Swiss Payment Standards 2021

**Supplement to the Swiss Implementation Guidelines
for Customer-Bank Messages
Credit Transfer (Payment Transactions)**

Customer Credit Transfer Initiation (pain.001)

Modifications for the parallel phase due to discontinuation of ISR/IS

Version 1.11 Delta, with effect from 1 October 2022

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Change descriptions	Chapter
1.11 Delta	28.02.2022	First publication	

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 extremely 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 implementing the message standards for Payments Initiation and Cash Management based on ISO standard 20022 have been produced on the instructions of PaCoS (Payments Committee Switzerland). This version is based on the ISO Maintenance Release 2009 and the latest EPC recommendations.

The Swiss Payment Standards consist of the following documents:

- Swiss Business Rules

- Swiss Implementation Guidelines

    – for Credit Transfer (pain.001) (this document)

    – for the Swiss direct debit procedure (pain.008)

    – for the SEPA direct debit procedure (pain.008)

    – for Cash Management messages (camt.052, camt.053 and camt.054)

    – for Status Report (pain.002)

    – for the QR-bill

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

- Definition and description of specific business transactions, describing the relevant parties and the messages that are used (types of payments, versions of reports).

- Summary of message structures with more detail about certain structural elements.

- Description of the main validation rules and ways of handling errors.

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

This **Supplement to the pain.001 Implementation Guidelines** documents the modifications for the parallel phase due to discontinuation of the ISR/IS slips.

1.1 Amendment control

No modifications.

1.2   Reference documents

Ref	Document	Title	Source
[1]	Payments Maintenance 2009	Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edititon September 2009	ISO
[2]	pain.001.001.03	XML Schema Customer Credit Transfer Initiation V03	ISO
[3]	pain.002.001.03	XML Schema Customer Payment Status Report V03	ISO
[4]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 2021 Version 1.0	EPC
[5]	EPC132-08	SEPA Credit Transfer Implementation Guidelines 2021 Version 1.0	EPC
[6]	Swiss Business Rules	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages Version 1.11_D1	SIX Interbank Clearing
[7]	Swiss Implementation Guidelines QR-bill	Swiss Implementation Guidelines QR-bill – Technical and professional specifications of the payment part with Swiss QR Code	SIX Interbank Clearing
[8]	Payments External Code Lists	Inventory of External Payment Code Lists	ISO
[9]	EPC230-15	EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC
[10]	QR-IBAN/QR-IID	Technical information about the QR-IID and QR-IBAN	SIX Interbank Clearing

Table 2:   Reference documents

Organisation	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 the relevant Internet pages

1.3 Summary of the message standards

1.3.1 ISO 20022

No modifications.

1.3.2 Swiss Payment Standards

No modifications.

1.3.3 SEPA message standard

No modifications.

1.4 Representation of XML messages

No modifications.

1.5 XML message conventions

No modifications.

1.6 Conventions for presentation

In this document, the following conventions apply to presentation.

Modifications in the general text are marked in red script, and deleted texts are marked with ~~crossed-out red script~~.

Description of XML elements

In some publications, the names of XML elements are written as a single concept with no spaces, for example CreditTransferTransactionInformation. In the interests of legibility, spaces are generally used in this document.

Data in tables

The tables contain information from ISO 20022 (Index, Multiplicity, Message Item, XML-Tag). The following information for the Swiss Payment Standards can also be found in the tables:

- Status of the element (as defined in section 1.5 "XML message conventions")

- General definition

- Definitions for specific payment types

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

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

Colours used in the tables

The column headings are marked in clay brown for the information about ISO 20022 and light grey for information about the Swiss Payment Standards.

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

Elements with definitions that have changed due to the discontinuation of the ISR/IS slips are marked with a red bar in the right margin:

				(siehe Kapitel 2.4.1).	
Payment Information +Payment Method	PmtMtd	1..1	M	TRA und TRF: Gleiche Bedeutung, keine Auswirkung auf die Steuerung der Belastungsanzeigen. Der Wert TRA wird in der Schweiz analog TRF verarbeitet, er hat keine spezielle Funktion. Ausserdem ist für Checkzahlungen der Wert CHK zugelassen.	3, 4, 5, 6: Darf nur TRA oder TRF enthalten. Art 8: Darf nur CHK enthalten.

