



# **Adjustments to *Implementation Guidelines* for Credit Transfer, Status Report and Cash Management**

**Information on planned adjustments to Swiss Payment Standards valid from November 2026**

Version 1.0, valid from 17 November 2025

## Change history

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

Version	Date	Change description	Chapter
1.0	17.11.2025	New document Consultation procedure on the adjustments to the SPS 2026	all

Table 1: *Change history*

## General information

### Introduction

SIX Interbank Clearing Ltd ("**SIC Ltd**") is involved in committees and commissions that deal with standardisation issues in national and international payment traffic. It helps to ensure that Swiss financial institutions can set up their products and services in a timely manner on solid platforms that are networked in line with the market. This helps to ensure the smooth flow of payment traffic.

For data exchange between customers and banks based on the ISO 20022 definitions in the Payments and Cash Management business area, the Swiss Payment Standards ("**SPS**") are issued and periodically further developed under the leadership of SIC Ltd. The currently valid document is available on the following website: [www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html](http://www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html).

### Planned adjustments – details

This document describes the planned adjustments to *Implementation Guidelines* for Credit Transfer, Status Report and Cash Management SPS 2026.

The planned adjustments to the *Implementation Guidelines* for the QR-bill are now also described in this document.

### Planned adjustments – procedure

For the purpose of broad coordination and preliminary information, SIC Ltd publishes the planned adjustments to the SPS at an early stage and invites interested parties to submit their comments on these planned adjustments. The form created for this purpose is available at the following link: [www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html#scrollTo=consultations](http://www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html#scrollTo=consultations) and should be sent to the following e-mail address after completion: [consultations@paymentstandards.ch](mailto:consultations@paymentstandards.ch). The consultation procedure will take place from 17 November to 12 December 2025.

Following the time window for submitting comments, the finalisation of the amendments will take place, taking into account comments received and other relevant developments (e.g. from the SEPA environment or regarding Swift messages). The publication of the new version is scheduled for February 2026.

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All changes made to this document are listed in a change history with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

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# 1 General

The consultation procedure presents the adjustments planned for the SPS 2026 and for the QR-bill. It is due to be published on 17 November and the deadline for comments is Friday, 12 December 2025.

Once the consultation procedure has been completed, the feedback received will be analysed and the consultation reports will be prepared and published on [www.iso-payments.ch](http://www.iso-payments.ch). The results of the consultation procedure will be published in December 2025.

The final versions of the following guidelines will be published in February 2026:

- *Swiss Implementation Guidelines for Credit Transfer,*
- *Swiss Implementation Guidelines for Status Report,*
- *Swiss Implementation Guidelines for Cash Management,*
- *Swiss Business Rules.*

The consultation process presents both the general changes to the SPS 2026 and, in chapter 2, the adjustments planned due to the discontinuation of euroSIC. Even though the discontinuation of the euroSIC service is scheduled to take place at the end of 2027 (in November), the adjustments will already be introduced with SPS 2026. This enables financial institutions and affected customers to make the transition at an early stage.

2.1 Adjustments to the QR-bill.

2.2 Adjustments to the *Business Rules*.

2.3 Adjustments to the *Implementation Guidelines for Credit Transfer* (pain.001).

2.4 Adjustments to the *Implementation Guidelines for Cash Management* (camt.05x).

In chapter 3 we provide information on the adjustments to the *Implementation Guidelines for Credit Transfer*.

In chapter 4, you will find information on the adjustments to the *Implementation Guidelines for Status Report* (pain.002),

In chapter 5, we explain the adjustments to the *Implementation Guidelines for Cash Management* (camt.05x).

Chapter 6 contains further important information.

## 2 Consultation procedure regarding the adjustments due to the discontinuation of euroSIC (as of November 2027)

### 2.1 Adjustments to the QR-bill due to the discontinuation of euroSIC (as of November 2027)

There are no adjustments to the QR-bill in CHF.

The QR-bill in EUR will only be supported with an IBAN with a "Creditor Reference" in accordance with the standard ISO 11649 or an IBAN with unstructured message (additional information).

A new version 2.4 of the *Implementation Guidelines* will be published with the corresponding adjustments.

It is recommended that invoice issuers using QR-bills in EUR with a QR IBAN and a QR reference switch to IBAN with "Creditor Reference" in accordance with ISO 11649 as early as 2026.

