Swiss Payment Standards 2022

**Swiss Implementation Guidelines
for Customer-Bank Messages (Reports)**

Bank-to-Customer Account Report (camt.052)
Bank-to-Customer Statement (camt.053)
Bank-to-Customer Debit/Credit Notification (camt.054)

Version 2.0.1, with effect from 18 November 2022

Change history

All changes made to this document are listed below with the version number, change date, a brief description of the change and references to the chapters affected.

Version	Date	Description of the change	Chapter
2.0.1	28.02.2022	New format	
2.0	05.07.2021	Complete revision	All
1.7.2	26.02.2021	Last version based on the previous ISO20022 version status	
1.0	16.08.2011	First edition	

Table 1:   Change history

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If you detect any errors in this document or have any ideas or suggestions for improvements we would be very grateful if you would notify these by e-mail to **operations.sic@six-group.com**.

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1   Introduction

The Swiss Payment Standards for the implementation of the message standards for "Payments Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland). This version is based on the "ISO Maintenance Release 2019" ("camt" version .08) and the current EPC recommendations.

The **Business Rules** document describes the requirements of business representatives on the part of users, financial institutions and software manufacturers from the process perspective. It covers the following topics:

• Definition and description of the individual business cases with the relevant players and the messages used (payment types, report variants)

• Representation of the message structures as an overview with broadening of individual structural elements

• Description of the most important validation rules and error handling.

The **Implementation Guidelines** serve as a guide for the technical implementation of the standard and provide assistance for the realization of the individual message types. They describe the XML structures and validation rules in detail.

1.1   Change control

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

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Changes and enhancements are made by SIX Interbank Clearing.

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

1.2   Reference documents

Ref	Document	Title	Source
	Basic documents		
[1]	Message Definition Report	Bank-To-Customer Cash Management: Message Definition Report	ISO
[2]	camt.052.001.08	BankToCustomerAccountReportV08	ISO
[3]	camt.053.001.08	BankToCustomerStatementV08	ISO
[4]	camt.054.001.08	BankToCustomerDebitCreditNotificationV08	ISO
[5]	EPC188-09 Recommendation on Customer Reporting SCT and SDD	Recommendation on Customer Reporting of SEPA Credit transfers and SEPA Direct Debits Version 3.0 from 8 July 2019	EPC
	Additional Documents		
[6]	Swiss Business Rules	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages	SIC
[7]	Swiss Implementation Guidelines QR-bill	Swiss Implementation Guidelines QR-bill – technical and functional specifications for the payment section using the Swiss QR Code	SIC

Table 2:   Reference documents

Organization	Link
ISO	www.iso20022.org
EPC	www.europeanpaymentscouncil.eu
SIX	www.iso-payments.ch www.sepa.ch www.six-group.com/interbank-clearing

Table 3:   Links to relevant websites

1.3 Overview of the ISO 20022 "Cash Management Messages"

The ISO 20022 message standard specifies the following "Cash Management Messages", among others:

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

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

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

All these messages are described in the document "ISO 20022 Message Definition Report" [1].

Not all financial institutions offer the messages for displaying intraday account movements (camt.052) and back booking resolution and debit/credit notifications (camt.054).
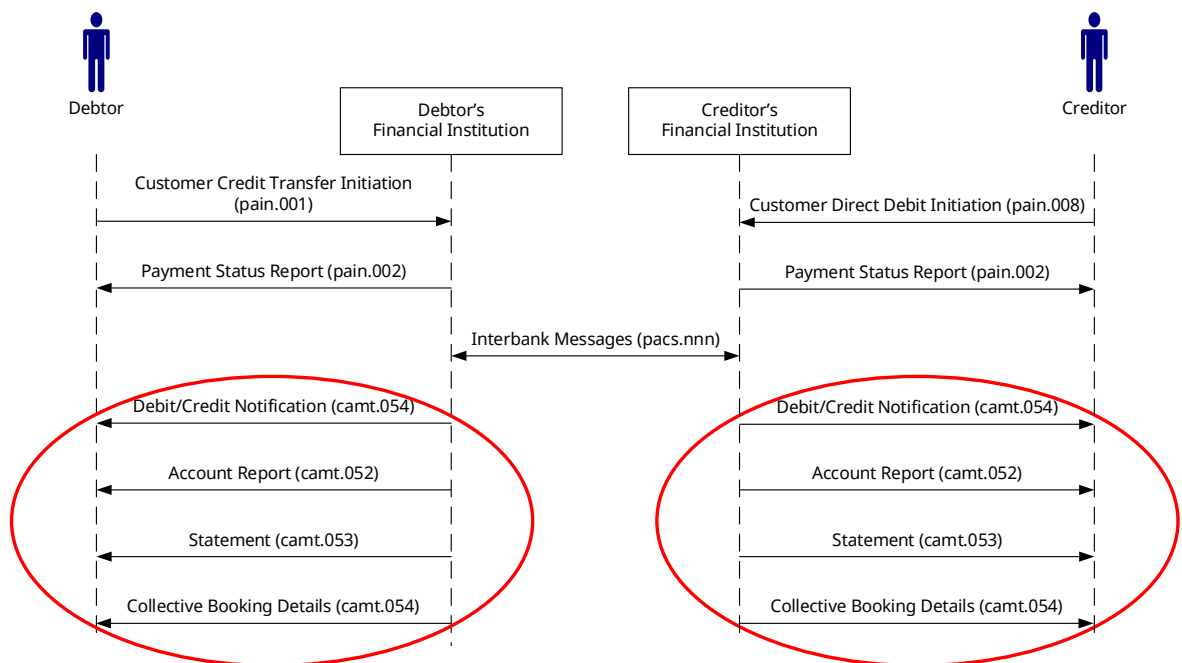
Figure 1: Payment instructions and cash management (reporting) with ISO 20022

The message flows are clarified in Figure 1 above.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and cover all possibilities. For special areas of application and country-specific circumstances, the messages are adapted, i.e. not all possibilities of the standard are used.

1.4 Scope

These Implementation Guidelines relate exclusively to the specifications for the customer-bank message types "Bank-to-Customer Account Report", "Bank-to-Customer Account Statement" and "Bank-to-Customer Debit/Credit Notification" for the Swiss Payment Standards.

This document does not cover all the aspects regarding the communication channels used for message transmission between financial institution and customer and their security features. They are entirely the responsibility of the financial institutions involved and their customers.

1.5   Presentation conventions

The following presentation conventions apply to this document.

1.5.1   Designation of XML elements

In some publications, the names of XML elements are written as one term without spaces, e.g. BankToCustomerStatement. To improve readability, spaces are usually inserted in this document.

1.5.2   Table data of the Swiss ISO 20022 payment standard

The tables contain information from ISO 20022 (index, multiplicity, message item, XML tag). In addition, the following information can be found in the tables:

- Status of the element (according to the definition in chapter 1.5.6 "Status")

- General definition

- Product-specific definitions (SPS/SEPA/SWIFT column, see chapter 1.5.7 "Product-specific definitions in the SPS/SEPA/SWIFT columns")

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	Generelle Definition	SPS / SEPA / SWIFT

1.5.3   Colors in the tables

The column headings are colored clay-brown for information on the ISO 20022 standard and light gray for information on the Swiss Payment Standards.

Elements that contain at least one sub-element are highlighted in light blue in the columns for the ISO 20022 standard.

1.5.4   Tree structure representation in the tables

In order to be able to recognize where an element is located in the tree structure, the nesting depth is indicated with a preceding "+" sign for the message item. The page number element in the "*Group Header*" is displayed as follows, for example:

Group Header
+Message Pagination
++Page Number

1.5.5   Representation of choice

Elements with a choice are marked in the "XML Tag" column as follows:

{Or	for the beginning of the choice
Or}	for the end of the choice

Example:

Statement +Account ++Identification	Id	1..1	M
Statement +Account ++Identification +++IBAN	IBAN {Or	1..1	D
Statement +Account ++Identification +++Other	Othr Or}	1..1	D

Figure 2:   *Example of a choice*

1.5.6   Status

The following status codes (information about use) are possible for the individual XML elements according to Swiss Payment Standards:

Status	Designation	Description
M	Mandatory	The element is mandatory and is always delivered.
O	Optional	The element is optional. • FI may deliver this element
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, the element can be mandatory or optional.
ND	Not Delivered	The element is not supplied in connection with CH payment types[1]. The element can be delivered for incoming payments from abroad or in connection with other transactions (e.g. securities).

Table 4:   *Status elements*

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[1] See also the note on processing guidelines in chapter 4.1.1

1.5.7 Product-specific definitions in the SPS/SEPA/SWIFT columns

The following codes are used to designate the product-specific rules in the SPS column:

Code	Product
QR	QR-bill
QR_Feld	Swiss QR Code data element (QR-bill)
LSV	LSV+/BDD direct debit
SCT	SEPA Credit Transfer
SDD	SEPA Direct Debit
SWIFT	SWIFT FIN message type

Table 5:   Codes

1.5.8 Field definitions

In these Implementation Guidelines, only those elements are described that are supplied by financial institutions in Switzerland in the Swiss standard.

Element groups for which no SPS-specific rules have been defined are shown in the tables without their sub-elements.

Example:

Transaction Details +Return Information ++Originator +++Contact Details	CtctDtls	0..1	O	Kontaktdaten	

Element groups that occur several times in the schema (e.g. postal addresses) and are defined in the same way in SPS are described generically in chapter 3 "Business specifications". These general definitions are referred to in the tables in chapter 4 "Technical specifications".

Transaction Details +Return Information ++Originator +++Postal Address	PstlAdr	0..1	O	Adresse Generelle Beschreibung der Subelemente siehe Kapitel 3.4 «Adressdaten»	

Deviations are described in more detail in the tables only in case of deviations (e.g. a sub-element is exceptionally not supported).

If there are no deviations, the data group is displayed in the main table without being expanded (without its sub-elements).

1.6   Representation of XML messages

Basic XML knowledge is assumed for the considerations in this document. Consequently, only exceptional points are explained in detail.

The logical structure of XML messages corresponds to a tree structure. This structure can be represented in different ways: graphically, in a table or by text. Textual representation is well suited for specific message examples, while tabular and graphical representation are mainly used for the clear presentation of XML schemas. The figures used in this document are based on the Swiss Payment Standards schema.

XML editors with the option of graphical representation use symbols that may look slightly different depending on the type of editor (the figures in this document were created using the XMLSpy editor from Altova GmbH). The most important symbols are briefly introduced in the Swiss Business Rules document. Detailed information can be found in the user manual or online help of the XML editor used.
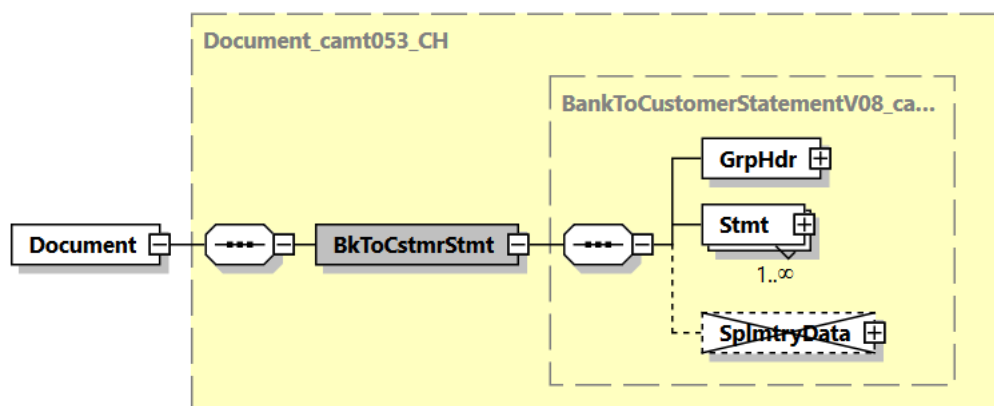
Figure 3:   *Example of a graphical XML message representation*

1.7   XML schema validation

The technical validation of the various XML messages is done with the help of XML schemas.

For the Swiss Payment Standards, no separate XML schemas are issued for the messages "camt.052", "camt.053" or "camt.054", in contrast to the messages for Payment Instructions (pain.001) and Direct Debits (pain.008) or Status Reports (pain.002). The messages of the Swiss financial institutions therefore comply with the ISO standard but do not use it to its full extent for SPS.

The specific use of the individual elements in the Swiss standard is described in detail in chapter 4 "Technical specifications".

2 Use of Customer-to-Bank messages

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

The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send account information to their customers. Essentially, the following booking-relevant messages are available according to Swiss Payment Standards:

New ISO 20022 messages	Examples of alternative messages
1. "camt.053" account statement with internal batch booking resolution	**MT940** Customer Statement Message
2. "camt.053" account statement with external batch booking resolution in "camt.054"[2]	

Table 6:   Booking-relevant messages

2.2 "camt.052" messages (intraday)

The delivery of the ISO 20022 message "camt.052" Account Report for intraday account movements[3] (account turnovers, reserved items) is possible periodically (e.g. hourly) or daily at fixed times.

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

Debit and credit notes are covered by "camt.054". The delivery of the notifications is usually event-driven (e.g. after the order has been booked) on an ongoing basis for incoming or outgoing transactions.

According to Swiss Payment Standards, the following camt.052 intraday cash management messages are available:

New ISO 20022 messages	Examples of alternative messages
1. "camt.052" account report with internal batch booking resolution	**MT941** Balance Report **MT942** Interim Transaction Report
2. "camt.052" account report with external batch booking resolution in "camt.054"	

Table 7:   Cash management messages: "camt.052"

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[2] Not every financial institution offers the message "camt.053" account statement with external batch booking resolution in "camt.054."

[3] Not every financial institution offers cash management-relevant messages.

2.3   Dual role of "camt.054"

The "camt.054" message is used for both the detailed notification of batch bookings and for the notification of credits and debits. The external resolution of batch bookings via "camt.054" happens independently and in addition to the possible use of "camt.054" for debit and credit notifications.

New ISO 20022 messages	Examples of alternative messages
1. "camt.054" notification (debit and credit notifications)	**MT900** Confirmation of Debit **MT910** Confirmation of Credit

Table 8:   Cash management messages: "camt.054" breakdown

3 Business specifications

3.1 Character set

Only characters in Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML messages.

The "camt" message must be UTF-8-encoded.

Due to the transmission of the original messages across several financial institutions and platforms, it is possible that only a reduced character set is delivered. For certain elements (address lines, unstructured transmission information or similar), it is also possible that characters such as umlauts or special characters have been replaced or removed.

3.2 Representation conventions for amount fields

In the XML context, different representation formats are permitted in amount fields. The following display rules apply:

- No use of leading or trailing padding characters (spaces, white space, zeros, plus signs).

- If a decimal separator is used, then a full stop/period must be used for it.

- Maximum number of decimal places depends on the currency in accordance with ISO 4217.

