



Developer Support Documentation for pain.001

**Swiss Implementation Guidelines for
Client-Bank Messages for
Credit Transfer (Payment Transactions)**

**Element-level change assessment between
SPS 2021 and SPS 2022**

Valid from 18 November 2022

Change history

All the changes carried out in this handbook 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 | Description of the change | Chapter(s) |
|---------|------------|---------------------------|------------|
| 1.0 | 28.02.2022 | First publication | |

Table 1: Change history

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General notes

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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

1.1 Reference documents

| Ref | Document | Title | Source |
|-----|--|---|------------------------|
| [1] | Swiss Business Rules | ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages | SIX Interbank Clearing |
| [2] | Swiss Implementation Guidelines pain.001 SPS2022 | Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfer (Payment Transactions) | SIX Interbank Clearing |
| [3] | SPS pain.001.001.09.ch.0x.xsd | SPS 2022 Schema pain.001 | SIX Interbank Clearing |

Table 2: Reference documents

| Organization | Link |
|--------------|--|
| SIX | www.iso-payments.ch www.six-group.com/interbank-clearing |

Table 3: Links to corresponding websites

1.2 Target audience

The "Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfer (Payment Transactions)" and this "Developer Support Documentation pain.001" are addressed to all users of the Swiss Payment Standard.

Disclaimer:

This document is not sufficient for a correct implementation of SPS 2022 pain.001. It must not be used as the single source for development. In addition to this document it is strongly recommended to include the SPS 2022 Implementation Guidelines pain.001 [2], the SPS 2022 pain.001 schema (xsd) [3] and the SPS Business Rules document [1].

1.3 Change assessment

This "Change Assessment" is a detailed description of the changes implemented to the XML Schema and the pain.001 message, migrating from the previous version (SPS 2021) to SPS 2022 using the ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Credit Transfer (pain.001) and the Base document for full details.

The following typographical conventions are used in the tables in chapter 2 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. |
| Green text | Always starts with the prefix "Schema 2019:" and identifies any changes in the 2019 version of the native ISO schema compared to the previous version. |
| Blue text | Information about specific customizations for Swiss market practices becoming effective in November 2022. |

Table 4: *Typographical conventions in the delta tables*

1.4 Changes of supported payment types

The most important change - besides the schema-related adjustments and the elimination of ISR and IS - in SPS is the consolidation and renaming of the payment types (PT) according to the following table:

| Payment Type | SPS 2021 | SPS 2022 |
|--|----------|----------------------------|
| ISR | PT: 1 | No longer supported |
| IS 1-stage | PT: 2.1 | No longer supported |
| IS 2-stage | PT: 2.2 | No longer supported |
| Domestic payments in CHF/EUR | PT: 3 | PT: D |
| Foreign currencies domestic payments | PT: 4 | PT: X (Version 1) |
| Cross-border payments in all currencies | PT: 6 | PT: X (Version 2) |
| SEPA payments | PT: 5 | PT: S |
| Bank cheque/Postcash domestic and cross-border | PT: 8 | PT: C |

Table 5: Payment Type (PT) changes

The new payment types in SPS 2022 have been defined according to the below table.

The assignment to payment types can be made solely on the basis of the specifications marked in black below. Expressions marked in blue do not need to be checked for the allocation to the payment type alone.

| Payment type | D | S | X | C |
|------------------|--|----------------|--|---|
| Title | Domestic | SEPA | Cross-border and domestic in foreign currency | Bank check/PostCash Domestic and cross-border |
| Comment | | | V1: Domestic in foreign currency (FC) V2: Cross-border | |
| Payment Method | TRF | TRF | TRF | CHK |
| Service Level | SEPA not permitted | SEPA | SEPA not permitted | SEPA not permitted |
| Creditor Account | IBAN (QR-IBAN) or account | IBAN | IBAN or account | Must not be provided |
| Creditor Agent | Financial institution * Domestic (CH/LI) | BIC (optional) | V1: Financial institution * Domestic (CH/LI) V2: Financial institution Cross-border | Must not be provided |
| Currency | CHF/EUR | EUR | V1: All except CHF/EUR V2: All | All |

Table 6: SPS 2022 payment types

* Optional when using an IBAN / QR-IBAN, as the creditor agent is then determined from IBAN / QR-IBAN

1.5 Change of supported character set

SPS 2022 introduces the support of a much wider set of characters that may be provided in the message. This includes the printable characters from the following Unicode blocks:

- Basic Latin (Unicode codepoints U+0020–U+007E)
- Latin1 Supplement (Unicode codepoints U+00A0–U+00FF)
- Latin Extended A (Unicode codepoints U+0100–U+017F)

As well as the following additional characters:

- Š – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)
- š – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)
- Ť – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)
- ť – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode codepoint U+021B)
- € – (EURO SIGN, Unicode codepoint U+20AC)

See the Implementation guidelines for further details.

