bank or the Debtor Bank is located a non-EEA SEPA country or territory)	
2.72	Direct Debit Transaction Information +Debtor ++Postal Address +++Country	Ctry	0..1	O	Country where debtor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the C-Level is rejected.			BE09
2.72	Direct Debit Transaction Information +Debtor ++Postal Address +++Address Line	AdrLine	0..7	O	Only two occurrences are allowed.		Only two occurrences are allowed.	
2.72	Direct Debit Transaction Information +Debtor ++Identification	Id	0..1	O	Identification of the debtor.		AT-27 Debtor identification code.	
2.72	Direct Debit Transaction Information +Debtor ++Identification +++Organisation Identification	OrgId	1..1	D	Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.		Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	
2.72	Direct Debit Transaction Information +Debtor ++Identification +++Private Identification	PrvtId	1..1	D	Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the "Organisation Identification" must not be present.		Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
2.73	Direct Debit Transaction Information +Debtor Account	DbtrAcct	1..1	M	Account number of the debtor.		AT-07 Account Number of the Debtor. Only IBAN is allowed.	
2.73	Direct Debit Transaction Information +Debtor Account ++Identification	Id	1..1	M				
2.73	Direct Debit Transaction Information +Debtor Account ++Identification +++IBAN	IBAN	1..1	M	Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.			BE09 CH16 MD01
2.74	Direct Debit Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	D			Mandatory, if provided by the Debtor in the Mandate.	
2.74	Direct Debit Transaction Information +Ultimate Debtor ++Name	Nm	0..1	D	Maximum 70 characters.		AT-15 Name of the Debtor Reference Party. 'Name' is limited to 70 characters in length. Mandatory if provided by the Debtor in the mandate.	
2.74	Direct Debit Transaction Information +Ultimate Debtor ++Identification	Id	0..1	O	Identification of the ultimate debtor.		AT-37 Identification code of the Debtor Reference Party.	

ISO 2022 Standard				Swiss ISO 2022 Payments Standard		SEPA ISO 2022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Code
2.74	Direct Debit Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	
2.74	Direct Debit Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the "Organisation Identification" must not be present.	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
2.76	Direct Debit Transaction Information +Purpose	Purp	0..1	O	Purpose of the Collection. Use: see ISO 2022 Message Definition Report.	AT-58 Purpose of the Collection.	
2.77	Direct Debit Transaction Information +Purpose ++Code	Cd	1..1	M	Codes according "Payments External Code Lists". If there is an error, the C-Level is rejected.		CH16
2.88	Direct Debit Transaction Information +Remittance Information	RmtInf	0..1	O	Remittance information from the creditor. May be used either structured or unstructured.	AT-22 Remittance information from the Creditor. Either 'Structured' or 'Unstructured', may be present.	
2.89	Direct Debit Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	D	Only one occurrence is allowed. If used, then "Structured" must not be present.	'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed.	CH17
2.90	Direct Debit Transaction Information +Remittance Information ++Structured	Strd	0..n	D	Only one occurrence is allowed, maximum 140 characters inclusive XML tags. If there is an error, the C-Level is rejected. If used, then "Unstructured" must not be present.	'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Only one occurrence of 'Structured' is allowed.	CH15 CH17
2.110	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	O		When present, the Creditor Bank is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present.	
2.111	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	M	Must be sent if "Creditor Reference Identification" is used.		
2.112	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M			

ISO 20022 Standard				Swiss ISO 20022 Payments Standard			SEPA ISO 20022 Payments Standard	Error
Index	Message Item	XML Tag	Mult.	St.	General Definition		Payment Type-specific Definition	Code
2.113	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd	1..1	M	Must be sent if "Creditor Reference Identification" is used. SCOR (Structured Communication Reference) is the only value permitted.		Only 'SCOR' is allowed.	
2.115	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O				
2.116	Direct Debit Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	M	Must be sent if "Creditor Reference Identification" is used. Must contain Creditor Reference according to ISO 11649.		If 'Creditor' Reference contains a check digit, the receiving bank is not required to validate this. If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649).	

Table 5: Direct Debit Transaction Information (DrctDbtTxInf, C-Level)

## 2.3 Specialist specifications

### 2.3.1 Character set

In ISO 20022 XML messages, characters from the Unicode character set UTF-8 (8-Bit Unicode Transformation Format) must always be used (message has to be UTF-8 encoded). In XML messages under the Swiss ISO 20022 Payments Standard, only the "Latin Character Set" from this is permitted.

#### Characters without conversion (SWIFT character set)

The following characters, corresponding to the SWIFT character set, are accepted without conversion, as in the EPC Guidelines:

a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z  
A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z  
0, 1, 2, 3, 4, 5, 6, 7, 8, 9  
. (full stop)  
, (comma)  
: (colon)  
' (apostrophe, also accepted as escaped character &apos;)  
+ (plus)  
- (minus)  
/ (slash)  
( (open round bracket)  
) (closed round bracket)  
? (question mark)  
space

#### Characters with conversion

In addition, certain other characters are also permitted in Switzerland (specified in Appendix C). These characters can be converted if necessary for subsequent further processing. If characters are sent that are not specified in Appendix C, the message is rejected.

