Swiss Usage Guide

**for ISO 20022 Messages
according to the Swiss Recommendations**

Customer Credit Transfer Initiation (pain.001)
Customer Payment Status Report (pain.002)
Bank-to-Customer Statement (camt.053)

General notes

SIX reserves the right to modify this document, as the need arises, at any time without prior notice.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIX cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

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

The concept of the BC number, short for Bank Clearing Number, has been out-of-date since at least 2010, when the Swiss National Bank provided access to the SIC system also to participants without the status of a bank, such as insurance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

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

About this document

Target audience

The "Swiss Usage Guide" is intended primarily for smaller software developers of standard and customised solutions for payment traffic based on the ISO 20022 message standard, and also for customer advisers at financial institutions.

The table below shows it in the context of the other documents and aids that are available to help with the use of ISO 20022 messages in accordance with the Swiss Recommendations.

Document or working aid	Target group for the document or working aid		
	Smaller software developers	Customer advisers at financial institutions	Larger software developers and IT managers at financial institutions
Swiss Usage Guide	x	x	(x)
Swiss Business Rules	(x)	(x)	x
Swiss Implementation Guidelines	(x)	–	x
Customer-bank validation portal	x	–	x

Purpose

The "Swiss Usage Guide" uses field rules and examples of the most common use cases (payment types) to explain how ISO 20022 messages (customer-to-bank and bank-to-customer) should be structured according to the Swiss Recommendations, and in this way provides an end-to-end overview of the whole process. Together with the documents listed below, it will enable the target group to program the relevant software and test it on the SIX customer-bank validation portal, and also to support the customers of financial institutions with programming.

Associated documents

More detailed information supplementing the "Swiss Usage Guide" can be found in the following documents:

- *Swiss Business Rules:* This document 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

- ***Swiss Implementation Guidelines for Credit Transfer:*** This document serves as manual for the technical implementation of the standard and provides assistance in producing the ISO 20022 message "pain.001" (detailed description of its XML structure and validation rules).

- ***Swiss Implementation Guidelines for Status Report:*** This document serves as manual for the technical implementation of the standard and provides assistance in producing the ISO 20022 message "pain.002" (detailed description of its XML structure and validation rules).

- ***Swiss Implementation Guidelines for Cash Management messages:*** This document serves as manual for the technical implementation of the standard and provides assistance in producing the ISO 20022 messages "camt.052", "camt.053" and "camt.054" (detailled description of their XML structures and validation rules).

Scope

The ISO 20022 message "pain.008" for SEPA direct debit procedures and the Swiss direct debit procedure are not discussed in this "Swiss Usage Guide".

Amendment control

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

Amendment control

All the amendments carried out on this document are listed below, with the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Version	Date	Amendment description	Section(s)
1.0	01.04.2015	First edition	all
1.1	10.08.2015	Information about "camt.053" XML schema removed and noted that there are no plans for an XML schema specifically for the Swiss standard for "camt" messages.	Appendix D
1.2	25.07.2016	Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.	all
		Explanation of the change from BC no. to IID added to the general notes.	Foreword
		In Level C of "pain.001" for ISR payments (payment type 1) "Creditor/Name" inserted.	3.1.2
		In Level D of "camt.053" for ISR payments (payment type 1) "Related Parties/Creditor/Name" inserted.	3.1.4
		Credit advice with structured reference "camt.054" inserted.	3.1.5
		Account statement message "camt.053" inserted.	3.4.4
		New examples for "camt.053" specified.	Appendix D

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1 Overview

1.1 Messages and message flows

The following diagram shows the parties involved and the message flows relating to credit transfer orders under ISO 20022.
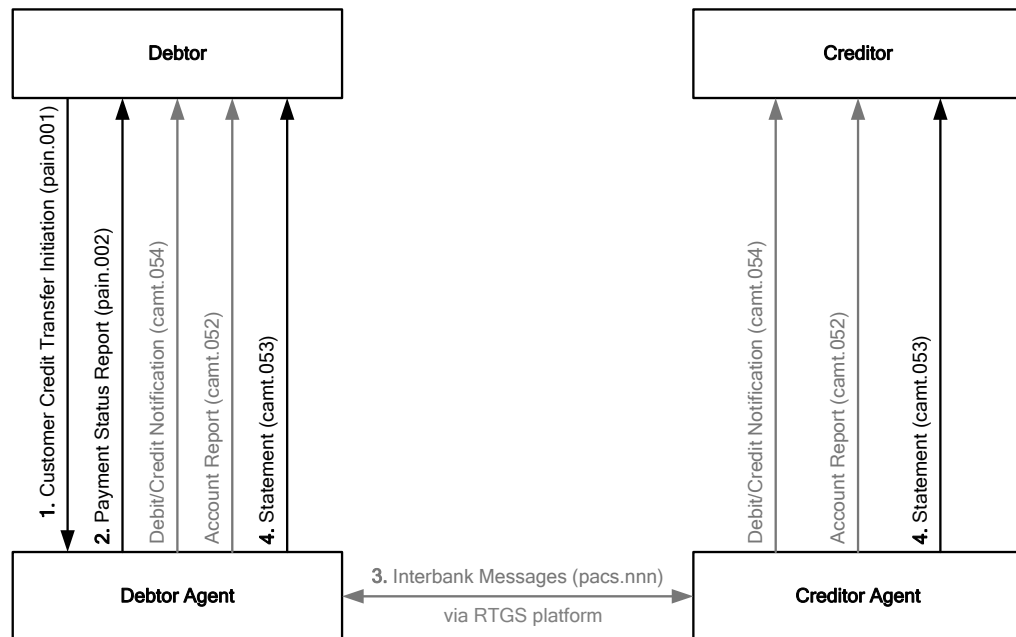
Figure 1:   Payment orders and Cash Management (Reporting) under ISO 20022

Note: Messages that are not discussed in this document are shown in grey on the diagram. These include interbank messages (pacs.nnn) sent between financial institutions, advice messages about intraday account movements (camt.052) and debit/credit advice messages (camt.054), which not all financial institutions offer their customers. Parties such as the ultimate debtor and ultimate creditor, who are not involved in the ISO 20022 message flow, are not shown, nor are other information flows such as the sending of an inpayment slip from the creditor to the debtor.

Procedure

1. The debtor sends a "pain.001" credit transfer message containing the information required for that use case (payment type) to his debtor agent.

2. The debtor agent validates the message that is received and sends the debtor the result of the validation in a "pain.002" status message.

3. If the validation result is positive, the debtor agent carries out the transfer to the creditor agent.

4. In accordance with the practice of their respective institutions, the debtor agent sends the debtor, and the creditor agent sends the creditor, a "camt.053" account statement, showing the debit or credit resulting from the transfer.

1.2   Core elements of a credit transfer instruction

The following core elements should normally be included in credit transfer instructions using ISO 20022 according to the Swiss Recommendations:

- Details about the debtor:
    - Debtor's last name/first name and address
    - Debtor's account number
    - Debtor's financial institution (debtor agent)
- Details about the creditor:
    - Creditor's last name/first name and address
    - Creditor's account number
    - Creditor's financial institution (creditor agent)
- Details about the transfer:
    - Payment amount
    - Payment currency
    - Date of execution
    - Charges information
    - Reference number, notification to the creditor
    - Notification to the debtor agent
    - Notification to the creditor agent

In general or depending on the payment type, some of this information may be

- mandatory (e.g. date of execution),
- optional (e.g. last name/first name, address of creditor),
- unnecessary (e.g. charges information) or
- not permitted (e.g. notification to the debtor or creditor agent).

Depending on the payment type, some information may have to be in a particular format, e.g. the account number as IBAN.

In addition to these core elements, ISO 20022 credit transfer messages contain various **control elements** such as the message reference, time of creation, number of transactions in the message, check sum, message sender, payment method, payment type, booking instruction etc. which are not directly related to the credit transfer.

In the tables of message descriptions in this document, the core elements and the control elements are listed in separate columns to distinguish clearly between them.

1.3   Conventions for presentation

In this document, the following conventions apply to presentation.

Designation of XML elements

In some publications, the names of XML elements are written as a single concept with no spaces, for example "CreditTransferTransactionInformation". In the interests of legibility, spaces are generally inserted in this document between the separate words i.e. "Credit Transfer Transaction Information".

Representation of the tree structure

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 element designation. For example, the IBAN in the "Payment Information" is shown as follows:

Payment Information
+Debtor Account
++Identification
+++IBAN

In the tables, the root element (here "Payment Information") is only shown once and subsequently omitted.

Another type of presentation that is used (mainly in free text) shows the subordinate sub-elements separated by "/". The IBAN shown above is then given as "Payment Information/Debtor Account/Identification/IBAN".

Color coding of different levels in the tables

In the tables, each level is shown in a different color (A-Level = marine, B-Level = horizon, C-Level = light horizon, D-Level = light grey).

The headings for the level tables are shown in a somewhat darker shade of the color for that level and the text is in bold.

A	Name of the A-Level
A	Element of the A-Level
B	Name of the B-Level
B	Element of the B-Level
C	Name of the C-Level
C	Element of the C-Level
D	Name of the D-Level
D	Element of the D-Level

Presentation conventions for amount fields

In the XML context, different types of presentation are permitted in amount fields. To ensure smooth processing of credit transfers, the following presentation is recommended:

- Do not use leading or closing filler characters (space, white space, zero, plus sign).
- Always use a decimal separator (point).
- Include decimal places even for whole-digit amounts (the number of decimal places depends on the currency).

Some financial institutions may define additional restrictions as required.

Regardless of the presentation format used, financial institutions are allowed to convert all amount fields into a unique presentation format for further processing.

2   Message descriptions

2.1   Customer Credit Transfer Initiation (pain.001)

The "Customer Credit Transfer Initiation" credit transfer message (pain.001) is used for the electronic commissioning of credit transfer orders by customers to the instructing financial institution.