1.6 Validation portal

The corresponding implementation guideline can also be downloaded from the SPS Validation Portal (validation.iso-payments.ch/SPS).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

1.7 Abbreviations and relevant websites

The abbreviations used in the delta tables below refer to these industry-relevant market practices:

| Abbreviation | Explanation |
|--------------|---|
| SPS | <p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p>www.iso-payments.ch</p> |
| CBPR+ | <p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative.</p> <p>The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> • defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space • creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types. <p>www.swift.com/de/node/301451</p> |

Table 7: Abbreviations used in the delta tables and relevant websites for further information

2 Technical specifications

2.1 Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block of the "pain.001" message in the Swiss Payments Standard.

| 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 V09 | CstmrCdtTrfInitn | 1..1 | M | | | |
| Group Header | GrpHdr | 1..1 | M | | | |
| Group Header +Message Identification | MsgId | 1..1 | M | <p>Checking for duplicates usually takes place at the Swiss financial institutions at the 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" be generally kept unique for as long as possible. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).</p> <p>CH-Definition changed</p> | | 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 | <p>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 sent may be smaller.</p> | | AM18 |
| Group Header +Control Sum | CtrlSum | 0..1 | R | <p>Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount")</p> <p>Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected.</p> <p>CH-Definition changed</p> | | AM10 |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|--|---------------|------|-----------------------------------|--|----------------------------------|------------------------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| 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. Usage is recommended. Schema-restriction to 70 chars removed, business rule still remains in place for the time being. Error code adapted | | CH16 |
| Group Header +Initiating Party ++Identification | Id | 0..1 | R | Usage is recommended. Identification of the message sender. Error code added | | CH17 |
| Group Header +Initiating Party ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. Error code adapted | | CH16, CH17, CH21 |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | D | If used, "Other" must not be present. Schema 2019: Changed element name: BICorBEI -> AnyBIC | | RC01, CH16, CH17 |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | May be supplied in addition to "AnyBIC" or "Othr" Schema 2019: New Element | | |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other | Othr | 0..n | D | If used, "AnyBIC" 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" is permitted. Error code added | | 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 ++Contact Details | CtctDtls | 0..1 | R | The <Othr> sub-element is to be used for the details of the software used. In deviatin from CBPR+ the element is required in CH and kept in the schema | | |
| Group Header +Initiating Party ++Contact Details +++Other | Othr | 0..n | R | Usage is recommended. Contains details of the Software and Implementation Guide used to create the message. Maximum 4 instances are allowed Schema 2019: Changed Content Model - xs:sequence Cardinality changed to max. 4 | | CH21 |
| Group Header +Initiating Party ++Contact Details +++Other ++++Channel Type | ChanITp | 1..1 | M | 4-character code to designate the type of information. The following codes are allowed: NAME - name of the software PRVD - name of the software producer VRSN - version of the software SPSV - version of the SPS IG Schema 2019: New Element CH-Definition added | | |
| Group Header +Initiating Party ++Contact Details +++Other ++++Identification | Id | 0..1 | M | Textual information corresponding to the code in the ChanITp element: For NAME, provide the name of the software. For PRVD, provide the name of the software producer For VRSN, provide the version number of the software For SPSV, provide the version of the SPS IG Schema 2019: New Element CH-Definition added | | |
| Group Header +Forwarding Agent | FwdgAgt | 0..1 | BD | The element is processed according to the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification". CH-Definition changed | | |

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

2.2 Payment Information (PmtInf, B-level)

The following table specifies all the elements of the "Payment Information" block of the "pain.001" message in the Swiss Payments Standard.

| 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 restricted character set for reference elements is permitted for this element (see chapter 3.2). CH-Definition changed | | DU02, CH16 |
| Payment Information +Payment Method | PmtMtd | 1..1 | M | May only contain TRF Code TRA removed, PT changed CH-Definition changed Error code adapted | C: May only contain CHK | CH16 |
| 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. | | |