Correct examples for amount fields are e.g. for CHF:

- Five centimes: 0.05

- One franc and ten centimes: 1.1 or 1.10

- One franc: 1 or 1.0 or 1.00

Incorrect examples of amount fields would be:

- Five centimes: 05 or .05

- One franc: 000001 or 1.

3.3   Principles of use for amount elements (Amounts)

The following amount elements can be used in "camt":

Element	XML Tag	Definition	M/O	Usage example
Amount	Amt	Amount in account currency (C-level) Depends on the posting principle (D-level)	M	Is always delivered. Regardless of either with or without conversion
Currency	Ccy	Account currency	M	
Amount Details				
Instructed Amount	InstdAmt	Amount in the currency of the instruction	O	Amount and currency of a "pain.001" order or "pacs.008" incoming payment
Amount*	Amt	Amount	O	
Currency*	Ccy	Currency	O	
Currency Exchange*	CcyXchg	Currency exchange	O	
Source Currency*	SrcCcy	Source currency	O	
Target Currency*	TrgtCcy	Target currency	O	
Unit Currency*	UnitCcy	Currency in which the exchange rate is specified	O	
Exchange Rate*	XchgRate	Exchange rate	O	
Contract Identification*	CtrctId	Contract number	O	
Quotation Date*	QtnDt	Date/time of exchange	O	
Transaction Amount	TxAmt	Amount exchanged between the financial institutions involved	O	Amount and currency before conversion on the account
Counter Value Amount	CntrValAmt	Amount in account currency before charges	O	Amount in account currency with conversion details
Announced Posting Amount	AnncdPstngAmt	Not currently used	O	

Table 9:   Amount elements

* The substructure is identical for Transaction Amount, Counter Value Amount and Announced
   Posting Amount.

These amounts of the transactions can be shown in the "camt" on the C-level as well as on the D-level.

Use for batch booking

Depending on the booking logic of the financial institution, the definition of the mandatory "*Amount*" element may be different between the C and D-levels. This is the case if the transaction is a batch booking and the D-level contains the details of the individual transactions. The exact definition is listed in the table below. There are two different cases:

- **Case A:** Conversion to order level (C-level)

- **Case B:** Conversion to transaction level (D-level)

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

Level	Element	XML Tag	Case A: Conversion at the C level	M/O	Case B: Conversion at the D level	M/O
	Currency Exchange	CcyXchg	n/a	O	Currency exchange	O
	Counter Value Amount	CntrValAmt				
	Amount	Amt	n/a	O	Amount in account currency before fees	O
	Currency	Ccy	n/a	O	Account currency	O
	Currency Exchange	CcyXchg	n/a	O	Currency exchange	O

Table 10:   Definition of the mandatory "Amount" element for batch booking

3.4   Address data

The following address elements can be used in "camt" messages:
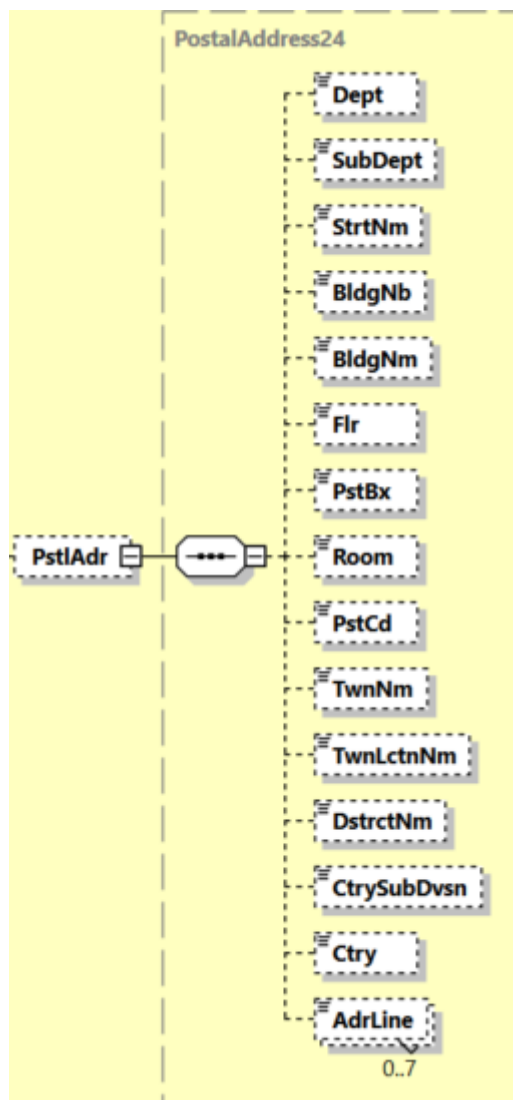
Figure 4:   Data elements for address data (generic)

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Address Type	AdrTp	0..1		Not used
Department	Dept	0..1	Department	
Sub Department	SubDept	0..1	Sub Department	
Street Name	StrtNm	0..1	Street Name	
Building Number	BldgNb	0..1	Street Number	
Building Name	BldgNm	0..1	Building Name	
Floor	Flr	0..1	Floor	
Post Box	PstBx	0..1	Post Box	
Room	Room	0..1	Room	
Post Code	PstCd	0..1	Post Code	
Town Name	TwnNm	0..1	Town Name	
Town Location Name	TwnLctnNm	0..1		
District Name	DstrctNm	0..1	District/commune	
Country Sub Division	CtrySubDvsn	0..1	Part of the country (e.g.canton, province, state)	
Country	Ctry	0..1	Country (country code as per ISO 3166, Alpha-2 code)	
Address Line	AdrLine	0..7	Unstructured Address Information	

Table 11:   Data elements for address data (generic)

3.5   Designation of the parties of a payment

For payments, the parties involved are named as follows:

Designation	**Comment**	**ISO 20022**
Ultimate debtor		Ultimate debtor
Debtor	Is a customer of the debtor agent	Debtor
Debtor agent	Maintains the debtor account	Debtor agent
Intermediary institution	Manages the creditor agent account, if applicable	Intermediary agent
Creditor agent	Maintains the creditor account	Creditor agent
Creditor	Is a customer of the creditor agent	Creditor
Ultimate creditor		Ultimate creditor

Table 12:   Designations of parties in credit transfers

The parties highlighted in gray in the table are financial institutions (agents), the parties highlighted in white are the other parties (parties).

The identification of the agents and parties in the "camt" messages is carried out via their own specific data structures, which are generally described in the following chapters.

Deviations from the general rules for individual parties are described in chapter 4 "Technical specifications" for the respective party.

Note: The scope and type of party data provided will depend on the availability of data at the financial institution producing the "camt" reports.

3.6   Identification of financial institutions (Agents)

The primary *"Financial Institution Identification"* element for the identification of institutions contains the following elements:
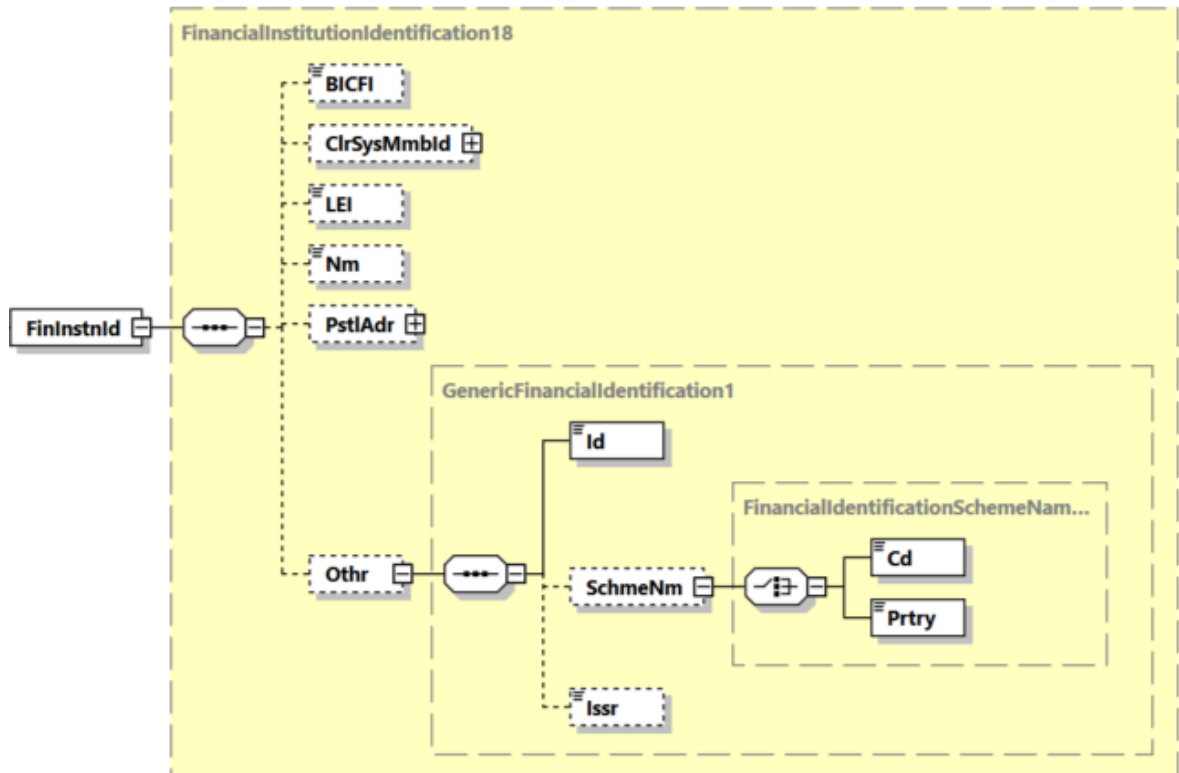
Figure 5:   *Financial institution identification data elements (generic)*

Optionally, in addition to the *"Financial Institution Identification"* element, the *"Branch Identification"* element can also be supplied:
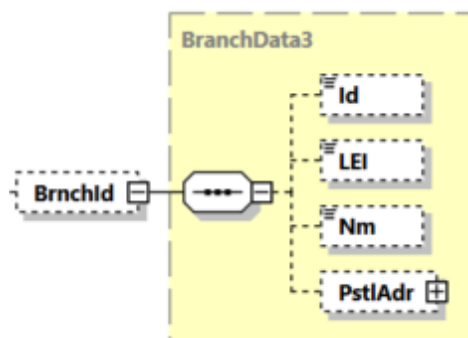
Figure 6:   *Additional data elements for the identification of branches of financial institutions (generic)*

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Financial Institution Identification	FinInstnId	1..1	Financial Institution Identification	
Financial Institution Identification +BICFI	BICFI	0..1	BIC of the Financial Institution as per ISO 9362	
Financial Institution Identification +Clearing System Member Identification	ClrSysMmbId	0..1	Clearing System Member Identification	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification	ClrSysId	0..1	Clearing System Identifier	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Code	Cd {Or	1..1	Code	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Proprietary	Prtry Or}	1..1	Proprietary	
Financial Institution Identification +Clearing System Member Identification ++Member Identification	MmbId	1..1	Clearing System Member Identification (e.g. IID, sort code)	
Financial Institution Identification +LEI	LEI	0..1	Legal Entity Identifier	
Financial Institution Identification +Name	Nm	0..1	Name of the Financial Institute	
Financial Institution Identification +Postal Address	PstlAdr	0..1	Postal Address	For a general description of the sub-elements, see chapter 3.11 "Using address information"
Financial Institution Identification +Other	Othr	0..1	Other Identification of the Financial Institute	
Financial Institution Identification +Other ++Identification		1..1	Identification	
Financial Institution Identification +Other ++Scheme Name	SchmeNm	0..1	Name of the Identification Scheme	

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Financial Institution Identification +Other ++Scheme Name +++Code	Cd	1..1	Identification Code	
Financial Institution Identification +Other ++Scheme Name +++Proprietary	Prtry Or}	1..1	Proprietary Identification	
Financial Institution Identification +Other ++Issuer	Issr	0..1	Identification Issuer	
Branch Identification	BrnchId	0..1	Branch Identification	
Branch Identification +Identification	Id	0..1	Identification	
Branch Identification +LEI	LEI	0..1	Legal Entity Identifier	
Branch Identification +Name	Nm	0..1	Name of the financial institution branch office	
Branch Identification +Postal Address	PstlAdr	0..1	Financial institution branch office address	For a description of the sub-elements, see chapter 3.4 "Address data".

Table 13:   Financial institution identification data elements (generic)

3.7   Identification of other parties (Parties)

The following elements can generally be used in "camt" for the identification of other parties (debtor, creditor, ultimate debtor, ultimate creditor, account owner, etc.):
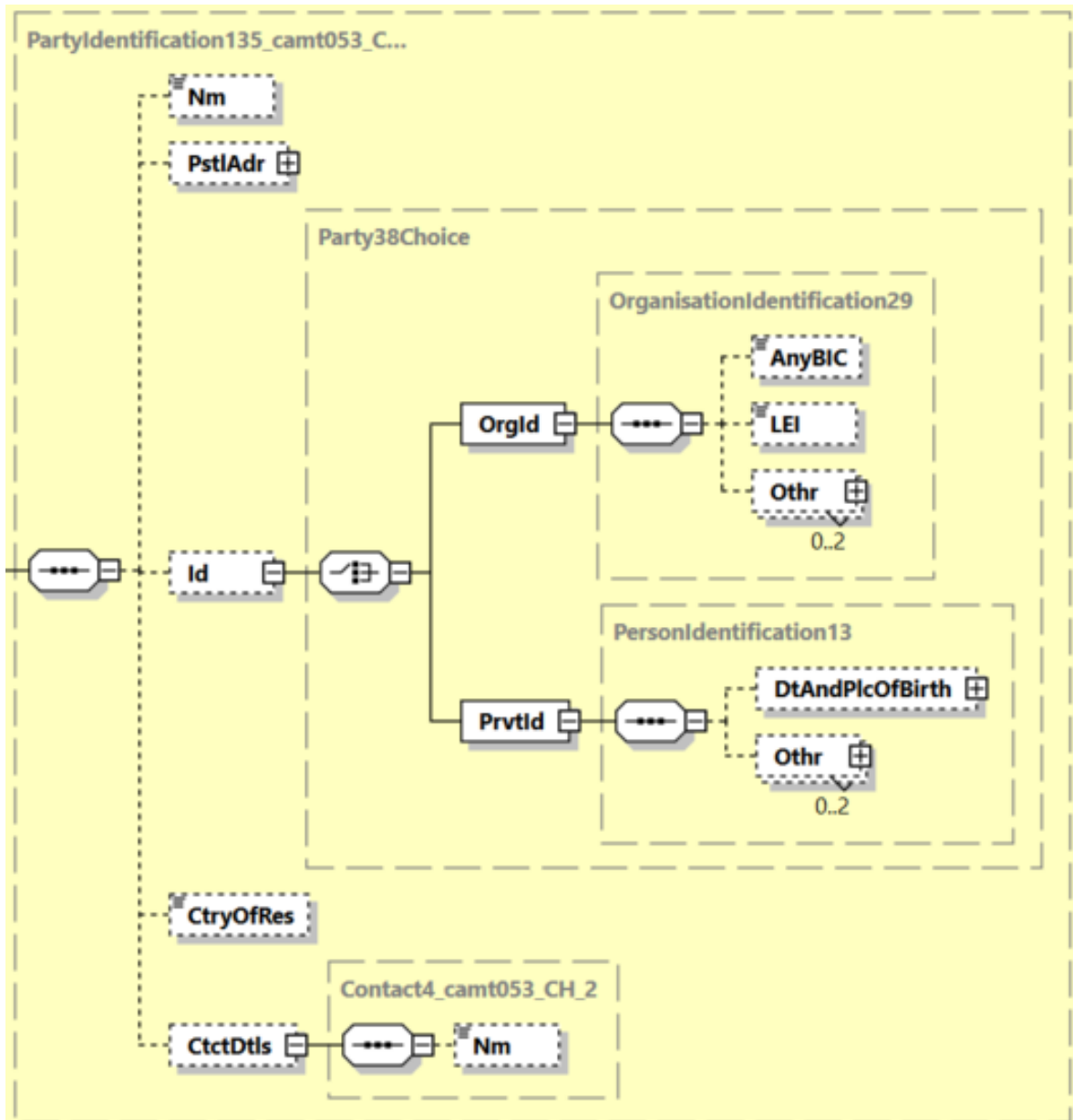
*Figure 7:   Identification of other party data elements (generic)*