"pain.001" message structure
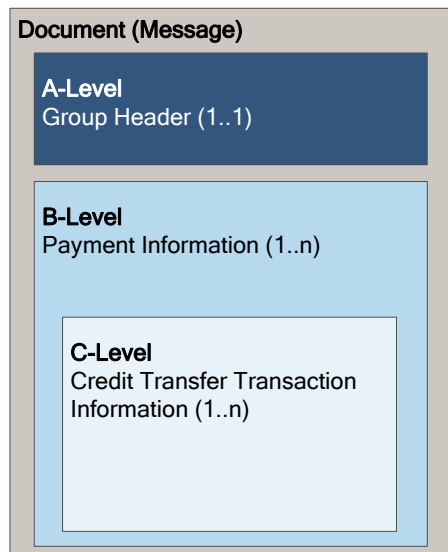
The "pain.001" message is essentially structured as follows:

- *A-Level:* message level, "Group Header". This block must occur exactly once.
- *B-Level:* payment group level, "Payment Information". This block must occur at least once and generally comprises several C-levels.
- *C-Level:* transaction level, "Credit Transfer 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.

Figure 2:   "pain.001" message structure

Note: In the examples of the "pain.001" message shown in this document, only one B-Level with a single C-Level is used, in the interests of clarity.

Description of the elements in the "pain.001" message

In this document, a version of the "pain.001" message with minimal content is used that is designed to help with implementing "best practices" and is therefore confined to the main elements (primarily those which are mandatory). The elements of this version of the "pain.001" message are described in Appendix A1.

A detailed description of the "pain.001" message can be found in the document "Swiss Implementation Guidelines for Credit Transfer and Status Report". Of course, users are free to make full use of the other options for ISO 20022 messages that are documented there in their own software solutions.

2.2   Customer Payment Status Report (pain.002)

The "Customer Payment Status Report" status message (pain.002) is used by the financial institution to inform customers about the status of "pain.001" credit transfer orders that have been sent.

"pain.002" message structure
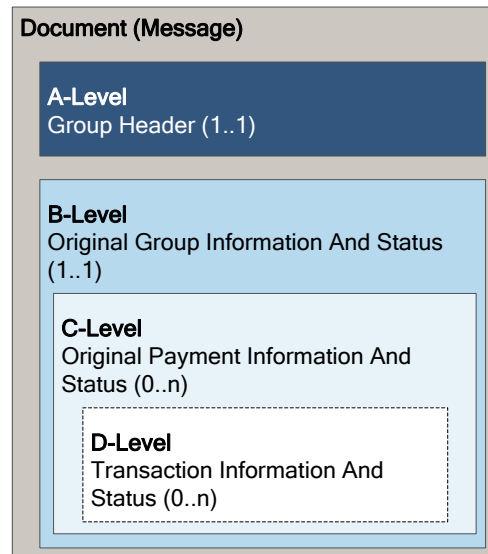
The "pain.002" message is essentially structured as follows:

- **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 is present exactly once.
- **C-Level:** Information about the original payment group information, "Original Payment Information And Status". This block can be present up to n times.
- **D-Level:** Information about the original transaction, "Transaction Information And Status".

Figure 3:   "pain.002" message structure

Description of the elements in the "pain.002" message

Appendix A2 provides a description of the elements in the "pain.002" message that is sent back by the debtor agent where the credit transfer message "pain.001" with minimal content shown in Appendix A1 was used.

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

The "Bank-to-Customer Statement" message (camt.053) is used by financial institutions for providing electronic account information to their customers.

"camt.053" message structure

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

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

Figure 4:   "camt.053" message structure

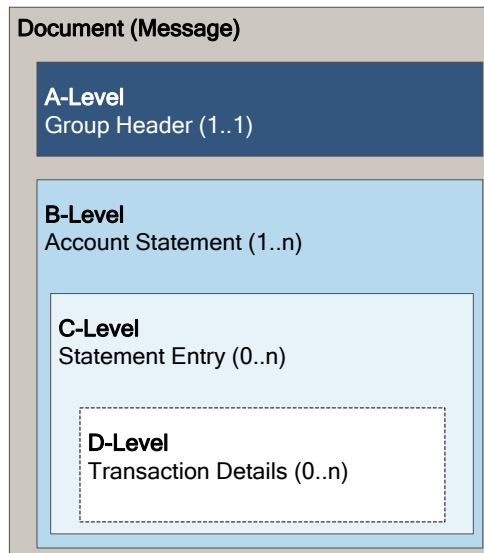**Description of the elements in the "camt.053" message**

Appendix A3 provides a description of the elements in the "camt.053" message that is sent by the debtor agent to the debtor and by the creditor agent to the creditor in accordance with the practice at those institutions where the credit transfer message "pain.001" with minimal content shown in Appendix A1 was used.

3 Use cases (payment types)

This version of the "Swiss Usage Guide" confines itself to discussing the following frequently occurring use cases (payment types) which are described in detail in the "Swiss Business Rules" and the "Swiss Implementation Guidelines for Credit Transfer and Status Report":

- ISR payment to a financial institution in Switzerland (payment type 1)
- IS payment to PostFinance (payment type 2.1)
- IS payment to a financial institution in Switzerland (payment type 2.2)
- Bank payment to a financial institution in Switzerland (payment type 3)
- Salary payment to a financial institution in Switzerland (variation of payment type 3)
- SEPA credit transfer to a financial institution abroad (payment type 5)

Each of these use cases is described below in a separate sub-section.

In the tables of message descriptions for these use cases, the specific data relating to the underlying example is shown, but variable information such as references, date/time of production, required date of execution etc. are shown generically.

The various use cases are based on a version of the "pain.001" credit transfer message with minimal content, as defined in Appendix A1.

3.1　　ISR payment to a financial institution in Switzerland

3.1.1　　Description of the use case

In this use case, an invoice is being paid using an orange inpayment slip with reference number (ISR) sent by the creditor to the debtor.

This use case equates to **payment type 1** "ISR payment".
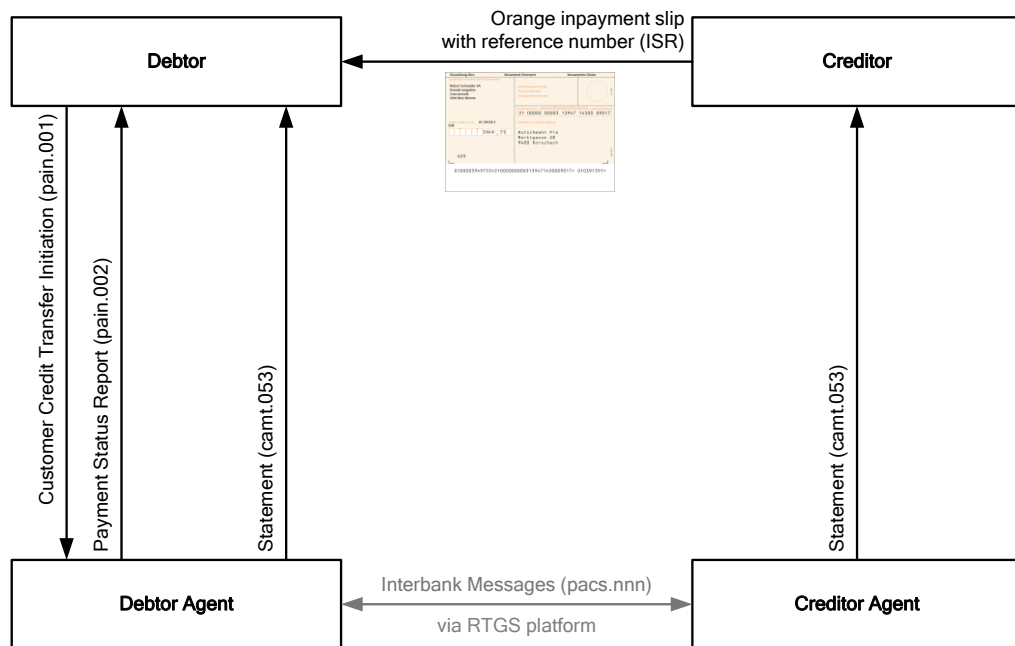
Figure 5:　　*Message flows for an ISR payment to a financial institution in Switzerland*

The credit transfer is to be made from the debtor's account number 1234567 (IBAN = CH5481230000001998736) at the Raiffeisenbank Seldwyla (BIC = RAIFCH22).

Figure 6 below shows which information on the ISR should be used for the payment message.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.1.2, 3.1.3 and 3.1.4.

Figure 6:   Orange inpayment slip with reference number (ISR)

①   Debtor's last name/first name and address
     (last name/first name to be given in the "pain.001", B-Level: Payment Informa-
     tion/Debtor/Name, entering the address is not recommended)

②   9-digit ISR party number
     (to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
     Creditor Account/Identification/Other/Identification)

③   Reference number
     (to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
     Remittance Information/Structured/Creditor Reference Information/Reference)

④   Payment amount
     (to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
     Amount/Instructed Amount)

The orange inpayment slip used in this use case is a 1-stage voucher in favour of the
direct beneficiary's postal account in CHF.

3.1.2   "pain.001" credit transfer message

For **ISR payments (payment type 1)**, the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[1]	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		3949.75
A	+Initiating Party ++Name		RUTSCHMANN PIA
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	RUTSCHMANN PIA	
B	+Debtor Account ++Identification +++IBAN	CH5481230000001998736	
B	+Debtor Agent ++Financial Institution Identification +++BIC	RAIFCH22	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Payment Type Information ++Local Instrument +++Proprietary		CH01
C	+Amount ++Instructed Amount	CHF 3949.75	
C	+Creditor ++Name	Robert Schneider SA	
C	+Creditor Account ++Identification +++Other ++++Identification	010391391	
C	+Remittance Information ++Structured +++Creditor Reference Information ++++Reference	210000000003139471430009017	

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[1] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

3.1.3   "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

If the validation was successful in all respects (OK case) then the "pain.002" status message has the following content:

Level	Element	Information contained in the element[2]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Initiating Party ++Identification +++Organisation Identification ++++BIC Or BEI		RAIFCH22
B	**Original Group Information And Status**		
B	+Original Message Identification		Message reference of the original "pain.001" message
B	+Original Message Name Ident.		pain.001.01.03
B	+Group Status	ACCP	

The variations for the "pain.002" status message in cases where validation was *not* successful in all respects are described in Appendix Appendix B.

