



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Transfer Payments (pacs.009)

Version 2.1, valid from November 2023

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
2.1	31.03.2023	Update, valid from November 2023	
		New CH schema version pacs.009.001.08.ch.03.xsd (alignment with SIC RTGS service without functional impact on SIC IP service, details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.9
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		New CH schema version pacs.009.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Revision of the "Technical specifications": <ul style="list-style-type: none"> .../CdtTrfTxInf/RmtInf/Ustrd: Cardinality changed from 0..1 to 1..1 (error correction, <Ustrd> is the only sub-element of <RmtInf>) 	4.2
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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

Table of contents

Change history	2
General notes	3
Table of contents.....	4
Table of tables	5
Table of figures.....	6
1 Introduction	7
1.1 Overview of the documentation structure	7
1.2 Target audience.....	7
1.3 Change control	7
1.4 XML schema	7
1.5 Reference documents	7
2 ISO definitions.....	8
3 Business specifications	9
3.1 Use cases.....	9
3.2 Payment types.....	10
3.3 Naming of the parties in a transfer payment	11
3.4 Identifying financial institutions (Agents).....	12
3.5 Use of account information	12
3.6 Use of references	13
3.6.1 Message reference	13
3.6.2 Transaction reference	13
3.6.3 Debtor reference	14
3.6.4 Unique End-to-end Transaction Reference	14
3.7 Specific Swiss code values	15
3.7.1 Sending processing instructions to the SIC RTGS Service.....	15
3.8 Additional functions in the SIC RTGS Service	16
3.8.1 Entering an earliest possible settlement time	16
3.8.2 Request to use reserved liquidity	17
3.9 Further business-related definitions	17
4 Technical specifications	18
4.1 Group Header (GrpHdr, A-level).....	18
4.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level).....	21

Table of tables

Table 1:	Change history	2
Table 2:	Use cases for transfer payments using the "pacs.009" message	9
Table 3:	List of payment types for transfer payments and their code values in the "pacs.009" message	10
Table 4:	Names of the parties involved in transfer payments	11
Table 5:	List of the parties that have accounts (use of account information)	12
Table 6:	Code value for sending the processing instruction to the SIC RTGS Service	15
Table 7:	Group Header (GrpHdr, A-level).....	20
Table 8:	Credit Transfer Transaction Information (CdtTrfTxInf, B-level)	34

Table of figures

Figure 1:	Basic message structure of the "pacs.009" message	8
Figure 2:	Indication of the payment type in the "pacs.009" message	10
Figure 3:	Account identification (Identification).....	12
Figure 4:	Message Identification.....	13
Figure 5:	Transaction Identification.....	13
Figure 6:	End to End Identification for the debtor's reference	14
Figure 7:	Entering a code to send processing instructions to the SIC RTGS Service	15
Figure 8:	Entering an earliest settlement time	16
Figure 9:	Group Header (GrpHdr)	18
Figure 10:	Credit Transfer Transaction Information (CdtTrfTxInf)	22

1 Introduction

1.1 Overview of the documentation structure

The Instant Payments Implementation Guidelines (IG) consist of several module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.009" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the SIC IP service in the ISO 20022 message standard.

This Implementation Guideline is part of the specifications required for the operation of the SIC IP service and describes the use of the ISO 20022 message "pacs.009" for the start of the SIC IP service as of November 2023.

1.2 Target audience

The "Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the SIC IP service.

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "pacs.009" for the SIC IP service is identical to that for the SIC RTGS service, and is published on the www.iso-payments.ch website:

- ***pacs.009.001.08.ch.03.xsd***

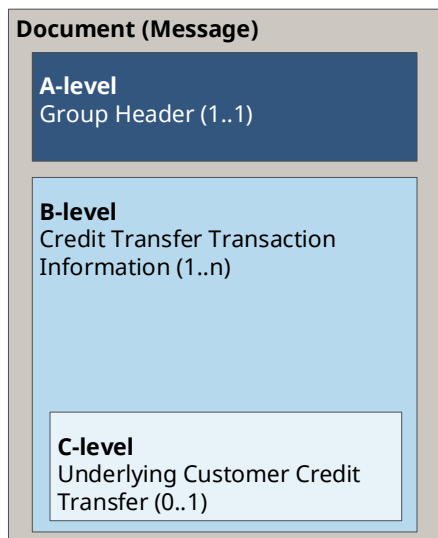
It should preferably be opened using specialized XML software.

1.5 Reference documents

Information about participation in and operations of the SIC IP service are available in the "**SIC IP Service Handbook**".

2 ISO definitions

The "Financial Institution Credit Transfer" message (pacs.009) is used by participants for liquidity distribution. On the one hand, to add liquidity to their own SIC IP settlement account (at the expense of their own SIC RTGS settlement account). On the other hand, to skim liquidity from the SIC IP settlement account (to the benefit of their own SIC RTGS settlement account). The message must always be submitted to the service from which the liquidity is skimmed (source service). After the liquidity distribution has been completed, the message is delivered to the system manager by the service to which the liquidity was supplied (destination service). It is used on the basis of the ISO 20022 XML schema "pacs.009.001.08".



The "pacs.009" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element.
This block must occur exactly once.
- **B-level:** Payment or transaction level, "*Credit Transfer Transaction Information*" element.
This block must occur at least once and can occur n times in the ISO definition.
In the SIC IP service, this block is only permitted once.
- **C-level:** Customer payment level, "*Underlying Customer Credit Transfer*" element.
This block is not used in the SIC IP service.