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Name	Nm	0..1	Name	
Postal Address	PstlAdr	0..1	Address	For a general description of the sub-elements, see chapter 3.11 "Using address information"
Identification	Id	0..1	Identification	
Identification +Organisation Identification	OrgId	1..1	Identification of a Legal Entity	
Identification +Organisation Identification ++Any BIC	AnyBIC	0..1	BIC as per ISO 9362	
Identification +Organisation Identification ++LEI	LEI	0..1	Legal Entity Identifier	
Identification +Organisation Identification ++Other	Othr	0..2	Other Identification of a Legal Entity	
Identification +Organisation Identification ++Other +++Identification	Id	1..1	Identification	
Identification +Organisation Identification ++Other +++Scheme Name	SchmeNm	0..1	Identification Scheme Name	
Identification +Organisation Identification ++Other +++Scheme Name ++++Code	Cd	1..1	Identification Code	
Identification +Organisation Identification ++Other +++Scheme Name ++++Proprietary	Prtry	1..1	Proprietary Identification	
Identification +Organisation Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Identification +Private Identification	PrvtId	1..1	Identification of a Natural Person	
Identification +Private Identification ++Date And Place Of Birth	DtAndPlcOfBirth	0..1	Date and Place of Birth	
Identification +Private Identification ++Date And Place Of Birth +++Birth Date	BirthDt	1..1	Date of Birth	

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Identification +Private Identification ++Date And Place Of Birth +++Province Of Birth	PrvcOfBirth	0..1	Part of the country (e.g. canton, province, state)	
Identification +Private Identification ++Date And Place Of Birth +++City Of Birth	CityOfBirth	1..1	City of Birth	
Identification +Private Identification ++Date And Place Of Birth +++Country Of Birth	CtryOfBirth	1..1	Country of Birth	
Identification +Private Identification ++Other	Othr	0..2	Other Identification of a Natural Person	
Identification +Private Identification ++Other +++Identification	Id	1..1	Identifier	
Identification +Private Identification ++Other +++Scheme Name	SchmeNm	0..1	Identification Scheme Name	
Identification +Private Identification ++Other +++Scheme Name ++++Code	Cd	1..1	Identification Code	
Identification +Private Identification ++Other +++Scheme Name ++++Proprietary	Prtry	1..1	Proprietary Identification	
Identification +Private Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Country Of Residence	CtryOfRes	0..1	State of residence or of institution	
Contact Details	CtctDtls	0..1	Contact data	
Contact Details +Name	Nm	0..1	Name of the contact person	

Table 14:   Identification of other party data elements (generic)

3.8 References

The following chapter provides an overview of which references are used in the individual messages.

Depending on the business case ("pain.001", "pain.008" or others) on which the bank statement is based on, various different references are provided in the "camt" messages.

3.8.1 References in the processing chain

The Swiss versions of the ISO messages use the following references, identifiers and bank transaction codes.

Identifier (point-to-point)	Meaning
1: <MsgId>	"Message ID" of the A-level (Group Header) of the original message (pain.001 or pain.008).
2: <PmtInfId>	"Payment Information ID" of the B-level of the original message (pain.001 or pain.008).
3: <InstrId>	"Instruction ID" of the C-level of the original message (pain.001 or pain.008).
10: <TxId>	"Transaction ID" of the corresponding interbank message (pacs.008 or pacs.003).
11: <AcctSvcrRef>	Booking reference of the account-holding institution. Can be used for a duplicate check, if supplied.
References (End-to-End)	**Meaning**
4: <EndToEndId>	End-to-end ID created by the initiating party.
12: <UETR>	UETR: Globally unique reference Reference assigned by the debtor (optional) or by the debtor agent.
5: <CrdtRefInf>	Initiating party reference from the "*Remittance Information*" element. For QR-bills, this element includes the QR reference number or the ISO creditor reference.
Identifications	**Meaning**
6: <MndtId>	Mandate ID This element is only used for direct debits (pain.008).
7: <CrdtId>	Creditor scheme identification This element is only used for direct debits (pain.008).
Bank transaction codes	
8: <BkTxCd>	Bank transaction code The "Bank Transaction Code" varies within a business case depending on the role of the recipient of a "camt" message. "Bank Transaction Code" for the creditor.
9: <BkTxCd>	"Bank Transaction Code" for the debtor.

Table 15:   References in "camt" messages

3.8.2 References for payment instructions (pain.001)

The following graphic shows the use of the different references for a payment (pain.001).
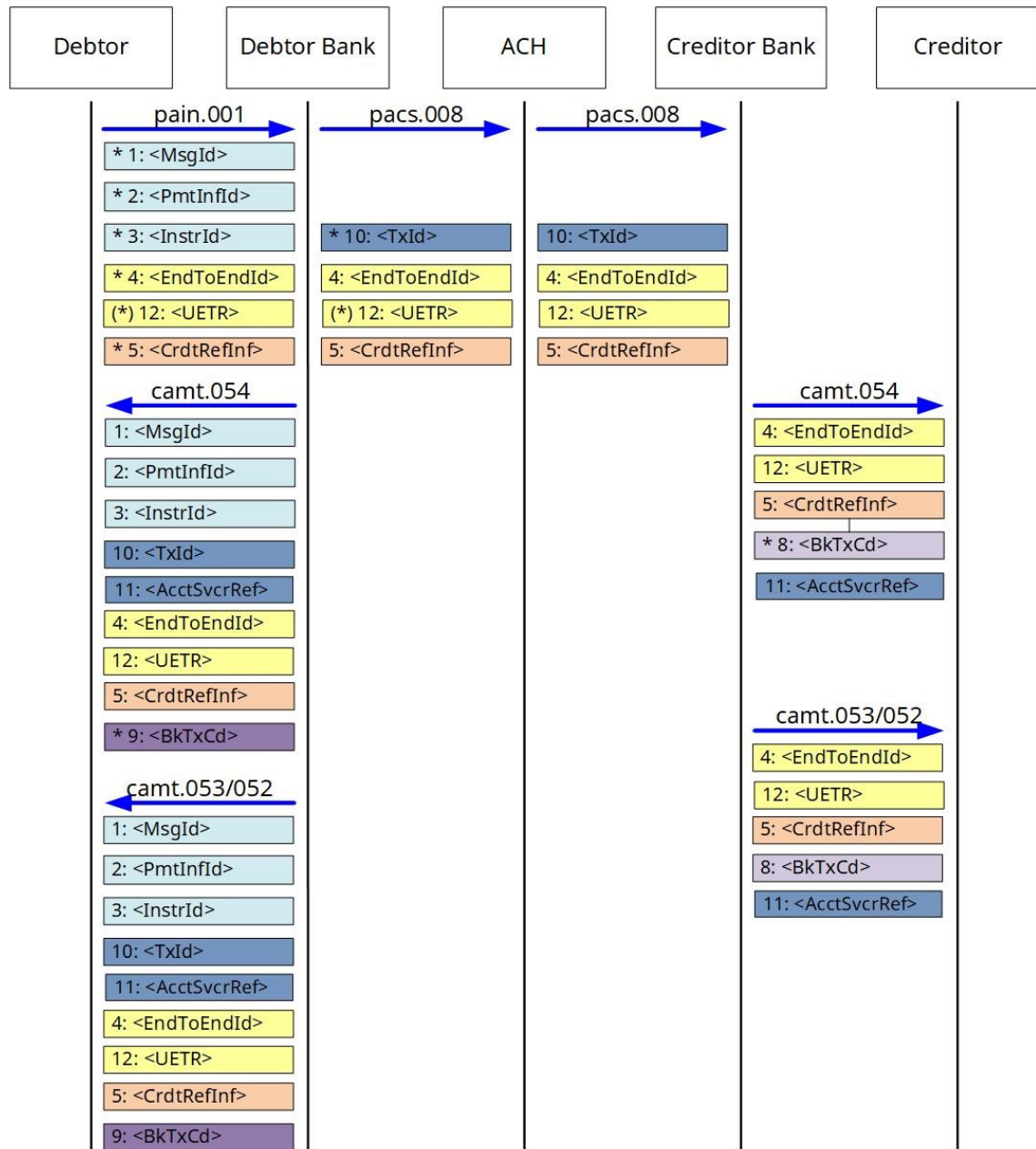
Figure 8:   *"camt" references of a payment*

* Position where the corresponding element is created.

3.8.3   References for direct debits (pain.008)

The following figure shows the use of the different references for a direct debit (pain.008).
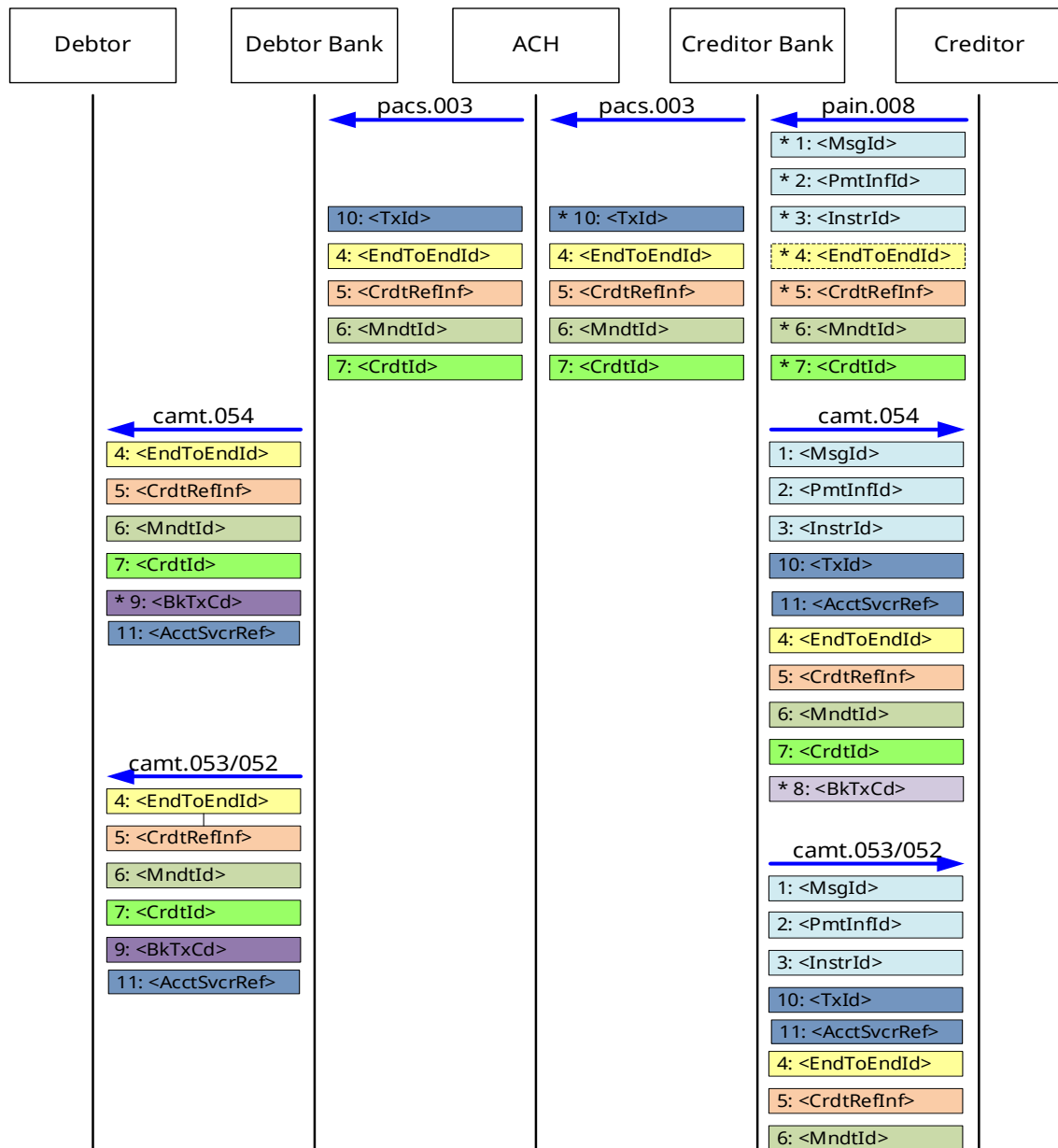
Figure 9:   "camt" references of a direct debit

* Position where the corresponding element is created.

3.8.4 Structured reference numbers in "camt" messages

The structured reference number (e.g. QR reference or ISO creditor reference) is originally delivered to the financial institution by a message of the "Credit Transfer" or "Direct Debit" type in the C-level element "*Creditor Reference Information*".

In the subsequent "camt" messages of the financial institutions, the reference number in the D-level element "*Creditor Reference Information*" is forwarded to the debtor as well as to the creditor.