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[2] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time etc. General information about the content of elements in the "pain.001" message can be found in Appendix A2.

3.1.4 "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message with the following content:

Level	Element	Information contained in the element[3]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time of the message
A	+Message Pagination ++Page Number		1
A	+Message Pagination ++Last Page Indicator		true
B	**Statement**		
B	+Identification		Unique statement reference
B	+Electronic Sequence Number		Sequential number for the year
B	+Creation Date Time		Date/time of statement creation
B	+Account ++Identification +++IBAN	CH5481230000001998736	
B	Balance ++Type +++Code or Proprietary ++++Code	OPBD	
B	+Balance ++Amount	Amount and currency of the initial balance	
B	+Balance ++Debit Credit Indicator	Debit or credit balance indicator	
B	+Balance ++Date +++Date	Date of the initial balance	
B	Balance ++Type +++Code or Proprietary ++++Code	CLAV	
B	+Balance ++Amount	Amount and currency of the balance on the settlement date	
B	+Balance ++Debit Credit Indicator	Debit or credit balance indicator	
B	+Balance ++Date +++Date	Date of the balance on the settlement date	

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[3] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, balance data etc. General information about the content of elements in the "camt.053" message can be found in Appendix A3.

Level	Element	Information contained in the element[3]	
		Core element	Control element
C	**Entry**		
C	+NtryRef	010391391	ISR participant number
C	+Amount	CHF 3949.75	
C	+Debit Credit Indicator	DBIT	
C	+Status	BOOK	
C	+Booking Date ++Date	Booking date	
C	+Value Date ++Date	Value date	
C	+Bank Transaction Code ++Domain +++Code	PMNT	
C	Bank Transaction Code ++Domain +++Family ++++Code	ICDT	
C	+Bank Transaction Code ++Domain +++Family ++++Sub Family Code	VCOM	
D	**Transaction Details**		
D	+References ++End To End Identification		End to end reference of the original "pain.001" message
D	+Amount Details ++Instructed Amount +++Amount	CHF 3949.75	
D	+Related Parties ++Creditor +++Name	Robert Schneider SA	
D	+Remittance Information ++Structured +++Creditor Reference Information ++++Reference	210000000003139471430009017	

3.1.5 Credit advice with structured reference "camt.054"

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.054" credit advice (Version .04, ISO Release 2013) with the following content:

Level	Element	Information contained in the element[4]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time of the message
A	+Message Pagination ++Page Number		1
A	+Message Pagination ++Last Page Indicator		true
B	**Notification**		
B	+Identification		Unique statement reference
B	+Creation Date Time		Date/time of statement creation
B	+Account ++Identification +++IBAN	CH160077401231234567	Credit account
C	**Entry**		
C	+NtryRef	010391391	ISR participant number
C	+Amount	CHF 3949.75	
C	+Debit Credit Indicator	CRDT	
C	+Status	BOOK	
C	+Booking Date ++Date	Booking date	
C	+Value Date ++Date	Value date	
C	+Bank Transaction Code ++Domain +++Code	PMNT	
C	Bank Transaction Code ++Domain +++Family ++++Code	RCDT	
C	+Bank Transaction Code ++Domain +++Family ++++Sub Family Code	VCOM	
C	+Entry Details ++Batch +++Number of Transactions	1	Number of transactions (D-Level) of the corresponding booking (C-Level)

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[4] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, balance data etc. General information about the content of elements in the "camt.053" message can be found in Appendix A3.

Level	Element	Information contained in the element[4]	
		Core element	**Control element**
D	**Transaction Details**		
D	+References ++End To End Identification		End to end reference of the original "pain.001" message
D	+Amount	CHF 3949.75	Amount and currency of the individual transaction.
D	+Credit Debit Indication	CRDT	Credit
D	+Amount Details ++Transaction Amount +++Amount	CHF 3949.75	Amount and currency of the transaction.
D	+Related Parties ++ Debtor +++Name	Pia Rutschmann	
D	+Related Parties ++Debtor +++PostalAddress ++++StreetName	Marktgasse	optional
D	+Related Parties ++Debtor +++PostalAddress ++++BuildingNumber	28	optional
D	+Related Parties ++Debtor +++PostalAddress ++++PostCode	9400	optional
D	+Related Parties ++Debtor +++PostalAddress ++++TownName	Rorschach	optional
D	+Remittance Information ++Structured +++Creditor Reference Information ++++Reference	210000000003139471430009017	

3.2   IS payment to PostFinance

3.2.1   Description of the use case

In this use case, an invoice that has been sent by the creditor to the debtor is being settled using a red inpayment slip (IS) in favor of a postal account.

This use case equates to **payment type 2.1** "IS payment, 1-stage".
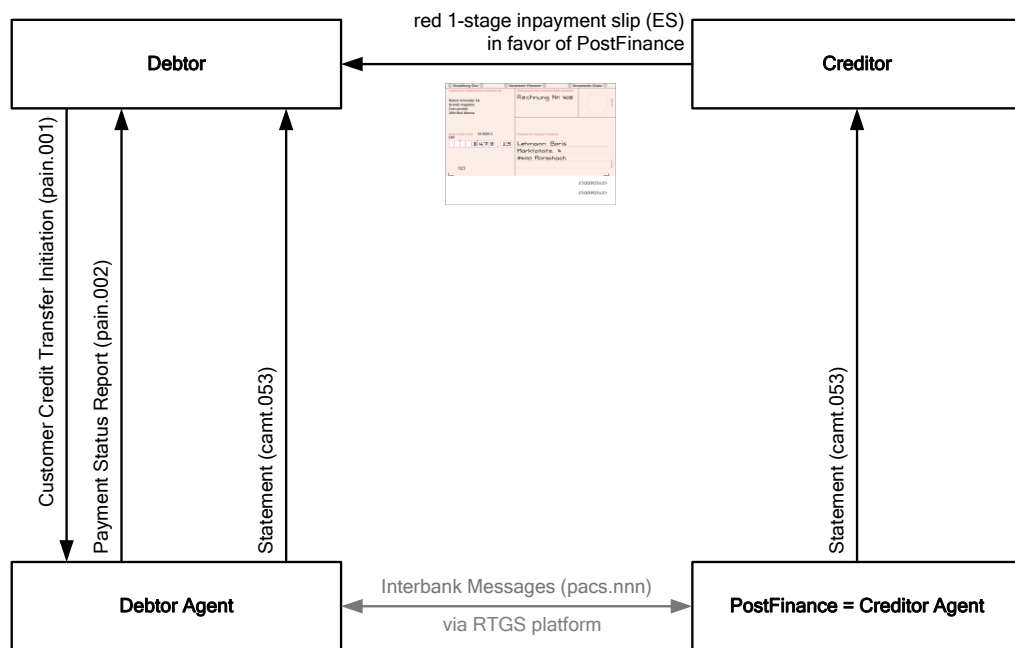
Figure 7:   Message flows for an IS payment to PostFinance

The transfer is to be made from the debtor's account number 1-2345-67 (IBAN = CH1483070000001234567) at Sparkasse Seldwyla (IID = 8307).

Figure 8 below shows which information on the IS should be used for the payment message.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.2.2, 3.2.3 and 3.2.4.

Figure 8:   *Red 1-stage inpayment slip (IS) in favor of PostFinance*

①   Notification to the creditor
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
Remittance Information/Unstructured)

②   Creditor's last name/first name and address
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
Creditor/Name and Credit Transfer Transaction Information/Creditor/Postal
Address)

③   Creditor's account number
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
Creditor Account/Identification/Other/Identification)

④   Payment amount
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/
Amount/Instructed Amount)

⑤   Debtor's last name/first name and address
(last name/first name to be given in the "pain.001", B-Level: Payment Informa-
tion/Debtor/Name, entering the address is not recommended)

3.2.2   "pain.001" credit transfer message

For **IS payments to PostFinance (payment type 2.1)**, the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[5]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		8479.25
A	+Initiating Party ++Name		LEHMANN BORIS
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	LEHMANN BORIS	
B	+Debtor Account ++Identification +++IBAN	CH1483070000001234567	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Code	CHBCC	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Member Identification	8307	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Payment Type Information ++Local Instrument +++Proprietary		CH02
C	+Amount ++Instructed Amount	CHF 8479.25	
C	+Creditor ++Name	Robert Schneider SA	

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[5]   Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

Level	Element	Information contained in the element[5]	
		Core element	Control element
C	+Creditor ++Postal Adress +++Street Name	Case postale	
C	+Creditor ++Postal Adress +++Post Code	2501	
C	+Creditor ++Postal Adress +++Town Name	Biel/Bienne	
C	+Creditor ++Postal Adress +++Country	CH	
C	+Creditor Account ++Identification +++Other ++++Identification	25-9034-2	
C	+Remittance Information ++Unstructured	Rechnung Nr. 408	

3.2.3 "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

The information in section 3.1.3 also applies to this use case.

3.2.4 "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message.

The information in section 3.1.4 also applies to this use case with the following exception: the SubFamily code of the business case code (<Entry/Bank Transaction Code/Domain/Family/Sub Family Code> element) for IS payments is "DMCT".