#### Character set for references

For certain references, only characters from the SWIFT character set are permitted:

- Message Identification (A-Level)
- Payment Information Identification (B-Level)
- Creditor Scheme Identification (Creditor Identifier, B- and C-Level)
- Instruction Identification (C-Level)
- End To End Identification (C-Level)
- Mandate Identification (C-Level)
- Original Mandate Identification (C-Level)

- Original Creditor Scheme Identification (C-Level)

Furthermore, these references must not begin with "/" and must not contain "//".

### Formatting conventions for fields showing amounts

In the XML context, different formats are permitted in fields showing amounts. To ensure that the payment is processed without problem, the following formatting is recommended:

- Do not use leading or final filler characters (space, white space, zero, plus signs).
- Always use a decimal point.
- Even where the amount is a whole number, always send decimal places (the number of decimal places depends on the currency).

Certain financial institutions may define further restrictions if required.

Regardless of the format that is used, financial institutions are allowed to convert all fields showing amounts into a standard format for further processing.

## 2.3.2

### Direct Debit Schemes Core and B2B

In the SEPA B2B Direct Debit procedure, the debtor must also be a business customer (B2B: Business to Business). While the Core procedure provides for reimbursement within 8 weeks, the B2B procedure does not allow reimbursement. This means that the debtor's financial institution, or the debtor, must check on receiving a collection order that there is a valid mandate from the debtor.

The following table shows the deadlines for submissions and any return payments for the two procedures (depending on the Requested Collection Date):

Submission and any return payment	Core	B2B
One-off, first, recurring and final collections (OOF, FRST, RCUR and FNAL)	1 TD	1 TD
Return	5 TD	2 TD
Refund for authorised transactions	8 weeks	not allowed
Refund for unauthorised transactions	13 months	Only in exceptional circumstances: 13 months

TD = Target Day

The messages are defined in the same way, except for the identifier for the particular procedure in the Payment Type Information/Local Instrument/Code element (CORE or B2B). A pain.008 message must contain only one type, collections either under the Core procedure or under the B2B procedure.

### 2.3.3 Collection types

A basic distinction is made between one-off collections and recurring collections. The collection type that should be used is determined by the relevant information in the SEPA direct debit mandate (see section 2.3.4).

One-off direct debits must contain the code OOFF (One-Off) in the Sequence Type element and must only be submitted once. Thereafter, the direct debit mandate is no longer valid.

For recurring collections, the first direct debit can contain the code FRST (First) or the code RCUR (Recurrent) in the Sequence Type element. The subsequent direct debits must contain the code RCUR (Recurrent) and the last direct debit the code FNAL (Final). The direct debit mandate remains valid until either a final direct debit with the code FNAL is submitted or until the validity of the mandate for the most recently submitted direct debit with the code FRST or RCUR has expired (i.e. no more than 36 months after that collection or attempted collection).

Within a message (pain.008), more than one B-Level can be delivered with different Sequence Types.

### 2.3.4 Direct debit mandates

#### 2.3.4.1 General information

By signing a direct debit mandate, the debtor authorises the creditor to collect from his financial institution the amounts that are due. At the same time, the debtor's financial institution is authorised to debit the amounts due from the given account.

A direct debit mandate contains, in addition to the identification as a Core or B2B mandate, among other things, the following mandate information:

- A unique Mandate Identification (Mandate Reference, element is case insensitive)
- Name and address of the debtor
- IBAN of the debtor
- BIC of the debtor's financial institution
- Name and address of the creditor
- Creditor Identifier (see also section 2.3.5)
- Type of collection (one-off or recurring)
- Date of signature and debtor's signature

The creditor is obliged to retain the original of the direct debit mandate and to produce it at the request of his financial institution (up to 14 months after the collection).

The maximum period for revoking an unauthorised collection is 13 months from the debiting (value date). The unique reference of the mandate must be preserved for that period, so that any revocation of the collection can be correctly processed.

A direct debit mandate for recurring collections becomes invalid after 36 months if no collections or attempted collections have been made during that time.

All relevant mandate information is to be sent by the creditor with every collection, in the relevant elements of the pain.008 XML message. If the Amendment Indicator is set, amendments to the mandate information can also be sent (see section 2.3.4.3 "Mandate amendments in the "pain.008" message").

[illegible]



#### 2.3.4.2 Specifications for the mandate information in the pain.008 message

In order for the mandate information to be sent correctly, attention must be paid to the following:

##### **Uniqueness of a mandate**

The uniqueness of a mandate must be guaranteed by the creditor by using the Mandate Identification throughout the period of validity of a collection order (per Creditor Identifier).

##### **First or one-off direct debit**

First direct debits should be marked with the Sequence Type "FRST" or "RCUR", and one-off direct debits with the Sequence Type "OOFF". The compulsory mandate information must be present in the message and syntactically correct.