| 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 | PmtTpInf | 0..1 | O | Can be used at the B-Level or 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. PT removed | | CH07 |
| Payment Information +Payment Type Information ++Instruction Priority | InstrPrty | 0..1 | BD | This element is processed in accordance with the regulations of the finance institutions. For normal handling, the element can be removed. Any details about the Express processing (HIGH) are to be provided on the B-level, because values at the C-level are ignored. CH-Definition changed PT-Definition changed | S: The value provided is ignored | |
| Payment Information +Payment Type Information ++Service Level | SvcLvl | 0..n | 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. May be provided exactly once. Schema 2019: New cardinality - unbounded Cardinality aligned with CBPR+ in schema CH-Definition changed, business rule for cardinality added PT-Definition changed | S: Must be used | CH21 |
| Payment Information +Payment Type Information ++Service Level +++Code | Cd {Or | 1..1 | BD | Codes according to "Payments External Code Lists" [8], if the financial institution offers the service in question, otherwise they are ignored. CH-Definition changed, PT-Definition changed Status changed to BD | S: Only SEPA permitted | CH16 |
| Payment Information +Payment Type Information ++Service Level +++Proprietary | Prtry Or} | 1..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed PT-Definition changed | S: Must not be provided | CH17 |
| Payment Information +Payment Type Information ++Local Instrument | LclInstrm | 0..1 | BD | PT-Definition removed PT-Definition for D added Status changed to BD | D: Must not be provided | 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 ++Category Purpose | CtgyPurp | 0..1 | O | Supplies information about the purpose of the payment order. | | |
| Payment Information +Payment Type Information ++Category Purpose +++Code | Cd | 1..1 | M | Codes according to "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. If supported by the financial institution, the code RRCT is used to mandate repayment based on prior receipt of the payment. CH-Definition changed | | CH16 |
| Payment Information +Requested Execution Date | ReqdExctnDt | 1..1 | M | Contains the required date of execution. Where appropriate, the value date is automatically modified to the next possible banking/Post Office business day. Schema 2019: Changed Content Model - xs:choice | | DT01, CH03, CH04, DT06 |
| Payment Information +Requested Execution Date ++Date | Dt {Or | 1..1 | D | Status changed to D | | |
| Payment Information +Requested Execution Date ++Date Time | DtTm Or} | 1..1 | D | The element may be delivered only if the financial institution supports it. Schema 2019: New Element CH-Definition added, Status set to D | | |
| 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. CH-Definition changed (ZP -> Zahler) - German only | | |
| Payment Information +Debtor ++Name | Nm | 0..1 | R | Usage is recommended. Maximum 70 characters. Schema-Restriction to 70 chars removed, business rule still applies for the time being | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|--|---------------|------|-----------------------------------|--|----------------------------------|------------------------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| 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. | | CH17 |
| Payment Information +Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. CH-Definition changed Error code adapted | | CH16, CH17, CH21 |
| Payment Information +Debtor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" are permitted. Error code added | | CH16, CH17 |
| Payment Information +Debtor Account | DbtrAcct | 1..1 | M | Recommendation: IBAN should be used. In addition, the debit advice can be determined in the "Type/Proprietary" element. When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here. CH-Definition changed | | |
| Payment Information +Debtor Account ++Identification | Id | 1..1 | M | | | |
| Payment Information +Debtor Account ++Identification +++IBAN | IBAN {Or | 1..1 | R | Usage is recommended. Must not be a QR-IBAN. CH-Definition changed | | BE09, CH16, AC01 |
| Payment Information +Debtor Account ++Identification +++Other | Othr Or} | 1..1 | D | Error code adapted | | CH17, CH21 |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|--|------------------|------|-----------------------------------|---|----------------------------------|---------------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| Payment Information +Debtor Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Proprietary account number. Must be used if "Other" is used. CH-Definition changed (Term "Postal account" replaced by "Proprietary account number") | | CH16, AC01 |
| Payment Information +Debtor Account ++Type | Tp | 0..1 | O | | | |
| Payment Information +Debtor Account ++Type +++Code | Cd {Or | 1..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed | | |
| 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. | | CH16 |
| Payment Information +Debtor Account ++Currency | Ccy | 0..1 | O | Is currently ignored by financial institutions. | | |
| Payment Information +Debtor Account ++Proxy | Prxy | 0..1 | BD | Is currently ignored by financial institutions. Schema 2019: New Element CH-Definition changed Status changed to BD | | |
| 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. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification" | | |