3.3   IS payment to a financial institution in Switzerland

3.3.1   Description of the use case

In this use case, an invoice that has been sent to the debtor by the creditor is being settled with a red inpayment slip in favor of a bank account.

This use case equates to **payment type 2.2** "IS payment, 2-stage".
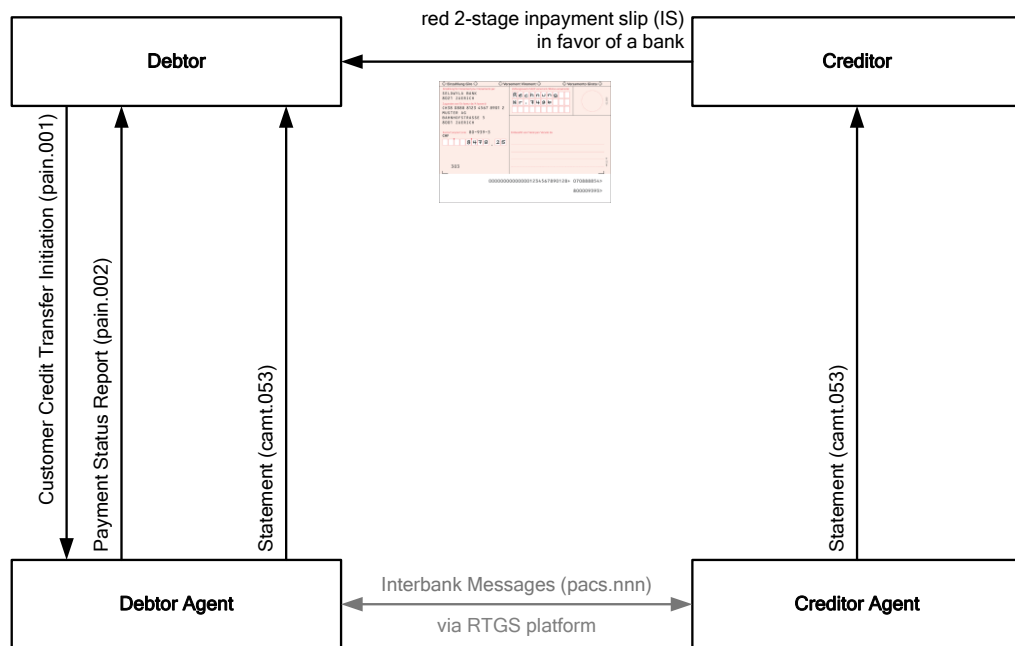
Figure 9:   Message flows for an IS payment to a financial institution in Switzerland

The transfer is to be made from the debtor's account number 987654-32 (IBAN = CH8904835098765432000) at Credit Suisse Chur (IID = 4835).

Figure 10 below shows which information on the IS should be used for the payment message.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.2.2, 3.2.3 and 3.2.4.

Figure 10:   Red 2-stage inpayment slip (IS) in favor of a bank

①   Debtor's last name/first name and address
(last name/first name to be given in the "pain.001", B-Level: Payment Information/Debtor/Name, entering the address is not recommended)

②   Creditor's account number
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Creditor Account/Identification/IBAN)

③   Creditor's last name/first name and address
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Creditor/Name and Credit Transfer Transaction Information/Creditor/Postal Address)

④   Notification to the creditor
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Remittance Information/Unstructured)

⑤   Payment amount
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Amount/Instructed Amount)

⑥   Post account number of the creditor agent
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Creditor Agent/Financial Institution Identification/Other/Identification)

⑦   Reference number
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Remittance Information/Unstructured)

⑧   Constant "07" plus IID of the creditor agent
(to be given in the "pain.001", C-Level: Credit Transfer Transaction Information/Remittance Information/Structured/Creditor Reference Information/Reference)

3.3.2　　　　"pain.001" credit transfer message

For **IS payments to a financial institution in Switzerland (payment type 2.2)**, the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[6]	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		8479.25
A	+Initiating Party ++Name		MAX BEISPIELER
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	MAX BEISPIELER	
B	+Debtor Account ++Identification +++IBAN	CH8904835098765432000	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Code	CHBCC	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Member Identification	4835	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Payment Type Information ++Local Instrument +++Proprietary		CH03
C	+Amount ++Instructed Amount	CHF 8479.25	

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[6]　Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

Level	Element	Information contained in the element[6]	
		Core element	Control element
C	+Creditor Agent ++Financial Institution Identification +++Name	SELDWYLA BANK	
C	+Creditor Agent ++Financial Institution Identification +++Other ++++Identification	80-939-3	
C	+Creditor ++Name	MUSTER AG	
C	+Creditor ++Postal Adress +++Street Name	BAHNHOFSTRASSE	
C	+Creditor ++Postal Adress +++Building Number	5	
C	+Creditor ++Postal Adress +++Post Code	8001	
C	+Creditor ++Postal Adress +++Town Name	ZUERICH	
C	+Creditor ++Postal Adress +++Country	CH	
C	+Creditor Account ++Identification +++IBAN	CH3808888123456789012	
C	+Remittance Information ++Unstructured	Rechnung Nr. 7496 000000000000001234567890128 +	

3.3.3   "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

The information in section 3.1.3 also applies to this use case.

3.3.4   "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message.

The information in section 3.1.4 also applies to this use case with the following exception: the SubFamily code of the business case code (<Entry/Bank Transaction Code/Domain/Family/Sub Family Code> element) for IS payments is "DMCT".

3.4　　　Bank payment to a financial institution in Switzerland

3.4.1　　　Description of the use case

In this use case, the debtor Erich Müller, Rosenweg 6, 3110 Münsingen is paying a sum of CHF 200 that is owing on behalf of his under-age son Fritz (ultimate debtor), who does not have a bank account, from his own bank account to Kurt Meyerhans (ultimate creditor), who attends Sports College at the High Alpine Institute Ftan (creditor).

This use case equates to **payment type 3**.
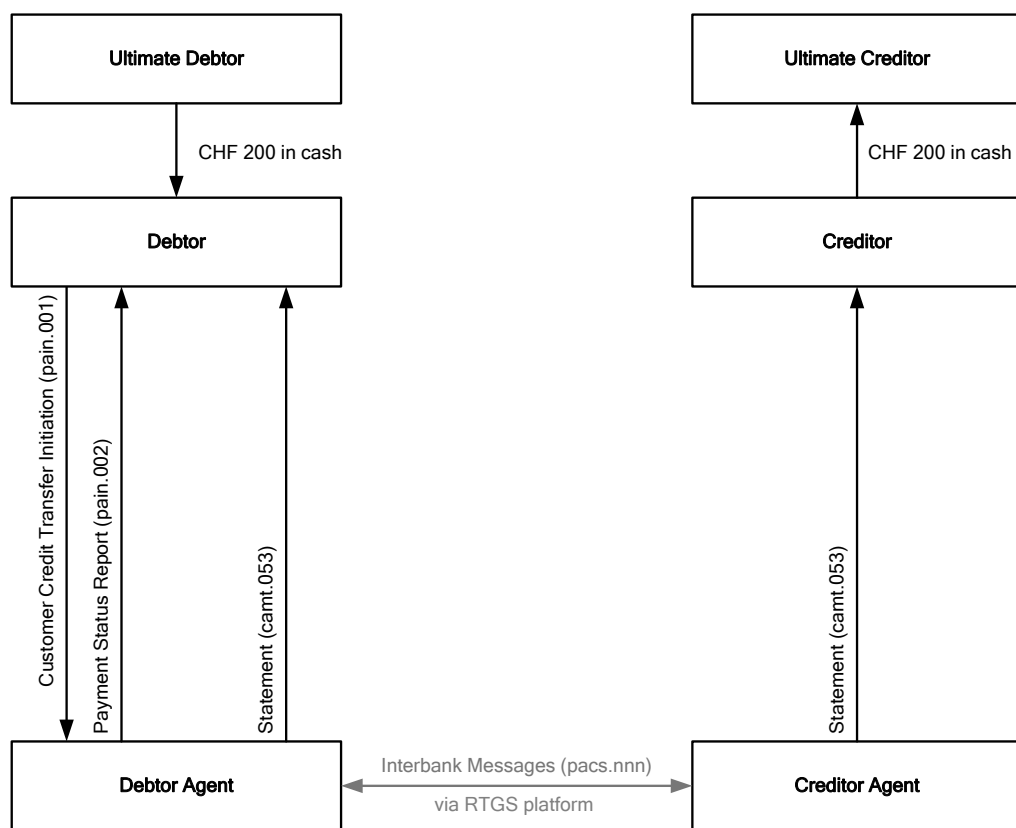
Figure 11:　　Message flows for a bank payment to a financial institution in Switzerland

The transfer is to be made from the debtor's account number X9876543.2 (IBAN = CH0400235235X98765432) at UBS AG Münsingen (IID = 235) to account number 123.123456-78 (IBAN = CH1600774012312345678) at the Graubündner Kantonalbank in Scuol (BIC = GRKBCH2270A).

Note: The <UltmtCdtr> (ultimate creditor) element should only be used by agreement with the debtor agent.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.4.2, 3.4.3 and 3.4.4.