##### **Recurring or final direct debits**

Recurring direct debits should be marked with the Sequence Type "RCUR" or "FNAL". It should be noted that a mandate for the period of 36 months after the last collection (last Requested Collection Date) is still regarded as valid if the last collection is not marked as such (Sequence Type "FNAL"). This means that that mandate identification cannot be used for another mandate during that period.

For the last direct debit in a recurring sequence (Sequence Type "FNAL"), there must be valid mandate information available from a previously submitted direct debit.

##### **Mandate changes**

If changed mandate information is sent in a direct debit (see section 2.3.4.3 "Mandate amendments in the "pain.008" message") (Amendment Indicator = "true"), the original mandate information normally also has to be included in the message and match the details for the previous collection.

##### **Response to incorrect mandate information**

If errors occur during validation of the mandate information at a financial institution or service provider, the collection is rejected.

Collections that have been rejected are regarded as not having been delivered from the point of view of mandate management. This means, for example, that any amendments have to be sent again.

**Comment:** Deliveries are responded to by financial institutions and service providers with a Status Report (pain.002). If the reason for a rejection emerges later, an additional Status Report is not automatically created for that transaction. However, the effects regarding the mandate are the same, i.e. the collection is regarded as undelivered in terms of the mandate information.

### 2.3.4.3 Mandate amendments in the "pain.008" message

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The debtor or creditor can make amendments to an existing mandate at any time. SEPA Direct Debit allows for the following situations where a mandate amendment may be necessary:

- The creditor updates the unique Mandate Identification for an existing mandate because of an internal reorganisation.
- The Creditor Identifier has changed because of a change to the company (take-over, spin-off etc.).
- The creditor has changed their name.
- The debtor has changed their bank details (new account at the same financial institution or a different financial institution).

In these cases, no new mandate is needed, but the changes can be attached as supplements – called Amendments – to an existing mandate.

The following points should be noted in relation to mandate amendments:

- Creditors and debtors are responsible for making Amendments to their information elements, if these change during the lifetime of a mandate.
- If the identifier and/or name of a creditor changes, the debtor must be informed of this in advance (by letter, email etc.) to ensure that the debtor can recognise the relevant transactions on his account.
- If the debtor's account details change, the creditor must keep to the timings as if for a first-time collection.

Mandate amendments are always sent with the next delivery of a pain.008. Figure 9 shows the elements in the pain.008 message which are intended for mandate amendments.