| 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 | FinInstnId | 1..1 | M | | | |
| Payment Information +Debtor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | D | BIC of the debtor's financial institution If used, then "Clearing System Member Identification" must not be present. Schema 2019: Changed element name: BIC -> BICFI CH-Definition changed (ZP -> Zahler), German only | | RC01, AGNT, CH21 |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | D | If used, then BIC must not be present. | | CH21 |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | M | | | |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | M | Codes according to "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland. | | CH16 |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | M | IID of the debtor's financial institution Must be used if "Clearing System Member Identification" is used. | | RC01, AGNT |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|---|-----------------|------|-----------------------------------|---|---------------------------------------|-----------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| Payment Information +Instruction For Debtor Agent | InstrForDbtrAgt | 0..1 | BD | The element is processed according to the rules of the financial institution. Schema 2019: New Element CH-Definition changed | | |
| Payment Information +Ultimate Debtor | UltmtDbtr | 0..1 | O | Ultimate debtor. Can be used at the B-Level or C-Level but not both at the same time. CH-Definition changed Error code adapted | | CH07 |
| Payment Information +Ultimate Debtor ++Name | Nm | 0..1 | O | Maximum 70 characters Schema-restriction to 70 chars removed, business rule still applies for the time being Error code adapted PT-Definition added | | CH16 |
| Payment Information +Ultimate Debtor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information". PT-Definition changed, CH-Definition changed | S: Not forwarded in interbank traffic | |
| Payment Information +Ultimate Debtor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Usage is recommended. Must be used if <Adrline> is not used. CH-Definition changed PT-Definition added | X: Must be used | CH21 |
| Payment Information +Ultimate Debtor ++Postal Address +++Country | Ctry | 0..1 | R | Usage is recommended. CH-Definition changed PT-Definition added | X: Must be used | CH21 |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|--|--------------|------|-----------------------------------|--|---|------------------------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| Payment Information +Ultimate Debtor ++Postal Address +++Address Line | AdrLine | 0..7 | O | Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element. CH-Definition changed Element admitted in support of QR-Bill PT X: must not be used PT-Definition changed | D: May only be used until Nov. 2025 X: Must not be provided. | |
| Payment Information +Ultimate Debtor ++Identification | Id | 0..1 | O | | | CH17 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. CH-Definition changed Error code added | | CH16, CH17, CH21 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | Schema 2019: Changed element name: BICorBEI -> AnyBIC Error code adapted | | RC01, CH16, CH17 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | May be supplied in addition to "AnyBIC" or "Othr" Schema 2019: New Element CH-Definition changed PT-Definition changed | S: Not forwarded in interbank traffic | |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | Error code adapted | | CH17 |

| 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 +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" permitted. Error code added | | CH16, CH17 |
| Payment Information +Charge Bearer | ChrgBr | 0..1 | D | Can be used at the B-Level or C-Level but not 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 PT-Definition changed | S: If used, then SLEV must be used | CH16 |
| Payment Information +Charges Account | ChrgsAcct | 0..1 | BD | Not normally used, in this case any charges are made to the "Debtor Account". Status changed to BD | | |
| Payment Information +Charges Account ++Identification | Id | 1..1 | M | Must be used if "Charges Account" is used. | | CH21 |
| Payment Information +Charges Account ++Identification +++IBAN | IBAN {Or | 1..1 | R | Use of IBAN recommended. CH-Definition changed | | AC01 |
| Payment Information +Charges Account ++Identification +++Other | Othr Or} | 1..1 | D | CH-Definition removed | | |
| Payment Information +Charges Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Proprietary account number. CH-Definition changed (Term "Postal account number -> "Proprietary account number") | | AC01 |
| Payment Information +Charges Account ++Currency | Ccy | 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 |
| Payment Information +Charges Account ++Proxy | Prxy | 0..1 | BD | May be supplied in addition to "Id". The element is ignored and not forwarded. Schema 2019: New Element CH-Definition changed Status changed to BD | | |

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

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

The following table specifies all the elements of the "Credit Transfer Transaction Information" block of the "pain.001" message in the Swiss Payments Standard.

| 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 | Error code adapted | | CH21 |
| 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 restricted character set for reference elements is permitted for this element (see chapter 3.2). CH-Definition changed | | DU05, 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 restricted character set for reference elements is permitted for this element (see chapter 3.2). CH-Definition changed Error code adapted | | CH16 |
| Credit Transfer Transaction Information +Payment Identification ++UETR | UETR | 0..1 | BD | If present, the element will be forwarded. Schema 2019: New Element CH-Definition added PT-Definition added Status set to BD | S: Not forwarded in interbank traffic | |
| Credit Transfer Transaction Information +Payment Type Information | PmtTpInf | 0..1 | D | Can be used at the B-level or C-level, but normally not both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels. PT removed | | 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, because values in this element are ignored. | | |

| 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 | SvcLvl | 0..n | O | Service Level affects the way the payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. May be used exactly once. Schema 2019: New cardinality - unbounded Cardinality aligned in schema with CBPR+ CH-Definition changed, business rule for cardinality added PT-Definition changed | S: Must be used | CH21 |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code | Cd {Or | 1..1 | BD | Codes according to "Payments External Code Lists" [8], if the financial institution offers the corresponding service, otherwise ignored. CH-Definition changed, PT-Definition changed Status changed to BD | S: Only SEPA allowed | CH16 |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary | Prtry Or} | 1..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed PT-Definition changed | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Payment Type Information ++Local Instrument | LclInstrm | 0..1 | BD | PT-Definition removed Status changed to BD | D: Must not be provided. | CH17 |
| 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 +Payment Type Information ++Category Purpose +++Code | Cd {Or | 1..1 | D | Status changed to D | | |