3.4.2   "pain.001" credit transfer message

For **bank payments to a financial institution in Switzerland (payment type 3)** the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[7]	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		200.00
A	+Initiating Party ++Name		MUELLER ERICH
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	MUELLER ERICH	
B	+Debtor Account ++Identification +++IBAN	CH0400235235X98765432	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Code	CHBCC	
B	+Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Member Identification	235	
B	+Ultimate Debtor ++Name	FRITZ MUELLER	
B	+Ultimate Debtor ++Postal Address +++Street Name	ROSENWEG	
B	+Ultimate Debtor ++Postal Address +++Building Number	6	
B	+Ultimate Debtor ++Postal Address +++Post Code	3110	

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[7] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

| Level | Element | Information contained in the element[7] | |
		Core element	Control element
B	+Ultimate Debtor ++Postal Address +++Town Name	MUENSINGEN	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Amount ++Instructed Amount	CHF 200.00	
C	+Creditor Agent ++Financial Institution Identification +++BIC	GRKBCH2270A	
C	+Creditor ++Name	HOCHALPINES INSTITUT FTAN	
C	+Creditor ++Postal Adress +++Street Name	WALDWEG	
C	+Creditor ++Postal Adress +++Building Number	1	
C	+Creditor ++Postal Adress +++Post Code	7551	
C	+Creditor ++Postal Adress +++Town Name	FTAN	
C	+Creditor ++Postal Adress +++Country	CH	
C	+Creditor Account ++Identification +++IBAN	CH160077401231234567	
C	+Ultimate Creditor ++Name	KURT MEYERHANS	
C	+Remittance Information ++Unstructured	Notification to the creditor	

3.4.3 "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

The information in section 3.1.3 also applies to this use case.

3.4.4   "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message with the following content:

Level	Element	Information contained in the element[8]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time of the message
A	+Message Pagination ++Page Number		1
A	+Message Pagination ++Last Page Indicator		true
B	**Statement**		
B	+Identification		Unique statement reference
B	+Electronic Sequence Number		Sequential number for the year
B	+Creation Date Time		Date/time of statement creation
B	+Account ++Identification +++IBAN	CH0400235235X98765432	
B	Balance ++Type +++Code or Proprietary ++++Code	OPBD	
B	+Balance ++Amount	Amount and currency of the initial balance	
B	+Balance ++Debit Credit Indicator	Debit or credit balance indicator	
B	+Balance ++Date +++Date	Date of the initial balance	
B	Balance ++Type +++Code or Proprietary ++++Code	CLAV	
B	+Balance ++Amount	Amount and currency of the balance on the settlement date	
B	+Balance ++Debit Credit Indicator	Debit or credit balance indicator	
B	+Balance ++Date +++Date	Date of the balance on the settlement date	

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[8] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, balance data etc. General information about the content of elements in the "camt.053" message can be found in Appendix A3.

Level	Element	Information contained in the element[8]	
		Core element	Control element
C	**Entry**		
C	+Amount	CHF 200.00	
C	+Debit Credit Indicator	DBIT	
C	+Status	BOOK	
C	+Booking Date ++Date	Booking date	
C	+Value Date ++Date	Value date	
C	+Bank Transaction Code ++Domain +++Code	PMNT	
C	Bank Transaction Code ++Domain +++Family ++++Code	ICDT	
C	+Bank Transaction Code ++Domain +++Family ++++Sub Family Code	DMCT	
D	**Transaction Details**		
D	+References ++End To End Identification		End to end reference of the original "pain.001" message
D	+Amount Details ++Instructed Amount +++Amount	CHF 200.00	
D	+Remittance Information ++Unstructured	Notification to the creditor	

3.5   Salary payment to a financial institution in Switzerland

3.5.1   Description of the use case

In this use case, the debtor company Muster AG, Bahnhofstrasse 5, 8001 Zurich is paying its employee Hans Meier, Langstrasse 120, 8004 Zurich, his monthly salary of CHF 6275.80 from the company account into his salary account.

This use case equates to the "Salary Payment" variation of **payment type 3**.
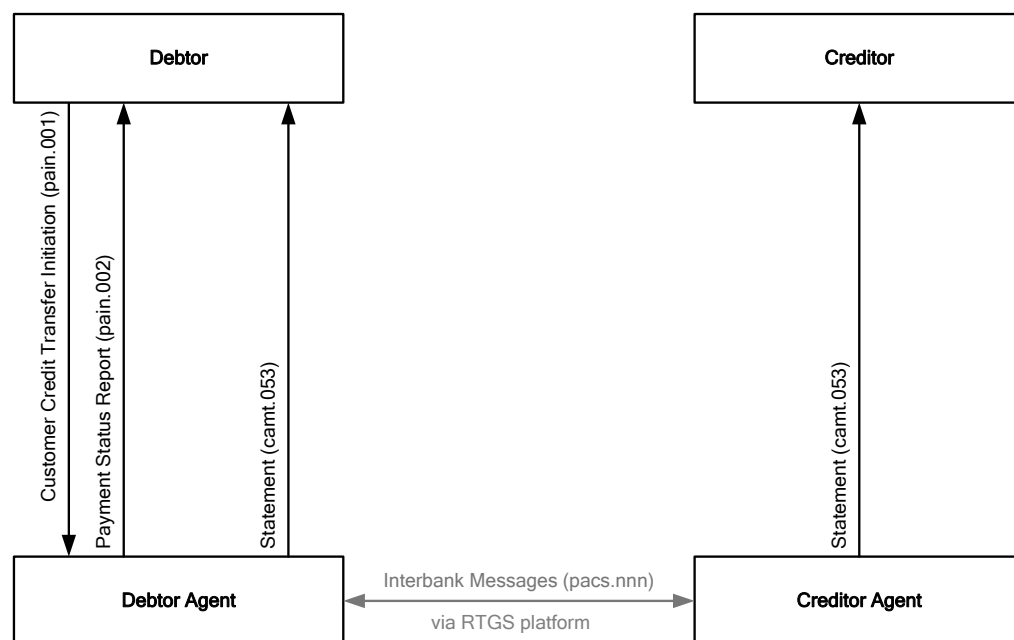
Figure 12:   Message flows for a salary payment to a financial institution in Switzerland

The transfer is to be made from the debtor's account number 1998736 (IBAN = CH5481230000001998736) at Raiffeisenbank Seldwyla (BIC = RAIFCH22) to the salary account 3456-8.902560.5 (IBAN = CH7100700345689025605) at the Zürcher Kantonalbank (IID = 700).

Unlike with a "normal" payment of payment type 3, for the "Salary Payment" variation, the following additional elements should be used:

1. Payment Information/Category Purpose/Code = "SALA" to identify the purpose of the transfer as "Salary Payment" on the debit side.

2. Payment Information/Debtor Account/Type/Proprietary = "CND" for notification control as a collective advice with no details on the debit side.

3. Credit Transfer Transaction Information/Purpose/Code = "SALA" to identify the purpose of the transfer as "Salary Payment" on the credit side.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.5.2, 3.5.3 and 3.5.4.

3.5.2   "pain.001" credit transfer message

For **salary payments to a financial institution in Switzerland (variation of payment type 3)**, the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[9]	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		6275.80
A	+Initiating Party ++Name		MUSTER AG
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Category Purpose ++Code	SALA	
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	MUSTER AG	
B	+Debtor Account ++Identification +++IBAN	CH5481230000001998736	
B	+Debtor Account ++Type +++Proprietary	CND	
B	+Debtor Agent ++Financial Institution Identification +++BIC	RAIFCH22	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Amount ++Instructed Amount	CHF 6275.80	
C	+Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Code	CHBCC	

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[9] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

Level	Element	Information contained in the element[9]	
		Core element	Control element
C	+Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Member Identification	700	
C	+Creditor ++Name	HANS MEIER	
C	+Creditor ++Postal Adress +++Street Name	LANGSTRASSE	
C	+Creditor ++Postal Adress +++Building Number	120	
C	+Creditor ++Postal Adress +++Post Code	8004	
C	+Creditor ++Postal Adress +++Town Name	ZUERICH	
C	+Creditor Account ++Identification +++IBAN	CH7100700345689025605	
C	+Purpose ++Code	SALA	
C	+Remittance Information ++Unstructured	Notification to the creditor	

3.5.3   "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

The information in section 3.1.3 also applies to this use case.

3.5.4   "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message.

The information in section 3.1.4 also applies to this use case with the following exception: the SubFamily code of the business case code (<Entry/Bank Transaction Code/Domain/Family/Sub Family Code> element) for salary payments is "SALA".

3.6　　　　SEPA credit transfer to a financial institution abroad

3.6.1　　　　Description of the use case

In this use case, an invoice from Peter Haller, Rosenauweg 4, DE-80036 Munich for EUR 3421 is being paid by the debtor company Muster AG, Bahnhofstrasse 5, CH-8001 Zurich.

This use case equates to **payment type 5** "SEPA credit transfer".
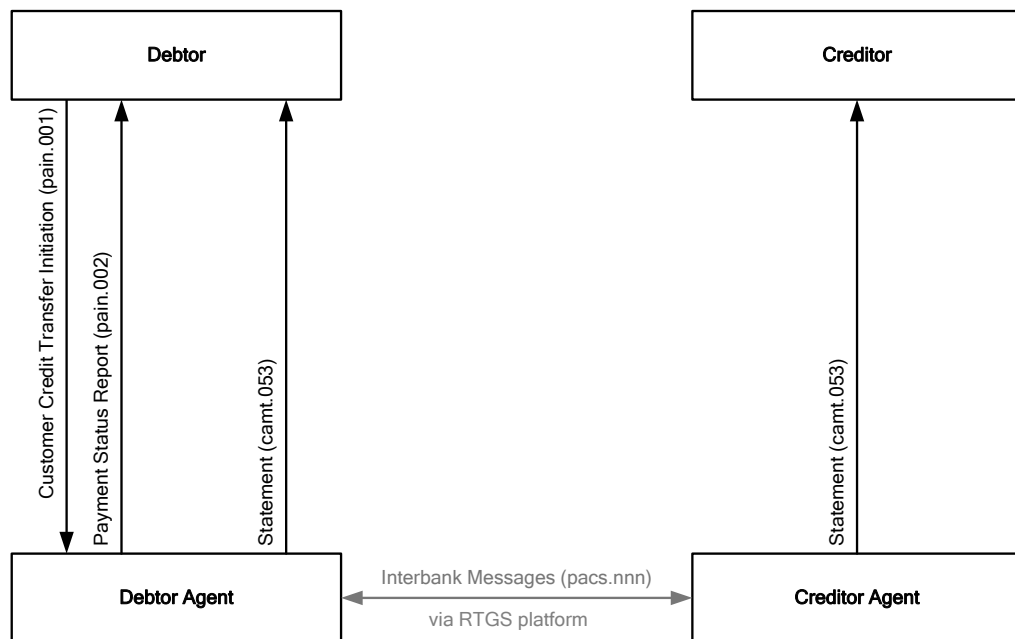
Figure 13:　　　Message flows for a SEPA credit transfer to a financial institution abroad

The transfer is to be made from the debtor's account number 1998736 (IBAN = CH5481230000001998736) at the Raiffeisenbank Seldwyla (BIC = RAIFCH22) to the creditor's account number 110.6238529.57 (IBAN = DE62007620110623852957) at the Deutsche Bank (BIC = DEUTDEFF).