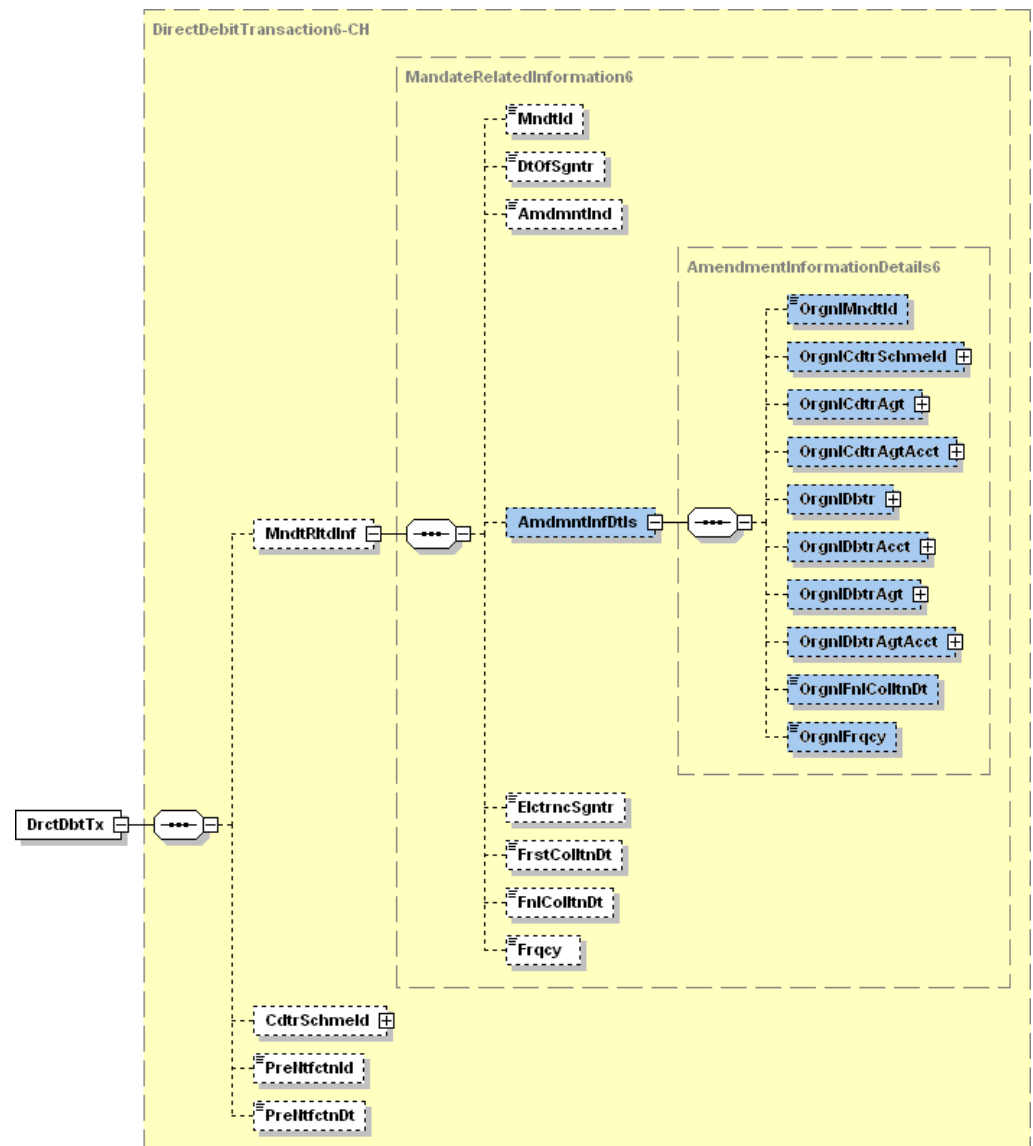


Figure 9: Elements for mandate amendments in the "pain.008" message

The data elements that apply after an amendment are entered in the fields relevant to mandates as described in section 2.3.4.1. The original elements that applied before the change are entered in the elements of the Amendment Information Detail (`<AmdmntInfDtls>`) component. Only those elements should be sent that have changed.

**Comment:** For changes to the bank or account details of the debtor, the following points must be remembered:

- If the debtor has new bank details, it is not recommended that the original bank details are entered. In this case, in the Original Debtor Account component (`<OrgnlDbtrAcct>`), the Other element is filled with the code SMNDA (Same Mandate, new Debtor Account).
- The Original Debtor Account (`<OrgnlDbtrAcct>`) element (IBAN element) must only be sent if the account details for the debtor have changed within the same bank.

### 2.3.5 Creditor Identifier

The creditor is identified by a Creditor Identifier. The Creditor Identifier must be permanent, so that the debtor and their financial institute can contact the creditor in the event of refunds or complaints, and so that the existence of a valid direct debit mandate can be checked.

The combination of the Mandate Identification that is assigned by the creditor and the Creditor Identifier that is sent in the pain.008 XML message means that the direct debit can be uniquely identified, so that the debtor is able to check the mandate or his financial institution can offer such a service.

The Creditor Identifier that is assigned to the creditor from a central office in the country where he is domiciled must not comprise more than 35 characters. The first 7 positions of the Creditor Identifier consist of the country code followed by a two-digit check digit and a three-digit Creditor Business Code. The national identification number, which can be no more than 28 characters, always begins in the 8th position of the Creditor Identifier.

In Switzerland and Liechtenstein, each creditor is assigned centrally, by SIX Interbank Clearing on the instructions of his financial institution, a Creditor Identifier with a fixed length of 18 characters. The creditor's financial institution tells the creditor the Creditor Identifier that has been assigned.

The Creditor Identifier is structured as follows:

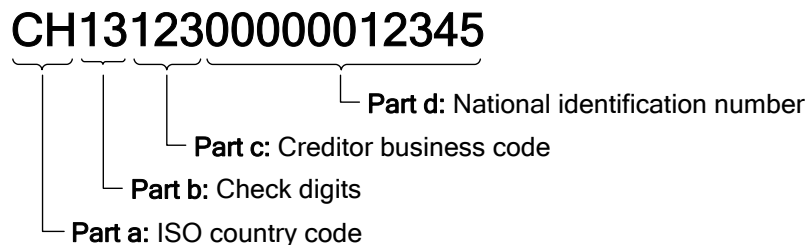


Figure 10: Structure of the Swiss Creditor Identifier

- Part a** Positions 1 and 2: ISO country code for Switzerland (CH) or Liechtenstein (LI).
- Part b** Positions 3 and 4: two-character check digit (Modulo 97-10) for Parts a and d (Part c is not included).
- Part c** Positions 5 to 7: three-character Creditor Business Code, which can be assigned by the creditor at will to identify specific areas of business. If no Creditor Business Code is used, "ZZZ" should be entered as a placeholder.
- Part d** Positions 8 to 18: 11-character, numerical Swiss identification number, which uniquely identifies the creditor within Switzerland. They are issued in sequential order beginning with 1 and padded out with leading zeros.

### 2.3.6 References

For every collection, various references and identifiers ensure that the transaction can always be uniquely identified at all stages, especially in the case of Rejects, Returns and Refunds.

A distinction is made between end-to-end references, which are valid for the whole transmission route from the creditor to the debtor – and back again if necessary – and point-to-point references, which are only used between the individual agents (financial institutions) (Transaction Reference and Instruction Identification).