Figure 1: Red bars in the right margin

Representation of the tree structure in the tables

In order to tell where in the tree structure an element occurs, the hierarchy level is indicated by preceding "+" signs in the Message Item. For example, the IBAN IBAN in the Payment Information is represented as shown:

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

Representation of choices

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

> {Or   for start of the choice
>
> Or}   for end of the choice

Example:

Payment Information +Debtor Account ++Identification	Id	1..1	M
Payment Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	R
Payment Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	D

Figure 2: Example of a choice

1.7   Scope

No modifications.

2 Customer Credit Transfer Initiation (pain.001)

2.1 General

No modifications.

2.2 Payment types

No modifications.

2.2.1 Procedure for the validation by the financial institution

For each pain.001 transaction, the first step is to check the payment type of this transaction (see Swiss Business Rules [6]). Certain key elements are analysed in order to identify the payment type.

Once the payment type has been identified, the data is validated against the specifications for that payment type as given in the Swiss Implementation Guidelines (this document). The response to any discrepancies may vary from one financial institution to another. For example, if an element is filled in which, according to these definitions, should not be there, then one of the financial institutions can reject the transaction. A different financial institution may implement more complex validation procedures and come to the conclusion that it will process the transaction anyway and will disregard the data in the element in question.

Step 1: Assigning the transaction to a payment type (or "Identifying the payment type")

(See also the tables in section 2 "Business transactions" of the Swiss Business Rules [6] where the payment types are numbered.)

Payment types can only be assigned on the basis of the information given in black below. Fields given in blue do not need to be checked for the purpose of pure assigning to a transaction type. Field properties marked in blue do not need to be checked for the correct assignment of the payment type.

Domestic

Payment type	3	4
Title	IBAN/postal account and IID/BIC	Foreign currency
Comment		
Usage		
Payment Method	TRF/TRA	TRF/TRA
Local Instrument (Proprietary)	Must not be delivered	Must not be delivered
Service Level	Must not be SEPA	Must not be SEPA
Creditor Account	IBAN (QR-IBAN) or postal account or bank account	IBAN or postal account or bank account
Creditor Agent	V1: IID V2: Domestic BIC V3: IBAN-only: The Creditor Agent can be omitted where the IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. [1]	V1: Domestic BIC V2: IID and optional name and address FI V3: Name and address of domestic FI V4: IBAN-only: The Creditor Agent can be omitted where the IBAN (CH/LI) is sent in the Creditor Account.[2]
Currency	CHF/EUR	All except CHF/EUR [2]

Table 4:   Domestic payment types (from 10/2022)

Cross-border

Payment type	5	6
Title	Foreign SEPA	Cross-border
Comment		
Payment Method	TRF/TRA	TRF/TRA
Local Instrument (Proprietary)	Must not be delivered	Must not be delivered
Service Level	SEPA	Must not be SEPA
Creditor Account	IBAN	IBAN or account
Creditor Agent	BIC Creditor Agent is no longer needed where the IBAN is sent under Creditor Account [1]	V1: BIC International V2: Bank code (without IID) and name and address of FI V3: Name and address of FI International
Currency	EUR	all [2]

Table 5:   Cross-border payment types

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[1] The provision of the Creditor Agent can be omitted. Where both the IBAN and the IID or BIC are sent, the Creditor Agent will be determined from the IBAN when the payment is executed. In such a case, the IID and BIC are neither taken into account nor forwarded.

[2] The actual range of currencies that are supported is to be clarified with the respective financial institution.

Payments not involving a financial institution (domestic and cross-border)

Payment type	8
Title	Bank cheque/Postcash - domestic and cross-border [3]
Comment	
Payment Method	CHK
Local Instrument	empty
Service Level	Must not be SEPA
Creditor Account	Must not be delivered
Creditor Agent	Must not be delivered
Currency	all [3]

Table 6:   Payment types not involving a financial institution (domestic and cross-border)

Step 2: Validation of the transaction by payment type

Once the payment type has been identified, all the other elements are validated according to the Swiss Implementation Guidelines (this document). Depending on the scope of the logic that is implemented, a variation from the definitions in this document may lead to the transaction being rejected or, in some cases with certain institutions, to the elements which are present, but should not be, being ignored and the processing of the transaction continuing.