| 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 ++Category Purpose +++Proprietary | Prtry Or} | 1..1 | D | Status changed to D | | |
| 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. | | |
| Credit Transfer Transaction Information +Amount ++Instructed Amount | InstdAmt {Or | 1..1 | D | PT Definitions changed | S: May only contain EUR, the amount must be between 0.01 and 999,999,999.99. D: May only contain CHF or EUR, the amount must be between 0.01 and 999,999,999.99. X: (V1, domestic) - All currencies (after consultation with financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with financial institution) allowed. | AM01, AM02, CURR, AM03, CH20 |
| Credit Transfer Transaction Information +Amount ++Equivalent Amount | EqvtAmt Or} | 1..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed PT Definition removed Error code adapted | | CH21 |
| Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Amount | Amt | 1..1 | M | Must be used if "Equivalent Amount" is used. PT Definition changed | D: The amount must be between 0.01 and 999,999,999.99. S: The amount must be between 0.01 and 999,999,999.99. | AM01, AM02, CURR, AM03, CH20 |

| 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 ++Equivalent Amount +++Currency Of Transfer | CcyOfTrf | 1..1 | M | Must be used if "Equivalent Amount" is used. PT Definition changed | S: May only contain EUR. D: May only contain CHF or EUR. X: (V1, domestic) - All currencies (after consultation with the financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with the financial institution) allowed. | CURR, AM03 |
| Credit Transfer Transaction Information +Exchange Rate Information | XchgRateInf | 0..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed | S: Must not be provided. | CH17, CH21 |
| Credit Transfer Transaction Information +Exchange Rate Information ++Unit Currency | UnitCcy | 0..1 | O | Currency in which the exchange ratio is specified. For example, if 1 CHF = xxx CUR, this is the currency CHF. Schema 2019: New Element CH-Definition added Error code added | | CURR |
| 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 YEN, DKK, SEK). Error code adapted | | |
| 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. | | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard | | | |
|---|-----------|------|-----------------------------------|--|--|---------------|
| Message Item | XML Tag | Mult | Stat. | Definition | Payment Type-specific Definition | Errorcode |
| Credit Transfer Transaction Information +Charge Bearer | ChrgBr | 0..1 | O | Can be used at the B-Level or C-Level but not 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 PT-Definition changed | S: 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. PT-Definition changed | S: Must not be provided. D: Must not be provided. X: Must not be provided. | 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 +Ultimate Debtor | UltmtDbtr | 0..1 | O | Ultimate debtor Can be used at the B-Level or C-Level but not both at the same time. CH-Definition changed Error code adapted | | CH07, CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Name | Nm | 0..1 | O | Maximum 70 characters PT-Definition added Schema restriction to 70 chars removed, business rule still applies for the time being Error code adapted | | CH16 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information" PT-Definition changed CH-Definition changed | S: Not forwarded in interbank traffic | |

| 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 Debtor ++Postal Address +++Street Name | StrtNm | 0..1 | R | Usage is recommended | | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Usage is recommended. Must be used if <Adrline> is not used. CH-Definition changed PT-Definition added | X: Must be used | CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Country | Ctry | 0..1 | R | Usage is recommended CH-Definition changed Status changed to R PT-Definition added | X: Must be used | CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Address Line | AdrLine | 0..7 | O | Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element. CH-Definition changed Element supported in deviation of CBPR+ to support QR-bill PT X: must not be used PT-Definition changed | D: May only be used until Nov. 2025 X: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification | Id | 0..1 | O | | | CH17 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. CH-Definition changed Error code added | | CH16, 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 +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | Schema 2019: Changed element name: BICorBEI -> AnyBIC Error code adapted | | RC01, CH16, CH17 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | May be supplied in addition to "AnyBIC" or "Othr" Schema 2019: New Element CH-Definition changed PT-Definition changed | S: Not forwarded in interbank traffic | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | |
| 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. CH-Definition changed Error code added | | CH16, CH17 |
| Credit Transfer Transaction Information +Intermediary Agent 1 | IntrmyAgt1 | 0..1 | BD | The element is processed according to the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification" CH-Definition changed | | RC01 |
| Credit Transfer Transaction Information +Intermediary Agent 1Account | IntrmyAgt1Acct | 0..1 | BD | The element is processed according to the rules of the financial institution. Schema 2019: Element enabled Reenabled element that was removed from the previous Swiss schema Error code adapted | | 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 +Intermediary Agent 1Account ++Identification | Id | 1..1 | M | Recommendation: Whenever possible the IBAN should be used. CH-Definition added | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++IBAN | IBAN {Or | 1..1 | BD | Status set to BD | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other | Othr Or} | 1..1 | BD | Status set to BD | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Identification | Id | 1..1 | M | | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Scheme Name | SchmeNm | 0..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition added | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Issuer | Issr | 0..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition added | | |

