



ISO 20022 Payments

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

**Customer Direct Debit Initiation (pain.008) and
Customer Payment Status Report (pain.002)**



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

Description of amendments

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

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

Amendment control

Version	Date	Comment
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"> – Sec. 2.2.2, p. 21: Change to "Validation" in the 2.14 <ReqdColltnDt> element – Sec. 2.2.3, p. 45: Elements 2.93 <RfrdDocInf>, 2.99 <RfrdDocRltdDt> and 2.100 <RfrdDocAmt> removed. – Sec. 2.2.3, p. 46: Change to "Comment" and "Validation" in the 2.108 <Cd> element – Sec. 2.2.3, p. 46: Element 2.109 <Prtry> removed. – Sec. 2.2.3, p. 46: Change to "Comment" and "Validation" in the 2.110 <Issr> element – Sec. 2.2.3, p. 46: Elements 2.112 <Invcr>, 2.113 <Invcee> and 2.114 <AddtlRmtInf> removed. – Sec. 2.3.1, p. 47: Reference to UTF-8 encoding and to Escaped Character with ' (apostrophe) inserted – Sec. 2.3.4, p. 53: References to Liechtenstein added (ISO country code LI) – Sec. 2.3.5.2, p. 55: Use of the Swiss ISR reference changed – Sec. 3.2.2, p. 62: New figure Original Group Information and Status – Sec. 3.2.2, p. 63: Element 2.5 <FileOrgt> inserted – Sec. 3.2.4, p. 75: Error texts changed, Code CH019 new – Append. C, p. 80: Reference to Escaped Character inserted with QUOTATION MARK, AMPERSAND, LESS-THAN SIGN and GREATER-THAN SIGN.
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.

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1 Introduction

These Swiss recommendations for implementing the message standards for Payments Initiation and Cash Management based on ISO standard 20022 have been produced on the instructions of PaCoS (Payments Committee Switzerland), a committee under the Swiss Payments Council (SPC). This version is based on the ISO Maintenance Release 2009 and the latest EPC recommendations that will apply from 1st February 2014.

The Swiss recommendations consist of the following documents:

- Swiss Business Rules
- Swiss Implementation Guidelines
 - for Credit Transfer and Status Report (pain.001/pain.002)
 - for Direct Debit and Status Report (pain.008/pain.002)
 - for Cash Management messages (camt.052, camt.053 and camt.054)

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 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)

including the Payment Status Report.

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.

1.2 Reference documents

Ref	Document	Title	Source
[1]	Payments_Standards-Initiation_updated	ISO 20022 Message Definition Report: Payments – Maintenance 2009, Edition April 2009 (Approved 30.03.2009)	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 Version 7.0	EPC
[5]	EPC222-07	SEPA Business-to-Business Direct Debit Scheme Rulebook Version 5.0	EPC
[6]	EPC130-08	SEPA Core Direct Debit Customer-to-Bank Implementation Guidelines Version 7.0	EPC
[7]	EPC131-08	SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 5.0	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
[10]	EPC142-08	EPC Guidance on the use of the future ISO standard for the Structured Creditor Reference	EPC

Table 1: Reference documents

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

Table 2: Links to the relevant Internet pages

1.3 Summary of message standards

1.3.1 ISO 20022

The ISO 20022 message standard gives details for the following 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 message in Switzerland is discussed in a separate document.

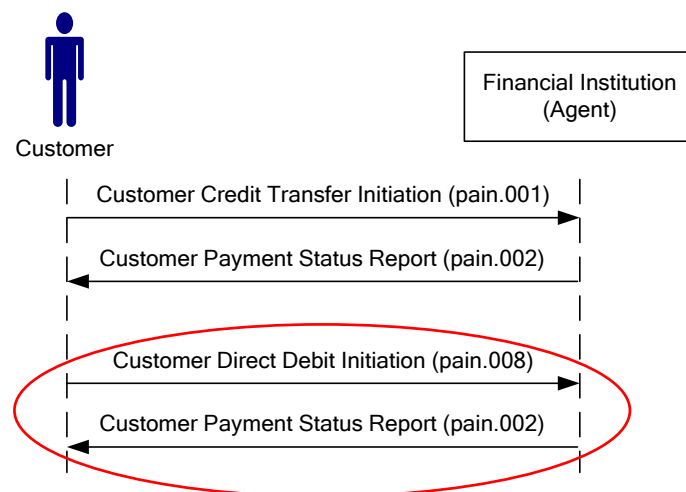


Figure 1: Payment Initiation message flow - summary

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. Furthermore, SEPA Credit Transfer and SEPA Direct Debit are based on the SEPA recommendations approved by the EPC. Credit Transfer supports not only the SEPA Message Standard as recommended by the EPC but also all current payment methods used in national and cross-border transactions

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 and Cash Management – Swiss Business Rules
- ISO 20022 Payments Swiss Implementation Guidelines SEPA Direct Debit
- ISO 20022 Payments Swiss Implementation Guidelines Customer Credit Transfer

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

The Swiss Implementation Guidelines SEPA Direct Debit – this document – contains technical specifications and instructions for the technical and specialised implementation of customer-to-bank messages, including the Payment Status Report (Bank-to-

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.

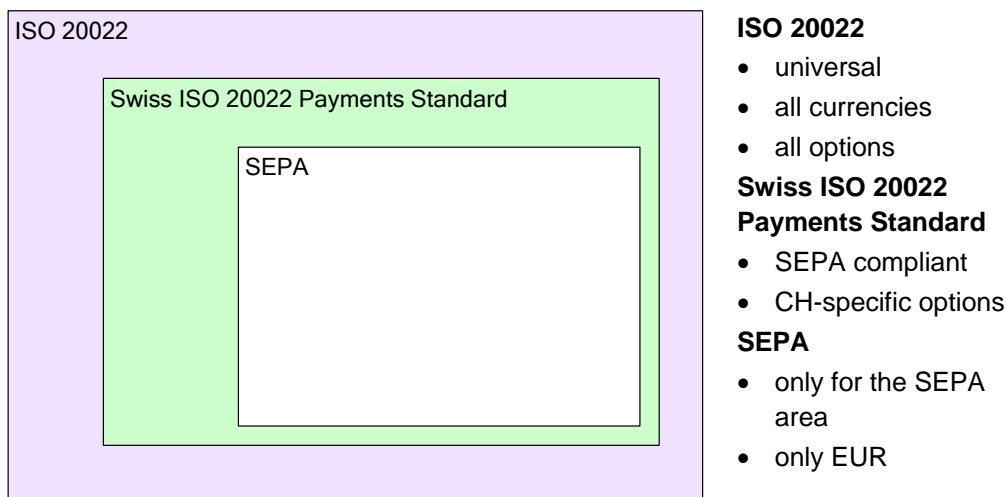


Figure 2: Degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022 and SEPA

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

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

1.3.3

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 October 2009. This second version of the EPC recommendations takes effect from 1 November 2010.

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 recommendations.

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

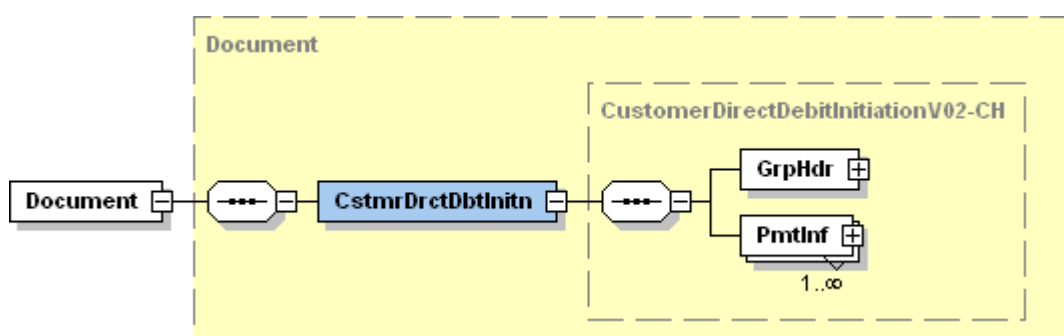


Figure 3: Example of graphical representation of an XML message

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:

- **M** = Mandatory
- **R** = Recommended (should be used)
- **D** = Dependent (depending on other elements)
- **O** = 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: Grouping1Code
Swiss data type: Grouping1Code-CH

Example 2: ISO data type: PartyIdentification8
Swiss data type: PartyIdentification8-CH_NameAndAddress

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 schemas pain.008 and pain.002, 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 bilaterally agreed, 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.

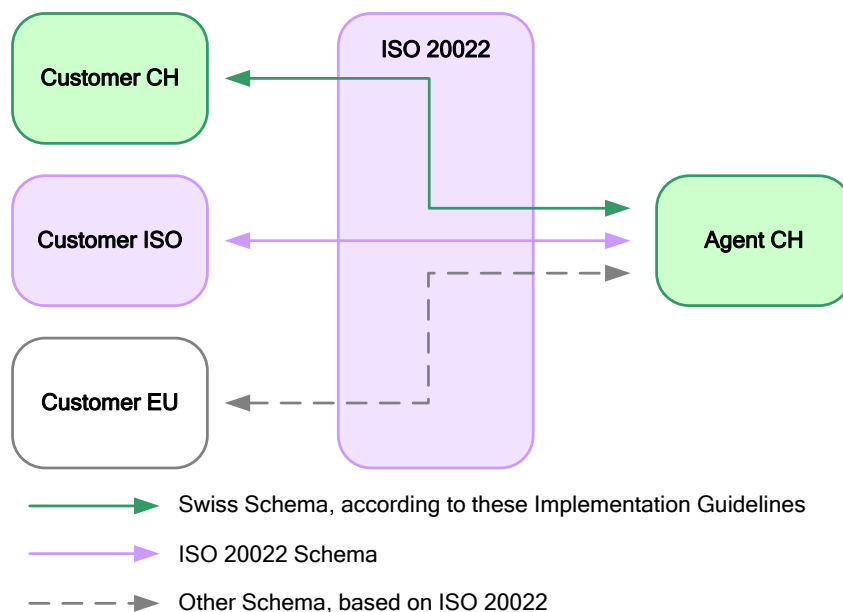


Figure 4: Using the Swiss XML schema

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 shaded **pale purple** for the information about ISO 20022 and **pale green** for information about the Swiss ISO 20022 Payments Standard.