2.2.2   QR-bill

The payment part of the QR-bill replaces the previously used orange and red inpayment slips

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

A bill can be described as a "QR-bill" if it includes a payment part with a Swiss QR code.

The Swiss QR code contains the necessary data for executing a payment using ISO 20022 "pain.001", payment type 3. The mapping of the data in the Swiss QR code in a "pain.001" is described in the Appendix C "Mapping the Swiss QR code in the payment part of the QR-bill in pain.001".

The QR-IBAN is an account number which must be used to indicate the account to be credited, in the case of payments with QR reference. In format, the structure of this IBAN complies with the rules under ISO 13616.

The QR reference is a structured reference entered by the biller in the payment part of the QR-bill and corresponds in its structure to the previously used ISR reference.

In addition to the QR reference, the payment part of the QR-bill can also contain an ISO reference (in accordance with ISO 11649) as a structured reference.

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[3]   Not all financial institutions support check payments. The range of payment types that is supported should be agreed with the institution concerned.

2.3   Technical specifications

The following typographical conventions are used in the tables in this chapter to quickly identify all of the significant changes in this release.

Convention		Meaning
Red band on the right	🟥	Identifies new elements and/or changed definitions of existing elements.

Table 7:   Typographical conventions

2.3.1   Group Header (GrpHdr, A-level)

No modifications.

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Document +Customer Credit Transfer Initiation V03	CstmrCdtTrfInitn	1..1	M			
Group Header	GrpHdr	1..1	M			
Group Header +Message Identification	MsgId	1..1	M	Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU01, CH16
Group Header +Creation Date Time	CreDtTm	1..1	M	Recommendation: Should be the same as the actual date/time of creation.		DT01
Group Header +Number Of Transactions	NbOfTxs	1..1	M	If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be delivered may be smaller.		AM18
Group Header +Control Sum	CtrlSum	0..1	R	Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount") (2.42) Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected.		AM10
Group Header +Initiating Party	InitgPty	1..1	M	At least one of the two elements "Name" or "Identification" must be sent.		CH21
Group Header +Initiating Party ++Name	Nm	0..1	R	Name of the message sender, maximum 70 characters.		
Group Header +Initiating Party ++Identification	Id	0..1	R	Identification of the message sender.		
Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH16, CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Group Header +Initiating Party ++Identification +++Organisation Identification ++++BICOrBEI	BICOrBEI	0..1	D	If used, "Other" must not be present.		RC01, CH16
Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other	Othr	0..n	D	If used, "BICOrBEI" must not be present.		CH17
Group Header +Initiating Party ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.		
Group Header +Initiating Party ++Contact Details	CtctDtls	0..1	R	Recommendation: Should include information regarding the software used and its version.		
Group Header +Initiating Party ++Contact Details +++Name	Nm	0..1	R	Must be used if "Contact Details" is used: Name of software with which this message has been generated, followed by a "/" and by the name of the software manufacturer, maximum 70 characters.		
Group Header +Initiating Party ++Contact Details +++Other	Othr	0..1	R	Should contain the version of the software used to create this message.		
Group Header +Forwarding Agent	FwdgAgt	0..1	BD	This element may only be used by agreement with the instructed financial institution.		