| 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 | CdtrAgt | 0..1 | D | For a general description of the sub-elements, see chapter 3.12 "Identification of financial institutions" PT-Definition changed CH-Definition added | D: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed. C: Must not be provided. S: The specification of the Creditor Agent is optional. The creditor agent is always determined from the IBAN. X: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed. | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification | FinInstnId | 1..1 | M | PT-Definition changed, CH-Definition changed | D: If supplied, IID or domestic BIC (CH/LI) X: (V1, domestic) - If supplied, IID or domestic BIC (CH/LI) (V2, foreign) - BIC recommended | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | D | If used, then "Clearing System Member Identification" must not be present. Schema 2019: Changed element name: BIC -> BICFI PT-Definition changed Error code adapted | D: Domestic BIC (CH/LI) X: (V1, domestic) - Domestic BIC (CH/LI) | AGNT, CH17 |
| 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. PT-Definition changed Error code adapted | S: Must not be provided. X: Must be supplied together with Name and Address | 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 +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | M | Must be used if "Clearing System Member Identification" is used. Error code adapted | | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 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 to "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. PT-Definition changed Error code adapted | D: Must contain CHBCC X: (V1, domestic) - Must contain CHBCC (V2, foreign) - Code CHBCC must not be used | CH16 |
| 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. PT-Definition changed | X: (V1, domestic) - When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available. D: When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available. | AGNT |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name | Nm | 0..1 | D | Must not be supplied together with BIC. Maximum 70 characters PT-Definition changed, CH-Definition changed Schema-restriction to 70 chars removed, business rule still applies for the time being Error code adapted | X: Must be used if ClrSysMmbId is used. Must be supplied together with the Address D: Must not be provided. S: Must not be provided. C: Must not be provided. | CH17, CH21, CH16 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address | PstlAdr | 0..1 | D | For a general description of the sub-elements, see chapter 3.11 "Using address information" PT-Definition changed, CH-Definition changed | C: Must not be provided. S: Must not be provided. D: Must not be provided. | 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 +++Postal Address ++++Town Name | TwnNm | 0..1 | R | Usage is recommended. CH-Definition changed PT-Definition added | X: Must be used | CH21 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country | Ctry | 0..1 | R | Usage is recommended. CH-Definition changed PT-Definition added | X: Must be used | AG06 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line | AdrLine | 0..7 | O | Maximum two lines permitted. It is recommended to always supply structured address elements in place of this element. CH-Definition changed | | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other | Othr | 0..1 | N | Element kept in schema to support eBill, Status is set to N for SPS PT-Definition removed | | |
| Credit Transfer Transaction Information +Creditor Agent Account | CdtrAgtAcct | 0..1 | BD | The element is processed according to the rules of the financial institution. Schema 2019: Element enabled Reenabled element that was removed from the previous Swiss schema Error code adapted | | CH21 |
| Credit Transfer Transaction Information +Creditor Agent Account ++Identification | Id | 1..1 | M | Recommendation: IBAN should be used whenever possible. CH-Definition changed | | |

| 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 Account ++Identification +++IBAN | IBAN {Or | 1..1 | D | Status changed to D | | |
| Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other | Othr Or} | 1..1 | D | Status changed to D | | |
| Credit Transfer Transaction Information +Creditor | Cdtr | 0..1 | M | Must be supplied. CH-Definition added, PT-Definition removed, Status changed to M | | CH21 |
| Credit Transfer Transaction Information +Creditor ++Name | Nm | 0..1 | M | Maximum 70 characters. CH-Definition changed Schema-restriction to 70 chars removed, business rule still applies for the time being Error code adapted | | CH16 |
| Credit Transfer Transaction Information +Creditor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information" PT-Definition changed, CH-Definition changed PT Definition for S removed | | CH16 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Department | Dept | 0..1 | O | Element supported to align with CBPR+ | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Sub Department | SubDept | 0..1 | O | Element supported to align with CBPR+ | | |

| 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 +++Street Name | StrtNm | 0..1 | R | Usage is recommended. PT Definition removed, Error code removed | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number | BldgNb | 0..1 | R | Usage is recommended. PT Definition removed, Error code removed | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Name | BldgNm | 0..1 | O | Schema 2019: New Element | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Floor | Flr | 0..1 | O | Schema 2019: New Element | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Box | PstBx | 0..1 | O | Schema 2019: New Element | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Room | Room | 0..1 | O | Schema 2019: New Element | | |