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

Representation of the tree structure in the tables

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

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

1.7 Scope

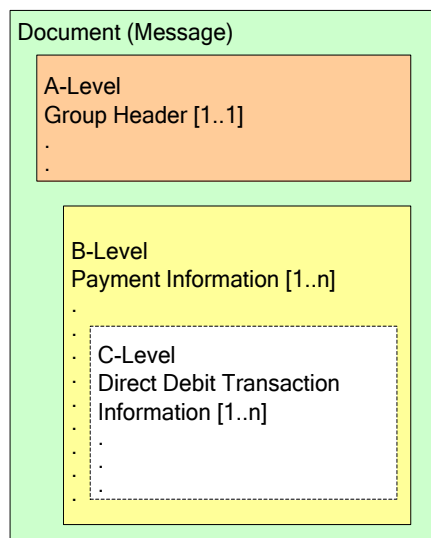
These Implementation Guidelines only give the specifications for the customer-to-bank messages Customer Direct Debit Initiation and Customer Payment Status Report for the Swiss ISO 20022 Payments Standard.

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
- references
- collection types
- direct debit mandates
- Creditor Identifier
- 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.

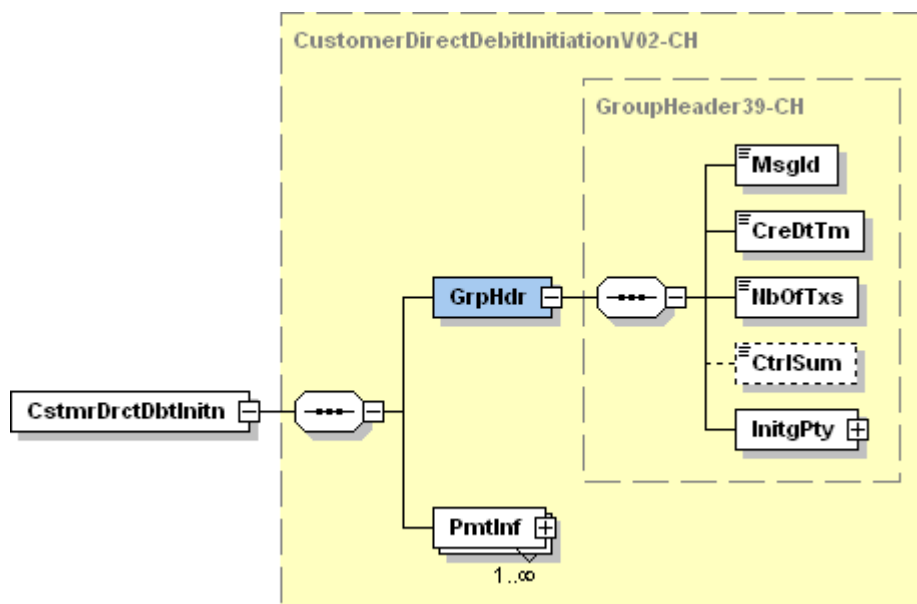


Figure 6: Group Header (GrpHdr)

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

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
	[1..1]	Message Root	<CstmrDrctDbtInitn>	M		
1.0	[1..1]	Group Header	<GrpHdr>	M		
1.1	[1..1]	Group Header +Message Identification	<MsgId>	M	<p>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).</p> <p>Only the SWIFT character set is permitted for this element (see section 2.3.1).</p> <p>If there is an error, the whole message is rejected.</p>	AM05
1.2	[1..1]	Group Header +Creation Date Time	<CreDtTm>	M	Recommendation: should be the same as the actual date/time of creation.	DT01
1.6	[1..1]	Group Header +Number Of Transactions	<NbOfTx>	M	<p>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).</p> <p>If there is an error, the whole message is rejected.</p>	CH001 or AM18
1.7	[0..1]	Group Header +Control Sum	<CtrlSum>	R	<p>Value is the same as the sum of all the Instructed Amount elements (2.44)</p> <p>If there is an error, the whole message is rejected.</p> <p>Recommendation: the control sum should be sent in Level A. Is checked by the Swiss financial institutions, unlike Level B (2.5).</p>	AM10
1.8	[1..1]	Group Header +Initiating Party	<InitgPty>	M	<p>Is part of duplicate checking (see comment on 1.1 Message Identification) and must contain a unique sender ID agreed with the recipient (generally the Creditor Identifier).</p> <p>The identification must be entered in the following sub-element: Organisation Identification/Other/Identification.</p> <p>The sub-element Private Identification is not supported in Switzerland and must not be used.</p>	
1.8	[0..1]	Group Header +Initiating Party ++Name	<Nm>	O	Name of the message sender, maximum 70 characters.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
1.8	[0..1]	Group Header +Initiating Party ++ Identification	<Id>	M	Mandatory in the Swiss version.	
1.8	{Or}	Group Header +Initiating Party ++Identification +++ Organisation Identification	<OrgId>	M	Mandatory in the Swiss version.	
1.8	[0..1]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++ BIC Or BEI	<BICOrBEI>	O	Only to be used by agreement with the financial institution.	
1.8	[0..n]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++ Other	<Othr>	M	Mandatory in the Swiss version, may be used only once.	
1.8	[1..1]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++ Identification	<Id>	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	[1..1]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++ Scheme Name	<SchmeNm>	O	Only to be used by agreement with the financial institution.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
1.8	[0..1]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other +++++Issuer	<Issr>	O	Can be used as additional information to the Identification element (1.8).	
1.8	[0..1]	Group Header +Initiating Party ++Contact Details	<CtctDtls>	O	Details of the software used and the particular version.	
1.8	[0..1]	Group Header +Initiating Party ++Contact Details +++Name	<Nm>	O	Recommendation: should contain the name of the software used to create this message, maximum 70 characters.	
1.8	[0..1]	Group Header +Initiating Party ++Contact Details +++Other	<Othr>	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.

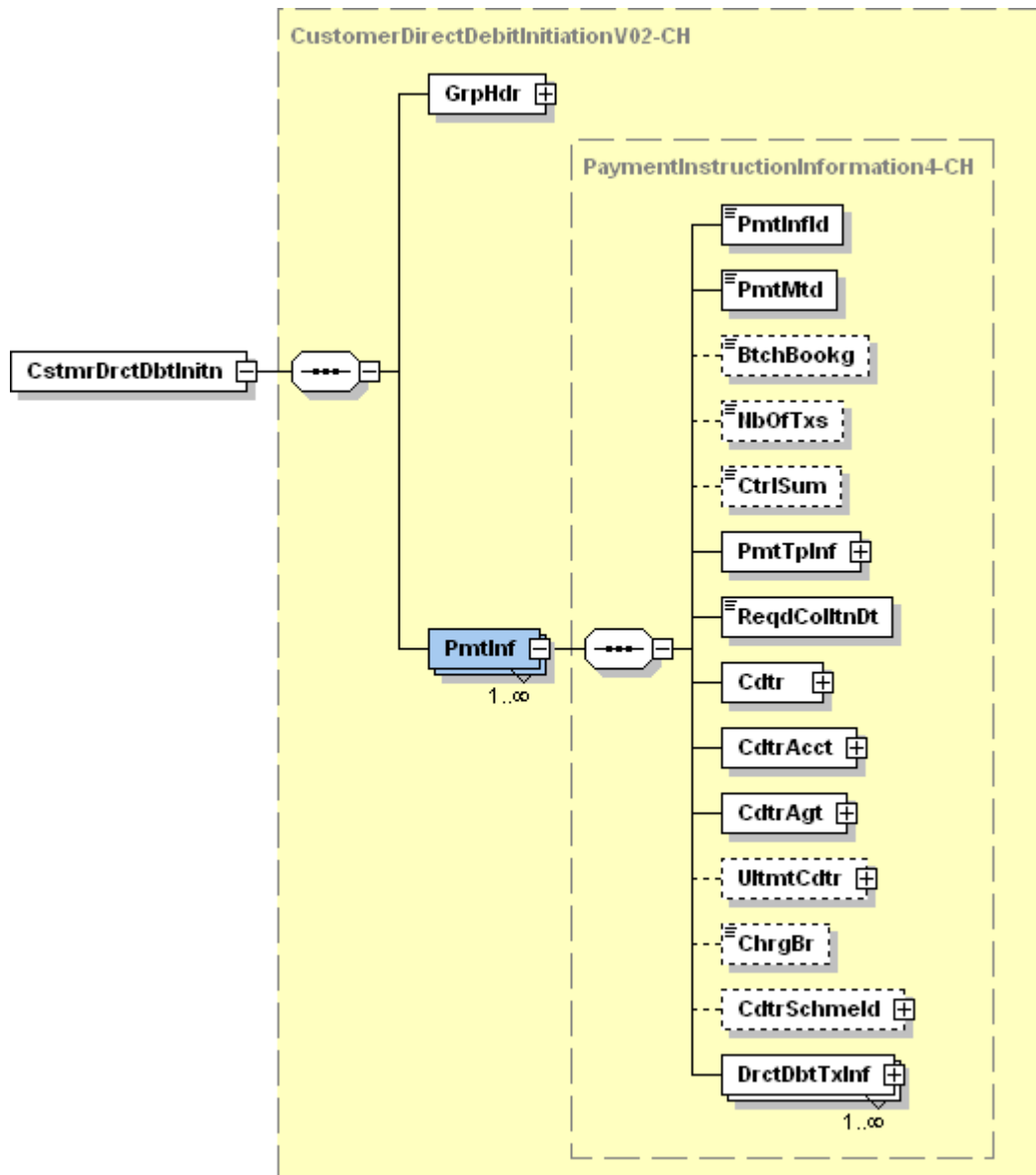


Figure 7: Payment Information (PmtInf)

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 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.0	[1..n]	Payment Information	<PmtInf>	M		
2.1	[1..1]	Payment Information +Payment Information Identification	<PmtInfId>	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 (see section 2.3.1).	CH002 or DU02
2.2	[1..1]	Payment Information +Payment Method	<PmtMtd>	M	Permitted value according to ISO 20022: DD	
2.3	[0..1]	Payment Information +Batch Booking	<BtchBookg>	O	The option "true" is recommended. "true" : Wherever possible, one batch booking is made per Payment Information (B-Level). The booking is identified using the 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. One booking should be made for each Direct Debit Transaction Information (C-Level). Bookings are usually identified by the Payment Identification (2.29). Alternatively, the financial institution can also identify the booking using, for example, the Payment Information Identification (2.1) element. 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".	
2.4	[0..1]	Payment Information +Number Of Transactions	<NbOfTx>	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.	
2.5	[0..1]	Payment Information +Control Sum	<CtrlSum>	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.	
2.6	[0..1]	Payment Information +Payment Type Information	<PmtTpInf>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	
2.8	[0..1]	Payment Information +Payment Type Information ++Service Level	<SvcLvl>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.9	{Or	Payment Information +Payment Type Information ++Service Level +++Code	<Cd>	M	SEPA AT-20: the identification code of the Scheme. SEPA Usage Rule: only SEPA is allowed.	
2.11	[0..1]	Payment Information +Payment Type Information ++Local Instrument	<LclInstrm>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	
2.12	{Or	Payment Information +Payment Type Information ++Local Instrument +++Code	<Cd>	M	SEPA AT-20: the identification code of the Scheme. SEPA Usage Rule: the mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message. 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.	CH022 or CH22
2.14	[0..1]	Payment Information +Payment Type Information ++Sequence Type	<SeqTp>	M	SEPA AT-21: Transaction Type. ISO 20022: FNAL, FRST, OOFF, RCUR Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Use: see section 2.3.3 "Collection types".	
2.15	[0..1]	Payment Information +Payment Type Information ++Category Purpose	<CtgyPurp>	O	SEPA AT-59: category purpose of the Collection. SEPA Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, Category Purpose may be forwarded to the Debtor Bank. Use: see ISO 20022 Message Definition Report [1].	
2.16	{Or	Payment Information +Payment Type Information ++Category Purpose +++Code	<Cd>	D	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.	CH016 or CH16
2.17	Or}	Payment Information +Payment Type Information ++Category Purpose +++Proprietary	<Prtry>	D	If used, the Code must not be present.	