### 2.2 Adjustments to the *Business Rules* due to the discontinuation of euroSIC (as of November 2027)

The standardised procedure will be adjusted and the use of the QR-IBAN and QR reference will be limited to CHF. This applies to payment orders based on a QR-bill as well as payment orders from other channels that use the QR-IBAN and QR reference (e.g. eBill).

For payments in EUR, only the IBAN with "Creditor Reference" in accordance with ISO 11649 can be used. The standardised procedure now also supports the use of the IBAN with "Creditor Reference" in accordance with ISO 11649 for other currencies (e.g. USD, GBP), provided that this is offered by the financial institution concerned.

IPI reference support will be discontinued for payments. The IPI reference is now only supported for LSV<sup>+</sup>/BDD.

### 2.3 Adjustments to the *Implementation Guidelines for Credit Transfer* due to the discontinuation of euroSIC (as of November 2027)

This chapter contains information on the adjustments to the *Implementation Guidelines for Credit Transfer* due to the discontinuation of euroSIC as of November 2027.

Payment orders in EUR in favour of a CH or LI IBAN can be processed as SEPA Credit Transfer, provided that they comply with the requirements of the SEPA Scheme. Due to the discontinuation of euroSIC, it is expected that this will be increasingly the case. Payment orders to an IBAN with a "Creditor Reference" in accordance with ISO 11649 on the basis of a QR-bill or eBill can also be processed in this way. Payment orders in favour of a CH or LI IBAN that are not to be processed as SEPA Credit Transfer must be marked accordingly ("Service Level not SEPA").

**2.3.1 Identification of the financial institutions / payment types (3.12 / 3.15)**

Payment type	D	S	X	C
Title	Domestic	SEPA	Cross-border and foreign currency domestic	Bank check/ PostCash Domestic and cross-border
Comment	V1: Payment V2: Instant payment		V1: Foreign currency (FC) domestic V2: Cross-border	
Payment Method	TRF	TRF	TRF	CHK
Service level	SEPA not permitted	SEPA	SEPA not permitted	SEPA not permitted
Local instrument	V2: INST/ITP			
Creditor account	V1: IBAN (QR IBAN) or account V2: IBAN (QR IBAN)	IBAN	IBAN or account	Must not be provided
Creditor agent	Financial institution Domestic (CH/LI or with SIC connection): if the account number is used instead of the IBAN, it is mandatory to use either: a. IID or b. BICFI	BICFI (optional)	V1: Financial institution Domestic (CH/LI): if IBAN, then agent optional  a. BICFI (CH)  b. IID (optional: FI name and address) c. FI name and address  V2: Financial institution cross-border a. BICFI International b. Bank code and FI name and address c. FI name and address	Must not be provided
Currency	V1: CHF/ <del>EUR</del> V2: CHF	EUR	V1: All except CHF/ <del>EUR</del> V2: All	all

*Table 1: Identification of the financial institutions / payment types*

### 2.3.2 Payment types

The basis for the definition of the following payment types is the definition of business cases in accordance with the *Swiss Business Rules*. The definition covers all current possibilities of payment types in Switzerland (national, cross-border, SEPA, etc.).

For each "pain.001" transaction, the first step is to check which payment type this business case corresponds to (see *Swiss Business Rules*). To identify the respective payment type, individual key elements are analysed.

Once the payment type has been identified, the data are validated against the specifications for this payment type in accordance with the *Swiss Implementation Guidelines*.

Step 1: Assignment of the transaction to a payment type (or "Identification of the Payment Type").

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. See also tables in chapter 2 "Business Cases" of the *Swiss Business Rules*).