| 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 | R | Usage is recommended. Status changed to R PT Definition changed Error code CH17 removed | C: Must be provided | CH21 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Recommendation: Use. Must be provided if <AdrLine> is not provided. CH-Definition changed PT-Definition removed, error code CH17 removed | | CH21 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Location Name | TwnLctnNm | 0..1 | O | Schema 2019: New Element | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++District Name | DstrctNm | 0..1 | O | Schema 2019: New Element | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Country Sub Division | CtrySubDvsn | 0..1 | O | Element supported to align with CBPR+ Error code removed | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Country | Ctry | 0..1 | R | Usage is recommended. Must be used if <Adrline> is not used. CH-Definition changed PT-Definition added PT-Definition C, X removed | S: It is recommended to always use this element. | CH21, 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 +Creditor ++Postal Address +++Address Line | AdrLine | 0..7 | O | Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element. CH-Definition changed PT Definition changed PT-Definition D, X removed | S: It is recommended to always use the element together with <Ctry>. C: Must not be present | CH17 |
| Credit Transfer Transaction Information +Creditor ++Identification | Id | 0..1 | D | PT Definition changed | C: Must not be present | CH17 |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. CH-Definition changed Error code added | | CH16, CH17, CH21 |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | Schema 2019: Changed element name: BICorBEI -> AnyBIC | | |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | May be supplied in addition to "AnyBIC" or "Othr" Schema 2019: New Element CH-Definition added PT Definition added | S: Currently ignored by financial institutions and not forwarded. | |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | 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 +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. Error code added | | CH16, CH17 |
| Credit Transfer Transaction Information +Creditor Account | CdtrAcct | 0..1 | D | Must be provided. CH-Definition changed, PT Definition changed | C: Must not be provided. | 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. | | CH21 |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN | IBAN {Or | 1..1 | D | Usage is recommended. CH-Definition changed, PT Definition changed | D: If used, either an IBAN or QR-IBAN (CH/LI) (IBAN-only) must be provided. S: Must be used. | AC01, CH21, BE09, CH16 |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other | Othr Or} | 1..1 | D | PT Definition changed CH-Definition removed | S: Must not be provided. | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Must be used if "Other" is used. For returns (Category Purpose Code: RRCT), the Account Servicer Reference of the credit must be specified here. PT Definition removed CH-Definition changed | | AC01 |
| Credit Transfer Transaction Information +Creditor Account ++Proxy | Prxy | 0..1 | O | Schema 2019: New Element CH-Definition added PT Definition added Status set to O | S: Not forwarded in interbank traffic. | |

| 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). PT Definition removed Error code adapted | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Name | Nm | 0..1 | O | Maximum 70 characters. Schema-restriction to 70 chars removed, business rule still applies for the time being Status changed to O, CH-Definition changed Error code adapted | | CH16 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address | PstlAdr | 0..1 | D | Only structured address elements permitted. For a general description of the sub-elements, see chapter 3.11 "Using address information" PT Definition changed CH-Definition changed | S: Not forwarded in interbank traffic. | CH17 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Usage is recommended. CH-Definition changed PT-Definition added | X: Must be used | CH21 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country | Ctry | 0..1 | R | Usage is recommended. CH-Definition changed PT-Definition added | X: Must be used | BE09 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line | AdrLine | 0..7 | N | Must not be used. CH-Definition changed Status changed to N CH-Definition changed | | 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 +Ultimate Creditor ++Identification | Id | 0..1 | D | PT Definition changed | C: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. CH-Definition changed Error code added | | CH16, CH17, CH21 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | Schema 2019: Changed element name: BICorBEI -> AnyBIC | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | May be supplied in addition to "AnyBIC" or "Othr" Schema 2019: New Element CH-Definition added PT Definition added | S: Not forwarded in interbank traffic. | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | |
| 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. Error code added | | CH16, 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 +Instruction For Creditor Agent | InstrForCdtrAgt | 0..n | BD | The element is processed according to the rules of the financial institution. Cardinality aligned with CBPR+, CH-Definition changed PT Definition changed | S: Must not be provided. D: Must not be provided. C: Must not be provided. | 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 | | | |
| Credit Transfer Transaction Information +Instruction For Debtor Agent | InstrForDbtrAgt | 0..1 | BD | The element is processed according to the rules of the financial institution. CH-Definition changed | | CH17 |
| Credit Transfer Transaction Information +Purpose | Purp | 0..1 | O | PT Definition removed. | | |
| Credit Transfer Transaction Information +Purpose ++Code | Cd | 1..1 | M | Codes according to the "Payments External Code Lists" [8]. Must be used if "Purpose" is used. | | |
| Credit Transfer Transaction Information +Regulatory Reporting | RgltryRptg | 0..10 | O | Forwarded abroad only in interbank transactions. Is required for payments to certain countries: Currently in the 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. CH-Definition changed. Error code adapted | | 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 +Regulatory Reporting ++Debit Credit Reporting Indicator | DbtCdtRptgInd | 0..1 | O | <p>Defines whether the information concerns the ordering party, the beneficiary or both. The use of this field must be clarified with the respective financial institution. The element is mandatory for the United Arab Emirates. Permitted codes are</p> <ul style="list-style-type: none"> • CRED (corresponds to BENEFRES in SWIFT Field 77B), • DEBT (corresponds to ORDERRES in SWIFT Field 77B), • BOTH <p>CH-Definition changed, Status changed to O</p> | | |
| 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 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details | Dtls | 0..n | M | <p>Must be sent if "Regulatory Reporting" is used. May be used only once.</p> <p>Error code added</p> | | CH21 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type | Tp | 0..1 | O | <p>Schema 2019: Element enabled</p> <p>Reenabled element that was removed from the previous Swiss schema</p> | | |