Reference in credit transfer – pain.001

In a "Credit Transfer", the debtor receives the creditor's details, in particular the reference number, in the form of a QR-bill. The debtor fills this reference number into the "*Creditor Reference Information*" element of a "pain.001" message, which is transmitted to the creditor bank using "pacs" messages. The reference number is displayed to the creditor via "camt" messages.
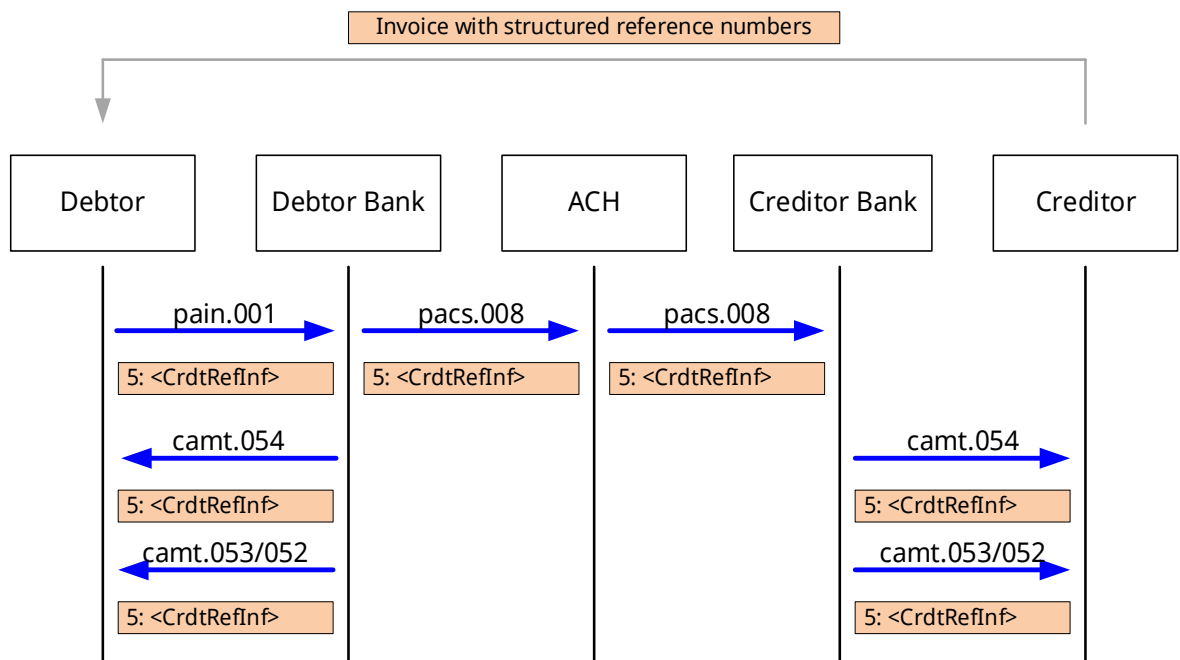
Figure 10:   Structured reference in Credit Transfer (pain.001)

Structured reference in direct debit – pain.008

In a "Direct Debit", the debtor receives information about an upcoming debit as an advance notification. The form and content of this notification are essentially free, and the notification does not necessarily need to include the reference number. The creditor sends the reference number in a direct debit message (pain.008) to the debtor bank, which forwards the corresponding information to the debtor via "camt" messages.

Advance notification

Debtor	Debtor Bank	ACH	Creditor Bank	Creditor

pacs.003 | pacs.003 | pain.008
5: \<CrdtRefInf\> | 5: \<CrdtRefInf\> | 5: \<CrdtRefInf\>

camt.054
5: \<CrdtRefInf\>

camt.054
5: \<CrdtRefInf\>

camt.053/052
5: \<CrdtRefInf\>

camt.053/052
5: \<CrdtRefInf\>
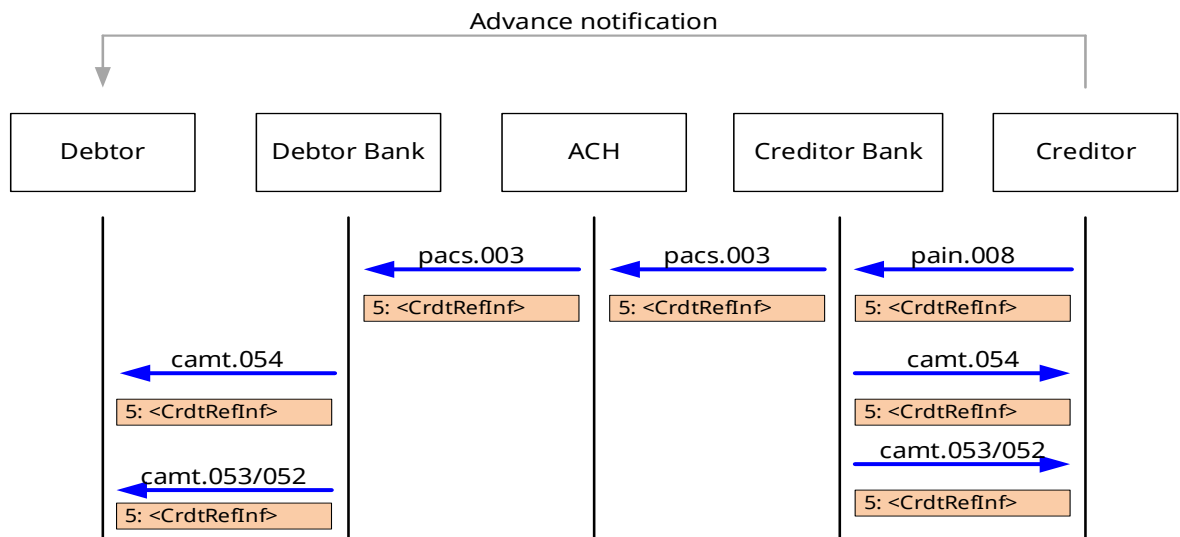
Figure 11:   Structured reference in Direct Debit (pain.008)

3.9   Possible detailed notification

The detailed notification of batch bookings can be done in two ways and can be delivered in all three camt messages:

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

  In this case, the amount is to be seen on the "*Entry*" level as the batch booking total. Each line item forms a "*Transaction Detail*". Optionally, the data element "*Number of Transactions*" can also be assigned with the number of individual bookings behind the collector.

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

  Only the total amount on entry level is available in the "camt.053" or "camt.052" message. The further information on the transaction level can be found in the "camt.054" message.

  In this case, the financial institution can optionally reference a "camt.054" message via the "*Additional Information Indicator*" data element group to be assigned at the "*Entry*" level. Only one "camt.054" message can be referenced per entry.

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

```
<Ntry>
…
  <AddtlInfInd>
    <MsgNmId>camt.054.001.08</MsgNmId>
    <MsgId>MessageId of the camt.054 message</MsgId>
  </AddtlInfInd>
…
</Ntry>
```

Possible reference to a batch booking submitted by the customer:

- In the case of batch bookings submitted by the customer using "pain.001" and "pain.008" SEPA Direct Debit files, financial institutions can optionally reference back to this original message in the "camt" message, both in the case of an internal and an external batch booking resolution.

- In this case, a file submitted by the customer ("pain.001" or "pain.008") is referenced via the "*Batch*" data element group to be assigned at the "*Entry Details*" level. The "*Payment Information Identification*" data element contains the batch booking reference assigned by the customer. In addition, the "*Message ID*" of the original message as well as the number of individual transactions within the batch booking can be specified.

Example: Optional reference to a "pain.001" message

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

3.10   Elements of the parties involved in R transactions

If an R transaction (Return/Refund or Reject) takes place within the scope of interbank processing, this is performed with "pacs.004" or "pacs.002" messages. In these interbank messages from which "camt" account information is generated, the parties involved are retained from the payment, since e.g. the "*Debtor*" and "*Creditor*" elements from the payment are part of the "*Original Transaction Information*" block (i.e. the data of the original transaction). Thus, in the "pacs.004" or "pacs.002" message, the debtor (within the "*Original Transaction Information*" element) receives the amount credited and the creditor is debited. This logic is maintained in the "camt" messages.

Element in the pacs.002/pacs.004 interbank messages for R transactions	Mapping in the camt.052, camt.053 and camt.054 cash management messages
<OrgTxRef><UltmtDbtr>	<NtryDtls><TxDtls><RltdPties><UltmtDbtr>
<OrgTxRef><Dbtr>	<NtryDtls><TxDtls><RltdPties><Dbtr>
<OrgTxRef><DbtrAcct>	<NtryDtls><TxDtls><RltdPties><DbtrAcct>
<OrgTxRef><DbtrAgt>	<NtryDtls><TxDtls><RltdAgts><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgts><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdrtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

Table 16:   Elements of the parties involved in R transactions

3.11   Example for the handling of "Multipage statements"

If a bank statement is split into several messages, this can be recognized by the "*Message Pagination/Page Number*" and "*Message Pagination/Last Page Indicator*" elements. The following example shows the assignment of the relevant elements including the amounts and the "Ba*lance Type Code*" when splitting a bank statement into two messages.

Message 1	Value	Note
Page Number	1	
Last Page Indicator	false	
Balance Code	OPBD	
Sub Type	–	
Amount	1000	
Booking 1	100	Credit
Booking 2	200	Credit
Booking	100	Credit
Balance Code	CLBD	
Sub Type	INTM	
Amount	1400	

Table 17:   Split bank statement: Message 1

Message 2	Value	Note
Page Number	2	
Last Page Indicator	true	
Balance Code	OPBD	
Sub Type	INTM	
Amount	1400	
Booking 1	100	Debit
Booking 2	400	Credit
Booking	100	Debit
Balance Code	CLBD	
Sub Type	–	
Amount	1600	

Table 18:   Split bank statement: Message 2

4   Technical specifications

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

4.1.1   General

The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send electronic account information to their customers. It is used based on the ISO 20022 XML schema "camt.053.001.08" (ISO Release 2019).

Notes: This chapter first describes the "camt.053" message (Statement, Account Statement End of Day), since this message is the most frequently used message in Switzerland. Only the deviations are described for the "camt.052" (Account Report, Intraday Account Movements) and "camt.054" (Debit/Credit Notification, Batch Booking Resolution and Debit and Credit Notes) messages, see chapter 4.2 "Bank-to-Customer Report (camt.052)" and chapter 4.3 "Bank-to-Customer Debit/Credit Notification (camt.054)".
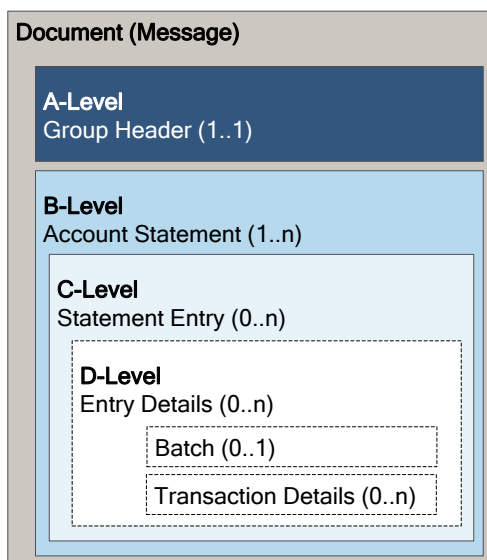
The structure of the message is as follows (camt.053):

* **A-level:** Message level, "*Group Header*"
* **B-level:** Account level, "*Account Statement*" (the Swiss Payment Standards support only one account per "camt.053")
* **C-level:** Booking level, "*Statement Entry*"
* **D-level:** Booking details, "*Entry Details*"

Figure 12:   Message structure of the cash management messages (camt.053)

In the following **technical specifications** of the XML message "Bank-to-Customer Statement" (camt.053), each of these message levels is dealt with in a separate sub-chapter:

* Chapter 4.1.2 "Group Header (GrpHdr, A-level)"
* Chapter 4.1.3 "Statement (Stmt, B-level)"
* Chapter 4.1.4 "Entry (Ntry, C-level)"
* Chapter 4.1.5 "Entry Details (NtryDtls, D-level)"

Chapter 3 "Business specifications" covers the following topics:

- Character set

- References, especially structured reference numbers

- Identification of parties (e.g. creditor, debtor)

- Identification of agents (financial institutions)

- Postal addresses

The following mapping exists between camt and SWIFT messages:

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

Table 19:   Assignment of "camt" message – SWIFT MT messages

The relationships between the elements of the "camt" message and those of the corresponding SWIFT MT message are documented in the "SPS/SEPA/SWIFT" column.

Comments: Swiss financial institutions usually use the "*Date*" instead of "*Date Time*" in all time information of account statements and messages.

Size restriction

It is intended that financial institutions deliver "camt" messages per message (message identification) and per individual booking (C-level) with a maximum size of 99,999 transactions (D-level). If the number of transactions exceeds this size, this is indicated by the "*Message Pagination/Page Number*" and "*Message Pagination/Last Page Indicator*" elements.

Processing guidelines:

The SPS Implementation Guidelines for camt.05x describe the fields, products and specialties relevant for payment transactions in the Swiss banking center.

However, all fields not listed or not explicitly documented can be supplied by an FI as additional information. The way these fields are processed is up to the software provider as an offering.

No fields provided by the schema, if supplied in the message, shall prevent processing in the customer software.

4.1.2   Group Header (GrpHdr, A-level)

The "*Group Header*" block (A-level of the message) contains all elements that apply to all transactions in the XML message "Bank-to-Customer Statement" (camt.053). It appears exactly once in the message.
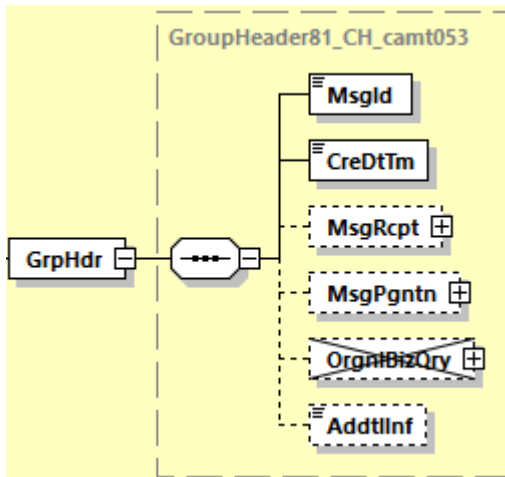
Figure 13:   Group Header (GrpHdr)

The table below specifies all the elements of the "*Group Header*" block that are relevant for the Swiss Payment Standards.