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.18	[1..1]	Payment Information +Requested Collection Date	<ReqdColltnDt>	M	SEPA AT-11: Due Date of the Collection. There are different delivery deadlines for CORE and B2B, details 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.	CH003 or CH03, CH004 or CH04, CH005 or DT06, CH019 or CH19
2.19	[1..1]	Payment Information +Creditor	<Cdtr>	M		
2.19	[0..1]	Payment Information +Creditor ++Name	<Nm>	M	SEPA AT-03: Name of the Creditor. Maximum 70 characters. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	
2.19	[0..1]	Payment Information +Creditor ++Postal Address	<PstlAdr>	O	SEPA AT-05: Address of the Creditor. It is recommended that the address of the creditor is always sent.	
2.19	[0..1]	Payment Information +Creditor ++Postal Address +++Country	<Ctry>	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.	CH006 or BE09
2.19	[0..7]	Payment Information +Creditor ++Postal Address +++Address Line	<AdrLine>	O	SEPA Usage Rule: only two occurrences are allowed.	
2.20	[1..1]	Payment Information +Creditor Account	<CdtrAcct>	M	SEPA AT-04: Account Number of the Creditor.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.20	[1..1]	Payment Information +Creditor Account ++ Identification	<Id>	M	This element is to be used as follows: <ul style="list-style-type: none"> IBAN (for delivery to banks or PostFinance) or Other (only for delivery to PostFinance, for postal account numbers). 	
2.20	{Or	Payment Information +Creditor Account ++Identification +++ IBAN	<IBAN>	D	If this is used, Other cannot be present. 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.	CH006 or BE09, CH016 or CH16
2.20	Or}	Payment Information +Creditor Account ++Identification +++ Other	<Othr>	D	If this is used the IBAN cannot be present. Must not be used when sending to banks. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.	CH017 or CH17
2.20	[1..1]	Payment Information +Creditor Account ++Identification +++Other ++++ Identification	<Id>	M	Must be used if Other is used. Must not be used when sending to banks. Must contain a valid postal account number (format fixed 9-character numeric, last position check digit according to Modulo 10 recursive) when sending to PostFinance. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.	CH016 or CH16, CH017 or CH17
2.20	[0..1]	Payment Information +Creditor Account ++ Currency	<Ccy>	O	Element not included in processing and not passed on.	
2.21	[1..1]	Payment Information +Creditor Agent	<CdtrAgt>	M	SEPA Usage Rule: only BIC is allowed.	
2.21	[1..1]	Payment Information +Creditor Agent ++ Financial Institution Identification	<FinInstnId>	M		
2.21	{Or	Payment Information +Creditor Agent ++Financial Institution Identification +++ BIC	<BIC>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must contain a valid BIC. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.	RC01

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.23	[0..1]	Payment Information +Ultimate Creditor	<UltmtCdtr>	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.	
2.23	[0..1]	Payment Information +Ultimate Creditor ++Name	<Nm>	O	SEPA AT-38: Name of the Creditor Reference Party. Maximum 70 characters.	
2.23	[0..1]	Payment Information +Ultimate Creditor ++Identification	<Id>	O	SEPA AT-39: Identification code of the Creditor Reference Party.	
2.23	{Or	Payment Information +Ultimate Creditor ++Identification +++Organisation Identification	<OrgId>	D	Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.	
2.23	Or}	Payment Information +Ultimate Creditor ++Identification +++Private Identification	<PrvtId>	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.	
2.24	[0..1]	Payment Information +Charge Bearer	<ChrgBr>	D	SEPA Usage Rule: 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.	
2.27	[0..1]	Payment Information +Creditor Scheme Identification	<CdtrSchmld>	D	Can be used at B-Level or C-Level (2.66) but not at both at the same time. Use at B-Level is recommended.	
2.27	[0..1]	Payment Information +Creditor Scheme Identification ++Identification	<Id>	M	SEPA AT-02: Identifier of the Creditor. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.27	Or}	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification	<PrvtId>	M	SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.27	[0..n]	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other	<Othr>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines [6]/[7]).	
2.27	[1..1]	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Identification	<Id>	M	Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. 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 (see section 2.3.1).	CH006 or BE09, CH011 or CH11, MD01
2.27	[0..1]	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Scheme Name	<SchmeNm>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used (according to SEPA Implementation Guidelines [6]/[7]).	
2.27	Or}	Payment Information +Creditor Scheme Identification ++Identification +++Private Identification ++++Other +++++Scheme Name +++++Proprietary	<Prtry>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). 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.).

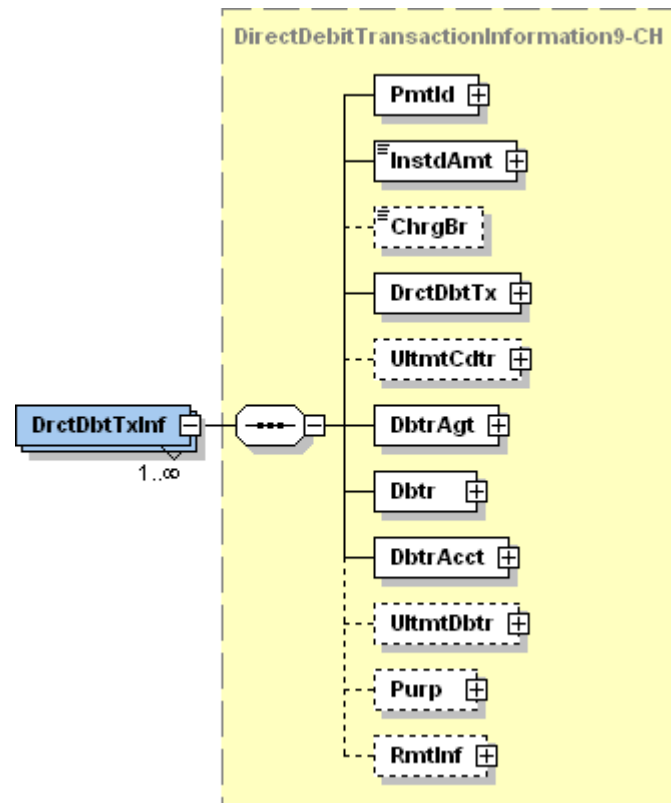


Figure 8: Direct Debit Transaction Information (DrctDbtTxInf)

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.

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.28	[1..n]	Payment Information +Direct Debit Transaction Information	<DrctDbtTxInf>	M		
2.29	[1..1]	Payment Information +Direct Debit Transaction Information ++Payment Identification	<PmtId>	M		
2.30	[0..1]	Payment Information +Direct Debit Transaction Information ++Payment Identification +++Instruction Identification	<InstrId>	M	Point-to-point reference which allows unique identification of the transaction in the event of an error. Mandatory in the Swiss version. Value must be unique within the B-Level. If there is an error, the whole B-Level is rejected and referenced in the pain.002. Only the SWIFT character set is permitted for this element (see section 2.3.1).	CH018 or DU05
2.31	[1..1]	Payment Information +Direct Debit Transaction Information ++Payment Identification +++End To End Identification	<EndToEndId>	M	SEPA AT-10: Creditor's reference of the direct debit Collection. See als section 2.3.6.2 "Customer References". Only the SWIFT character set is permitted for this element (see section 2.3.1). In Switzerland it is recommended that no more than 16 positions are used.	
2.44	[1..1]	Payment Information +Direct Debit Transaction Information ++Instructed Amount	<InstdAmt>	M	SEPA AT-06: Amount of the Collection in Euro. SEPA Usage Rule: only EUR is allowed. SEPA Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. SEPA Format Rule: the fractional part has a maximum of two digits. In Switzerland currently only EUR permitted.	CH020 or CH20
2.45	[0..1]	Payment Information +Direct Debit Transaction Information ++Charge Bearer	<ChrgBr>	D	SEPA Usage Rule: only SLEV is allowed. Can be used at B-Level 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.	CH007 or CH07
2.46	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction	<DrctDbtTx>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	
2.47	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information	<MndtRltdInf>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.48	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++ Mandate Identification	<MndtId>	M	SEPA AT-01: Unique Mandate Reference. Extract from SEPA Rulebook [4]/[5], section 4.8.2 AT-01 – The Unique Mandate Reference: "This reference identifies for a given Creditor, each Mandate signed by any Debtor for that Creditor. This number must be unique for each Mandate in combination with the identifier of the Creditor (AT-02 without the extension, called Creditor Business Code). The Creditor must organize himself in such a way that the delivery by any third party of the elements AT-01 + AT-02 without the extension, called Creditor Business Code, must allow indefinite retrieval of the Mandate data." Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). 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 (see section 2.3.1).	MD01
2.49	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++ Date Of Signature	<DtOfSgntr>	M	SEPA AT-25: Date of Signing of the Mandate. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must not be in the future. If there is an error, the C-Level is rejected.	DT01
2.50	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++ Amendment Indicator	<AmdmntInd>	O	Information about a changed mandate. "true": One or several mandate changes existing. "false" or is not present: No mandate change required.	
2.51	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++ Amendment Information Details	<AmdmntInfDtls>	D	SEPA AT-24: 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.	CH009 or CH09, CH010 or CH10
2.52	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++ Original Mandate Identification	<OrgnIMndtId>	D	SEPA AT-19: Unique Mandate Reference as given by the Original Creditor who issued the Mandate. SEPA Usage Rule: Mandatory if changes occur in Mandate Identification, otherwise not to be used. 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 (see section 2.3.1).	MD01