Table 8:   Group Header (GrpHdr, A-level)

2.3.2   Payment Information (PmtInf, B-level)

The following table specifies all the elements of the "*Payment Information*" block that are relevant to the Swiss Payment Standards.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information	PmtInf	1..n	M			
Payment Information +Payment Information Identification	PmtInfId	1..1	M	Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU02, CH16
Payment Information +Payment Method	PmtMtd	1..1	M	TRA and TRF: same meaning, no effect on the way the debit advices are controlled. In Switzerland the TRA value is processed in the same way as the TRF value, it has no special function. Furthermore, for check payments, the CHK value is permitted.	Type 3, 4, 5, 6: May only contain TRA or TRF. Type 8: May only contain CHK.	
Payment Information +Batch Booking	BtchBookg	0..1	O	The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. The option "true" in combination with Category Purpose Code (B-level) SALA and notification instruction CND/NOA results in a confidential payment. If this element is not sent, then the booking proceeds as for "true" or according to the master data stored at the financial institution.		
Payment Information +Number Of Transactions	NbOfTxs	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-level.		
Payment Information +Control Sum	CtrlSum	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-level.		
Payment Information +Payment Type Information	PmtTpInf	0..1	O	Can be used at the B-level or the C-level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.		CH07

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	BD	The service that is initiated must first be agreed with the financial institution in question. For normal handling, the element can be omitted. The value NORM equates to execution with the value date as the next banking business day (depending on the currency). The value HIGH equates to the current Express processing, i.e. execution on the same value date, provided delivery is within the time for acceptance specified by the financial institution in question (depending on the currency). This kind of execution may result in additional charges. Any details about the Express processing should be sent at the B-level, because values at the C-level are ignored.	Type 5: Must not be used.	
Payment Information +Payment Type Information ++Service Level	SvcLvl	0..1	O	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.	Type 5: Must be used.	
Payment Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions: • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) These values SEPA, PRPT, SDVA, URGP are taken into account if the financial institution offers the service in question, otherwise they are ignored. If used, then "Proprietary" must not be present.	Type 5: Only SEPA permitted.	CH16
Payment Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	BD	Is currently ignored by financial institutions. If used, then "Code" must not be present.	Type 5: Must not be used.	CH17
Payment Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD		Type 3, 8: Must not be used.	CH21
Payment Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.		CH16, CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.	Type 3: must not be used. Type 4, 5, 6: will be ignored.	CH17, CH21
Payment Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Gives information about the purpose of the payment order.		
Payment Information +Payment Type Information ++Category Purpose +++Code	Cd	1..1	M	Codes according "Payments External Code Lists" [8]. The forwarding of the code to the receiving institution is subject to the offer of the customer's financial institution. If required, the code SALA or PENS must always be sent at the B-level. The code SALA in combination with Batch Booking Option "true" and notification instruction CND/NOA results in a confidential payment.		CH16
Payment Information +Requested Execution Date	ReqdExctnDt	1..1	M	Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office business day.		DT01, CH03, CH04, DT06
Payment Information +Debtor	Dbtr	1..1	M	The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor.		
Payment Information +Debtor ++Name	Nm	0..1	R	Recommendation: Use, maximum 70 characters.		
Payment Information +Debtor ++Postal Address	PstlAdr	0..1	O	Recommendation: Do not use.		
Payment Information +Debtor ++Identification	Id	0..1	O	Is currently ignored by financial institutions.		
Payment Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH16, CH17

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Payment Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.		
Payment Information +Debtor Account	DbtrAcct	1..1	M	Recommendation: IBAN should be used. . However, "Other" is currently also still permitted by some financial institutions for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here.		
Payment Information +Debtor Account ++Identification	Id	1..1	M			
Payment Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	R	Recommendation: Use. If used, "Other" must not be present. Must not be a QR-IBAN.		BE09, CH16, AC01
Payment Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.		CH17
Payment Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary bank or postal account number. Must be used if "Other" is used.		CH16, CH17, AC01
Payment Information +Debtor Account ++Type	Tp	0..1	O			
Payment Information +Debtor Account ++Type +++Code	Cd {Or	1..1	BD	Is currently ignored by financial institutions. If used, then "Proprietary" must not be present.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Debtor Account ++Type +++Proprietary	Prtry Or}	1..1	D	Can be used to control the debit advice. The following options are available: • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details The code CND/NOA in combination with Category Purpose Code (B-level) SALA and Batch Booking Option "true" results in a confidential payment. If used, then "Code" must not be present.		CH16
Payment Information +Debtor Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.		
Payment Information +Debtor Agent	DbtrAgt	1..1	M	The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here.		
Payment Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	M			
Payment Information +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present.		RC01, AGNT
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then BIC must not be present.		
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	M	Codes according "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland.		CH16, CH17
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	N	Must not be used.		CH16
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	IID of the Debtor Agent Must be used if "Clearing System Member Identification" is used.		RC01, AGNT
Payment Information +Ultimate Debtor	UltmtDbtr	0..1	O	Can be used at the B-level or the C-level but not at both at the same time.		
Payment Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters		
Payment Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79).	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.	
Payment Information +Ultimate Debtor ++Identification	Id	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH17
Payment Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.		
Payment Information +Charge Bearer	ChrgBr	0..1	D	Can be used at the B-level or the C-level but not at both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	Type 5: If used, then SLEV must be used.	CH16
Payment Information +Charges Account	ChrgsAcct	0..1	O	Not normally used, in this case any charges are made to the "Debtor Account".		
Payment Information +Charges Account ++Identification	Id	1..1	M	Must be used if "Charges Account" is used.		
Payment Information +Charges Account ++Identification +++IBAN	IBAN {Or	1..1	R	Use of IBAN recommended. If used, "Other" must not be present.		AC01
Payment Information +Charges Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.		
Payment Information +Charges Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary bank or postal account number. Must be used if "Other" is used.		AC01