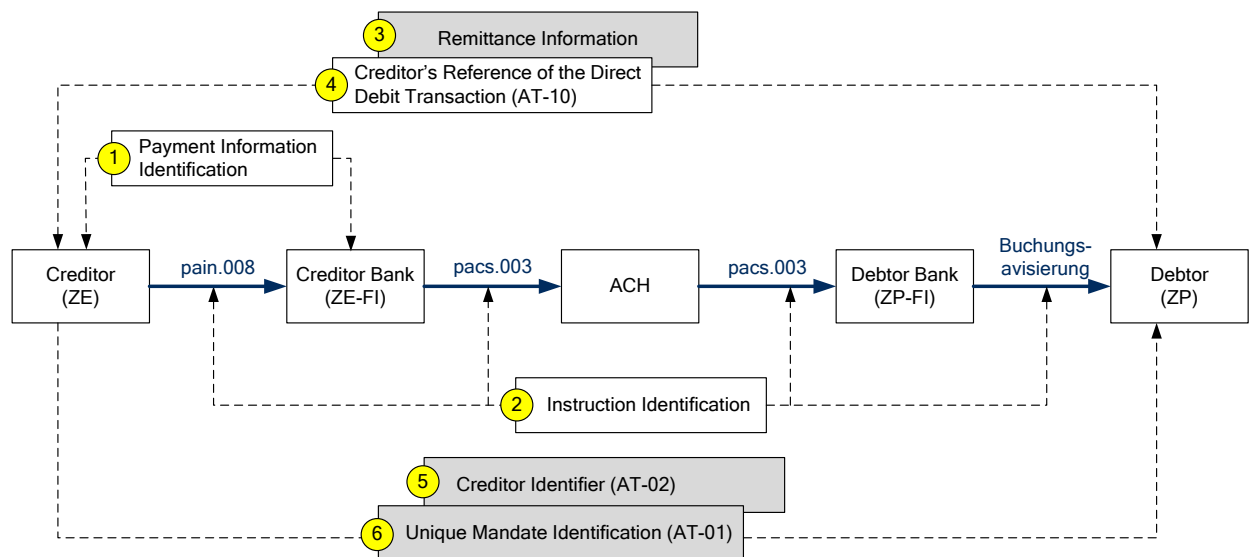


Figure 11: References

#### 2.3.6.1 References in the processing chain

##### Payment Information Identification ①

This reference is assigned by the creditor and sent in the pain.008 (in the B-Level). It acts as a reference for a payment group (group of individual collections with the same account to be credited, required collection date etc.).

##### Instruction Identification ②

This reference is unique within the sending and receiving parties (serial number). It can be newly assigned by either party (in the pain.008 at C-Level).

#### 2.3.6.2 Customer References

In addition to the references mentioned above in the processing chain, a Customer Reference can also be sent in the Remittance Information, in structured or unstructured form. A Customer Reference can also be sent in unstructured form in the End To End Identification element.

The creditor is responsible for ensuring that he can identify individual items in his debtor bookkeeping using only the Creditor's Reference that has been assigned. When assigning the unique Creditor Reference, he must take account of the period of

time during which a debtor can demand a refund; i.e. the uniqueness must be maintained for a period of 14 months.

Under the Swiss ISO 20022 Payments Standard, the ISR reference or the IPI reference can also be used as the Creditor's Reference, but it is recommended that the ISO Creditor Reference is used.

It is generally recommended that a reference of no more than 16 characters is chosen, because the message types in use today (e.g. SWIFT-FIN in the field of interbank messages) only support that maximum length.

### **Structured Customer Reference as Remittance Information** 3

The following three types of structured reference can be sent in the "RmtInf/Strd" element:

#### **Using the ISO Creditor Reference**

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his invoices and the incoming payments. It is recommended that the ISO Creditor Reference is used instead of the ISR reference used today.

It is also recommended that the ISO Creditor Reference (or the relevant reference for the creditor) is also sent in the unstructured End To End Identification element in the pain.008<sup>1</sup>.

#### **Using the Swiss ISR reference**

If the current ISR reference is used at all in the pain.008, the procedure should be as follows:

- If the previous specialist reference for the ISR is to be retained, then the 20 relevant specialist positions (excluding the 6 leading positions for the customer number (for banks) and excluding the last position for the check digit) can be transferred into the new ISO Creditor Reference (see ISO 11649) and reproduced in the "CdtrRefInf/CdtrRef" element (with the leading initial positions "RFnn" (nn for check digits)). The creditor cannot see that this is an ISR reference, for it counts as the ISO Creditor Reference. (Naturally, the ISO Creditor Reference can also be created using different elements from the 20 digits of the ISR reference).
- It is also recommended, as for the ISO Creditor Reference, that the ISR reference (or the relevant reference for the creditor) is also sent in the "EndToEndId" element in the pain.008.
- It is now recommended that the ISO Creditor Reference (see ISO 11649) is used regardless of the ISR reference that is used today.