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.53	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification	<OrgnCdrSchmeId>	D	SEPA Usage Rule: Mandatory if changes occur in Creditor Scheme Identification (Name and or Identification), otherwise not to be used.	
2.53	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Name	<Nm>	D	SEPA Original AT-03: Name of the Creditor. SEPA Usage Rule: if present the new Name must be specified under Creditor. Maximum 70 characters. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.	MD01
2.53	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Identification	<Id>	D	SEPA AT-18: Identifier of the original Creditor who issued the Mandate.	
2.53	Or}	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification +++++Identification +++++Private Identification	<PrvtId>	M	SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person. Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.53	[0..n]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other	<Othr>	M	Mandatory in the Swiss version where Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines [6]/[7]).	
2.53	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other +++++++Identification	<Id>	M	Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. 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 (see section 2.3.1).	CH006 or BE09, CH011 or CH11 MD01
2.53	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other +++++++Scheme Name	<SchmeNm>	M	Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.53	Or}	Payment Information +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>	M	Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain the value SEPA .	
2.57	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account	<OrgnlDbtrAcct	D	Must only be sent if the debtor's bank details have changed within the same bank. Must not be used if the Original Debtor Agent is present . If there is an error, the C-Level is rejected.	CH013 or CH13
2.57	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account ++++++Identification	<Id>	M	Must be used where Original Debtor Account is used. This element is to be used as follows: <ul style="list-style-type: none"> IBAN (for delivery to banks or PostFinance) or Other (only for delivery to PostFinance, for postal account number). 	
2.57	{Or	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account ++++++Identification +++++++IBAN	<IBAN>	D	If used, Other must not be present. 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.	CH006 or BE09, CH016 or CH16 MD01

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.57	Or}	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account ++++++Identification +++++++Other	<Othr>	D	If used, the IBAN must not be present. Must not be used when sending to banks. If there is an error, the C-Level is rejected.	CH017 or CH17
2.57	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Account ++++++Identification +++++++Other +++++++Identification	<Id>	D	Must be used where Other is used. Must not be used when sending to banks. Must contain a valid postal account number (format fixed 9-character numeric, last position check digit according to Modulo 10 recursive) when sending to PostFinance. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.	CH016 or CH16, CH017 or CH17 MD01
2.58	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent	<OrgnDbtrAgt>	D	SEPA Usage Rule: to use Identification under Other under Financial Institution Identification with code SMNDA to indicate same mandate with new Debtor Agent. SEPA Usage Rule: to be used with the FRST indicator in the Sequence Type. May only be used with Sequence Type = FRST. If there is an error, the C-Level is rejected.	CH014 or CH14
2.58	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent ++++++Financial Institution Identification	<FinInstnId>	M	Must be used where Original Debtor Agent is used.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.58	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent ++++++Financial Institution Identification +++++++Other	<Othr>	M	Mandatory in the Swiss version where Original Debtor Agent is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.58	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Debtor Agent ++++++Financial Institution Identification +++++++Other +++++++Identification	<Id>	M	Must be used where Original Debtor Agent is used. Must contain the value SMNDA .	
2.62	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Electronic Signature	<ElctrncSgntr>	O	SEPA AT-16: 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.	CH016 or CH16, CH017 or CH17
2.66	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification	<CdtrSchmeld>	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.	CH007 or CH07

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.66	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++ Identification	<Id>	M	SEPA AT-02: Identifier of the Creditor. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.66	Or}	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++ Private Identification	<PrvtId>	M	SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.66	[0..n]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++ Other	<Othr>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines [6]/[7]).	
2.66	[1..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Other +++++++ Identification	<Id>	M	Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. 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 (see section 2.3.1).	CH006 or BE09, CH011 or CH11, CH012 or CH12, MD01

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.66	[0..1]	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Other +++++++Scheme Name	<SchmeNm>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.66	Or}	Payment Information +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Other +++++++Scheme Name +++++++Proprietary	<Prtry>	M	Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain the value SEPA .	
2.69	[0..1]	Payment Information +Direct Debit Transaction Information ++Ultimate Creditor	<UltmtCdr>	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.	CH007 or CH07
2.69	[0..1]	Payment Information +Direct Debit Transaction Information ++Ultimate Creditor +++Name	<Nm>	O	SEPA AT-38: Name of the Creditor Reference Party. Maximum 70 characters.	
2.69	[0..1]	Payment Information +Direct Debit Transaction Information ++Ultimate Creditor +++Identification	<Id>	O	SEPA AT-39: Identification code of the Creditor Reference Party.	
2.69	{Or	Payment Information +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	<OrgId>	D	Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.69	Or}	Payment Information +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++ Private Identification	<PrvtId>	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.	
2.70	[1..1]	Payment Information +Direct Debit Transaction Information ++ Debtor Agent	<DbtrAgt>	M	SEPA AT-13: BIC of the Debtor Bank. SEPA Usage Rule: only BIC is allowed	
2.70	[1..1]	Payment Information +Direct Debit Transaction Information ++Debtor Agent +++ Financial Institution Identification	<FinInstnId>	M		
2.70	[0..1]	Payment Information +Direct Debit Transaction Information ++Debtor Agent +++Financial Institution Identification ++++ BIC	<BIC>	M	Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must contain a valid BIC. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.	RC01 MD01
2.72	[1..1]	Payment Information +Direct Debit Transaction Information ++ Debtor	<Dbtr>	M		
2.72	[0..1]	Payment Information +Direct Debit Transaction Information ++Debtor +++ Name	<Nm>	M	SEPA AT-14: Name of the Debtor. Maximum 70 characters. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).	
2.72	[0..1]	Payment Information +Direct Debit Transaction Information ++Debtor +++ Postal Address	<PstlAdr>	O	SEPA AT-09: Address of the Debtor.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.72	[0..1]	Payment Information +Direct Debit Transaction Information ++Debtor +++Postal Address ++++ Country	<Ctry>	O	Country where debtor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the C-Level is rejected. It is recommended to include this element for cross-border payments.	CH006 or BE09
2.72	[0..7]	Payment Information +Direct Debit Transaction Information ++Debtor +++Postal Address ++++ Address Line	<AdrLine>	O	SEPA Usage Rule: only two occurrences are allowed. It is recommended to include this element for cross-border payments.	
2.72	[0..1]	Payment Information +Direct Debit Transaction Information ++Debtor +++ Identification	<Id>	O	SEPA AT-27: Debtor identification code.	
2.72	{Or	Payment Information +Direct Debit Transaction Information ++Debtor +++Identification ++++ Organisation Identification	<OrgId>	D	Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.	
2.72	Or}	Payment Information +Direct Debit Transaction Information ++Debtor +++Identification ++++ Private Identification	<PrvtId>	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.	
2.73	[1..1]	Payment Information +Direct Debit Transaction Information ++ Debtor Account	<DbtrAcct>	M	SEPA AT-07: Account Number of the Debtor.	
2.73	[1..1]	Payment Information +Direct Debit Transaction Information ++Debtor Account +++ Identification	<Id>	M	This element is to be used as follows: <ul style="list-style-type: none"> IBAN (for delivery to banks or PostFinance) or Other (only for delivery to PostFinance, for postal account numbers) 	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.73	{Or	Payment Information +Direct Debit Transaction Information ++Debtor Account +++Identification ++++ IBAN	<IBAN>	D	If this is used, Other cannot be present. 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.	CH006 or BE09, CH016 or CH16, MD01
2.73	Or}	Payment Information +Direct Debit Transaction Information ++Debtor Account +++Identification ++++ Other	<Othr>	D	If this is used the IBAN cannot be present. Must not be used when sending to banks. If there is an error, the C-Level is rejected.	CH017 or CH17
2.73	[1..1]	Payment Information +Direct Debit Transaction Information ++Debtor Account +++Identification ++++Other +++++ Identification	<Id>	D	Must be used if Other is used. . Must not be used when sending to banks. Must contain a valid postal account number (format: 9 numerical positions) when sending to PostFinance. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.	CH016 or CH16, CH017 or CH17 MD01
2.74	[0..1]	Payment Information +Direct Debit Transaction Information ++ Ultimate Debtor	<UltmtDbtr>	D	SEPA Usage Rule: Mandatory, if provided by the Debtor in the Mandate.	
2.74	[0..1]	Payment Information +Direct Debit Transaction Information ++Ultimate Debtor +++ Name	<Nm>	D	SEPA AT-15: Name of the Debtor Reference Party (Name des Endbelasteten). SEPA Usage Rule: Mandatory, if provided by the Debtor in the Mandate. Maximum 70 characters.	
2.74	[0..1]	Payment Information +Direct Debit Transaction Information ++Ultimate Debtor +++ Identification	<Id>	O	SEPA AT-37: Identification code of the Debtor Reference Party.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.74	{Or	Payment Information +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++ Organisation Identification	<OrgId>	D	Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.	
2.74	Or}	Payment Information +Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++ Private Identification	<PrvtId>	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.	
2.76	[0..1]	Payment Information +Direct Debit Transaction Information ++ Purpose	<Purp>	O	SEPA AT-40: Purpose of the Collection. Use: see ISO 20022 Message Definition Report [1]	
2.77	{Or	Payment Information +Direct Debit Transaction Information ++Purpose +++ Code	<Cd>	M	Mandatory in the Swiss version where Purpose is used (according to the SEPA Implementation Guidelines [6]/[7]). Codes according Payments External Code Lists [9]. If there is an error, the C-Level is rejected.	CH016 or CH16
2.88	[0..1]	Payment Information +Direct Debit Transaction Information ++ Remittance Information	<RmtInf>	O	SEPA AT-22: Remittance information from the Creditor. SEPA Usage Rule: either Structured or Unstructured, may be present.	
2.89	[0..n]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++ Unstructured	<Ustrd>	D	Only one occurrence is allowed (according to the SEPA Implementation Guidelines [6]/[7]). If used, then Structured must not be present (according to the SEPA Implementation Guidelines [6]/[7]).	CH017 or CH17
2.90	[0..n]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++ Structured	<Strd>	D	Only one occurrence is allowed, maximum 140 characters inclusive XML tags (according to the SEPA Implementation Guidelines [6]/[7]). If there is an error, the C-Level is rejected. If used, then Unstructured must not be present (according to the SEPA Implementation Guidelines [6]/[7]).	CH015 or CH15 CH017 or CH17

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.110	[0..1]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++ Creditor Reference Information	<CdtrRefInf>	M	Mandatory in the Swiss version where Structured is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.111	[0..1]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++ Type	<Tp>	M	Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]).	
2.112	[1..1]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++ Code Or Proprietary	<CdOrPrtry>	M		
2.113	{Or}	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Code Or Proprietary +++++++ Code	<Cd>	M	Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]). SCOR (Structured Communication Reference) is the only value permitted.	
2.115	[0..1]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++ Issuer	<Issr>	O		

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	Error Code
2.116	[0..1]	Payment Information +Direct Debit Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	<Ref>	M	Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain Creditor Reference according to ISO 11649. See also section 2.3.6.2 "Customer References".	

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 ')

+ (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 deadlines for submissions and any return payments are also different for the two procedures (depending on the Requested Collection Date):

Submission and any return payment	Core	B2B
First and one-off collections (FRST and OOFF)	5 TD	1 TD
Recurring and final collections (RCUR and FNAL)	2 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 must contain the code FRST (First) in the Sequence Type element, while subsequent direct debits have 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 message").