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Payment Information +Charges Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.		

Table 9:   Payment Information (PmtInf, B-level)

2.3.3   Credit Transfer Transaction Information (CdtTrfTxInf, C-level)

The following table specifies all the elements of the "*Credit Transfer Transaction Information*" block that are relevant to the Swiss Payment Standards.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	M			
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	M			
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	R	Recommendation: Should be used and must be unique within the B-level. Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU05, CH21, CH16
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	M	Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1).		CH16
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	D	Can be used at the B-level or the C-level, but normally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.		CH21
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	O	Any information about the Express processing should be sent at the B-level, values in this element are ignored.		
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..1	O	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.	Type 5: Use is recommended.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions: • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present.	Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.	CH16

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	BD	Is currently ignored by financial institutions. If used, then "Code" must not be present.	Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD		Type 3, 8: Must not be used.	CH21
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.		CH16, CH17
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	D		Type 3: must not be used. Type 4, 5, 6: will be ignored.	CH17, CH21
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Any details of SALA/PENS should be sent at the B-level. Other ISO codes may be supported by agreement with the financial institution.		
Credit Transfer Transaction Information +Amount	Amt	1..1	M	Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred one B-level must be created.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Amount ++Instructed Amount	InstdAmt {Or	1..1	D	If used, then "Equivalent Amount" must not be present.	Type 3: Must contain CHF or EUR, the amount must be between 0.01 and 999999999.99. Type 4: All currencies (by agreement with the financial institution) except CHF and EUR permitted. Type 5: Must contain EUR, the amount must be between 0.01 and 999999999.99. Type 6: All currencies (by agreement with the financial institution) permitted.	AM01, AM02, CURR, AM03, CH20
Credit Transfer Transaction Information +Amount ++Equivalent Amount	EqvtAmt Or}	1..1	BD	This element may only be used by agreement with the instructed financial institution. If used, then "Instructed Amount" must not be present.		CH17
Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Amount	Amt	1..1	M	Must be used if "Equivalent Amount" is used.	Type 3, 5: The amount must be between 0.01 and 999999999.99.	AM01, AM02, CURR, AM03, CH20
Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Currency Of Transfer	CcyOfTrf	1..1	M	Must be used if "Equivalent Amount" is used.	Type 3: Must contain CHF or EUR. Type 4: All currencies (by agreement with the financial institution) except CHF and EUR permitted. Type 5: Must contain EUR. Type 6: All currencies (by agreement with the financial institution) permitted.	CURR, AM03
Credit Transfer Transaction Information +Exchange Rate Information	XchgRateInf	0..1	BD	This element may only be used by agreement with the instructed financial institution.		CH17, CH21
Credit Transfer Transaction Information +Exchange Rate Information ++Exchange Rate	XchgRate	0..1	O	Must be used if "Exchange Rate Information" is used. 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 JPY, DKK, SEK).		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Credit Transfer Transaction Information +Exchange Rate Information ++Rate Type	RateTp	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Exchange Rate Information ++Contract Identification	CtrctId	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Charge Bearer	ChrgBr	0..1	O	Can be used at the B-level or the C-level but not at both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	Type 5: If used then SLEV must be used.	CH07, CH16
Credit Transfer Transaction Information +Cheque Instruction	ChqInstr	0..1	D	May only be used in combination with "PmtMtd" = CHK.	Type 3, 4, 5, 6: Must not be used.	CH17
Credit Transfer Transaction Information +Cheque Instruction ++Cheque Type	ChqTp	0..1	O			
Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method	DlvryMtd	0..1	O			
Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++Code	Cd {Or	1..1	D	If used, then "Proprietary" must not be present.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.		
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	O	Can be used at the B-level or the C-level but not at both at the same time.		CH07
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	O			
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH17
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	BD	This element may only be used by agreement with the instructed financial institution. If used, generally with BIC.	Type 4 and 6: May be present. Other types: Must not be sent.	RC01
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	D		Type 8: Must not be used. Type 3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN (CH/LI)and the IID or BIC or name and address domestic financial institution are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5). If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. For all other payment types, the "Creditor Agent" must be present.	CH17, CH21