Peter Haller has "Creditor Reference" RF712348231.

The content of the "pain.001", "pain.002" and "camt.053" messages for this use case are described in sub-sections 3.6.2, 3.6.3 and 3.6.4.

3.6.2   "pain.001" credit transfer message

For **SEPA credit transfers (payment type 5)** the debtor's software must be able to produce a "pain.001" credit transfer message containing the following elements:

Level	Element	Information contained in the element[10]	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Number Of Transactions		1
A	+Control Sum		3421.00
A	+Initiating Party ++Name		MUSTER AG
B	**Payment Information**		
B	+Payment Information Identification		Payment group reference
B	+Payment Method		TRF
B	+Batch Booking		true
B	+Payment Type Information ++Service Level +++Code	SEPA	
B	+Requested Execution Date	Requested execution date	
B	+Debtor ++Name	MUSTER AG	
B	+Debtor Account ++Identification +++IBAN	CH5481230000001998736	
B	+Debtor Agent ++Financial Institution Identification +++BIC	RAIFCH22	
B	+Charge Bearer	SLEV	
C	**Credit Transfer Transaction Information**		
C	+Payment Identification ++Instruction Identification		Transaction reference
C	+Payment Identification ++End To End Identification		End to end reference
C	+Amount ++Instructed Amount	EUR 3421.00	
C	+Creditor ++Name	Peter Haller	
C	+Creditor ++Postal Adress +++Address Line	Rosenauweg 4	
C	+Creditor ++Postal Adress +++Address Line	DE-80036 München	

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[10] Specific data in accordance with the underlying example and generic data for variable information such as references, creation date/time, requested execution date etc. General information about the content of elements in the "pain.001" message can be found in Appendix A1.

| Level | Element | Information contained in the element[10] | |
		Core element	Control element
C	+Creditor Account ++Identification +++IBAN	DE62007620110623852957	
C	+Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code or Proprietary ++++++Code	SCOR	
C	+Remittance Information ++Structured +++Creditor Reference Information ++++Reference	RF712348231	

3.6.3 "pain.002" status message

Once technical and business validation of the "pain.001" credit transfer message that has been received has been carried out, the debtor's software receives a "pain.002" status message sent back by the debtor agent.

The information in section 3.1.3 also applies to this use case.

3.6.4 "camt.053" account statement message

The debtor's software receives from the debtor agent, in accordance with the practice of that financial institution, a "camt.053" account statement message.

The information in section 3.1.4 also applies to this use case with the following exception: the SubFamily code of the business case code (<Entry/Bank Transaction Code/Domain/Family/Sub Family Code> element) for SEPA credit transfers is "ESCT".

Appendix A: Message element descriptions

A1   Elements of the "pain.001" message in the version with minimal content

The "pain.001" message in the version with minimal content contains the elements shown in the table below (in specific use cases, some of these may be superfluous or not permitted).

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
A	**Group Header** **<GrpHdr>**		
A	Message Identification <MsgId>		Message reference Checking for duplicates usually takes place at the Swiss financial institutions at message level. This is why the message reference (generated by the debtor's software) must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the message reference is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element.
A	Creation Date Time <CreDtTm>		Creation date/time Recommendation: should be the same as the actual date/time of creation.
A	Number Of Transactions <NbOfTxs>		Number of transactions in the message
A	Control Sum <CtrlSum>		Sum of all amounts in the message
A	Initiating Party <InitgPty>		Sender of the message Name (and first name) of the message sender, maximum 70 characters.
B	**Payment Information** **<PmtInf>**		
B	Payment Information Identification <PmtInfId>		Payment group reference The payment group reference (generated by the debtor's software) must be unique within the whole message. It is used as reference in the Status Report "pain.002". Only the SWIFT character set is permitted for this element.

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
B	Payment Method <PmtMtd>		Payment method For the payment types discussed in this document, always use "TRF" or "TRA" (both values have the same meaning and no effect on the control of debit advice).
B	Batch Booking <BtchBookg>		Booking instruction Batch booking (value = "true") should be used as standard.
B	Payment Type Information <PmtTpInf>	Notification to the debtor agent The Service Level Code affects the outgoing payment at the debtor agent. For SEPA payments, only the value "SEPA" is permitted.	
B	Category Purpose <CtgyPurp>	Purpose of the credit transfer The code "SALA" must be used for salary payments.	
B	Requested Execution Date <ReqdExctnDt>	Requested execution date The debtor agent can automatically change the value date to the next possible banking/Post Office business day.	
B	Debtor/Name <Dbtr>/<Nm>	Debtor's last name/first name The debtor is only identified using the debtor's account number. This data is ignored because only the financial institution's master data about this debtor will be taken into account. It is nevertheless recommended that the debtor's last name (and first name) are given in max. 70 characters.	
B	Debtor Account <DbtrAcct>	Debtor's account number Recommendation: Use the IBAN wherever possible.	
B	Debtor Account/Type <DbtrAcct>/<Type>	Information to control the debit advice The following options are available: • NOA (No Advice) • SIA (Single Advice) • CND (Collective Advice No Details) • CWD (Collective Advice With Details) For salary payments, "CND" should be used. This ensures that no details about the salary payment appear on the account statement (camt.053).	

Level	Element XML Tag	Information contained in the element	
		Core element	**Control element**
B	Debtor Agent <DbtrAgt>	Debtor agent BIC of the financial institution or IID of the financial institution For the "Clearing System Identification" only "CHBCC" is permitted and for "Member Identification" only the IID of the financial institution.	
B	Charge Bearer <ChrgBr>	Charges information For SEPA transfers only the value "SLEV" (Service Level) is permitted.	
C	**Credit Transfer Transaction Information <CdtTrfTxInf>**		
C	Payment Identification/ Instruction Identification <PmtId>/<InstrId>		Transaction reference The transaction reference (generated by the debtor's software) is only sent as far as the debtor agent. Only the SWIFT character set is permitted for this element.
C	Payment Identification/ End To End Identification <PmtId>/<EndToEndId>		End to end reference The end-to-end reference (generated by the debtor software) is normally forwarded as far as the creditor (but not for ISR payments). Only the SWIFT character set is permitted for this element.
C	Payment Type Information <PmtTpInf>		Payment type "CH01" = Payment type1 "CH02" = Payment type2.1 "CH03" = Payment type2.2 For all other payment types, this element must not be sent.
C	Amount <Amt>	Payment amount and currency Amount must be 0.01 or more and 999999999.99 or less. For SEPA transfers, the currency must be "EUR".	

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
C	Creditor Agent <CdtrAgt>	Creditor agent BIC of the financial institution or IID of the financial institution For the "Clearing System Identification" only "CHBCC" is permitted and for "Member Identification" only the IID the financial institution.	
C	Creditor/Name <Cdtr>/<Nm>	Creditor's last name/first name Must be max. 70 characters.	
C	Creditor/Postal Address <Creditor>/<PstlAdr>	Creditor's address This information can either by given using structured elements for street (StrtNm), house number (BldgNb), postcode (PstCd), town (TwnNm) and country (Ctry) or in max. two unstructured address line elements (AdrLine).	
C	Creditor Account <CdtrAcct>	Creditor's account number Recommendation: Use the IBAN wherever possible. For SEPA transfers only the IBAN format is permitted.	
C	Purpose <Purp>	Notification to the creditor agent For salary payments use the code "SALA".	
C	Remittance Information <RmtInf>	Reference number, Notification to the creditor Must be max. 140 characters. For SEPA transfers, only the code "SCOR" (Structured Communication Reference) and the "Creditor Reference" according to ISO 11649 are permitted.	

A2   Elements of the "pain.002" message

When the "pain.001" credit transfer message with minimal content described in section 2.1 is used, the "pain.002" message contains the elements shown in the table below (depending on the result of the validation of the original "pain.001" message, some may be missing).

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
A	**Group Header** **<GrpHdr>**		
A	Message Identification <MsgId>		Message reference Unique message reference, assigned to the message by the sender (debtor agent).
A	Creation Date Time <CreDtTm>		Creation date/time
A	Initiating Party <InitgPty>		Sender of the message Debtor agent
B	**Original Group Information And Status** **<OrgnlGrpInfAndSts>**		
B	Original Message Identification <OrgnlMsgId>		Message reference of the original "pain.001" message If the message reference could not be identified, then "UNKNOWN" is sent back here.
B	Original Message Name Identification <OrgnlMsgNmId>		Name of the original "pain.001" message If the message name could not be identified, then "UNKNOWN" is sent back here.
B	Group Status <GrpSts>	Message status Possible values: "ACCP", "ACWC" and "RJCT"	
B	Status Reason Information <StsRsnInf>	Reason for the status (error at A-Level) as ISO code[11]	
C	**Original Payment Information And Status** **<OrgnlPmtInfAndSts>**		
C	Original Payment Information Identification <OrgnlPmtInfId>		Payment group reference of the original "pain.001" message
C	Payment Information Status <PmtInfSts>	Payment group status Possible value: "RJCT"	
C	Status Reason Information <StsRsnInf>	Reason for the status (error at B-Level) as ISO code[1]	

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[11] In principle, any value from the "Payments External Code Lists" may occur (see www.iso20022.org, Inventory of External Payment Code Lists).