The following list shows the XML elements in the pain.008 message which relate to the mandate. These elements must be sent in the pain.008 with every delivery.

[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

The compulsory mandate information must be present in the message and syntactically correct.

For first direct debits (Sequence Type FRST) and one-off direct debits (Sequence Type OOFF), no collection order with the same Mandate Identification and Creditor Identifier must have been created during the period in question.

Recurring or final direct debits

For subsequent direct debits (Sequence Type RCUR or FNAL), there must first have been a corresponding collection order that was set up and executed as a first direct debit (Sequence Type FRST). 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:

- any amendments must be delivered again
- a collection identified as FRST, OOFF or FNAL must be delivered again as FRST, OOFF or FNAL.

Comment: Deliveries are responded to by financial institutions and service providers with a Status Report (pain.002 or initially by email). 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

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.

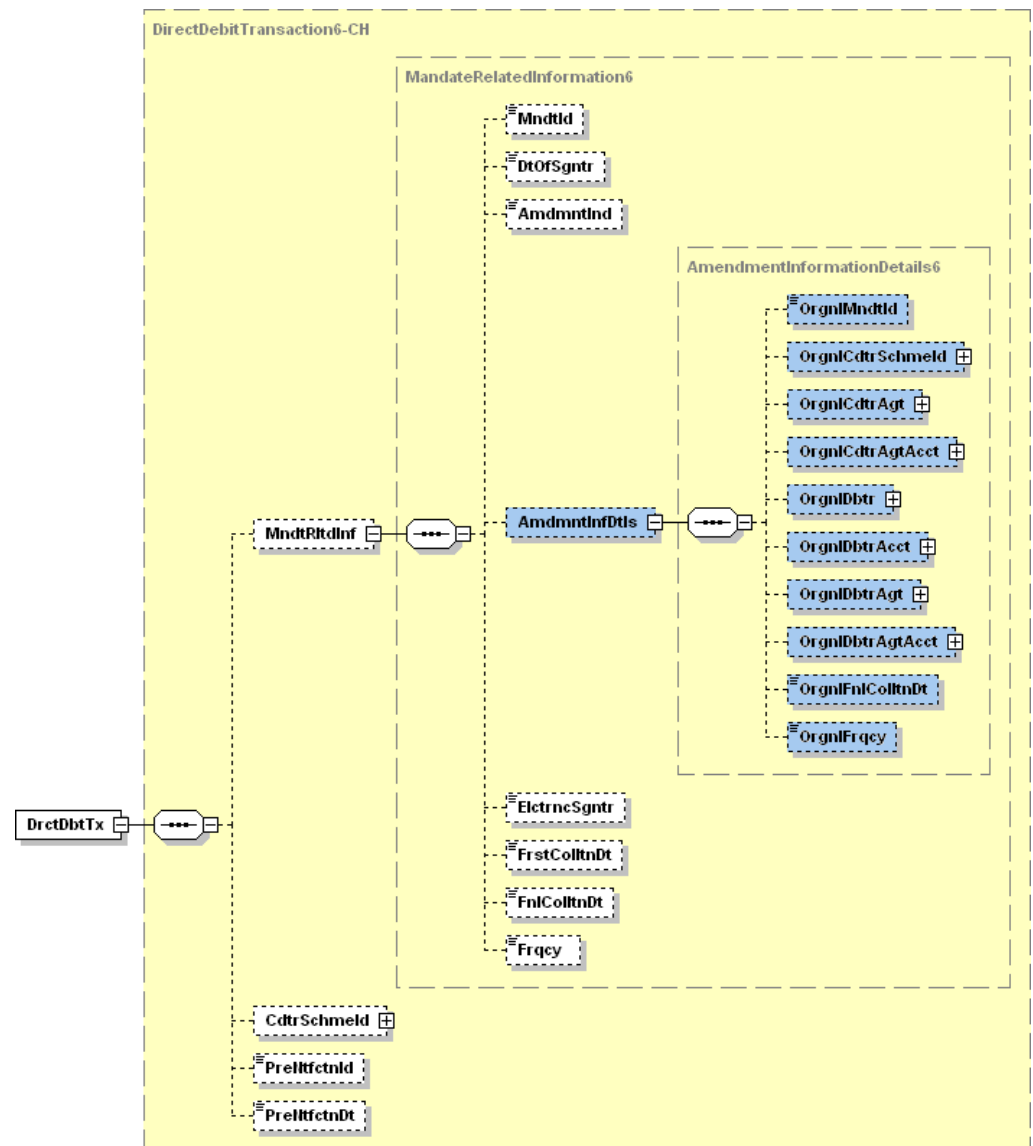


Figure 9: Elements for mandate amendments in the pain.008 message

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 Agent component (<OrgnlDbtrAgt>), the Proprietary Identification element is filled with the code SMNDA (Same Mandate, new Debtor Agent).
- The Original Debtor Account (<OrgnlDbtrAcct>) 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:

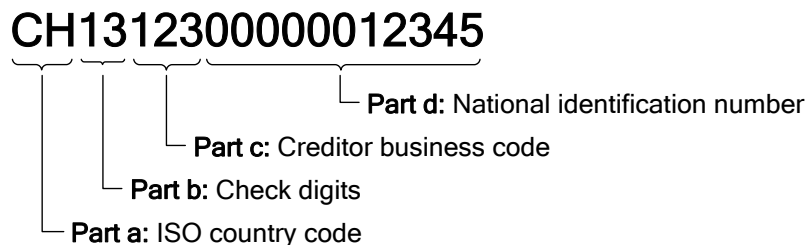


Figure 10: Structure of the Swiss Creditor Identifier

- 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).

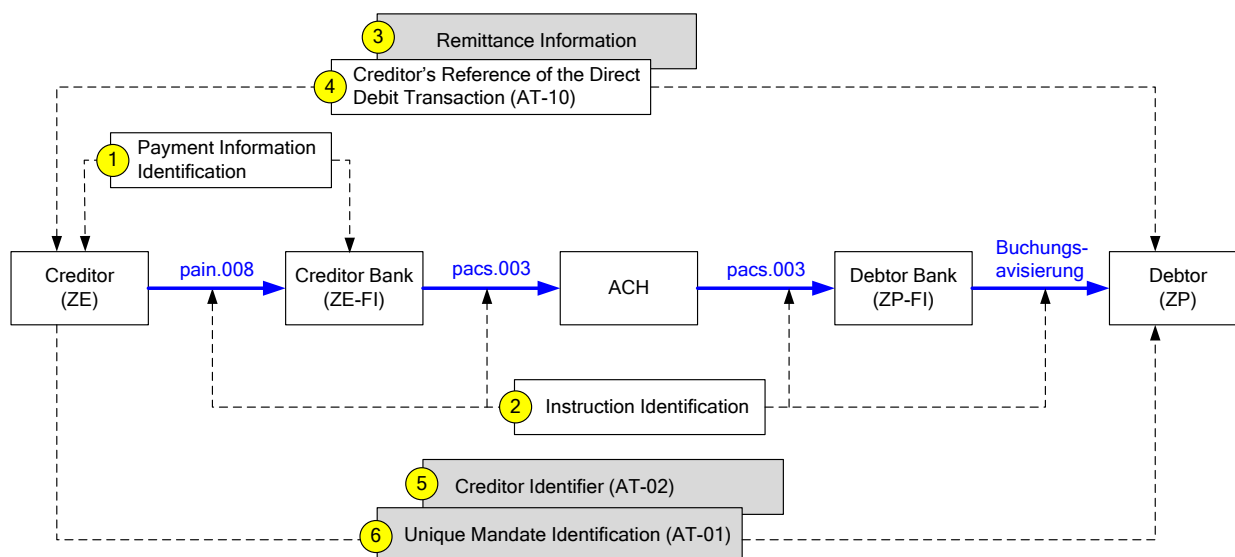


Figure 11: References

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.

Use of the ISO Creditor Reference is described in the document "EPC Guidance on the use of the future ISO standard for the Structured Creditor Reference" (EPC142-08) [10].

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.008¹.

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.

¹ 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.

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

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

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.

2.4 Example of a collection as pain.008 message

2.4.1 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 for a first collection (FRST) on 10.11.2009. Payment Group 2 contains two transactions for 05.11.2009.

For XML versions of the example, see Appendix A.

2.4.2 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:

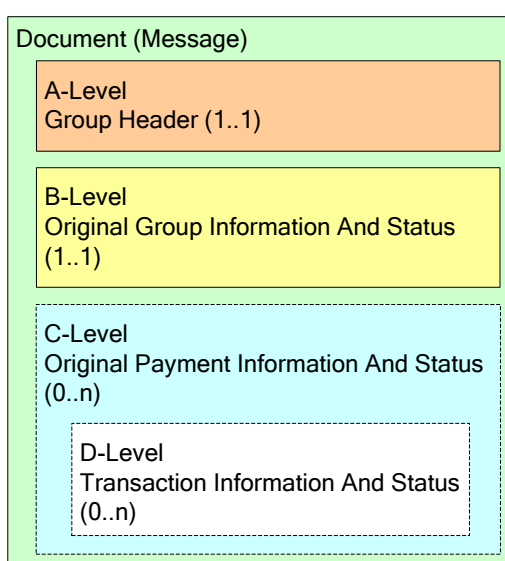
Field designation	Content
Identifier for the transaction	INSTRID-02-02
End To End Identification	RF68539007547034
Currency/Amount	EUR 66.00
Mandate Identification	4713
Name/address of the debtor	Peter Error Rudolfskai 11 Salzburg
BIC of the debtor's financial institution	RALOATSZ
IBAN of the debtor	AT61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

3 Customer Payment Status Report (pain.002)

3.1 General

The XML message Customer Payment Status Report (pain.002) is used by the financial institution to inform customers about the status of pain.001 transfer orders or pain.008 collection orders that have been sent. It is used on the basis of the ISO 20022 XML schema "pain.002.001.03".

Note: The specialist specifications for the Customer Payment Status Report pain.002 are described in detail in section 6 of the Swiss Business Rules.



The pain.002 XML message is essentially structured as follows:

- **A-Level:** message level, Group Header. This block must occur exactly once.
- **B-Level:** information about the original message level, Original Group Information And Status. This block must be present exactly once.
- **C-Level:** Information about the original order information, Original Payment Information And Status. This block can be present up to n times.
- **D-Level:** Information about the original transactions, Transaction Information And Status. This block can be present up to n times.

Figure 12: Basic message structure for XML message pain.002

In the following **technical specifications** for the XML message Customer Payment Status Report (pain.002), each of these message levels is discussed in a separate sub-section:

- 3.2.1 "Group Header (GrpHdr, A-Level)"
- 3.2.2 "Original Group Information And Status (OrgnlGrpInfAndSts, B-Level)"
- 3.2.3 "Original Payment Information And Status (TxInfAndSts, C-Level)"
- 3.2.4 "Transaction Information And Status (TxInfAndSts, D-Level)"

All the possible error messages are listed in section 3.2.5 "Status Reason Codes".