#### **Use of the "Purpose of the payment" (IPI reference)**

The same procedure applies to the IPI reference as to the ISR reference.

<sup>1</sup> In the Credit Transfer (pain.001) the initiating party corresponds to the debtor. In the End-to-End-ID element he enters his reference (e.g. order number) and in the Remittance Information element he enters the reference of the creditor (e.g. ISR reference). The End-to-End-ID will be returned in the Status Report (pain.002).

In the SEPA Direct Debit (pain.008), however, the initiating party corresponds to the creditor. To ensure that this gets back his reference in the Status Report, it is recommended to supply the reference also in the End-to-End ID element.

### **Unstructured Customer Reference as Remittance Information** 3

Instead of the structured reference, this can also be sent in unstructured form, maximum length 140 characters.

### **Unstructured End To End Identification (Creditor's Reference AT-10)** 4

The Creditor's Reference is assigned in the SEPA Direct Debit by the creditor and included in the pain.008 (in the C-Level). It is forwarded unchanged to the debtor. It is also included in all R-transactions (Rejects, Returns and Refunds) and must be sent back to the creditor by his financial institution (Creditor Bank) in any such R-transactions.

## **2.3.6.3 References in relation to mandates**

### **Creditor Identifier (AT-02)** 5

The Creditor Identifier identifies the creditor uniquely (see also section 2.3.5).

### **Unique Mandate Identification (AT-01)** 6

Each mandate signed by the debtor bears a reference number that is unique for each creditor (Creditor Identifier). That reference number must be sent by the creditor together with his Creditor Identifier for each collection in the pain.008 and is forwarded to the debtor's financial institution. The debtor's financial institution is obliged to forward these references to the debtor along with their debit advice for the collection.

## **2.3.7 Duplicate checking**

The way duplicates are checked in pain.008 messages that are submitted may vary from one recipient to another. Checks may be carried out on individual content elements or at the level of the delivery channel.

In Switzerland it is recommended that the Message Identification in combination with the Initiating Party are used for unique identification of messages for a period of at least 90 days.

### 3 Example of a collection as "pain.008" message

#### 3.1 The business situation in the example

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

The creditor "Muster AG, Seldwyla, CH" creates a pain.008 message dated 02.11.2009 with two payment groups. Payment Group 1 contains a single transaction with sequence type "FRST" on 10.11.2009. Payment Group 2 contains two transactions for 05.11.2009.

For XML versions of the example, see Appendix A.

#### 3.2 Data in the example

##### Payment Group 1 with one collection marked FRST

Data for Payment Group 1:

Field designation	Content
Identifier for the group	PMTINF-01
Sequence type	FRST
Requested collection date	30.03.2010
Name/address of the creditor	MUSTER AG, SELDWYLA, CH
IBAN of the creditor	CH95 8123 0000 0019 9873 6
Creditor Identifier	CH1312300000012345
BIC of the creditor's financial institution	RAIFCH22

Data for the transaction:

Field designation	Content
Identifier for the transaction	INSTRID-01-01
End To End Identification	RF712348231
Currency/Amount	EUR 3421.00
Mandate Identification	4711
Creditor Identifier	CH0712300000012345
Name/address of the debtor	Herr Peter Haller Rosenauweg 4 D-80039 München
BIC of the debtor's financial institution	UBSWDEFF
IBAN of the debtor	DE47 1001 0000 1234 5678 90
Structured purpose (as ISO Creditor Reference)	RF712348231



### Payment Group 2 with one collection marked RCUR

Data for Payment Group 2:

Field designation	Content
Identifier for the group	PMTINF-02
Sequence type	RCUR
Requested collection date	25.03.2010
Name/address of the creditor	MUSTER AG, SELDWYLA, CH
IBAN of the creditor	CH95 8123 0000 0019 9873 6
Creditor Identifier	CH1312300000012345
BIC of the creditor's financial institution	RAIFCH22

Data for the first transaction in this payment group:

Field designation	Content
Identifier for the transaction	INSTRID-02-01
End To End Identification	ENDTOEND-02
Currency/Amount	EUR 885.50
Mandate Identification	4712
Name/address of the debtor	Hans Tester Probeweg 88 9998 Irgendwo
BIC of the debtor's financial institution	DEUTDEFF
IBAN of the debtor	DE62 0076 2011 0623 8529 57
Unstructured purpose (as ISO Creditor Reference)	Gemäss Rechnung 4712

Data for the second transaction in this payment group:

Field designation	Content
Identifier for the transaction	INSTRID-02-02
End To End Identification	RF68539007547034
Currency/Amount	EUR 66.00
Mandate Identification	4713
Name/address of the debtor	Peter Error Rudolfskai 11 Salzburg
BIC of the debtor's financial institution	RALOATSZ
IBAN of the debtor	AT61 1904 3002 3457 3201
Structured purpose (as ISO Creditor Reference)	RF68539007547034

## Appendix A: XML schema and example

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### XML-Schemas

The original XML schema

- ***pain.008.001.02.chsdd.02.xsd***

is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

It should preferably be opened using specific XML software.