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Document +Bank-to-Customer Statement	BkToCstmrStmt	1..1	M	The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.08".	
Group Header	GrpHdr	1..1	M	The "Group Header" (A-Level of the message) contains information about the message. It occurs once.	
Group Header +Message Identification	MsgId	1..1	M	Unique message reference which is assigned by the sender of the message.	
Group Header +Creation Date Time	CreDtTm	1..1	M	Date and time when the message was created	SWIFT All: Included in the Application Header Block 2 of the SWIFT message. Example: {2: O 100 1200 970103BANKBEBBAXXX2222 123456 970103 1201 N}
Group Header +Message Recipient	MsgRcpt	0..1	O	Element can be used if the recipient is not the account holder (see "Statement/Account/Owner"). For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Group Header +Message Recipient ++Name	Nm	0..1	O	Name of the recipient of the message	
Group Header +Message Recipient ++Postal Address	PstlAdr	0..1	ND	Address	
Group Header +Message Recipient ++Identification	Id	0..1	O	Identification	
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId	1..1	M	At least one sub-element from AnyBIC, LEI or Other must be used.	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	D	If used, "Other" must not be present.	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..2	D	A maximum of 2 instances of "Other" may be used.	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	M	Identifier	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	O	Designation of the identification scheme	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Code	Cd	1..1	M	Identification code	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Proprietary	Prtry	1..1	ND	Proprietary identification	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O	Identification Issuer	
Group Header +Message Recipient ++Identification +++Private Identification	PrvtId	1..1	ND	Identification of a natural person	
Group Header +Message Recipient ++Country Of Residence	CtryOfRes	0..1	ND	State of residence or of institution	
Group Header +Message Recipient ++Contact Details	CtctDtls	0..1	ND	Contact Details	
Group Header +Message Pagination	MsgPgntn	0..1	O		

ISO-20022-Standard					Swiss Payment Standards
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Group Header +Message Pagination ++Page Number	PgNb	1..1	M	The page number, beginning with "1", is used to count the number of messages in a statement.	SWIFT MT 940: Part of field :28C: (Sequence Number) MT 942: Part of field :28C: (Sequence Number) MT 900/910: No correspondence The :28C: element corresponds in the "camt" to these elements: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50
Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	M	This element indicates whether the message is the last in the statement. If, on account of size restrictions, a statement must be divided into more than one message, this element is marked FALSE in the first messages and TRUE in the last one. The individual messages belonging to a single "Electronic Sequence Number" are enumerated using the "Page Number" element (see above).	
Group Header +Original Business Query	OrgnlBizQry	0..1	ND		
Group Header +Additional Information	AddtlInf	0..1	O	Code SPS to indicate that in this element values can be sent in accordance with the Swiss Payment Standards Implementation Guidelines. "/" is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form "n.n". Examples: "1.9", "1.10", "1.11". Value 2 is either PROD or TEST; if not provided, then PROD applies. Example: "SPS/1.7/TEST".	

Table 20:　　　Group Header (GrpHdr, A-level)

4.1.3   Statement (Stmt, B-level)

The entries in the elements on the B-level correspond to the booked transactions and balances in the "camt.053" message. In the "camt.052/054" messages they are account movements.
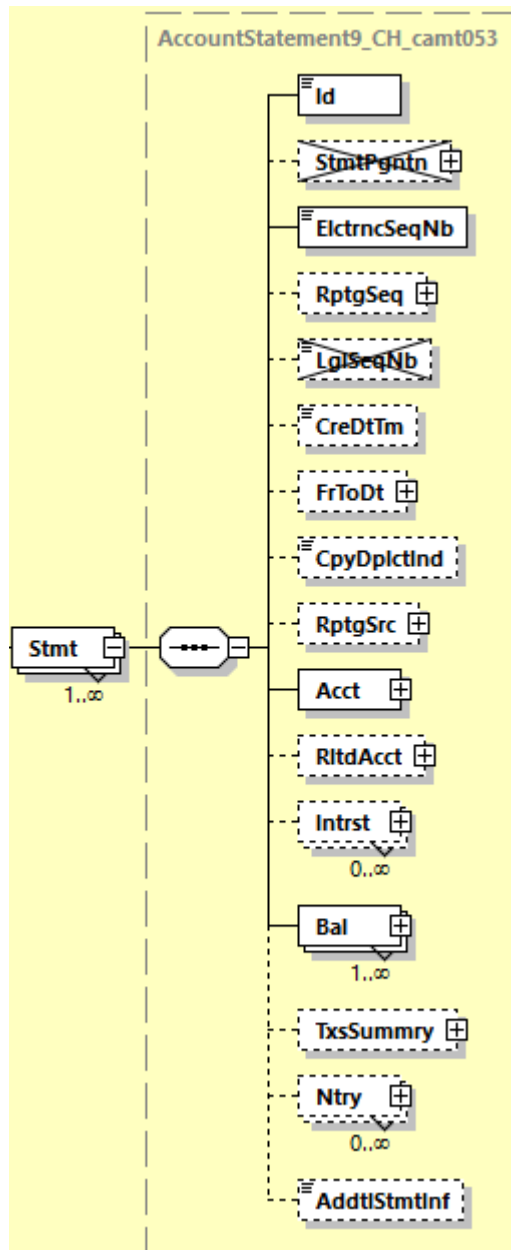
Figure 14:   Statement (Stmt)

As deviations from "camt.053", the differences for "camt.052" and "camt.054" are listed in the following table.

Element	camt.052s	camt.054
Balance <Bal>	Element is optional.	Element does not exist.

The table below specifies all the elements of the "*Statement*" block ("*Report*" for "camt.052" and "*Notification*" for "camt.054") that are relevant for the Swiss Payment Standards.

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement	Stmt	1..n	M	Only one instance will be provided, one account per "camt" message. Details about the statement for which the following information is being delivered. This level is described as follows in the various other "camt" message types: camt.053: Element name is "Statement", <Stmt> camt.052: Element name is "Report", <Rpt> camt.054: Element name is "Notification", <Ntfcn> The message type determines what this element contains: camt.053: Report on balances and transactions on an account camt.052: Report on movement within a particular period camt.054: Notification of credits and debits and batch booking breakdown Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.	
Statement +Identification	Id	1..1	M	Unique Statement Identification. This ID is unique for a period of at least one calendar year.	SWIFT All: Field :20: Transaction Reference Number
Statement +Statement Pagination	StmtPgntn	0..1	ND		
Statement +Electronic Sequence Number	ElctrncSeqNb	0..1	O	This field is mandatory for camt.052/camt.053 and shows the current statement number for each message type and each account. It begins each year with 1 and always increments in ascending sequence.	SWIFT Field :28C: Statement/Sequence Number The element :28C: corresponds to the following elements in the "camt" message: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50
Statement +Reporting Sequence	RptgSeq	0..1	O		
Statement +Reporting Sequence ++From Sequence	FrSeq {Or	1..1	D		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Reporting Sequence ++To Sequence	ToSeq	1..1	D		
Statement +Reporting Sequence ++From To Sequence	FrToSeq	1..n	ND		
Statement +Reporting Sequence ++Equal Sequence	EQSeq	1..n	ND		
Statement +Reporting Sequence ++Not Equal Sequence	NEQSeq Or}	1..n	ND		
Statement +Legal Sequence Number	LglSeqNb	0..1	ND		
Statement +Creation Date Time	CreDtTm	0..1	M	Date and time of creation of the statement	SWIFT MT 940: No correspondence MT 942: Corresponds to field :13D: MT 900/910: No correspondence
Statement +From To Date	FrToDt	0..1	O		
Statement +From To Date ++From Date Time	FrDtTm	1..1	M		
Statement +From To Date ++To Date Time	ToDtTm	1..1	M		
Statement +CopyDuplicateIndicator	CpyDplctInd	0..1	O	Details of the current message type (copy, duplicate, copy of a duplicate). All 3 values (CODU/COPY/DUPL) are permitted. This element is not delivered in the original message. Messages to other recipients of the original message contain the value COPY. If a message is created again, it contains the value DUPL for the original recipient and CODU for other recipients.	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Statement +Reporting Source	RptgSrc	0..1	O		
Statement +Account	Acct	1..1	M	Information about the account, its owner and the financial institution.	
Statement +Account ++Identification	Id	1..1	M	This element is used as follows: • IBAN or • Other ("Proprietary Account") (Some financial institutions offer IBAN only.)	
Statement +Account ++Identification +++IBAN	IBAN {Or	1..1	D	If used, then "Proprietary Account" must not be present.	QR: Corresponds to the account, not the QR-IBAN. SWIFT All: Field :25: Account Identification (if an IBAN is used)
Statement +Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.	
Statement +Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary account number Must be used if "Other" is used.	SWIFT All: Field :25: Account Identification (if proprietary account numbers are used)
Statement +Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	ND		
Statement +Account ++Identification +++Other ++++Issuer	Issr	0..1	ND		
Statement +Account ++Type	Tp	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Statement +Account ++Currency	Ccy	0..1	O	Account currency	
Statement +Account ++Name	Nm	0..1	O	Additional name of the account	
Statement +Account ++Proxy	Prxy	0..1	ND		
Statement +Account ++Owner	Ownr	0..1	O	Information about the account holder For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Statement +Account ++Owner +++Name	Nm	0..1	O	Name	
Statement +Account ++Owner +++Postal Address	PstlAdr	0..1	O	Not normally sent. For a general description of the sub-elements, see chapter 3.4 "Address data". (This information is redundant for the message recipient, as it is implicitly already known from the account details).	
Statement +Account ++Owner +++Identification	Id	0..1	O	Identification of the account holder	
Statement +Account ++Owner +++Identification ++++Organisation Identification	OrgId {Or	1..1	D	At least one sub-element from AnyBIC, LEI or Other must be used.	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	O	BIC as per ISO 9362	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	O	Legal Entity Identifier	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other	Othr	0..2	O	Other identifier of the legal entity	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	O	Designation of the identification scheme	
Statement +Account ++Owner +++Identification ++++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" can be used. If used, then "Organisation Identification" must not be present.	
Statement +Account ++Owner +++Country Of Residence	CtryOfRes	0..1	ND	State of residence or of institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Account ++Owner +++Contact Details	CtctDtls	0..1	ND	Contact details	
Statement +Account ++Servicer	Svcr	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (agents)".	
Statement +Account ++Servicer +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Statement +Account ++Servicer +++Financial Institution Identification ++++BICFI	BICFI	0..1	O	BIC of the financial institution as per ISO 9362	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O	Clearing System Member Identification	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	O	Clearing System Identifier	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification ++++++Code	Cd {Or	1..1	M	Code	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification ++++++Proprietary	Prtry Or}	1..1	ND	Proprietary	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	M	Clearing system Member Identifier (e.g. IID, BLZ)	
Statement +Account ++Servicer +++Financial Institution Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier	
Statement +Account ++Servicer +++Financial Institution Identification ++++Name	Nm	0..1	O	Financial institution name	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Account ++Servicer +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	ND	Postal address	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other	Othr	0..1	O	Other identifier of the financial institution	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Identification	Id	1..1	M	VAT number	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Scheme Name	SchmeNm	0..1	ND	Name of the identification scheme	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Issuer	Issr	0..1	O	VAT-ID value	
Statement +Account ++Servicer +++Branch Identification	BrnchId	0..1	ND	Branch office identifier	
Statement +Related Account	RltdAcct	0..1	O	Related Account	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Interest	Intrst	0..n	O		
Statement +Balance	Bal	1..n	M	The content of the "camt.053", "camt.052" and "camt.054" messages differ only in the use of this element. The following rules apply: • camt.053: Is always sent. • camt.052: Can be sent. • camt.054: Is not sent.	
Statement +Balance ++Type	Tp	1..1	M	Type of balance	
Statement +Balance ++Type +++Code or Proprietary	CdOrPrtry	1..1	M	The <Prtry> sub-element is not sent in Switzerland	

Statement
+Balance
++Type
+++Code or Proprietary
++++Code
	Cd {Or	1..1	M	In Switzerland, the following values are used, depending on the use case:
				1. camt.053:
				  • mandatory OPBD in combination with CLBD
				  • optional CLAV
				  • optional FWAV
				  • optional INFO
				2. camt.052 full (transactions always since the last regular statement)
				  • optional OPBD in combination with ITBD
				  • optional ITAV
				  • optional XPCD
				3. camt.052 incremental (transactions since the last Intraday statement)
				  • optional ITBD (can be sent up to twice as interim balance, opening and closing, or closing only, in combination with the "Balance/Date/Date Time" element)
				  • optional ITAV
				  • optional XPCD	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Balance ++Type +++Code or Proprietary ++++Proprietary	Prtry Or}	1..1	ND		
Statement +Balance ++Type +++Sub Type	SubTp	0..1	O	The <Prtry> sub-element is not sent in Switzerland	
Statement +Balance ++Type +++Sub Type ++++Code	Cd	1..1	M	Multi-page statement: where an account statement is divided into more than one message (e.g. because of space limitations, <Message Pagination><Page Number> greater than 1), the relevant interim balances are identified with the code INTM. • INTM (Intermediate)	
Statement +Balance ++Credit Line	CdtLine	0..n	O		
Statement +Balance ++Amount	Amt	1..1	M		SWIFT MT 940: "Currency and Amount" from Field :60: "Opening Balance" and Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence
	@ Ccy		M		
Statement +Balance ++Credit Debit Indicator	CdtDbtInd	1..1	M		SWIFT MT 940: "D/C Mark" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence
Statement +Balance ++Date	Dt	1..1	M	Date of balance depending on "Balance Type"	
Statement +Balance ++Date +++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	SWIFT MT 940: "Date" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence

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

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Statement +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	O		
Statement +Transactions Summary ++Total Credit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all credits	SWIFT MT 940: No correspondence MT 942: Element "Number" from Field :90C: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Credit Entries +++Sum	Sum	0..1	O	Total amount of all credits	SWIFT MT 940: No correspondence MT 942: Element "Amount" from Field :90C: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Debit Entries	TtlDbtNtries	0..1	O		
Statement +Transactions Summary ++Total Debit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all debits	SWIFT MT 940: No correspondence MT 942: Element "Number" from Field :90D: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Debit Entries +++Sum	Sum	0..1	O	Total amount of all debits	SWIFT MT 940: No correspondence MT 942: Element "Amount" from Field :90D: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Entries per Bank Transaction Code	TtlNtriesPerBkTxCd	0..n	O	Summary of all account movements, grouped by "Bank Transaction Code" (BTC)	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	O	Number of all account movements per BTC	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Sum	Sum	0..1	O	Total amount of all account movements per BTC	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry	TtlNetNtry	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Total Net Entry Amount	Amt	1..1	M	Change to the account balance as a result of all the account movements per BTC shown in the statement.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	M	Shows whether the change in the "Total Net Entry Amount" element is positive or negative.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Credit Entries	CdtNtries	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Debit Entries	DbtNtries	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Forecast Indicator	FcstInd	0..1	O	Shows whether the information applies to booked or pending account movements.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides information about the type of booking.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain	Domn	0..1	M	Domain of the "Bank Transaction Code" This is always sent in Switzerland.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Cd	Cd	1..1	M	Domain Code of the "Bank Transaction Code". This is always sent in Switzerland.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family	Fmly	1..1	M	Family of the "Bank Transaction Code". This is always sent in Switzerland.	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family ++++++Cd	Cd	1..1	M	Family Code of the "Bank Transaction Code". This is always sent in Switzerland.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family ++++++Sub Family Code	SubFmlyCd	1..1	M	Sub-family code of the "Bank Transaction Code". This is always sent in Switzerland.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary	Prtry	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Code	Cd	1..1	M		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Issuer	Issr	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Availability	Avlbty	0..n	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Date	Dt	0..1	O		