Note: If, in the original message, a mandatory field was not sent, or was blank, or a "pattern" was broken, then that element is not returned in the Payment Status Report. In these cases the error message is either FF01 (schema error) or CH021 (mandatory field missing). Normally, the details of the field that was not sent are referred to as an error text in the "Additional Information" <AddtlInf> element (example: "Mandatory element <IBAN> not sent or blank").

3.2 Technical specifications

3.2.1 Group Header (GrpHdr, A-Level)

The Group Header (A-Level of the message) contains all the elements that apply to all the transactions in the pain.002 Customer Payment Status Report XML message. It occurs exactly once in the message.

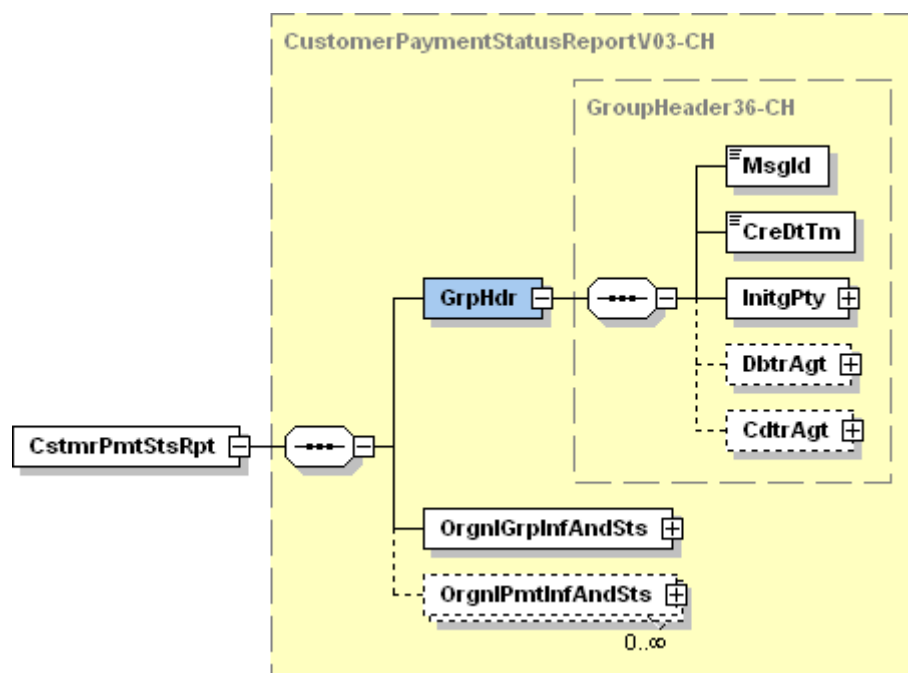


Figure 13: Group Header (GrpHdr)

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

Note: The Customer Payment Status Report (pain.002) is used both to report back statuses for payment orders (pain.001) and also for SEPA collection orders (pain.008) that have been submitted.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
	[1..1]	Message Root	<CstmrPmtStsRpt>	M	
1.0	[1..1]	Group Header	<GrpHdr>	M	
1.1	[1..1]	Group Header +Message Identification	<MsgId>	M	Unique message reference, assigned to the message by the sender.
1.2	[1..1]	Group Header +Creation Date Time	<CreDtTm>	M	Must be in a valid format. Recommendation: should be the same as the actual date of creation.
1.3	[0..1]	Group Header +Initiating Party	<InitgPty>	D	Sender of the message This element can be used if the sender is not the Creditor Agent (Credit Transfer: Debtor Agent). One or more sub-elements can be used to give details of the sender. If used, the Creditor Agent (Credit Transfer: Debtor Agent) must not be present.
1.3	[0..1]	Group Header +Initiating Party ++Name	<Nm>	O	Name of the sender of the message, maximum 70 characters
1.3	[0..1]	Group Header +Initiating Party ++Identification	<Id>	O	Identification of the sender of the message
1.3	[1..1] {Or	Group Header +Initiating Party ++Identification +++Organisation Identification	<OrgId>	D	Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.
1.3	[1..1] Or}	Group Header +Initiating Party ++Identification +++Private Identification	<PrvtId>	D	Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
1.5	[0..1]	Group Header +Debtor Agent	<DbtrAg>	D	Sender of the message Is only used if the sender of the message is not given in the Initiating Party element. Only BIC or the BC number are permitted under Clearing System Member Identification/Member Identification. If used, the Initiating Party must not be present. → Element is only used for Credit Transfer (original message pain.001)

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
1.6	[0..1]	Group Header +Creditor Agent	<CdtrAgt>	D	<p>Sender of the message</p> <p>Is only used if the sender of the message is not given in the Initiating Party element.</p> <p>Only BIC or the BC number are permitted under Clearing System Member Identification/Member Identification.</p> <p>If used, the Initiating Party must not be present.</p>

Table 6: Group Header (GrpHdr, A-Level)

3.2.2 Original Group Information And Status (OrgnlGrpInfAndSts, B-Level)

The Original Group Information And Status (B-Level of the message) occurs in the pain.002 exactly once.

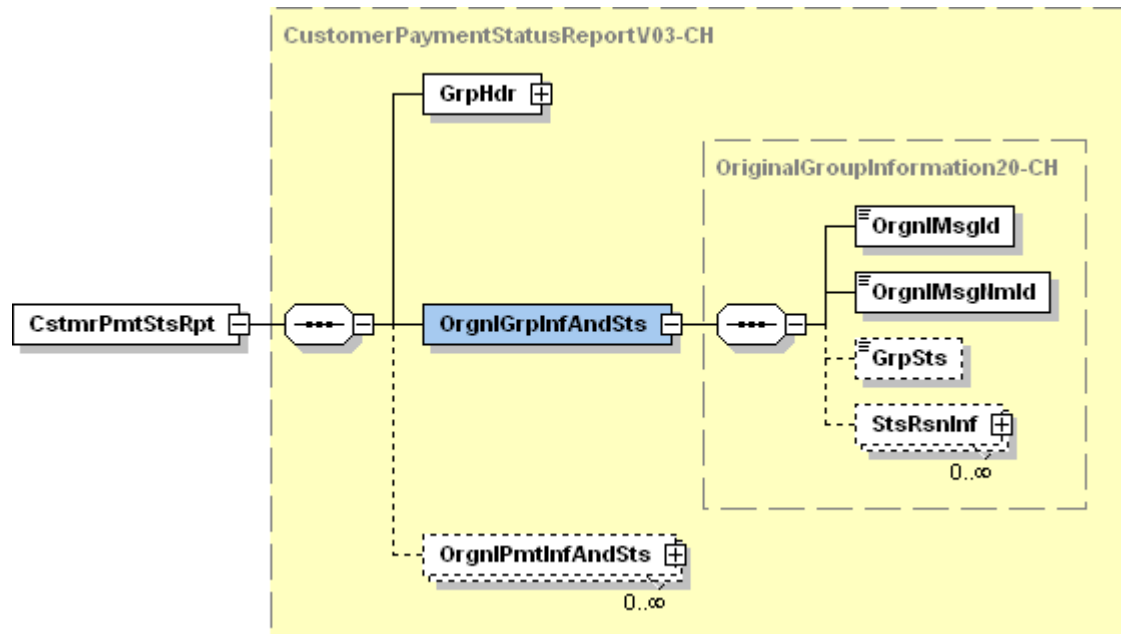


Figure 14: Original Group Information And Status (OrgnlGrpInfAndSts)

The following table specifies all the elements of the Original Group Information And Status that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
2.0	[1..1]	Original Group Information And Status	<OrgnlGrpInfAndSts>	M	
2.1	[1..1]	Original Group Information And Status + Original Message Identification	<OrgnlMsgId>	M	Message Identification from the original pain.001 or pain.008 message. If the message identification could not be identified, then UNKNOWN is sent back here.
2.2	[1..1]	Original Group Information And Status + Original Message Name Identification	<OrgnlMsgNmId>	M	Name of message, e.g. "pain.008..." If the message could not be identified, then UNKNOWN is sent back here.
2.6	[0..1]	Original Group Information And Status + Group Status	<GrpSts>	D	The values ACCP, ACWC, PART and RJCT are sent in the status report. Responses of a technical kind may also contain the status ACTC. Depending on the financial institution and the delivery channel, the Group Status may not be required. Deviating from the SEPA recommendations, in Switzerland positive Group Status messages are also sent back.
2.7	[0..n]	Original Group Information And Status + Status Reason Information	<StsRsnInf>	D	Sent if there are errors/warnings at A-Level. Note: <ul style="list-style-type: none"> Status Reason Information is used at no more than one level within a message, either in <ul style="list-style-type: none"> Original Group Information and Status or Original Payment Information And Status or Transaction Information And Status. If Group Status = ACCP the Status Reason Information is not used. If Group Status = PART, the Status Reason Information is used either at the level Original Payment Information And Status (3.0) or Transaction Information And Status (3.15). If Group Status = RJCT because all B-Levels have been rejected, the Status Reason Information is used at the level Original Payment Information and Status (3.0). If Group Status = RJCT because all C-Levels have been rejected, the Status Reason Information is used at the level Transaction Information And Status (3.15).
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++ Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/Initiating Party or Group Header/Creditor Agent).
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++ Name	<Nm>	D	Name of the originator. To be used if no BIC is available.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++Identification	<Id>	D	If this is used, the Name must not be present.
2.8	[1..1] {Or	Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	<OrgId>	M	Must be used if Identification is used.
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organization Identification +++++BIC Or BEI	<BICOrBEI>	M	BIC of the originator.
2.9	[0..1]	Original Group Information And Status +Status Reason Information ++Reason	<Rsn>	M	Reason for the status.
2.10	[1..1] {Or	Original Group Information And Status +Status Reason Information ++Reason +++Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If used, then Proprietary must not be present.
2.11	[1..1] Or}	Original Group Information And Status +Status Reason Information ++Reason +++Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards (Code element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.
2.12	[0..n]	Original Group Information And Status +Status Reason Information ++Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Status Reason.

Table 7: Original Group Information And Status (OrgnIGrpInfAndSts, B-Level)

3.2.3 Original Payment Information And Status (TxInfAndSts, C-Level)

The Original Payment Information And Status (C-Level of the message) can occur once or more than once in the pain.002 message.