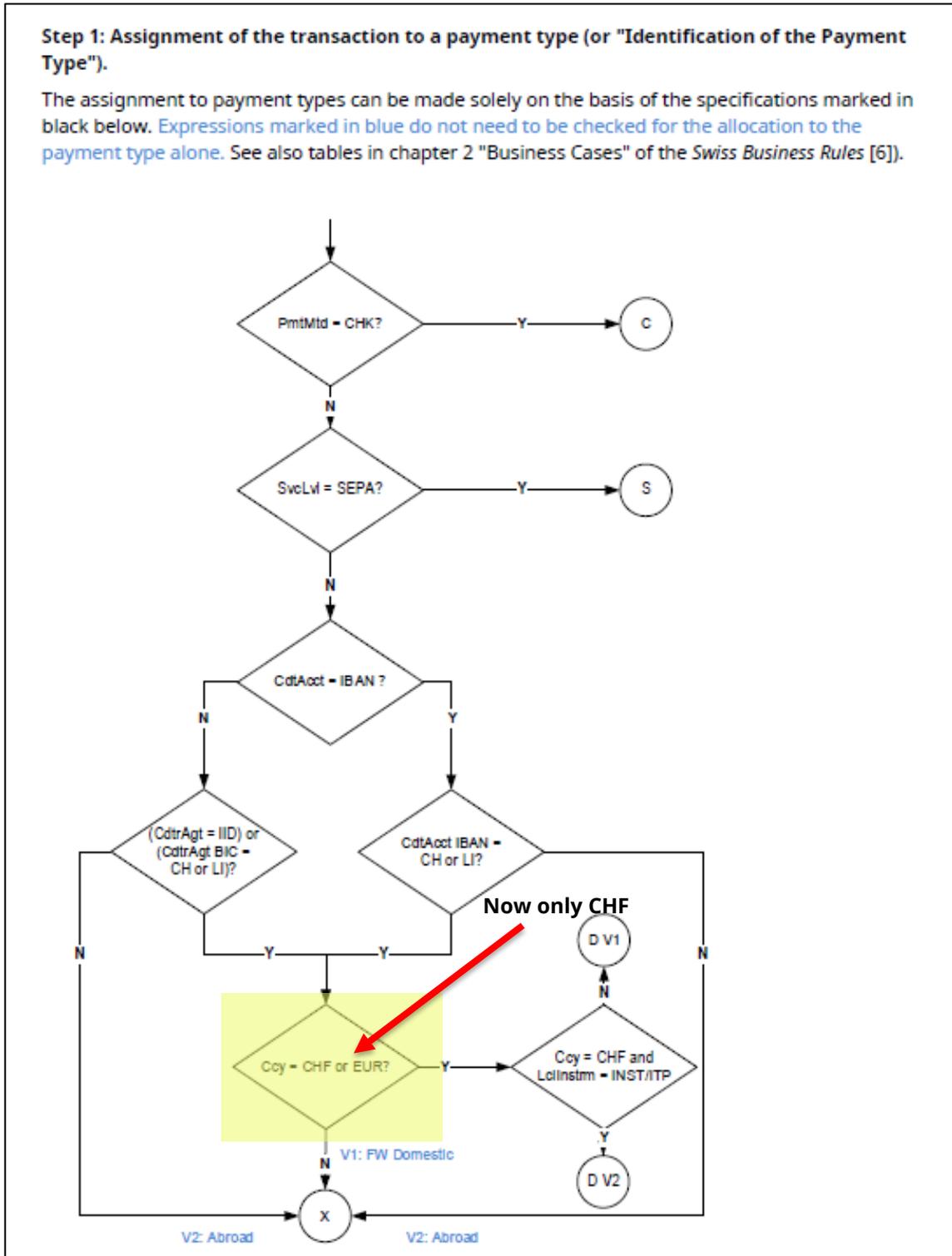


Figure 1: Determining the payment type

**2.3.3 Customer references (3.14.2)**

In addition to the references listed above in the processing chain, a customer reference ("Creditor Reference") can be included in the "Remittance Information" in structured or unstructured form.

**Structured customer reference as "Remittance Information" 3**

The following types of structured references can be supplied in the element <CdtrRefInf/Ref>:

**Use of the Swiss QR reference**

In Switzerland, the QR reference allows creditors to automatically match their invoices with incoming payments. The QR reference corresponds to the former ISR reference: 26 numeric characters (to be freely assigned by the customer) plus the check digit. Use of the QR reference is only permitted and is required in connection with a QR-IBAN in the element "Creditor Account/IBAN".

**Use of the ISO "Creditor Reference"**

The ISO "Creditor Reference" (ISO 11649) allows creditors to automatically match their invoices with incoming payments.

Changing this reference is not allowed. It must contain the value "RF" in positions 1-2 and a correct check digit in positions 3-4 and may contain up to a maximum of 25 characters.

~~Note: For payment type "D" (domestic, payment in CHF and EUR), the ISO "Creditor Reference" pursuant to ISO 11649 must be supplied when using the "SCOR" reference type code.~~

Note: For payment type "D" (domestic, payment in CHF and EUR), "S" and "X", the ISO "Creditor Reference" pursuant to ISO 11649 must be supplied when using the "SCOR" reference type code.