### Example

On the [www.iso-payments.ch](http://www.iso-payments.ch) website, the example described in this document is published as XML file:

- ***pain\_008\_Beispiel\_1.xml*** (Example from section 3)

## Appendix B: Symbols for graphical XML representation

### Expand and collapse symbols

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

- ⊕ Expand symbol: if you click on the plus sign the tree structure is expanded so subsequent symbols (attributes or child elements) are displayed. The expand symbol then changes to a collapse symbol.
- ⊖ Collapse symbol: if you click on the minus sign, the tree structure is collapsed again, i.e. the subsequent symbols disappear again. The collapse symbol then changes to an open symbol again.

### Elements

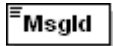
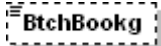
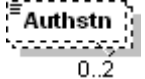
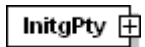

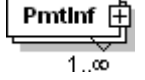

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

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

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

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

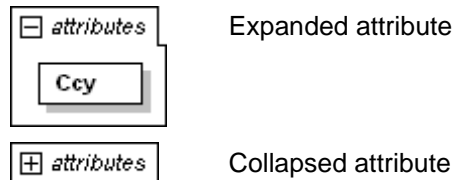
Examples:

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

## Attributes

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

Example:



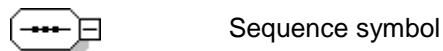
## Choice

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



## Sequence

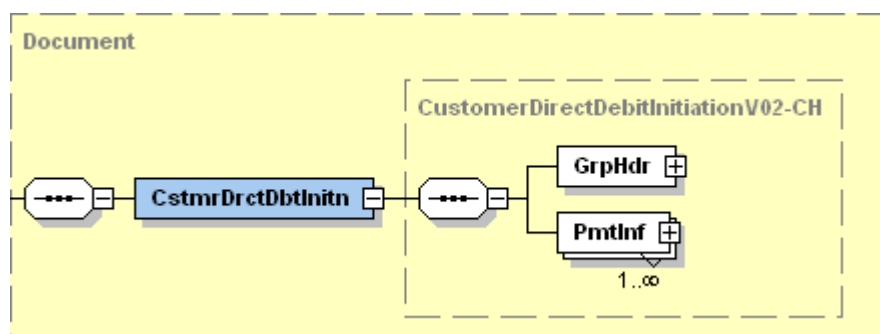
To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).



## Frame

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

Example:



## Appendix C: Character conversion table

The characters shown in the following Table 6 are also permitted in Switzerland, as explained in section 2.3.1 "Character set".

The "Conversion to" column shows a possible conversion to other characters.

Character	Designation	Conversion to
!	EXCLAMATION MARK	.
" or &quot;	QUOTATION MARK	.
#	NUMBER SIGN	.
%	PERCENT SIGN	.
&amp; <sup>2</sup>	AMPERSAND	+
*	ASTERISK	.
;	SEMICOLON	.
&lt; <sup>1</sup>	LESS-THAN SIGN	.
> or &gt;	GREATER-THAN SIGN	.
÷	DIVISION SIGN	.
=	EQUALS SIGN	.
@	COMMERCIAL AT	.
—	LOW LINE	.
\$	DOLLAR SIGN	.
£	POUND SIGN	.
[	LEFT SQUARE BRACKET	.
]	RIGHT SQUARE BRACKET	.
{	LEFT CURLY BRACKET	.
}	RIGHT CURLY BRACKET	.
\	REVERSE SOLIDUS	.
`	GRAVE ACCENT	.
'	ACUTE ACCENT	.
~	TILDE	.
à	LATIN SMALL LETTER A WITH GRAVE	a
á	LATIN SMALL LETTER A WITH ACUTE	a
â	LATIN SMALL LETTER A WITH CIRCUMFLEX	a
ä	LATIN SMALL LETTER A WITH DIAERESIS	ae or a
ç	LATIN SMALL LETTER C WITH CEDILLA	c
è	LATIN SMALL LETTER E WITH GRAVE	e
é	LATIN SMALL LETTER E WITH ACUTE	e
ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e

<sup>2</sup> The characters & (AMPERSAND) and < (LESS-THAN SIGN) can only be shown in text in XML elements as "escaped".