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
D	**Transaction Information And Status <TxInfAndSts>**		
D	Original Instruction Identification <OrgnlInstrId>		Transaction reference of the original "pain.001" message
D	Original End To End Identification <OrgnlEndToEndId>		End to end reference of the original "pain.001" message
D	Transaction Status <TxSts>	Transaction status Possible value: "RJCT"	
D	Status Reason Information <StsRsnInf>	Reason for the status (error at C-Level) as ISO code[1]	
D	Original Transaction Reference <OrgnlTxRef>	Original elements from the original "pain.001", message which trig-gered the warnings or errors	

A3   Elements of the "camt.053" message

When the "pain.001" credit transfer message with minimal content described in section 2.1 is used, the "camt.053" message contains the elements shown in the table below.

Level	Element XML Tag	Information contained in the element	
		Core element	Control element
A	**Group Header <GrpHdr>**		
A	Message Identification <MsgId>		Message reference Unique message reference, assigned to the message by the sender (debtor agent or creditor agent).
A	Creation Date Time <CreDtTm>		Creation date/time
A	Message Pagination <MsgPgntn>		Page number starting with 1, and "true" where it says that this message refers to the last page of the account statement
B	**Statement <Stmt>**		
B	Original Identification <Id>		Statement reference
B	Electronic Sequence Number <ElctrncSeqNb>		Sequential number for the year
B	Creation Date Time <CreDtTm>		Creation date/time
B	Account <Acct>	Account number	
B	Balance/Type <Bal>/<Tp>	Type of balance	
B	Balance/Amount <Bal>/<Amt>	Amount and currency of balance	
B	Balance/Debit Credit Indicator <Bal>/<CdtDbtInd>	Debit or credit balance indicator "DBIT" = Debit balance "CRDT" = Credit balance	
B	Balance/Date <Bal>/<Dt>	Date of balance	
C	**Entry <Ntry>**		
C	Amount <Amt>	Amount and currency of the entry	
C	Debit Credit Indicator <CdtDbtInd>	Indicator of debit or credit entry "DBIT" = Debit entry "CRDT" = Credit entry	
C	Status <Sts>	Status of the entry	
C	Booking Date <BookgDt>	Booking date	

Level	Element XML Tag	Information contained in the element	
		Core element	**Control element**
C	Value Date <ValDt>	Value date	
C	Bank Transaction Code <BkTxCd>	Bank transaction code	
D	**Transaction Details <TxDtls>**		
D	End To End Identification <EndToEndId>		End to end reference of the original "pain.001" message (customer reference of the debtor)
D	Amount <Amt>	Amount and currency	
D	Remittance Information <RmtInf>	"Creditor Reference"	

Appendix B: Variations of the "pain.002" status message

Depending on the results of the technical and business validation of the "pain.001" credit transfer message that is carried out, the "pain.002" status message can occur in different variations:

1. **OK** (validation was successful in all respects)

2. **OK with warning** (the financial institution had to make some changes, the "pain.001" credit transfer message will be executed with changes)

3. **NOK** (errors were found, the "pain.001" credit transfer message is being returned and not executed)

4. **NOK with partial execution** (errors were found, the error-free transactions in the "pain.001" credit transfer message will be executed but the transactions with errors are being returned and not executed)

The NOK case with partial execution is not discussed in this document, because in the examples described here there is only one transaction per "pain.001" credit transfer message.

B1   OK case

The OK case is described in section 3.1.3.

B2   OK case with warning

For this case it is assumed that the "pain.001" credit transfer message that has been submitted cannot be executed on the desired day (e.g. if a date for execution was specified that is not a banking business day, or if the credit transfer message was submitted after the permitted submission times).

The transfer is therefore re-dated and executed by the debtor agent on the next possible banking business day. The financial institution tells the debtor with a "pain.002" status message that it has executed the "pain.001" credit transfer message with changes (status "ACWC", Accepted with Change).

Level	Element	Information contained in the element	
		Core element	Control element
A	Group Header		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Initiating Party ++Identification +++Organisation Identification ++++BIC Or BEI		Sender of the message BIC of the debtor agent
B	Original Group Information And Status		
B	+Original Message Identification		Message reference of the original "pain.001" message
B	+Original Message Name Ident.		Name of the original "pain.001" message
C	Original Payment Information And Status		
C	+Original Payment Information Id.		Payment group reference of the original "pain.001" message
C	+Payment Information Status	Payment group status "ACWC" (Accepted with Change) confirming the correction of errors in the original "pain.001" message.	
C	+Status Reason Information ++Reason +++Code	The reason for the change is given in the "Code" element as an ISO code (in this case, ISO code "DT06", Execution Date Changed) or the ISO code "NARR", if individual status information is sent in the "Additional Information" element.	
C	+Status Reason Information ++Additional Information	Optional additional information about the reason for the change, if the ISO code "NARR" was given in the "Code" element.	

B3   NOK case

In the NOK case, the "pain.001" credit transfer message that was submitted cannot be processed by the debtor agent. The financial institution tells the debtor in the "pain.002" status message that it is rejecting the "pain.001" credit transfer message (status "RJCT", Rejected).

The "pain.002" status message looks different, depending on the level at which the error was identified. The information below therefore distinguishes between three cases:

* Error at A-Level
* Error at B-Level
* Error at C-Level

Error at A-Level

For this case it is assumed that the "pain.001" credit transfer message was submitted twice by the debtor.

Level	Element	Information contained in the element	
		Core element	Control element
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Initiating Party ++Identification +++Organisation Identification ++++BIC Or BEI		Sender of the message BIC of the debtor agent
B	**Original Group Information And Status**		
B	+Original Message Identification		Message reference of the original "pain.001" message
B	+Original Message Name Ident.		Name of the original "pain.001" message
B	+Group Status	Message status "RJCT" (Rejected) in which the rejection of an incorrect original "pain.001" message is reported.	
B	+Status Reason Information ++Reason +++Code	The reason for the rejection is given in the "Code" element as an ISO code (in this case, ISO code "DU01", Duplication) or the ISO code "NARR", if individual status information is sent in the "Additional Information" element.	
B	+Status Reason Information ++Additional Information	Optional additional information about the reason for the change, if the ISO code "NARR" was given in the "Code" element.	

Error at B-Level

For this case it is assumed that the debtor's account number given in the "pain.001" credit transfer message is not permitted as the debit account because the account is blocked.

Level	Element	Information contained in the element	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Initiating Party ++Identification +++Organisation Identification ++++BIC Or BEI		Sender of the message BIC of the debtor agent
B	**Original Group Information And Status**		
B	+Original Message Identification		Message reference of the original "pain.001" message
B	+Original Message Name Ident.		Name of the original "pain.001" message
B	+Group Status	Message status "RJCT" (Rejected) in which the rejection of an incorrect original "pain.001" message is reported.	
C	**Original Payment Information And Status**		
C	+Original Payment Information Identification		Payment group reference of the original "pain.001" message
C	+Payment Information Status	Payment group status "RJCT" (Rejected) with which the rejection of an incorrect payment group in the original "pain.001" message is reported.	
C	+Status Reason Information ++Reason +++Code	The reason for the rejection is given in the "Code" element as an ISO code (in this case, ISO code "AC01", Blocked Account) or the ISO code "NARR", if individual status information is sent in the "Additional Information" element.	
C	+Status Reason Information ++Additional Information	Optional additional information about the reason for the change, if the ISO code "NARR" was given in the "Code" element.	

Error at C-Level

For this case it is assumed that the ISR reference number given in the "pain.001" credit transfer message is incorrect (the check digit is incorrect).

Level	Element	Information contained in the element	
		Core element	**Control element**
A	**Group Header**		
A	+Message Identification		Message reference
A	+Creation Date Time		Creation date/time
A	+Initiating Party ++Identification +++Organisation Identification ++++BIC Or BEI		Sender of the message BIC of the debtor agent
B	**Original Group Information And Status**		
B	+Original Message Identification		Message reference of the original "pain.001" message
B	+Original Message Name Ident.		Name of the original "pain.001" message
B	+Group Status	Message status "RJCT" (Rejected) in which the rejection of an incorrect original "pain.001" message is reported.	
C	**Original Payment Information And Status**		
C	+Original Payment Information Identification		Payment group reference of the original "pain.001" message
C	+Payment Information Status	Payment group status "RJCT" (Rejected) with which the rejection of an incorrect payment group in the original "pain.001" message is reported.	
D	**Transaction Information And Status**		
D	+Original Instruction Identification		Transaction reference of the original "pain.001" message
D	+Original End To End Identification		End to end reference of the original "pain.001" message
D	+Transaction Status	Transaction status "RJCT" (Rejected) with which the rejection of an incorrect transaction in the original "pain.001" message is reported.	
D	+Status Reason Information ++Reason +++Code	The reason for the rejection is given in the "Code" element as an ISO code (in this case, ISO code "CH16", Element Content Formally Incorrect) or the ISO code "NARR", if individual status information is sent in the "Additional Information" element.	

Level	Element	Information contained in the element	
		Core element	Control element
D	+Status Reason Information ++Additional Information	Optional additional information about the reason for the change, if the ISO code "NARR" was given in the "Code" element.	
D	+Original Instruction Identification	Original elements from the original "pain.001" message which caused errors	

Appendix C: Payment status during processing

The debtor's software generates "pain.001" credit transfer messages, sends them to the debtor agent and subsequently receives various messages sent by the debtor agent:

- "pain.002" status messages
- "camt.052"[12] intra-day account transaction messages
- "camt.054"[13] debit advice messages
- "camt.053" account statement messages

See also section 1.1 "Messages and message flows".

From these message flows, the current status of any payment can be determined, from its first entry to reconciliation in the accounting system.