**2.3.4 Technical specifications (pain.001)**

The following elements and sub-elements under these paths have been adjusted:

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt*

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/EqvtAmt*

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/EqvtAmt/CcyOfTrf*

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp*

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/Issr*

*Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref*

Characteristic	Payment type-specific definition - old	Payment type-specific definition - new
Instructed Amount <InstdAmt>	D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99.  V2: May only contain CHF, the amount must be between 0.01 and the instant payment limit.	D: V1: May only contain CHF <del>or EUR</del> , the amount must be between 0.01 and 9,999,999,999.99.  V2: May only contain CHF, the amount must be between 0.01 and the instant payment limit.

Characteristic	Payment type-specific definition - old	Payment type-specific definition - new
	<p>S: May only contain EUR, the amount must be between 0.01 and 999,999,999.99.</p> <p>X: (V1, domestic) - All currencies (after consultation with financial institution) except CHF and EUR allowed.</p> <p>(V2, foreign) - All currencies (after consultation with financial institution) allowed.</p>	<p>S: May only contain EUR, the amount must be between 0.01 and 999,999,999.99.</p> <p>X: (V1, domestic) - All currencies (after consultation with financial institution) except CHF and EUR allowed.</p> <p>(V2, foreign) - All currencies (after consultation with financial institution) allowed.</p>
Equivalent Amount <EqvtAmt>	<p>D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99.</p> <p>V2: The amount must be between 0.01 and the instant payment limit.</p> <p>S: The amount must be between 0.01 and 999,999,999.99.</p>	<p>D: V1: May only contain CHF <del>or EUR</del>, the amount must be between 0.01 and 9,999,999,999.99.</p> <p>V2: The amount must be between 0.01 and the instant payment limit.</p> <p>S: The amount must be between 0.01 and 999,999,999.99.</p>
Currency Of Transfer <CcyOfTrf>	<p>D: V1: May only contain CHF or EUR.</p> <p>D: V2: May only contain CHF.</p> <p>S: May only contain EUR.</p> <p>X: (V1, domestic) - All currencies (after consultation with the financial institution) except CHF and EUR allowed.</p> <p>(V2, foreign) - All currencies (after consultation with the financial institution) allowed.</p>	<p>D: V1: May only contain CHF <del>or EUR</del>.</p> <p>D: V2: May only contain CHF.</p> <p>S: May only contain EUR.</p> <p>X: (V1, domestic) - All currencies (after consultation with the financial institution) except CHF and EUR allowed.</p> <p>(V2, foreign) - All currencies (after consultation with the financial institution) allowed.</p>
Type <Tp>	<p>D: Must be used when "Creditor Reference Information" is used.</p> <p>S: Must be used when "Creditor Reference Information" is used.</p>	<p>D: Must be used when "Creditor Reference Information" is used.</p> <p>S: Must be used when "Creditor Reference Information" is used.</p> <p>X: Must be used when "Creditor Reference Information" is used.</p>
Issuer <Issr>	<p>D: If the element &lt;Cd&gt; = "SCOR" and the element &lt;Issr&gt; is not supplied, the reference is validated in accordance with ISO 11649.</p>	<p>D: If the element &lt;Cd&gt; = "SCOR" and the element &lt;Issr&gt; is not supplied, the reference is validated in accordance with ISO 11649.</p> <p>S: If the element &lt;Cd&gt; = "SCOR" and the element &lt;Issr&gt; is not supplied, the reference is validated in accordance with ISO 11649.</p> <p>X: If the element &lt;Cd&gt; = "SCOR" and the element &lt;Issr&gt; is not supplied, the</p>

Characteristic	Payment type-specific definition - old	Payment type-specific definition - new
		reference is validated in accordance with ISO 11649.
Reference <Ref>	D: Must include "Creditor Reference" pursuant to ISO 11649 or QR reference or IPI reference.  S: Must contain "Creditor Reference" pursuant to ISO 11649 if the value "ISO" is supplied in the element "Issuer".	D: Must include "Creditor Reference" pursuant to ISO 11649 or QR reference or IPI reference.  S: Must contain "Creditor Reference" pursuant to ISO 11649 if the value "ISO" is supplied in the element "Issuer".  X: Must contain "Creditor Reference" pursuant to ISO 11649 if the value "ISO" is supplied in the element "Issuer".