Table 21:   Statement/Report/Notification (B-level)

4.1.4   Entry (Ntry, C-level)

The "*Entry*" block (C-level) contains the sub-elements that describe a single booking on the corresponding account. One booking can combine several transactions. The details of these transactions are described in chapter 4.1.5 "Entry Details (NtryDtls, D-level)".
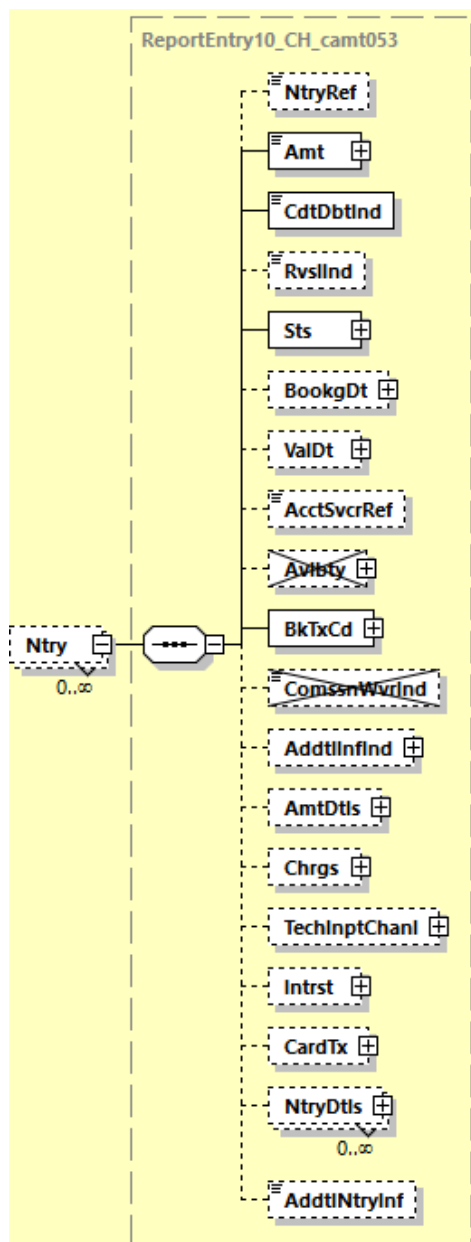

Figure 15:   Entry (Ntry)

As deviations from "camt.053", the differences for "camt.052" and "camt.054" are listed in the following table.

Element	camt.052	camt.054
Entry Status <Sts>	PDNG variant allowed	PDNG variant allowed

The table below specifies all the details of the "*Entry*" block that are relevant for the Swiss Payment Standards.

Entry	Ntry	0..n	O	Detailed information about a single entry Is always sent, provided at least 1 account movement has taken place. If there has been no account movement and only account balances are being reported, this element is not sent. camt.052/053: This element is optional. camt.054: This element is always sent. Description of the sub-elements as per chapter 4.1.4	SWIFT MT 940: No correspondence MT 942: No correspondence MT 900/910: No correspondence
Entry +Entry Reference	NtryRef	0..1	O	Standardised procedure: For ISR/LSV, CH-DD and QR-IBAN entries and for entries with reference type SCOR, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Swiss Business Rules [6], chapter 1.2): Version 1: ISR participant number in the format 010001628 Version 2: ISR participant number and BISR-ID (example: 010001628/123456) Version 3: RS-PID in the format 41100000000872800 Version 4: QR-IBAN in the format CH4431999123000889012 Version 5: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456) Version 6: IBAN in the format CH4412345123000889012 Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference, capital/lower case lettering is not relevant for collection (example: CH4412345123000889012/123ABC) Non-standardised procedure: In other cases the "Reference for the account owner" can be sent.	QR: For an IBAN without a reference: no indication Version 6 or 7 For QR-IBAN: Version 4 or 5 QR_Feld: QRCH +CdtrInf ++IBAN LSV: Similar to ISR payment. SCT: Version 6: IBAN Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference. SWIFT For the non-standardised procedure: MT 940: Subfield 7 from Field 61

Entry +Amount	Amt	1..1	M	Amount and currency of the entry The currency shown in the "Amount" field at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the "Amount" element.	QR: Individual or collective booking QR_Feld: For individual bookings: QRCH +CcyAmtDate ++Amt LSV: Type3: Individual amount or amount from collective booking SWIFT MT 940: Subfield 5 (Amount) from Field :61:, Currency from Field:60a: Currency MT 942: Subfield 5 (Amount) from Field :61:, Currency from Field:60a: Currency MT 900/910: Subfield 2+3 (Currency, Amount) from Field : 32A:
	@ Ccy		M	Currency code	
Entry +Credit Debit Indicator	CdtDbtInd	1..1	M	Indicator of credit or debit entry	SWIFT MT 940: Subfield 3 (Debit/Credit Mark) from Field : 61: MT 942: Subfield 3 (Debit/Credit Mark) from Field :61: MT 900/910: DBIT with MT900, CRDT with MT910
Entry +Reversal Indicator	RvslInd	0..1	O	Indicator shows whether the entry is a return. It should only be present for a transaction (Entry) in the following cases: 1. Reversal after SDD (Return/Refund). 2. Reversal after CH-DD or CH-TA. 3. Reversal after transfers (refund because a payment could not be credited to the creditor's financial institution). 4. Bank internal cancellation. If the "Credit Debit Indicator" is CRDT and the "Reversal Indicator" is TRUE, then the original entry was a debit entry. If the "Credit Debit Indicator" is DBIT and the "Reversal Indicator" is TRUE, then the original entry was a credit entry.	
Entry +Status	Sts	1..1	M		

Entry +Status ++Code	Cd {Or	1..1	M	Status of an entry Swiss financial institutions offer the following codes: • BOOK (Booked) • PDNG (Pending) camt.053: Only BOOK is sent. camt.052/054: BOOK and PDNG may be sent.	
Entry +Status ++Proprietary	Prtry Or}	1..1	ND		
Entry +Booking Date	BookgDt	0..1	O	Corresponds to the booking date. camt.053: Element is always sent. camt.052: Element may be sent. camt.054: Element may be sent.	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.+/BDD SDD: <Dt> element is always sent.
Entry +Booking Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	SWIFT MT 940: Subfield 2 (Entry Date) from Field :61: MT 942: Subfield 2 (Entry Date) from Field :61: MT 900/910: No correspondence
Entry +Booking Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	
Entry +Value Date	ValDt	0..1	O	Corresponds to the value date.	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.+/BDD SDD: <Dt> element is always sent.
Entry +Value Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	SWIFT MT 940: Subfield 1 (Value Date) from Field :61: MT 942: Subfield 1 (Value Date) from Field :61: MT 900/910: Subfield 1 (Date) from Field :32A:
Entry +Value Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	

Entry +Account Servicer Reference	AcctSvcrRef	0..1	O	Unique reference for the entry, assigned by the financial institution. The element should be sent: the element enables the booking to be linked in different notification messages (e.g. camt.054, camt.053, MT940) and is used for duplicate checking at the booking level.	SWIFT MT 940: Subfield 8 (Account Servicing Institution Reference) from Field :61: MT 942: Subfield 8 (Account Servicing Institution Reference) from Field :61: MT 900/910: Feld :20:
Entry +Availability	Avlbty	0..n	ND		
Entry +Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides details of the type of entry.	QR: With QR Reference (QRR) or ISO Reference (SCOR): For the creditor: PMNT / RCDT / VCOM LSV: For direct debit: PMNT / IDDT / PMDD (for the creditor) For reverse direct debit: PMNT / IDDT / PRDD (for the debtor and the creditor) The reverse direct debit is an own business case and not a cancellation booking. SCT: For the creditor: PMNT / RCDT / ESCT For the debtor: PMNT / ICDT / ESCT+/BDD SDD: For the creditor: SEPA Core Direct Debit: PMNT / IDDT / ESDD SEPA B2B Direct Debit: PMNT / IDDT / BBDD For the debtor: SEPA Core Direct Debit: PMNT / RDDT / ESDD SEPA B2B Direct Debit: PMNT / RDDT / BBDD
Entry +Bank Transaction Code ++Domain	Domn	0..1	M	Domain of the "Bank Transaction Code" Always sent in Switzerland.	

Entry +Bank Transaction Code ++Domain +++Code	Cd	1..1	M	Domain code of the "Bank Transaction Code" Always sent in Switzerland.	
Entry +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M	Family of the "Bank Transaction Code" Always sent in Switzerland.	
Entry +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M	Family code of the "Bank Transaction Code" Always sent in Switzerland.	
Entry +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	M	Sub-family code of the "Bank Transaction Code" Always sent in Switzerland.	
Entry +Bank Transaction Code ++Proprietary	Prtry	0..1	O		
Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	M	May contain the existing proprietary bank transaction code.	
Entry +Bank Transaction Code ++Proprietary +++Issuer	Issr	0..1	O		
Entry +Commission Waiver Indicator	ComssnWvrInd	0..1	ND		
Entry +Additional Information Indicator	AddtlInfInd	0..1	O	This element can contain a reference to the separate notification in a "camt.054" message. camt.053: Element may be provided. camt.052: Element may be provided. camt.054: Element is not used.	

Entry +Additional Information Indicator ++Message Name Identification	MsgNmId	0..1	O	Name (type) of message containing the details of this transaction	
Entry +Additional Information Indicator ++Messsage Identification	MsgId	0..1	O	ID of the message containing the details of this transaction	
Entry +Amount Details	AmtDtls	0..1	O	For rules on entries, see chapter 3.3 "Usage principles for Amount elements"	
Entry +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction	
Entry +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Instructed Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1	O	Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.	

Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Contract Identification	CtrctId	0..1	O	Contract number	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date/time of exchange	
Entry +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved. For sub-element details, see element "Instructed Amount" <InstdAmt>.	
Entry +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M		
Entry +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Entry +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in the account currency, before charges	
Entry +Amount Details ++Counter Value Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Counter Value Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	

Entry +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1	O	Not currently used	
Entry +Amount Details ++Announced Posting Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Announced Posting Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Entry +Amount Details ++Proprietary Amount	PrtryAmt	0..n	ND		
Entry +Charges	Chrgs	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.	
Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.	QR: Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction
Entry +Charges ++Record	Rcrd	0..n	O	Details about individual charges	
Entry +Charges ++Record +++Amount	Amt	1..1	M		QR: Total charges per type
	@ Ccy		M		
Entry +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O		QR: For credits = DBIT, for returns = CRDT

Entry +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O		QR: Depends on the financial institution
Entry +Charges ++Record +++Type	Tp	0..1	O		
Entry +Charges ++Record +++Type ++++Code	Cd {Or	1..1	D		
Entry +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	D		
Entry +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	• Values 1-5 for QR charges • Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution) • Values 1000-1999 and/or free text for external charges (assigned by each specific institution)	QR: Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record Any other internal charges by the financial institution
Entry +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		
Entry +Charges ++Record +++Rate	Rate	0..1	O		

Entry +Charges ++Record +++Bearer	Br	0..1	O	
Entry +Charges ++Record +++Agent	Agt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".
Entry +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Financial Institution Identification
Entry +Charges ++Record +++Agent ++++Branch Identification	BrnchId	0..1	O	Branch office identification
Entry +Charges ++Record +++Tax	Tax	0..1	O	
Entry +Technical Input Channel	TechInptChanl	0..1	O	
Entry +Interest	Intrst	0..1	O	
Entry +Card Transaction	CardTx	0..1	O	

Table 22:   Report Entry (Ntry, C-level)

4.1.5 Entry Details (NtryDtls, D-level)

The "*Entry Details*" block consists of the "*Batch*" and "*Transaction Details*" elements.
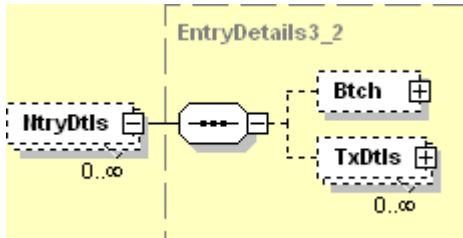
Figure 16:   Entry Details (NtryDtls)

4.1.6 Batch (Btch, D-level)

The "*Batch*" block contains information about the original order message and the number of transactions for this booking.
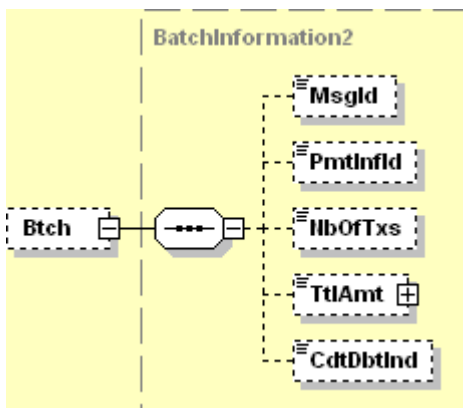

Figure 17:   Batch (Btch)

The table below specifies all the elements of the "*Batch*" block that are relevant for the Swiss Payment Standards.

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Entry +Entry Details	NtryDtls	0..n	O	Contains details about the entry. For descriptions of the sub-elements, see chapter 4.1.5	
Entry +Entry Details ++Batch	Btch	0..1	O		QR: Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element LSV: Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element
Entry +Entry Details ++Batch +++Message Identification	MsgId	0..1	O	Reference to the message ID of the original message.	
Entry +Entry Details ++Batch +++Payment Information Identification	PmtInfId	0..1	O	The batch booking reference assigned by the customer can be entered here.	
Entry +Entry Details ++Batch +++Number Of Transactions	NbOfTxs	0..1	O	Number of payments in the batch booking.	
Entry +Entry Details ++Batch +++Total Amount	TtlAmt	0..1	O	Total value of payments in the batch booking.	
	@ Ccy		M		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Entry +Entry Details ++Batch +++Credit Debit Indicator	CdtDbtInd	0..1	O	Indicates whether the batch booking is a credit or a debit booking.	