Character	Designation	Conversion to
ë	LATIN SMALL LETTER E WITH DIAERESIS	e
ì	LATIN SMALL LETTER I WITH GRAVE	i
í	LATIN SMALL LETTER I WITH ACUTE	i
î	LATIN SMALL LETTER I WITH CIRCUMFLEX	i
ï	LATIN SMALL LETTER I WITH DIAERESIS	i
ñ	LATIN SMALL LETTER N WITH TILDE	n
ò	LATIN SMALL LETTER O WITH GRAVE	o
ó	LATIN SMALL LETTER O WITH ACUTE	o
ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	o
ö	LATIN SMALL LETTER O WITH DIAERESIS	oe or o
ù	LATIN SMALL LETTER U WITH GRAVE	u
ú	LATIN SMALL LETTER U WITH ACUTE	u
û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u
ü	LATIN SMALL LETTER U WITH DIAERESIS	ue or u
ý	LATIN SMALL LETTER Y WITH ACUTE	Y
ß	LATIN SMALL LETTER SHARP S	ss or s
À	LATIN CAPITAL LETTER A WITH GRAVE	A
Á	LATIN CAPITAL LETTER A WITH ACUTE	A
Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	A
Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	AE or A
Ç	LATIN CAPITAL LETTER C WITH CEDILLA	C
È	LATIN CAPITAL LETTER E WITH GRAVE	E
É	LATIN CAPITAL LETTER E WITH ACUTE	E
Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	E
Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	E
Ì	LATIN CAPITAL LETTER I WITH GRAVE	I
Í	LATIN CAPITAL LETTER I WITH ACUTE	I
Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	I
Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	I
Ò	LATIN CAPITAL LETTER O WITH GRAVE	O
Ó	LATIN CAPITAL LETTER O WITH ACUTE	O
Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	O
Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	OE or O
Ù	LATIN CAPITAL LETTER U WITH GRAVE	U
Ú	LATIN CAPITAL LETTER U WITH ACUTE	U
Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U
Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	UE or U
Ñ	LATIN CAPITAL LETTER N WITH TILDE	N

Table 6: Character conversion

## Appendix D: Basis for the Swiss Payment Standards

The Swiss Payment Standards (Business Rules and these Implementation Guidelines "SEPA Direct Debit") are based on documents from ISO and EPC.

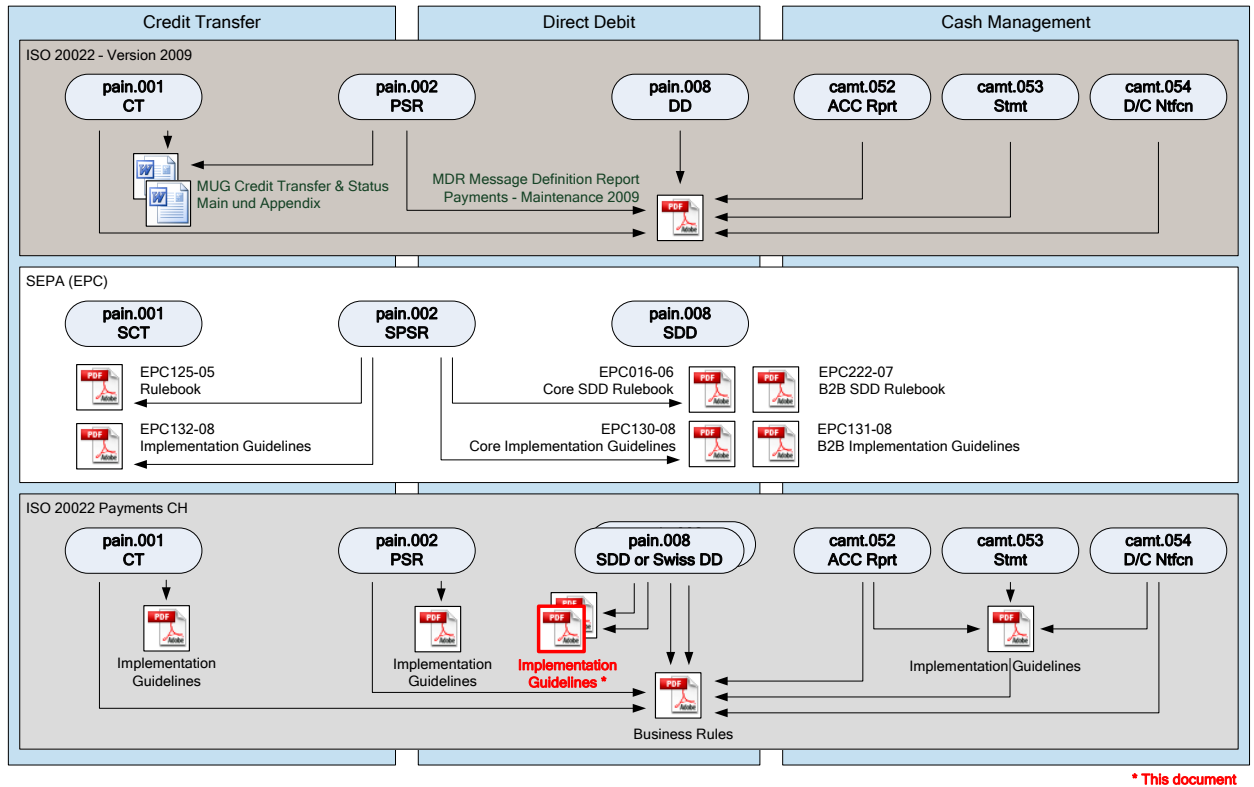


Figure 12: Basis for the Swiss Payment Standards

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