Table 2: Adjustments to &lt;Acct&gt;

## 2.4 Adjustments to the *Implementation Guidelines for Cash Management* due to the discontinuation of euroSIC (as of November 2027)

### 2.4.1 Technical specifications (camt.05x)

The following elements and sub-elements under this path have been added or adjusted:

*Elements/Document/BkToCstmrStmnt/Stmnt/Ntry/NtryRef*

Characteristic	General definition - old	General definition - new
Entry Reference <NtryRef>	Standardised CH procedures:  For QR-IBAN, LSV, CH-DD inputs as well as inputs with reference type SCOR, a value is always provided and differs in the type of collective booking logic (description of the variants can be found in the <i>Swiss Business Rules</i> , chapter 1.2):  Variant 1: QR-IBAN in the format CH4431999123000889012  Variant 2: QR-IBAN and the first 6 digits of the QR reference (example: CH4431999123000889012/123456)  Variant 3: IBAN in the format CH4412345123000889012  Variant 4: IBAN and digits 5–10 of the ISO "Creditor Reference"  Variants 3 and 4 are applicable to SEPA inputs accordingly.  Upper/lower case is not relevant for the collection (example:	Standardised CH procedures:  For QR-IBAN, LSV, CH-DD inputs as well as inputs with reference type SCOR, a value is always provided and differs in the type of collective booking logic (description of the variants can be found in the <i>Swiss Business Rules</i> , chapter 1.2):  Variant 1: QR-IBAN in the format CH4431999123000889012  Variant 2: QR-IBAN and the first 6 digits of the QR reference (example: CH4431999123000889012/123456)  Variant 3: IBAN in the format CH4412345123000889012  Variant 4: IBAN and digits 5–10 of the ISO "Creditor Reference"  Variants 3 and 4 are possible for all currencies applicable to SEPA inputs accordingly.

Characteristic	General definition - old	General definition - new
	<p>CH4412345123000889012/123ABC).                      LSV<sup>+</sup>/BDD:                      Variant 5: ESR participant number in LSV in the format 010001628                      Variant 6: ESR participant number in LSV and BESR-ID (example: 010001628/123456)                      CH-DD direct debit procedure                      Variant 7: RS-PID in the format 4110000000872800                      And eBill Direct Debit: The distinction from inputs from QR invoice/eBill is recognisable in the different BTC.                      Non-standardised procedures:                      In other cases, the "reference for the account holder" or the IBAN can be provided.</p>	<p>Upper/lower case is not relevant for the collection (example: CH4412345123000889012/123ABC).                      LSV<sup>+</sup>/BDD:                      Variant 5: ESR participant number in LSV in the format 010001628                      Variant 6: ESR participant number in LSV and BESR-ID (example: 010001628/123456)                      CH-DD direct debit procedure                      Variant 7: RS-PID in the format 4110000000872800                      And eBill Direct Debit: The distinction from inputs from QR invoice/eBill is recognisable in the different BTC.                      Non-standardised procedures:                      In other cases, the "reference for the account holder" or the IBAN can be provided.</p>

Table 3: Adjustments to <NtryRef>

### **3 Further information on the *Implementation Guidelines for Credit Transfer (pain.001)***

In this section you will find further information on *Implementation Guidelines for Credit Transfer*.

#### **3.1 Annex C: Character conversion table**

The characters listed in Table 29 are permitted in "pain.001" and are converted by the financial institution according to the following colour coding whenever required.

For easier maintenance and a better overview, the table will be removed from the annex of the *Implementation Guidelines* and listed as a separate document in the Swiss Payment Standards.

## 4 Consultation procedure on the *Implementation Guidelines for Status Report (pain.002)*

### 4.1 Annex B: Status sequences of "pain.002"

The table has been textually supplemented due to missing sequences:

Code	Definition	CH usage	Report levels	Possible next status
ACCP	<b>AcceptedCustomerProfile</b> Previous technical validation was successful. The customer profile was checked.	SPS	B, C	ACFC, RJCT, ACSC, ACWC
ACWC	<b>AcceptedWithChange</b> The payment was accepted, at least one change was made (e.g. execution date changed).	SPS	B, C, D	ACFC, RJCT, ACSC
PART	<b>PartiallyAccepted</b> Some transactions were accepted by the financial institution, others were rejected or are under further review.	SPS	B, C	ACFC, RJCT, ACSC, ACWC

Table 4: Status sequences of "pain.002"

### 4.2 Adjustment to the technical specifications of the tracker data (pain.002)

The following elements and sub-elements have been added or adjusted:

ISO 20022 standard			Swiss Payment Standards	
Message item	XML tag	Mult	St.	General definition
Transaction Information And Status +Tracker Data	TrckrData	0..1	O	May be used to send a response about a settlement time point of instant payments.
Transaction Information And Status +Tracker Data ++Confirmed Date	ConfdDt	1..1	M	
Transaction Information And Status +Tracker Data ++Confirmed Date +++Date	Dt	{Or} 1..1	D	Cannot be used
Transaction Information And Status	DtTm	1..1	D	Settlement time point in the clearing system for instant payments.