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	M	Must be used if "Creditor Agent" is used.	Type 3: • V1: IID • V2: BIC Domestic (CH/LI) • V3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. Type 4: • V1: BIC Domestic (CH/LI) • V2: IID and Name and address of financial institution • V3: Name and address of financial institution • V4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. Type 5: BIC Type 6: Recommendation: Use BIC. • V1: "BIC International" • V2: Bank code (without IID) and name and address of financial institution • V3: Name and address of financial institution	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	If used, then "Clearing System Member Identification" must not be present.	Type 3(V2), 4(V1): May be present. When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Type 5: May be present. With payment type 5, the Creditor Agent is always worked out from the IBAN for execution of the payment. Type 6: Must contain "BIC International".	AGNT

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then "BIC" must not be present.	Type 3(V1), 4(V2), 6: May be present. Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M	Must be used if "Clearing System Member Identification" is used.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	D	Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.	Type 3(V1), 4(V2): Must contain CHBCC. Type 6: If used, it must not contain CHBCC.	CH16
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.	Type 3, 4, 5, 8: Must not be used.	CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.	Type 3(V1), 4(V2): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available.	AGNT
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	D	Maximum 70 characters	Type 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Other types: Must not be present.	CH17
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	D	Structured if possible. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Other types: Must not be present.	CH17, CH21
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Department	Dept	0..1	O	Is currently ignored by financial institutions.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Post Code	PstCd	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	R	Recommendation: Use.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	R	Recommendation: Use.		AG06
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	O	Maximum two lines permitted.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other	Othr	0..1	D	Must not be present.		CH21
Credit Transfer Transaction Information +Creditor	Cdtr	0..1	D			CH21
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	M	Must be used if "Creditor" is used, maximum 70 characters.		CH21

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	**XML Tag**	**Mult**	**Stat.**	**Definition**	**Payment Type-specific Definition**	**Errorcode**
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	O	If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: It is recommended to use the <Ctry> and <AdrLine> elements. If information is missing, it can lead to rejections.	CH16
Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.		CH17
Credit Transfer Transaction Information +Creditor ++Postal Address +++Department	Dept	0..1	O	Is currently ignored by financial institutions.		CH17
Credit Transfer Transaction Information +Creditor ++Postal Address +++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.		CH17
Credit Transfer Transaction Information +Creditor ++Postal Address +++Street Name	StrtNm	0..1	R	Recommendation: Use.	Type 5: Recommendation: Do not use.	CH17
Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number	BldgNb	0..1	R	Recommendation: Use.	Type 5: Recommendation: Do not use.	CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Code	PstCd	0..1	D	Recommendation: Use.	Type 5: Recommendation: Do not use. Type 8: Must be present.	CH17, CH21
Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name	TwnNm	0..1	D	Recommendation: Use.	Type 5: Recommendation: Do not use. Type 8: Must be present.	CH17, CH21
Credit Transfer Transaction Information +Creditor ++Postal Address +++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.		CH17
Credit Transfer Transaction Information +Creditor ++Postal Address +++Country	Ctry	0..1	D	It is recommended to supply this element, especially in the case of foreign payments.	Type 8: Must be present.	CH21, BE09
Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Line	AdrLine	0..7	D	Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments.	Type 8: Must not be present.	CH17
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	D		Type 8: Must not be used.	CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.		
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.		
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	D	Must be present.	Type 8: Must not be used.	CH17, CH21
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	M	Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.		
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	D	If used, "Other" must not be present.	Type 4, 6: Use is recommended. Type 3: If used, an IBAN or QR-IBAN (CH/LI) (IBAN-only) must be present. Type 5: Must be present.	AC01, CH21, BE09, CH16
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.	Type 3, 4, 6: May be present. Type 5: Must not be used.	CH17, CH21
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	M	Must be used if "Other" is used.		AC01