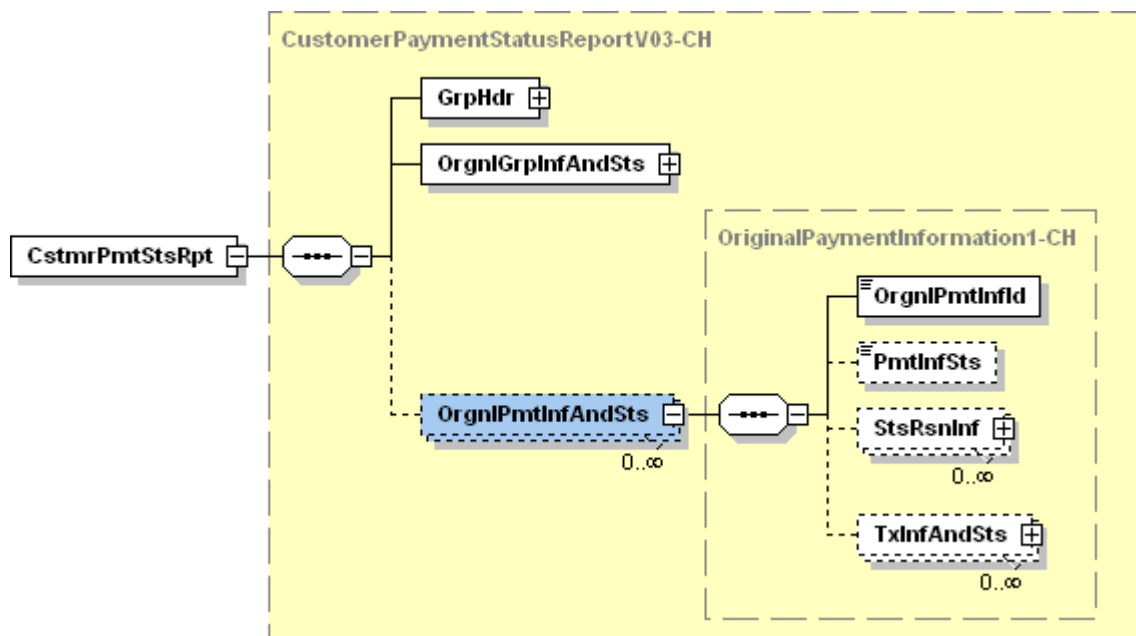


Figure 15: Original Payment Information And Status (OrgnlPmtInfAndSts)

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

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.0	[0..n]	Original Payment Information And Status	<OrgnPmtInfAndSts>	D	Is sent if there are errors/warnings at B-/C-Level of the original pain.001 or pain.008 message.
3.1	[1..1]	Original Payment Information And Status +Original Payment Information Identification	<OrgnPmtInfId>	M	Payment Information Identification (B-Level) from the original pain.001 or pain.008 message (or NOTPROVIDED). Is always sent if there are errors/warnings at B- or C-Level.
3.4	[0..1]	Original Payment Information And Status +Payment Information Status	<PmtInfSts>	D	This element is sent if there are errors/warnings at B-Level of the collection (pain.008). Only ACWC, PART, RJCT are sent, no other interim status. Deviating from SEPA, positive Payment Information-Status messages are also sent back. Additional status messages may include other values, such as ACTC for instance (after a purely technical validation of the received message) or ACCP (status message due to a status change of a collection or as a response to individual B-Levels).
3.5	[0..n]	Original Payment Information And Status +Status Reason Information	<StsRsnInf>	D	Is sent if there are errors/warnings at B-Level. Note: <ul style="list-style-type: none"> Status Reason Information is used at no more than one level within a message, either in <ul style="list-style-type: none"> - Original Group Information and Status or - Original Payment Information And Status or - Transaction Information And Status. If PmtInfSts = ACWC due to warnings at C-Level the Status Reason Information is used at the level Transaction Information And Status (3.15). If PmtInfSts = PART the Status Reason Information is used at the level Transaction Information And Status (3.15). If PmtInfSts = RJCT because all C-Levels have been rejected, the Status Reason Information is used at the level Transaction Information And Status (3.15).
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/Initiating Party or Group Header/Creditor Agent).
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++Name	<Nm>	D	Name of the originator. To be used if no BIC is available. If this is used, the Identification must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++Identification	<Id>	D	If this is used, the name must not be present.
3.6	[1..1] {Or	Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	<OrgId>	M	Must be used if Identification is used.
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Organization Identification +++++BIC Or BEI	<BICOrBEI>	M	BIC/BEI of the originator. Must be used if Identification is used.
3.7	[0..1]	Original Payment Information And Status +Status Reason Information ++Reason	<Rsn>	M	Reason for the status. Must be used if Status Reason Information is used.
3.8	[1..1] {Or	Original Payment Information And Status +Status Reason Information ++Reason +++Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If this is used, Proprietary must not be present.
3.9	[1..1] Or}	Original Payment Information And Status +Status Reason Information ++Reason +++Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards (Code element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.
3.10	[0..n]	Original Payment Information And Status +Status Reason Information ++Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Reason.

Table 8: Original Payment Information And Status (OrgnPmtInfAndSts, C-Level)

3.2.4 Transaction Information And Status (TxInfAndSts, D-Level)

The Transaction Information And Status (D-Level of the message) can occur once or more than once in the pain.002 message.

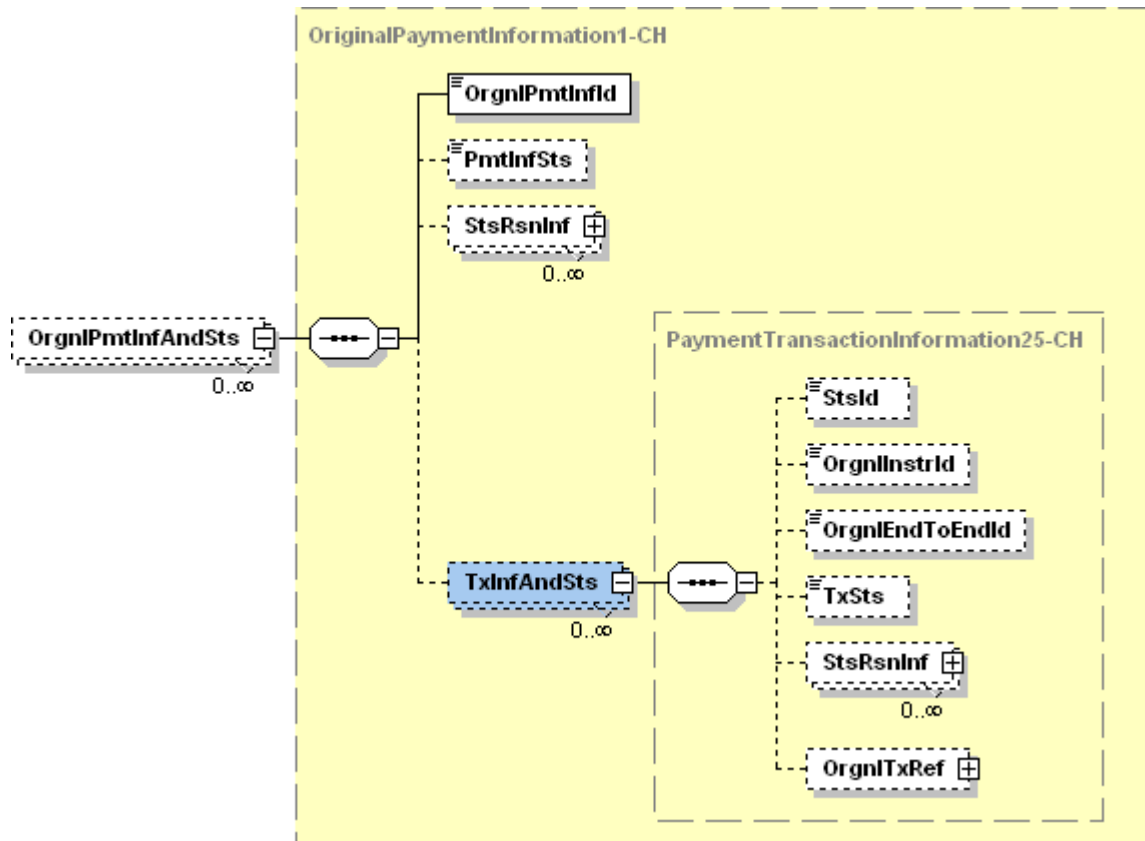


Figure 16: Transaction Information And Status (TxInfAndSts)

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

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.15	[0..n]	Original Payment Information And Status +Transaction Information And Status	<TxInfAndSts>	D	Is sent if there are errors/warnings at B-/C-Level of the original pain.001 or pain.008 message.
3.16	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Identification	<StsId>	O	Unique identification, set by the originator of this message.
3.17	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Instruction Identification	<OrgnlInstrId>	O	Instruction Identification (C-Level) from the original message. Is always sent if there are errors/warnings at C-Level (if not available, then NOTPROVIDED is sent).
3.18	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original End To End Identification	<OrgnlEndToEndId>	M	End To End Identification (C-Level) from the original message. Is always sent if there are errors/warnings at C-Level (if not available, then NOTPROVIDED is sent).
3.19	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Transaction Status	<TxSts>	D	Is sent if there are errors/warnings at C-Level. Nur ACWC und RJCT werden geliefert, keine weiteren Zwischenstati. ACCP wird nicht explizit geliefert.
3.20	[0..n]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information	<StsRsnInf>	D	Is sent if there are errors/warnings at C-Level. Note: Status Reason Information is used at no more than one level within a message, either in - Original Group Information And Status or - Original Payment Information And Status or - Transaction Information And Status.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/Initiating Party or Group Header/Creditor Agent).
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Name	<Nm>	D	Name of the originator To be used if no BIC/BEI is available. If this is used, the Identification must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.21	[1..1] {Or}	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++ Identification	<Id>	D	If this is used, the Name must not be present.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Identification +++++ Organisation Identification	<OrgId>	M	Must be used if Identification is used.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Identification +++++Organization Identification +++++ BIC Or BEI	<BICOrBEI>	M	BIC/BEI of the originator. Must be used if Identification is used.
3.22	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++ Reason	<Rsn>	M	Reason for the status. Must be used if Status Reason Information is used.
3.23	[1..1] {Or}	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Reason ++++ Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If this is used, Proprietary must not be present.
3.24	[1..1] Or}	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Reason ++++ Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards (Code element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.25	[0..n]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++ Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Status Reason.
3.32	[0..1]	Original Payment Information And Status +Transaction Information And Status ++ Original Transaction Reference	<OrgnlTxRef>	D	Original elements from the original message Generally only those elements are sent back which caused warnings or errors. Optionally, other fields can be sent back, including complete transactions that have been submitted.
3.34	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Amount	<Amt>	O	Information from the original message
3.39	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Interbank Settlement Date	<IntrBkSttlmDt>	D	Effective settlement date Sent if the required settlement date has been set for the next banking/Post Office working day.
3.40	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Requested Collection Date	<ReqdColltnDt>	O	Information from the original message (Direct Debit, pain.008)
3.41	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Requested Execution Date	<ReqdExctnDt>	O	Information from the original message (Credit Transfer, pain.001) → Element is only used for Credit Transfer (original message pain.001)
3.42	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Scheme Identification	<CdtrSchmeld>	O	Information from the original message
3.55	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Payment Type Information	<PmtTpInf>	O	Information from the original message

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.68	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Payment Method	<PmtMtd>	O	Information from the original message
3.69	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Mandate Related Information	<MndtRltdInf>	O	Information from the original message
3.88	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Remittance Information	<RmtInf>	O	Information from the original message
3.120	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Ultimate Debtor	<UltmtDbtr>	O	Information from the original message
3.121	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor	<Dbtr>	O	Information from the original message
3.122	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor Account	<DbtrAcct>	O	Information from the original message
3.123	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor Agent	<DbtrAgnt>	O	Information from the original message
3.125	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Agent	<CdtrAgnt>	O	Information from the original message

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.127	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor	<Cdtr>	O	Information from the original message
3.128	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Account	<CdtrAcct>	O	Information from the original message
3.129	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Ultimate Creditor	<UltmtCdtr>	O	Information from the original message

Table 9: Transaction Information And Status (TxInfAndSts, D-Level)

3.2.5 Status Reason Codes

The reason for the rejection or information about modifications to data are given in the Status Reason Code element. For this purpose, until 2015 financial institutions can use either an ISO Code or a proprietary Swiss code (CH Code). Which is used must be clarified with the relevant financial institution, until the end of 2015.