The chart below demonstrates this for the following cases:

- **OK case with "camt.054"** (it can be seen from the "camt.054" debit advice message, which is not supported by all financial institutions, that the transfer has been executed)

- **OK case without "camt.054"** (without the "camt.054" debit advice message, the execution is first confirmed with the "camt.053" statement messages, the "executed" payment status does not occur here)

- **NOK case** (the payment is incorrect and is being rejected and not executed)
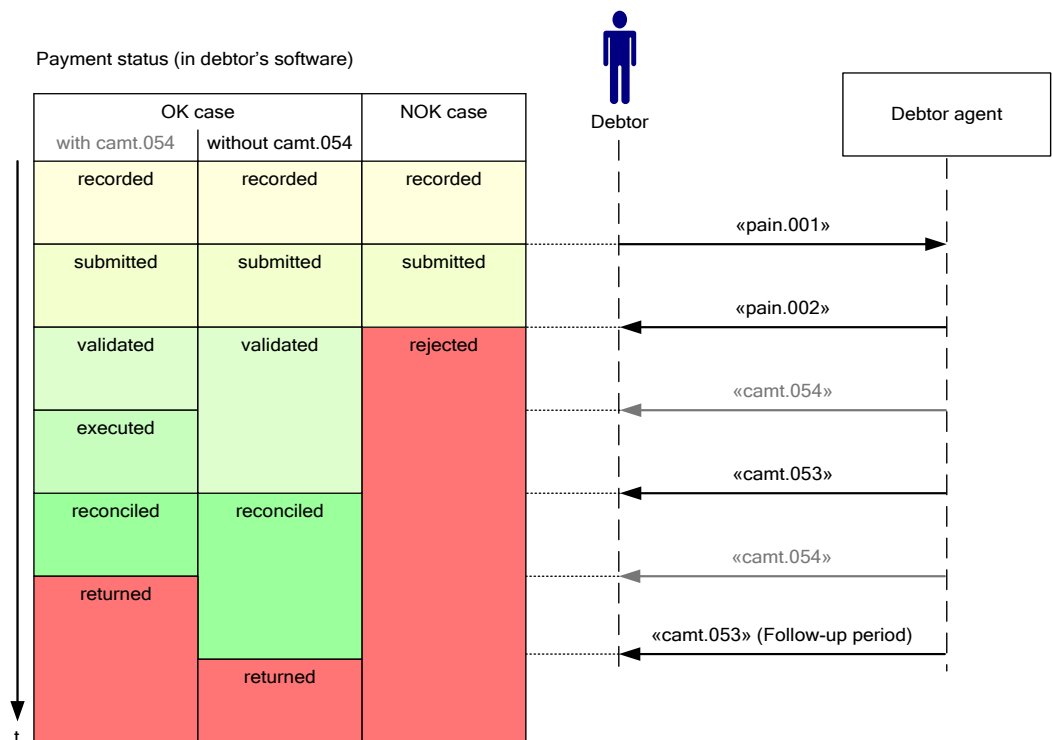

Figure 14:   Payment status during processing

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[12] Not offered by all financial institutions and has no significance for the payment status.

[13] Not offered by all financial institutions.

If for any reason a payment is returned by the creditor agent, the debtor's software recognises this from the "camt.054" debit advice message that it receives or the next "camt.053" statement message that it receives and sets the payment status to "returned".

Successfully completed credit transfers have the final payment status "reconciled" (shown in green), whereas unsuccessful transfer attempts have the final payment status "rejected" or "returned" (shown in red).

The different kinds of payment status are explained in the following table:

Payment status	Requirement for this status to be reached
recorded	All the payment data is recorded in the debtor's software.
submitted	The "pain.001" credit transfer message that has been created using the recorded payment data has been sent to the debtor agent.
validated	A "pain.002" status message with the status "ACCP" or "ACWC" has arrived from the debtor agent. It confirms the successful technical and business validation of the "pain.001" credit transfer message that was sent (with or without any automatic changes). It should be noted that certain financial institutions (especially PostFinance) send more than one "pain.002" status message: e.g. one after technical validation and one after business validation. The payment status "validated" only occurs once both kinds of validation have been successfully reported.
rejected	A "pain.002" status message with the status "RJCT" has arrived from the debtor agent. It reports an error in the "pain.001" credit transfer message that was sent and rejects the payment.
executed	A "camt.054" debit advice message has arrived from the debtor agent. It shows that the payment has been forwarded to the creditor agent and the debtor's account has been debited. From this point on, the debit details for the payment are finalised (for example information about the exchange rate that was used in the case of foreign currency payments can no longer be changed once this status has been reached).
reconciled	A "camt.053" account statement message has arrived from the debtor agent. Following successful processing of the account statement, the various payments in the debtor's accounting system count as having been reconciled.
returned	A "camt.054" debit advice message or a "camt.053" statement message reporting a repayment following successful execution (and in some cases after account reconciliation has already taken place) has arrived from the debtor agent.

Appendix D: XML schemas and examples

XML schemas

The XML schemas for customer to bank messages "pain.001" and "pain.002"

- *pain.001.001.03.ch.02.xsd*
- *pain.002.001.03.ch.02.xsd*

are published on the SIX Interbank Clearing Ltd website.

They should preferably be opened using specific XML software.

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

Examples

The examples shown in the preceding sections are published on the SIX Interbank Clearing Ltd website as XML files:

- *pain_001_Beispiel_ZA1_ESR.xml*
- *pain_001_Beispiel_ZA2-1_ES.xml*
- *pain_001_Beispiel_ZA2-2_ES.xml*
- *pain_001_Beispiel_ZA3.xml*
- *pain_001_Beispiel_ZA3_Salär.xml*
- *pain_001_Beispiel_ZA5_SEPA.xml*
- *pain_002_Beispiel_OK.xml*
- *pain_002_Beispiel_OK_Warnung.xml*
- *pain_002_Beispiel_NOK_A-Level.xml*
- *pain_002_Beispiel_NOK_B-Level.xml*
- *pain_002_Beispiel_NOK_C-Level.xml*
- *camt_053_Beispiel_ZA1_ESR_ZP.xml*
- *camt_053_Beispiel_ZA3_ZP.xml*
- *camt.054_Beispiel_ZA1_ESR_ZE.xml*

Validation Portal

The above mentioned example messages as well as this Swiss Usage Guide, the XML schemas and additional examples can also be downloaded from the Validation Portal Customer-Bank (https://validation.iso-payments.ch).

After successful registration users can upload their own messages and have them validated against these implementation guidelines.

Appendix E: Glossary and list of abbreviations

A

ACCP
Code for the "Group Status" element <GrpSts>: "Accepted Customer Profile" = validation of the "pain.001" credit transfer message was successful in all respects

ACWC
Code for the "Group Status" element <GrpSts>: "Accepted with Change" = the financial institution had to make changes, the "pain.001" credit transfer message was executed with changes

B

BIC
Business Identifier Code (unique international identifier for financial institutions and non-banks, see also www.swift.com/biconline)

C

camt
Cash Management, ISO 20022 message from the "Bank-to-Customer Cash Management" area

CND
Code for information about the advice control "Collective Advice No Details"

CRDT
Code for the "Credit Debit Indicator" element <CdtDbtInd>: "Credit" for the credit balance or credit entry = credits

Creditor Reference
International ISO reference number (according to ISO Standard 11649)

CWD
Code for information about the advice control "Collective Advice With Details"

D

DBIT
Code for the "Credit Debit Indicator" element <CdtDbtInd>: "Debit" for the debit balance or debit entry = debt or debit

I

IBAN
International Bank Account Number according to ISO 13066 (unique international identifier for bank accounts, see also www.europeanpaymentscouncil.eu)

IID
*I*nstitutional *id*entification

IS
*I*npayment *s*lip

ISO 20022
XML messages complying with the standard of the "ISO 20022 Financial Services – Universal Financial Industry message scheme".

ISR
*I*npayment *s*lip with *r*eference number

N

NOA
Code for information about the advice control "No Advice"

P

pacs
Payments Clearing & Settlement, ISO 20022 message from the "Payments Clearing and Settlement" area, Interbank

pain
Payment Initiation, ISO 20022 message from the "Payments Initiation" area, Customer-Bank

PENS
Code for the "Category Purpose" element: "Pension Payment"

Payment type
Different kinds of transaction in Swiss payment traffic are divided into different payment types (e.g. ISR payment, domestic payment, SEPA payment). In some cases, different rules apply for different payment types (e.g. an ISR has to be sent with an ISR payment, or that SEPA payments are only valid in EUR).

Payment group
A payment group (B-Level of the message) contains one or more transactions (C-Level of the message).

Payment message
A payment message contains a "Group Header" (A-Level of the message) with different control elements and one or more payment groups (B-Level of the message).

R

RJCT
Code for the "Group Status" element <GrpSts>: Status "Rejected" = errors were identified, the "pain.001" credit transfer message is being rejected and not executed

S

SALA
Code for the "Category Purpose" element: "Salary Payment"

SEPA
Single Euro Payments Area

SIA
Code for information about the advice control "Single Advice"

SLEV
Code for the "Charge Bearer" element <ChrgBr>: Charges information "Following Service Level" (Charges are to be applied following the rules agreed in the service level and/or scheme.).

SWIFT
Society for Wordwide Interbank Financial Telecommunication (see also www.swift.com)

T

TRA
Code for the "Payment Method" element <PmtMtd>: "Transfer Advice" (Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.)

Transaction
One transaction (C-Level of the message) equates to a single payment.

TRF
Code for the "Payment Method" element <PmtMtd>: "Credit Transfer" (Transfer of an amount of money in the books of the account servicer).

X

XML
Extensible Markup Language (see also www.w3.org/XML)

XSD
XML Schema Definition (Definition of structures for XML documents)

Appendix F: Table of figures