| 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 +++Date | Dt | 0..1 | O | Schema 2019: Element enabled Reenabled element that was removed from the previous Swiss schema | | |
| 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. Error code adapted | | BE09, CH21 |
| 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 | O | Schema 2019: Element enabled Reenabled element that was removed from the previous Swiss schema | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information | Inf | 0..n | O | May be used only twice. If more information is made 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 +Related Remittance Information | RltdRmtInf | 0..10 | D | The element is processed according to the rules of the financial institution. Must not be supplied together with the <RmtInf> element. Schema 2019: Element enabled Reenabled element that was removed from the previous Swiss schema, cardinality and usage rules aligned with CBPR+, PT-Definition added Status set to D, CH-Definition added | S: Not forwarded in interbank traffic. | |

| 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 | 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. PT Definition changed | D: This element must not be supplied in combination with a QR-IBAN (CH/LI) | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured | Strd | 0..n | D | Only one occurrence is allowed. Complete forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, the forwarding of the <CdtRefInf> sub-element is prioritized. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags). CH-Definition changed, PT Definition changed CH-Definition added business rule to restrict the combined total payload of all elements to max 9000 chars New Error code RR07 added | D: This element must be used in combination with a QR-IBAN (CH/LI). S: May contain a maximum of 140 characters including XML tags. | CH17, CH15, CH21, RR07 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information | RfrdDocInf | 0..n | O | CH-Definition changed, Status set to O PT Definition changed | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount | RfrdDocAmt | 0..1 | O | CH-Definition removed, Status set to O PT Definition changed | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information | CdtRefInf | 0..1 | O | Creditor Reference Information CH-Definition changed, Status set to O PT Definition changed | D: This element must be used in combination with a QR-IBAN (CH/LI). | CH21, 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 +Remittance Information ++Structured +++Creditor Reference Information ++++Type | Tp | 0..1 | D | Reference Type PT Definition changed | D: Must be used when "Creditor Reference Information" is used. S: Must be used when "Creditor Reference Information" is used. | CH21 |
| 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. | | CH21 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code | Cd {Or | 1..1 | D | Reference Type (Code) Must be used if an "ISO Creditor Reference" according to ISO 11649 is used in the <Ref> element. Only the code "SCOR" is allowed. CH-Definition changed, PT Definition changed Error code adapted | D: Must not be used together with a QR IBAN in the Creditor Account/IBAN element. | 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. PT Definition changed | D: For specifying the structured QR reference of the QR bill, this element must contain the QRR and may only be used in combination with a QR IBAN in the "Creditor Account/IBAN" element. May include the IPI for specifying the structured reference according to IPI. S: Must not be used. X: May include IPI to specify the structured reference according to IPI. | CH17, 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 +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer | Issr | 0..1 | O | If the value "ISO" is supplied in this element and the value "SCOR" in the <Cd> element, then the <Ref> element must contain a formally correct "Creditor Reference" according to ISO 11649. CH-Definition changed PT-Definition for D added | D: If the element <Cd> = "SCOR" and the element <Issr> is not supplied , the reference is validated according to ISO 11649 | CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference | Ref | 0..1 | D | Must be used if «Creditor Reference Information» is used CH-Definition changed, PT Definition changed Error code adapted | D: Must include "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. S: May include "Creditor Reference" according to ISO 11649. | CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer | Invcr | 0..1 | O | CH-Definition changed, Status set to O PT Definition changed Cardinality of sub-elements Id/OrgId/Othr and Id/PrvtId/Othr aligned with CBPR+ to max. 2 instances | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee | Invcee | 0..1 | O | CH-Definition changed, Status set to O PT Definition changed Cardinality of sub-elements Id/OrgId/Othr and Id/PrvtId/Othr aligned with CBPR+ to max. 2 instances | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance | TaxRmt | 0..1 | O | Schema 2019: New Element Element admitted, Status set to O PT Definition for PT S added PT Definition for PT D added | S: Must not be provided. D: Not currently used in CH/LI | 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 +Remittance Information ++Structured +++Garnishment Remittance | GrnshmtRmt | 0..1 | O | Schema 2019: New Element Element admitted, Status set to O PT Definition for PT S added PT Definition for PT D added Cardinality of sub-elements Grnshee/Id/OrgId/Othr and Grnshee/Id/PrvtId/Othr aligned with CBPR+ to max. 2 instances Cardinality of sub-elements GrnshmtAdmstr/Id/OrgId/Othr and GrnshmtAdmstr/Id/PrvtId/Othr aligned with CBPR+ to max. 2 instances | S: Must not be provided. D: Not currently used in CH/LI | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information | AddlRmtInf | 0..3 | O | May be used only as a supplement to other sub-elements of the structured message. PT Definition changed | S: Must not be provided. C: Must not be provided. D: May only occur once. | CH17, CH21 |

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