From the end of 2015, all financial institutions will support the ISO Code, and the CH Codes listed in this document will then be removed.

ISO Code

In principle, all values from the Payments External Code Lists [9] (see "ExternalStatus Reason1Code") can be used.

The ISO code values used in these Swiss Implementation Guidelines for which there are also Swiss code values are listed in the "ISO Code" column in the following table and are used in the "Code" element.

CH Code

In addition to these ISO codes, the status in Switzerland can also be given using Switzerland-specific codes. The Swiss Status Reason Codes that are listed in the column "CH code" of the following table are used in the Proprietary element. Unlike the ISO Status Reason Codes, they have 5 characters and begin with CH.

(Codes shaded in dark colours are only used for Credit Transfer.)

ISO Code	CH Code	Error
AM18	CH001	Value in Number Of Transactions does not match the number of transactions
DU02	CH002	Value in Payment Information Identification is not unambiguously in the message
CH03	CH003	Value in Requested Execution Date or Requested Collection Date is too far in the future
CH04	CH004	Value in Requested Execution Date or Requested Collection Date is too far in the past
DT06	CH005	Date of settlement is set for the next banking/Post Office working day
BE09	CH006	Value in Country Code is not valid
CH07	CH007	Element is not to be used at B- and C-Level
CH09	CH009	Mandate changes are not allowed
CH10	CH010	Information on mandate changes are missing
CH11	CH011	Value in Creditor Identifier is incorrect
CH12	CH012	Element Creditor Identifier is not unambiguously at B-Level
CH13	CH013	Element Original Debtor Account is not to be used
CH14	CH014	Element Original Debtor Agent is only to be used with Sequence Type=FRST
CH15	CH015	Content Remittance Information/Structured includes more than 140 characters
CH16	CH016	Content is formally incorrect
CH17	CH017	Element is not admitted

ISO Code	CH Code	Error
DU05	CH018	Element Instruction Identification is not unambiguously at B-Level
CH19	CH019	Values in Interbank Settlement Date or Requested Collection Date will be set to the next TARGET day
CH20	CH020	Number of decimal points not compatible with the currency
CH21	CH021	Required compulsory element missing
CH22	CH022	CORE and B2B not permitted within one message

Table 10: Swiss Status Reason Codes

Financial institutions are also allowed to send individual status information. In that case, the ISO-Code NARR is sent in the Code element and the relevant information entered in the Additional Information element.

3.3 Specialist specifications

The specialist specifications for the Customer Payment Status Report pain.002 are described in detail in section 6 of the Swiss Business Rules.

3.4 Examples of Status Reports as pain.002 messages

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

First example: OK case

The first example shows a positive response message (Customer Payment Status Report pain.002) to a collection message that has been received (Customer Direct Debit Initiation pain.008) as described in section 2.4.

Second example: NOK case

The second example shows a negative response message (Customer Payment Status Report pain.002) to a collection order that has been received. Here the following assumption was made: in the collection message that was received (Customer Direct Debit Initiation pain.008) as described in section 2.4, one of the transactions includes an invalid IBAN for the debtor (example: QQ61 1904 3002 3456 7320).

Data for the NOK case:

Field designation	Content
Identification of the original message	MSG-01
Identification of the original group	PMTINF-02
Identification of the original transaction	INSTRID-02-02
Original end-to-end identification	ENDTOENDID-003
Error code (Group Status)	PART
Error code (Payment Information Status)	PART
Error code (Transaction Status)	RJCT
Error code (Reason)	CH006
Contents of the incorrect element (Debtor Account)	QQ61 1904 3002 3456 7320

For XML versions of the examples see Appendix A.

Appendix A: XML schemas and examples

XML-Schemas

The original XML schemas

- ***pain.008.001.02.ch.01.xsd*** and
- ***pain.002.001.03.ch.02.xsd***

are published on the www.iso-payments.ch website.

They should preferably be opened using specific XML software.

Examples



On the www.iso-payments.ch website, the examples described in this document are published as XML files:

- ***pain_008_Beispiel_1.xml*** (Example from section 2.4)
- ***pain_002_SDD_Beispiel_OK.xml*** (First example from section 3.4)
- ***pain_002_SDD_Beispiel_NOK.xml*** (Second example from section 3.4)

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


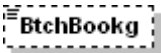
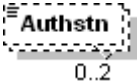

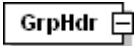
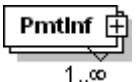

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

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.

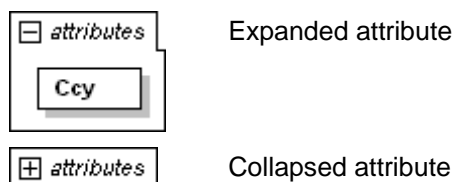
Examples:

	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

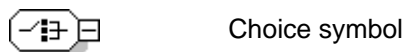
Attributes are also shown as rectangles, containing the name of the attribute. They are surrounded by a box containing the word "attributes" and an expand or collapse symbol. For mandatory attributes, the rectangle is drawn with a continuous line, for optional attributes the line is dotted.

Example:



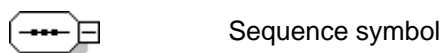
Choice

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

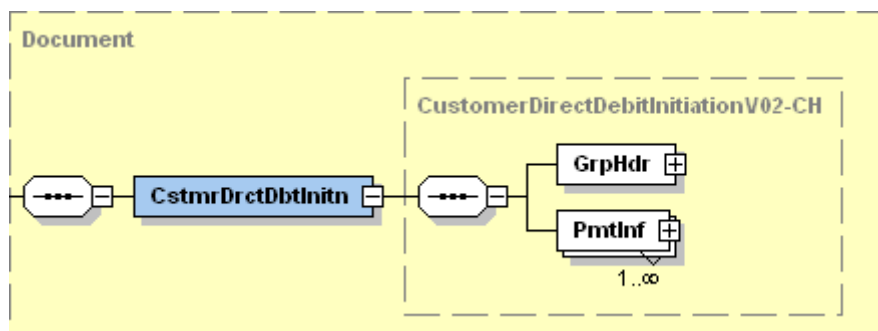
To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).



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 11 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 "	QUOTATION MARK	.
#	NUMBER SIGN	.
%	PERCENT SIGN	.
& ²	AMPERSAND	+
*	ASTERISK	.
;	SEMICOLON	.
< ¹	LESS-THAN SIGN	.
> or >	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

² 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 11: Character conversion

Appendix D: Basis for the Swiss recommendations

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

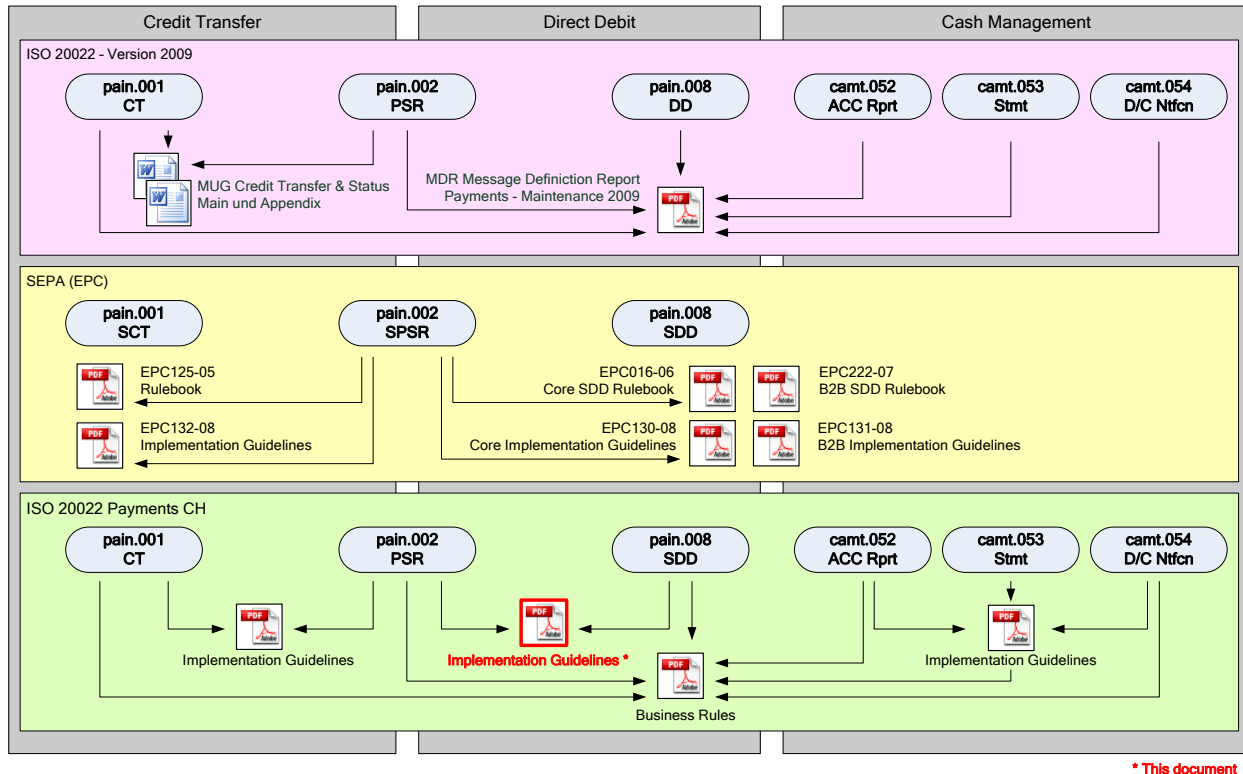


Figure 17: Basis for the Swiss recommendations

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