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	D	Ultimate creditor In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible).		CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	M	Must be used if "Ultimate Creditor" is used, maximum 70 characters.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	D	If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/ <TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.	CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Department	Dept	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Street Name	StrtNm	0..1	R	Recommendation: Use.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Building Number	BldgNb	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Post Code	PstCd	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name	TwnNm	0..1	R	Recommendation: Use.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country	Ctry	0..1	R	Recommendation: Use.		BE09
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line	AdrLine	0..7	O	Maximum two lines permitted.		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	D		Type 8: Must not be used.	CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" may not be present.		
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	BD	This element may only be used by agreement with the instructed financial institution. This element may, depending on the financial institution, contain different forms and instructions.	Type 3, 5, 8: Must not be used.	CH16, CH17
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	D			
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	D			CH16
Credit Transfer Transaction Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD	This element may only be used by agreement with the instructed financial institution as AOS. May be used, for example, to indicate payment products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions.		CH16

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Purpose	Purp	0..1	O			
Credit Transfer Transaction Information +Purpose ++Code	Cd	1..1	M	Codes according "Payments External Code Lists" [8]. Must be used if "Purpose" is used.		
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	O	Is required for payments to certain countries: Currently United Arab Emirates (since 1.1.2019): All payments. May be present only once. If more information is available it will be ignored by the financial institutions.	Type 3, 4, 5: Information will be ignored and not forwarded. Type 6: Forwarded in interbank traffic.	
Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	M	Defines whether the information concerns the ordering party, the beneficiary or both. Permitted codes are • CRED (corresponds to BENEFRES in SWIFT Field 77B), • DEBT (corresponds to ORDERRES in SWIFT Field 77B), • BOTH		
Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	O	Information about the competent regulatory authority (central bank)		
Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Name	Nm	0..1	O	Name of the competent regulatory authority (central bank)		
Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Country	Ctry	0..1	O	Country of the competent regulatory authority (central bank)		BE09

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	M	Must be sent if "Regulatory Reporting" is used. May be used only once.		
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	N	Must not be sent.		CH17
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	N	Must not be sent.		CH17
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	D	Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority). If "Ctry" is used, either the element "Cd" or "Inf" must also be present.		BE09, CH16
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	D	Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment. May be used only together with the field "Ctry".		RR05, CH21
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	N	Must not be sent.		CH17

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	O	May be used only twice. If more information is available it will be ignored by the financial institutions. Use of this field must be agreed with the respective financial institution.		CH17
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	O	Either structured or unstructured.		
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	D	Only one occurrence is allowed, maximum 140 characters.	Type 3: In association with QR-IBAN (CH/LI) this element must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured	Strd	0..n	D	Only one occurrence is allowed.	Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6, 8: May only contain maximum 140 characters including XML tags.	CH17, CH15, CH21
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O	Is currently ignored by financial institutions.	Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	O			

ISO 20022 Standard				Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	D			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	O			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	O			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	D	Creditor Reference Information	Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6: May be used.	CH21, CH16
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	D	Reference Type	Type 3, 5: Must be used if "Creditor Reference Information" is used. Type 4, 6: May be used.	CH21