Table 23:   Batch (Btch)

4.1.7   Transaction Details (TxDtls, D-level)

The "*Transaction Details*" block contains booking details for the booking, e.g. the end-to-end identification and other information of the transactions, which are summarized in the higher-level account booking.
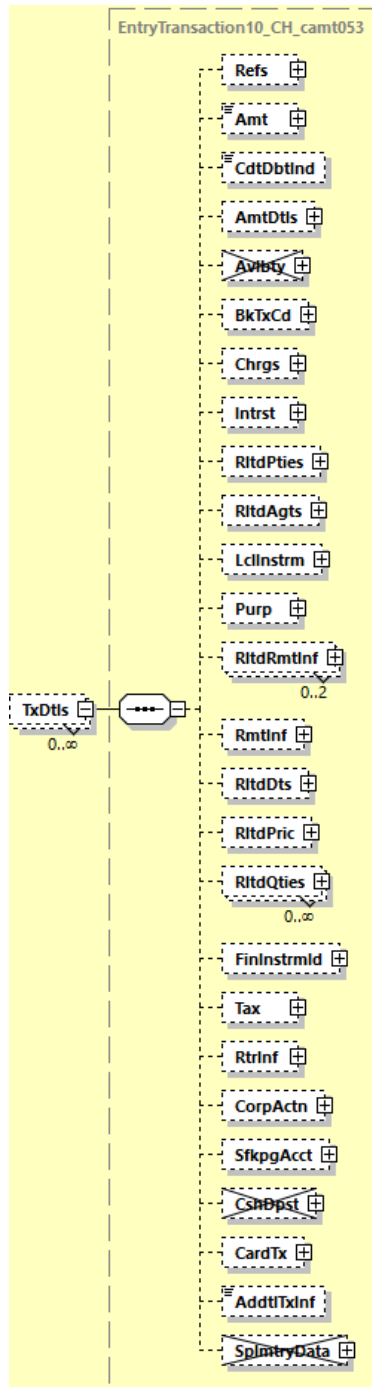
Figure 18:   Transaction details (TxDtls)

The table below specifies all the elements of the "*Transaction Details*" block that are relevant for the Swiss Payment Standards.

ISO-20022-Standard					Swiss Payment Standards
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details	TxDtls	0..n	O	Contains booking details for the entry, e.g. the end-to-end identification and remittance information. For descriptions, see chapter "Transaction Details (TxDtls, D-Level)".	
Transaction Details +References	Refs	0..1	O	References to the original transaction for which these details are being sent.	
Transaction Details +References ++Message Identification Reference	MsgId	0..1	O	"Message Identification" (A-Level) from the original instruction message (e.g. from "pain.001" or MT103, Field :20:)	
Transaction Details +References ++Account Servicer Reference	AcctSvcrRef	0..1	O	If references other than to the C-Level are available in the same element, these could be given here (e.g. C-Level = collective reference and/or D-Level = breakdown for each transaction in the batch). In the case of separate transactions (one C- and one D-Level), the reference can be the same.	
Transaction Details +References ++Payment Information Identification	PmtInfId	0..1	O	Identification from the original instruction message (B-Level from "pain.001" or "pain.008")	
Transaction Details +References ++Instruction Identification	InstrId	0..1	O	ID of the C-Level from the original instruction ("pain.001" or "pain.008") is sent back to the relevant initiating party.	
Transaction Details +References ++End To End Identification	EndToEndId	0..1	O	Customer reference for the debtor from the original instruction is sent throughout (C-Level from "pain.001"). For "pain.008", this may be the reference for the payment recipient.	QR: Reference of the debtor LSV: Reference of the creditor SCT: AT-41 The Originator's Reference of the Credit Transfer Transaction SDD: AT-10 Creditor's reference of the Direct Debit Collection
Transaction Details +References ++UETR	UETR	0..1	O		
Transaction Details +References ++Transaction Identification	TxId	0..1	O	"Transaction ID" for the corresponding Interbank message (pacs.008 or pacs.003).	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +References ++Mandate Identification	MndtId	0..1	O	Mandate identification from the original SEPA Direct Debit instruction (C-Level, from "pain.008")	SDD: AT-01 The unique mandate reference
Transaction Details +References ++Cheque Number	ChqNb	0..1	O		
Transaction Details +References ++Clearing System Reference	ClrSysRef	0..1	O		
Transaction Details +References ++Account Owner Transaction Identification	AcctOwnrTxId	0..1	O		
Transaction Details +References ++Account Servicer Transaction Identification	AcctSvcrTxId	0..1	O		
Transaction Details +References ++Market Infrastructure Transaction Identification	MktInfrstrctrTxId	0..1	O		
Transaction Details +References ++Processing Identification	PrcgId	0..1	O		
Transaction Details +References ++Proprietary	Prtry	0..n	O	Proprietary reference	
Transaction Details +Amount	Amt	0..1	M	Transaction amount Note: the currency is always sent as an attribute of the "Amount" element.	
Transaction Details +Credit Debit Indicator	CdtDbtInd	0..1	M		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Amount Details	AmtDtls	0..1	O	For rules on entries, see chapter 3.3 "Usage principles for Amount elements"	
Transaction Details +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction	
Transaction Details +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1	O	Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Contract Identification	CtrctId	0..1	O	Contract number	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date/time of exchange	
Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.	
Transaction Details +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M	Transaction amount: The amount that is exchanged between the financial institutions that are involved.	QR_Feld: QRCH +CcyAmtDate ++Amt QR: Amount LSV: Amount SCT: AT-04 Amount of the SEPA Credit Transfer in euro SDD: AT-06 The amount of the collection in euro
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Transaction Details +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in account currency before charges For sub-elements see element "Instructed Amount" <InstdAmt>.	
Transaction Details +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1	O	Not used for payments within nor originating from CH/LI	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Amount Details ++Proprietary Amount	PrtryAmt	0..n	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Availability	Avlbty	0..n	ND		
Transaction Details +Bank Transaction Code	BkTxCd	0..1	O	Information about the type of transaction. External code list similar to the element at the C-Level. Code at the D-Level may be different from at the C-Level, e.g. in a batch breakdown (see also the Swiss code list in the appendix).	QR: For the debtor: Version 1: Without origin of the individual transaction. BTC is the same as it is at the C-Level: PMNT / RCDT / VCOM Version 2: Shows the origin of the individual transaction. Post Office: PMNT / CNTR / CDPT PO: PMNT / RCDT / DMCT Electronic: PMNT / RCDT / AUTT SIC/euroSIC: PMNT / RCDT / ATXN LSV: "Proprietary" element used with "old transaction type codes". SDD: AT-20 The identification code of the Scheme or an equivalent debit bank specific - SEPA Direct Debit based - direct debit product identification
Transaction Details +Bank Transaction Code ++Domain	Domn	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Bank Transaction Code ++Domain +++Code	Cd	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	M		
Transaction Details +Bank Transaction Code ++Proprietary	Prtry	0..1	O		
Transaction Details +Charges	Chrgs	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field.	
Transaction Details +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field.	QR: Total charges for the individual transaction
	@ Ccy		M		
Transaction Details +Charges ++Record	Rcrd	0..n	O	Details of individual charges	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Charges ++Record +++Amount	Amt	1..1	M		QR: Charges by type
	@ Ccy		M		
Transaction Details +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O		QR: For credits = DBIT For cancellations = CRDT
Transaction Details +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O		QR: Depends on the financial institution
Transaction Details +Charges ++Record +++Type	Tp	0..1	O		
Transaction Details +Charges ++Record +++Type ++++Code	Cd {Or	1..1	D		
Transaction Details +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	D		
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	• Values 1-5 for ISR/QR charges • Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution) • Values 1000-1999 and/or free text for external charges (assigned by each specific institution)	QR: Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record Any other internal charges by the financial institution

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		
Transaction Details +Charges ++Record +++Rate	Rate	0..1	O		
Transaction Details +Charges ++Record +++Bearer	Br	0..1	O	The sub-element "Charge Bearer" can also be used to show who is responsible for the charges. There is a fixed list of codes: • DEBT • CRED • SHAR • SLEV See Swiss Business Rules [6], chapter 1.2.	
Transaction Details +Charges ++Record +++Agent	Agt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Charges ++Record +++Agent ++++Branch Identification	BrnchId	0..1	O	Branch office identification	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Charges ++Record +++Tax	Tax	0..1	O		
Transaction Details +Interest	Intrst	0..1	O		
Transaction Details +Related Parties	RltdPties	0..1	O	Related parties, where known, can be shown on the statement. Sub-elements are as per the ISO standard. Listed below are those elements which are uniformly understood and sent by all Swiss financial institutions. In the case of R-transactions, the parties involved (Creditor/Debtor, Ultimate Creditor/Ultimate Debtor) retain their roles from the original transaction.	
Transaction Details +Related Parties ++Initiating Party	InitgPty	0..1	O	Initiating Party	
Transaction Details +Related Parties ++Initiating Party +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Initiating Party +++Agent	Agt Or}	1..1	ND		
Transaction Details +Related Parties ++Debtor	Dbtr	0..1	O	Debtor	QR_Feld: n/a (comes from the payment order, not from the QR code) QR: Details about the debtor
Transaction Details +Related Parties ++Debtor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Debtor +++Party ++++Name	Nm	0..1	O	Name of the debtor (for credit transfers)	SCT: AT-02 name of the Originator
Transaction Details +Related Parties ++Debtor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the debtor For a general description of the sub-elements, see chapter 3.4 "Address data".	SCT: AT-03 address of the Originator+/BDD
Transaction Details +Related Parties ++Debtor +++Party ++++Identification	Id	0..1	O	ID of the debtor (for credit transfers)	SCT: AT-10 The Originator identification Code+/BDD
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity	
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person	
Transaction Details +Related Parties ++Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Debtor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact data, only the <Nm> sub-element is sent	
Transaction Details +Related Parties ++Debtor +++Agent	Agt　　　　　Or}	1..1	ND		
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	SCT: AT-01 The IBAN of the account of the Originator+/BDD
Transaction Details +Related Parties ++Debtor Account +++Identification	Id	1..1	M		
Transaction Details +Related Parties ++Debtor Account +++Identification ++++IBAN	IBAN　　　　{Or	1..1	D		
Transaction Details +Related Parties ++Debtor Account +++Identification ++++Other	Othr　　　　Or}	1..1	D		
Transaction Details +Related Parties ++Debtor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Debtor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Debtor Account +++Name	Nm	0..1	O		
Transaction Details +Related Parties ++Debtor Account +++Proxy	Prxy	0..1	O		
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor	QR: Information about the ultimate debtor obligations based on the QR code
Transaction Details +Related Parties ++Ultimate Debtor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Name	Nm	0..1	O	Name of ultimate debtor (for credit transfers)	QR_Feld: QRCH +UltmtDbtr ++Name SCT: AT-08 The name of the Originator Reference Party

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the ultimate debtor For a description of the sub-elements, see chapter 3.4 "Address data".	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtDbtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry QRCH unstructured: +UltmtDbtr ++Addressline 1 ++Addressline 2 ++Ctry
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification	Id	0..1	O	ID of the ultimate debtor (for credit transfers)	SCT: AT-09 The identification Code of the Originator Reference Party+/BDD
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Contact Details	CtctDtls	0..1	O		
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person	
Transaction Details +Related Parties ++Ultimate Debtor +++Agent	Agt Or}	1..1	ND		
Transaction Details +Related Parties ++Creditor	Cdtr	0..1	O	Creditor	QR: Creditor: No indication, because the data is redundant with the account-holder (B-Level)
Transaction Details +Related Parties ++Creditor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Creditor +++Party ++++Name	Nm	0..1	O	Name of the creditor (for credit transfers)	SCT: AT-21 The name of the Beneficiary SDD: AT-03 The name of the creditor

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Related Parties ++Creditor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the creditor For a general description of the sub-elements, see chapter 3.4 "Address data".	SCT: AT-22 The address of the Beneficiary+/BDD
Transaction Details +Related Parties ++Creditor +++Party ++++Identification	Id	0..1	O	ID of the creditor (for credit transfers)	SCT: AT-24 The Beneficiary identification code+/BDD SDD: The "Creditor Identifier" is also sent in <PrvtId><Othr> (content as in "pain.008")
Transaction Details +Related Parties ++Creditor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity	
Transaction Details +Related Parties ++Creditor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person	
Transaction Details +Related Parties ++Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	
Transaction Details +Related Parties ++Creditor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact details	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Creditor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person	
Transaction Details +Related Parties ++Creditor +++Agent	Agt Or}	1..1	ND		
Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	O	Account of the creditor	SCT: AT-20 The IBAN of the account of the beneficiary+/BDD
Transaction Details +Related Parties ++Creditor Account +++Identification	Id	1..1	M		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++IBAN	IBAN {Or	1..1	D		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++Other	Othr Or}	1..1	D		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++Other +++++Identification	Id	1..1	M		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Related Parties ++Creditor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Creditor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Creditor Account +++Name	Nm	0..1	O		
Transaction Details +Related Parties ++Creditor Account +++Proxy	Prxy	0..1	O		
Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	O	Ultimate creditor	QR: Ultimate creditor: Information about the ultimate creditor based on the QR code
Transaction Details +Related Parties ++Ultimate Creditor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Name	Nm	0..1	O	Name of the ultimate creditor (for credit transfers)	QR_Feld: QRCH +UltmtCdtr ++Name SCT: AT-28 The name of the Beneficiary Reference Party