+Tracker Data ++Confirmed Date +++Date Time	Or}			
Transaction Information And Status +Tracker Data ++Confirmed Amount	ConfdAmt	1..1	M	Amount and currency from pacs.008 (Interbank message)
Transaction Information And Status +Tracker Data ++Tracker Record	TrckrRcrd	1..n	M	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent	Agt	1..1	M	Instructing Agent from pacs.008 (Interbank message)

Table 5: Adjustment to the technical specifications of the tracker data

### 4.3 Technical specifications (pain.002)

The following elements and sub-elements under this path have been added or adjusted:

*Elements/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/NbOfTxPerSts*

Characteristic	Status	Status and CH definition
Number Of Transactions Per Status <NbOfTxPerSts>	ND	Status: O CH definition: Can be used to collect feedback.

Table 6: Adjustment to <NbOfTxPerSts>

## 5 Consultation procedure for the *Implementation Guidelines for Cash Management (camt.05x)*

### 5.1 General information (camt.05x)

In the camt.05x reporting, no adjustments will be made this year, only explanatory enhancements will be added.

#### **Note on the use of Structured Remittance in the context of Swift CBPR+**

The 2026 Standard Release of Swift CBPR+ removes the previous restrictions on the use of Structured Remittance, which was previously only permitted within the framework of bilateral or multilateral agreements.

Since Swift CBPR+ offers the ability to submit multiple Structured Remittance elements per transaction, this scenario may occur in the future.

The camt.05x schema already supports this scenario. However, it was previously excluded by the requirements of the SPS *Implementation Guidelines for Credit Transfer* as well as by the logic of the standardised procedures in payment initiation.

The existing restriction on the one-time use of Structured Remittance elements within the SPS *Implementation Guidelines (pain.001)* and the standardised procedure remains in place.

Nevertheless, in the future, software solutions must be able to react correctly to the delivery of several Structured Remittance elements per transaction in camt reporting. Whether automated processing is necessary in such a case depends on the specific area of application of the software and the associated frequency of such a constellation.

### 5.2 Textual adjustment: dual role of "camt.054"

Based on today's description of the dual role of camt.054, we have described an extended representation of the possible delivery options of the camt.054 for possible use.

#### **Dual role of "camt.054"**

The camt.054 has a dual role described in chapter 2.3 as a debit and credit notification (referred to as "debit/credit advice" in the illustration below) as well as for the breakdown of batch bookings. In addition, financial institutions can also offer camt.054 as transaction reporting, in which various collection options can be offered.

- Possible offering of transaction reporting by financial institutions includes:
- Detailed notification by product
- Several days/within the day at predefined times
- Multiple (batch) bookings (C-Level)
- Multiple/single BTC
- Multiple currencies

In an overview, the standard describes the possible options and combinations of camt.05x reporting in general across all options.

<b>From the standard</b>				
<b>camt.054 Debit / Credit Advice</b>				
<b>Individual bookings</b>				
<b>Debits</b>			<b>Credits</b>	
internal			internal	
<b>Batch bookings</b>				
<b>Debit</b>				
internal	without			
(batchbooking true)				
<b>From the standard</b>				
<b>camt.052 Account Report</b>				
<b>Individual bookings</b>				
<b>Debits</b>			<b>Credits</b>	
internal			internal	
<b>Batch bookings</b>				
<b>Debits</b>				
internal	without	external per booking	internal	external per booking
(per display control)	(per display control)	camt.054 BC breakdown		camt.054 BC breakdown
<b>camt.053 Account Statement</b>				
<b>Individual bookings</b>				
<b>Debits</b>			<b>Credits</b>	
internal			internal	
<b>Batch bookings</b>				
<b>Debits</b>				
internal	without	external per booking	internal	external per booking
(per display control)	(per display control)	camt.054 BC breakdown		camt.054 BC breakdown

Table 7: Transaction reporting

The naming and the possible combinations depend on the offering of the financial institution.

## 6 General note

The release date for SIC and SPS 2026 is aligned with the Swift release. SPS 2026 is valid from Saturday, 14 November 2026. Documents already published that refer to the 2026 release will not be systematically updated.