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M	Must be used if "Type" is used.		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D	Reference Type (Code) The following code values are permitted: • SCOR = Structured customer reference for the creditor If used, then "Proprietary" must not be present.	Type 5: Must be used if "Creditor Reference Information" is used. Only the code "SCOR" is permitted. Other types: Must be used when "ISO Creditor Reference" is used according to ISO 11649. Only the code "SCOR" is permitted. Must not be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element.	CH21, CH16
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry Or}	1..1	D	Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference according to IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present.	Type 3: To give the structured QR reference from the QR-bill, this element must contain QRR and may only be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element. Type 3, 4, 6: Can contain IPI to give the structured reference according to IPI. Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O			

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Stat.	Definition	Payment Type-specific Definition	Errorcode
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	D		Type 3: Must be used if "Creditor Reference Information" is used, must contain "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. Type 5: Must be used if "Creditor Reference Information" is used, may contain "Creditor Reference" according to ISO 11649. Other types: Must be used if "Creditor Reference Information/Type" is used.	CH16, CH21
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O		Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O		Type 5: Must not be used.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O		Type 4, 5, 6, 8: Must not be used. Type 3: May only occur once. When using the element in an order from a QR-bill, the conditions according to Annex C and the IG QR-bill must be complied with.	CH17, CH21

Table 10: Credit Transfer Transaction Information (CdtTrfTxInf, C-level)

2.4   Business specifications

2.4.1   Character set

No modifications.

2.4.2   Character set for reference elements

No modifications.

2.4.3   Formatting conventions for fields showing amounts

No modifications.

2.4.4   References

No modifications.

2.4.4.1 References in the processing chain

No modifications.

2.4.4.2 Customer References

In addition to the references mentioned above in the processing chain, a Customer Reference (creditor reference) can also be sent in the "*Remittance Information*", in structured or unstructured form.

Structured Customer Reference as Remittance Information ③

The following types of structured reference can be sent in the "*CdtrRefInf/Ref*" element:

Using the Swiss QR reference (with effect from QR-bill start date)

In Switzerland, the QR reference enables the creditor automatically to compare their bills and the incoming payments. In format, the QR reference corresponds to the previously used ISR reference: 26 numerical positions (freely assignable by the customer), plus a check digit. The QR reference may only and must be used in connection with a QR-IBAN in the «*Creditor Account/IBAN*» element.

~~**Using the Swiss ISR reference**~~

~~In Switzerland the ISR reference [11] enables the creditor to make automatic comparisons between his bills and the incoming payments.~~

Using the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his bills and the incoming payments.

This reference must not be changed. It must include value "RF" in position 1-2, correct check digits in position 3-4, and can include up to a maximum of 25 characters.

Note: For payment type 3 (domestic, bank or postal payment in CHF and EUR), the ISO Creditor Reference according to ISO 11649 must be provided when using the reference type code "SCOR".

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

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

Unstructured Customer Reference as Remittance Information ③

Beside of the structured reference, also a customer reference in unstructured form can be sent, maximum length 140 characters.

End To End Identification ④

The "*End To End Identification*" is used for the unique identification of a transaction and is assigned by the debtor. Unlike the "*Instruction Identification*", the "*End To End Identification*" (e.g. the order number) is passed unchanged along the complete processing chain.

2.4.5   Debtor identification

No modifications.

2.4.6   Duplicate checking

No modifications.

2.4.7   Use of address information

No modifications.

3 Examples of payment orders as "pain.001" messages

3.1 Business case with QR-bill with QR reference and SCOR reference

No modifications..

3.2 Business case with ISR, IS and SEPA

Example removed.

Appendix A: XML schema and example

XML-Schema

The original XML schema

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

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

It should preferably be opened using specific XML software.

Examples

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

- *pain_001_Beispiel_QRR_SCOR.xml*   (Example from section 3.1)
- ~~*pain_001_Beispiel_ESR_ES_SEPA.xml*~~   ~~(Example from section 3.2)~~

Appendix B: Symbols for graphical XML representation

No modifications.

Appendix C: Mapping the Swiss QR code in the payment part of the QR-bill in pain.001

No modifications.

Appendix D: Character conversion table

No modifications.

Appendix E: Basis for the Swiss Payment Standards

No modifications.