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the ultimate creditor For a general description of the sub-elements, see chapter 3.4 "Address data".	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtCdtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry QRCH unstructured: +UltmtCdtr ++Addressline 1 ++Addressline 2 ++Ctry
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification	Id	0..1	O	ID of ultimate creditor (for credit transfers)	SCT: AT-29 Identification Code of the Beneficiary Reference Party+/BDD
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact data	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person	
Transaction Details +Related Parties ++Ultimate Creditor +++Agent	Agt Or}	1..1	ND		
Transaction Details +Related Parties ++Trading Party	TradgPty	0..1	O		
Transaction Details +Related Parties ++Trading Party +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Trading Party +++Agent	Agt Or}	1..1	ND		
Transaction Details +Related Parties ++Proprietary	Prtry	0..n	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	M		SDD: Text: Creditor Scheme Identification
Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	M		SDD: AT-02 The Identifier of the Creditor • Private Identification is used to identify either an organisation or a private person. • "Scheme Name" under "Other" is used to specify SEPA under "Code". • Only one occurrence of "Other" needs to be reported.
Transaction Details +Related Parties ++Proprietary +++Party ++++Party	Pty　　　　{Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Related Parties ++Proprietary +++Party ++++Agent	Agt　　　　Or}	1..1	ND		
Transaction Details +Related Agents	RltdAgts	0..1	O	Related financial institutions, where known In the case of R-transactions, the parties involved (Creditor Agent/Debtor Agent, Intermediary Agent 1) retain their roles from the original transaction.	
Transaction Details +Related Agents ++Instructing Agent	InstgAgt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification	FinInstnId	1..1	M	Financial Institution Identification	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	O	BIC of the financial institution as per ISO 9362	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O	Clearing System Member Identification	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Name	Nm	0..1	O	Name of the financial institution	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	For a description of the sub-elements, see chapter 3.4 "Address data".	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Other	Othr	0..1	O	Other identification of the financial institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Agents ++Instructing Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Instructed Agent	InstdAgt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Instructed Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Instructed Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Debtor Agent	DbtrAgt	0..1	O	Debtor's financial institution For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Debtor Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Creditor Agent	CdtrAgt	0..1	O	Creditor's financial institution For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Agents ++Creditor Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Intermediary Agent 1	IntrmyAgt1	0..1	O	Intermediary financial institution 1 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Intermediary Agent 1 +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Intermediary Agent 2	IntrmyAgt2	0..1	O	Intermediary financial institution 2 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Intermediary Agent 2 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Intermediary Agent 2 +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Intermediary Agent 3	IntrmyAgt3	0..1	O	Intermediary financial institution 3 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)".	
Transaction Details +Related Agents ++Intermediary Agent 3 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Agents ++Intermediary Agent 3 +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Receiving Agent	RcvgAgt	0..1	O		
Transaction Details +Related Agents ++Receiving Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Receiving Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Delivering Agent	DlvrgAgt	0..1	O		
Transaction Details +Related Agents ++Delivering Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Delivering Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Issuing Agent	IssgAgt	0..1	O		
Transaction Details +Related Agents ++Issuing Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Related Agents ++Issuing Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Settlement Place	SttlmPlc	0..1	O		
Transaction Details +Related Agents ++Settlement Place +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Settlement Place +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Proprietary	Prtry	0..n	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Local Instrument	LclInstrm	0..1	O		
Transaction Details +Purpose	Purp	0..1	O	Reason for the transaction, taken from the instruction. "Purpose" (e.g. SALA) may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type "External Purpose Code", see www.iso20022.org).	SCT: AT-44 The purpose of the SEPA Credit Transfer+/BDD
Transaction Details +Purpose ++Code	Cd {Or	1..1	D	Code from the list of values for "Purpose"	SCT: AT-44 The purpose of the SEPA Credit Transfer
Transaction Details +Purpose ++Proprietary	Prtry Or}	1..1	D		
Transaction Details +Related Remittance Information	RltdRmtInf	0..10	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Remittance Information	RmtInf	0..1	O		
Transaction Details +Remittance Information ++Unstructured	Ustrd	0..n	O	This element can contain unstructured messages, e.g. for messages from a "pain.001" instruction or booking information. The element can occur more than once.	QR: Procedure with notification: Messages from the QR Code In case of QR-IBAN or IBAN with SCOR: The additional information is shown in the "Structured" tag under "AddtlRmtInf". QR_Feld: QRCH +RmtInf ++Ustrd
Transaction Details +Remittance Information ++Structured	Strd	0..n	O	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, whenever the structured "Creditor Reference" is given in the instruction, e.g. ISR/QR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649.	SCT: AT-05 Remittance Information+/BDD SDD: AT-22 The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03).
Transaction Details +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	O		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	D		LSV: Permitted code value: LSVBDD
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	O		LSV: LSV identifier of the original direct debit (LSV-ID)

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	O		LSV: Contains the preferred date of execution for the original direct debit.
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Line Details	LineDtls	0..n	O		
Transaction Details +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M		

ISO-20022-Standard					Swiss Payment Standards
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D		QR: SCOR is sent in case of IBAN with ISO Creditor Reference QR_Feld: QRCH +RmtInf ++Tp
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	D		QR: With QR-IBAN: QRR is always sent QR_Feld: QRCH +RmtInf ++Tp LSV: Use of field "Prtry" with the value "ISR Reference"
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	O		QR: With QR-IBAN: QR reference With IBAN: May contain ISO Creditor Reference QR_Feld: QRCH +RmtInf ++Ref LSV: Type3: Reference number ((payment reference of the creditor (LSV key + ESR reference))
Transaction Details +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification".	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O		QR: In separate element: QR-IBAN or IBAN with SCOR: Additional information from the QR Code In case of IBAN without SCOR: The messages are shown in the unstructured part "Ustrd". QR_Feld: QRCH +RmtInf ++AddInf
Transaction Details +Related Dates	RltdDts	0..1	O	This element can be used optionally by Swiss financial institutions to enter dates.	
Transaction Details +Related Dates ++Acceptance DateTime	AccptncDtTm	0..1	O		QR: Acceptance date LSV: Acceptance date
Transaction Details +Related Dates ++Trade Activity Contractual Settlement Date	TradActvtyCtrctlSttlmDt	0..1	O		
Transaction Details +Related Dates ++Trade Date	TradDt	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / SWIFT
Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttlmDt	0..1	O	Interbank Settlement Date	SCT: AT-42 The Settlement Date of the SEPA Credit Transfer
Transaction Details +Related Dates ++Start Date	StartDt	0..1	O		
Transaction Details +Related Dates ++End Date	EndDt	0..1	O		
Transaction Details +Related Dates ++Transaction Date Time	TxDtTm	0..1	O		
Transaction Details +Related Dates ++Proprietary	Prtry	0..n	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Price	RltdPric	0..1	O	This element can be used optionally by Swiss financial institutions to enter prices which are not directly deducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	
Transaction Details +Related Price ++Deal Price	DealPric {Or	1..1	D		
Transaction Details +Related Price ++Proprietary	Prtry Or}	1..n	D	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Quantities	RltdQties	0..n	O		
Transaction Details +Related Quantities ++Quantity	Qty {Or	1..1	D		
Transaction Details +Related Quantities ++Original And Current Face Amount	OrgnlAndCurFaceAmt	1..1	D		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Related Quantities ++Proprietary	Prtry Or}	1..1	D	Not used for payments within nor originating from CH/LI	
Transaction Details +Financial Instrument Identification	FinInstrmId	0..1	O		
Transaction Details +Tax	Tax	0..1	O		
Transaction Details +Return Information	RtrInf	0..1	O		
Transaction Details +Return Information ++Original Bank Transaction Code	OrgnlBkTxCd	0..1	O		
Transaction Details +Return Information ++Originator	Orgtr	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Return Information ++Originator +++Name	Nm	0..1	O	Name	
Transaction Details +Return Information ++Originator +++Postal Address	PstlAdr	0..1	O	Address For a description of the sub-elements, see chapter 3.4 "Address data".	
Transaction Details +Return Information ++Originator +++Identification	Id	0..1	O	Identification	
Transaction Details +Return Information ++Originator +++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / SWIFT**
Transaction Details +Return Information ++Originator +++Contact Details	CtctDtls	0..1	O	Contact data	
Transaction Details +Return Information ++Reason	Rsn	0..1	O		
Transaction Details +Return Information ++Reason +++Code	Cd {Or	1..1	D		
Transaction Details +Return Information ++Reason +++Proprietary	Prtry Or}	1..1	D	Not used for payments within nor originating from CH/LI	
Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O		
Transaction Details +Corporate Action	CorpActn	0..1	O		
Transaction Details +Safekeeping Account	SfkpgAcct	0..1	O		
Transaction Details +Cash Deposit	CshDpst	0..n	ND		
Transaction Details +Card Transaction	CardTx	0..1	O		
Transaction Details +Additional Transaction Information	AddtlTxInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at the "Transaction Details" level. This additional information always refers to the relevant detailed transaction.	
Transaction Details +Supplementary Data	SplmtryData	0..n	ND		

Table 24:   Transaction details (TxDtls, D-level)

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

In contrast to the "Bank-to-Customer **Statement**" (camt.053), the "Bank-to-Customer **Report**" (camt.052) contains intraday account movements and corresponds to the SWIFT FIN messages MT941 and MT942. Usually, the customer receives such reports on a timed basis (e.g. hourly).

Name and data type of the included element is now "*Report*" instead of "*Statement*" (see chapter 4.1.3 "Statement (Stmt, B-level)"). "*Report*" is used as part of all subfields instead of "*Statement*" (e.g. also as part of a term like "*Additional **Report** Information*" instead of "*Additional **Statement** Information*"). The content structure of the deviating data type is identical except for the aspects described below.

4.2.1   Balance <Bal>, B-level

In Switzerland, all intraday movements with a BOOK or PDNG status are considered for the calculation of the intraday balance.

4.2.2   Entry Status <Sts>, C-level

In addition to the BOOK variant in a "camt.053", the PDNG variant can be delivered in a "camt.052".

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

In contrast to the "Bank-to-Customer Statement" (camt.053), the message contains the "*Notification*" element instead of the "*Statement*" element. "*Notification*" is used as part of all subfields instead of "*Statement*" (e.g. also as part of a term like "*Additional **Notification** Information*" instead of "*Additional **Statement** Information*"). The content structure of the deviating data type is identical except as noted below.

4.3.1   Balance <Bal>, B-level

This message does not include the "*Balance*" element.

4.3.2   Entry Status <Sts>, C-level

In addition to the BOOK variant in a "camt.053", the PDNG variant can be delivered in a "camt.054".

5   Example

5.1   Example business case

The following assumptions were made for specifying the example in XML:

For XML expressions of the example, see Annex B.

5.2   Example data

Bank statement with two bookings

Booking 1 data, with details from two transactions (D-level), batch booking of two QR-bill invoice credits with QR reference:

Field name	Contents
Currency and amount	CHF 145.70
Book entry date	25 July 2017
Value date	25 July 2017
Bank transaction code	PMNT / RCDT / VCOM (QR-bill receipt)
Transaction 1	
Currency and amount	CHF 100
QR reference	12 34567 89012 34567 89012 34567
Transaction 2	
Currency and amount	CHF 45.70
QR reference	12 34560 00012 34567 89012 34567

Table 25:   Booking 1

Booking 2 data, Outgoing debit payment:

Field name	Contents
Currency and amount	CHF 250.00
Book entry date	25 July 2017
Value date	25 July 2017
Bank transaction code	PMNT / ICDT / AUTT (Payment)
Transaction 1	
Currency and amount	CHF 250
Bank transaction code	PMNT / ICDT / AUTT (Payment)

Table 26:   Booking 2

Annex A: Business case codes (Bank Transaction Code)

The booking type is defined in the "*Bank Transaction Code*" element (<BkTxCd>) (mandatory C-level field). This is an externally defined code list. In Switzerland, the code is also known as the "business case code".

For the current list, see: www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets.

The following BTC combinations on the C-level are bindingly applied by all financial institutions for the corresponding business cases.

Domain	Family	Sub-Family	Domain Code	Family Code	Sub-Family Code	Swiss Market Individualization
Payments	Counter Transactions	Cash Deposit	PMNT	CNTR	CDPT	Cash deposit at counter
Payments	Counter Transactions	Cash Withdrawal	PMNT	CNTR	CWDL	Cash withdrawal at counter
Payments	Counter Transactions	Check Deposit	PMNT	CNTR	CHKD	Check cashing at counter
Payments	Customer Card Transactions	Cash Deposit	PMNT	CCRD	CDPT	Deposit at machine with card
Payments	Customer Card Transactions	Cash Withdrawal	PMNT	CCRD	CWDL	Withdrawal from machine with card
Payments	Customer Card Transactions	Cross-Border Cash Withdrawal	PMNT	CCRD	XBCW	Withdrawal from machine abroad with card
Payments	Customer Card Transactions	Point-of-Sale (EFT/POS) Payment – Debit Card	PMNT	CCRD	POSD	Payment with card at POS
Payments	Issued Cheques	Cheque	PMNT	ICHQ	CCHQ	Check debit
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ	Check debit abroad
Payments	Issued Credit Transfers	Automatic Transfer	PMNT	ICDT	AUTT	Electronic payment order
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Paper-bound payment order
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	Domestic QRR or SCOR payment instruction
Payments	Issued Credit Transfers	Internal Book Transfer	PMNT	ICDT	BOOK	Account transfer debit
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Salary payment instruction
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Priority payment instruction
Payments	Issued Credit Transfers	Reversal Due To Payment Return	PMNT	ICDT	RRTN	Chargeback payment
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT	SEPA payment instruction
Payments	Issued Credit Transfers	Standing Order	PMNT	ICDT	STDO	Standing order

Domain	Family	Sub-Family	Domain Code	Family Code	Sub-Family Code	Swiss Market Individualization
Payments	Issued Direct Debits	Cross-Border Direct Debit	PMNT	IDDT	XBDD	Credit from abroad from direct debit
Payments	Issued Direct Debits	Direct Debit Payment	PMNT	IDDT	PMDD	Credit from direct debit
Payments	Issued Direct Debits	Reversal Due To Payment Cancellation Request	PMNT	IDDT	RCDD	Debit from chargeback direct debit
Payments	Issued Direct Debits	Reversal Due To Return/ Unpaid Direct Debit	PMNT	IDDT	UPDD	Debit from chargeback direct debit
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD	Debit from chargeback direct debit
Payments	Issued Direct Debits	SEPA B2B Direct Debit	PMNT	IDDT	BBDD	Credit from SEPA B2B direct debit
Payments	Issued Direct Debits	SEPA Core Direct Debit	PMNT	IDDT	ESDD	Credit from SEPA Core direct debit
Payments	Received Cheques	Cheque	PMNT	RCHQ	CCHQ	Check credit
Payments	Received Cheques	Cheque Reversal	PMNT	RCHQ	CQRV	Chargeback check
Payments	Received Cheques	Cheque Under Reserve	PMNT	RCHQ	URCQ	Check credit receipt reserved
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN	Interbank incoming payment
Payments	Received Credit Transfers	Automatic Transfer	PMNT	RCDT	AUTT	Electronic incoming payment
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Foreign incoming payment
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Paper-bound incoming payment
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Incoming payment with structured reference, QR-IBAN incoming payment, domestic SCOR incoming payment.
Payments	Received Credit Transfers	Internal Book Transfer	PMNT	RCDT	BOOK	Account transfer credit
Payments	Received Credit Transfers	Payroll/Salary Payment	PMNT	RCDT	SALA	Salary incoming payment
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT	SEPA incoming payment
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD	Debit from direct debit

Domain	Family	Sub-Family	Domain Code	Family Code	Sub-Family Code	Swiss Market Individualization
Payments	Received Direct Debits	Reversal Due To Payment Reversal	PMNT	RDDT	PRDD	Credit from chargeback direct debit
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD	Debit from SEPA B2B direct debit
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD	Debit from SEPA Core direct debit
Payments	Issued Real-Time Credit Transfer	SEPA Credit Transfer	PMNT	IRCT	ESCT	Debit from SEPA Instant Credit Transfer
Payments	Received Real-Time Credit Transfer	SEPA Credit Transfer	PMNT	RRCT	ESCT	Credit from SEPA Instant Credit Transfer
Payments	Issued Real-Time Credit Transfer	Reversal Due To Payment Return	PMNT	IRCT	RRTN	SEPA Credit Transfer Instant chargeback (resulting from undeliverable transfer or revocation)
Payments	Received Real-Time Credit Transfer	Reversal Due To Payment Return	PMNT	RRCT	RRTN	SEPA Credit Transfer Instant chargeback (resulting from undeliverable transfer or revocation)

Table 27:   Business case codes (Bank transaction codes)

Additional BTC combinations can be applied individually for further or more detailed business cases in accordance with the ISO 20022 combinations.

Annex B: Example

On the website www.iso-payments.ch, the example described in this document in chapter 5 "Example" is published as an XML file:

- *camt_053_Beispiel_1.xml*