Figure 1: Basic message structure of the "pacs.009" message

3 Business specifications

3.1 Use cases

The "Financial Institution Credit Transfer" message is used in the following use cases:

Use case	Input/Output	ISO 20022
Transfer payment to SIC IP service	I/O	pacs.009
Transfer payment from SIC IP service	I/O	pacs.009

Table 2: Use cases for transfer payments using the "pacs.009" message

Notes:

- For the use case "Transfer payment to SIC IP service", the message must be submitted by the participant in the SIC RTGS service and is then delivered by the SIC IP service to the system manager. The participant receives a "Settlement Confirmation" (camt.054) message in the SIC RTGS Service after the transfer payment has been executed.
- For the use case "Transfer payment from SIC IP service", the message must be submitted by the participant in the SIC IP service and is then delivered by the SIC RTGS service to the system manager. The subscriber receives an "IP Execution Confirmation" (pacs.002) message in the SIC IP service after the transfer payment has been executed.

3.2 Payment types

The following payment types are available:

Payment type	Code value
Transfer payment to SIC IP service	IPLQTT
Transfer payment from SIC IP service	IPLQTF

Table 3: List of payment types for transfer payments and their code values in the "pacs.009" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the `.../CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry` element for identification purposes.

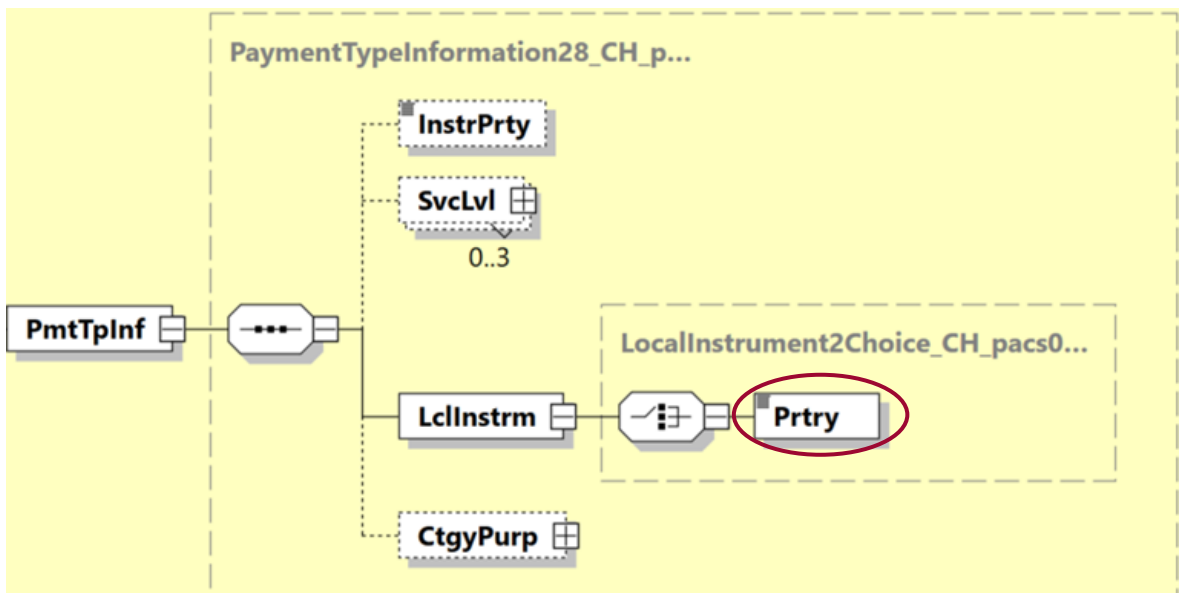


Figure 2: Indication of the payment type in the "pacs.009" message

3.3 Naming of the parties in a transfer payment

The parties involved in transfer payments are named as follows:

Name	Comment	ISO 20022
Debtor	The institution sending the payment (must be identical to the instructing participant)	Debtor
Instructing Participant	The instructing participant has a settlement account in the source service which is debited (must be identical to the instructed participant)	Instructing Agent [Member ID]
Instructed Participant	The instructed participant has a settlement account in the destination service which is credited (must be identical to the instructing participant)	Instructed Agent [Member ID]
Creditor	The institution receiving the payment (must be identical to the instructed participant)	Creditor

Table 4: Names of the parties involved in transfer payments

Notes on the individual parties:

Debtor/Creditor

- The "Debtor"/"Creditor" elements correspond to the sending and receiving institution respectively and must always be supplied.
- The instructing participant must be identical to the debtor. This means that all the information in the "Debtor" element must have the same content (identical string) as the information in the "Instructing Agent" element.
- The instructed participant must be identical to the creditor. This means that all the information in the "Creditor" element must have the same content (identical string) as the information in the "Instructed Agent" element.

Instructing Participant / Instructed Participant

- The "Instructing Agent" element is a compulsory field and plays a dual role as system participant and sender.
- The "Instructing Agent" element is also used together with the "Transaction Identification" element and the "Message Identification" for duplicate checking.
- The "Instructed Agent" element must be filled in by the sender with the system participant on the creditor side.
- The two elements "Instructing Agent"/"Instructed Agent" are used at the <CdtTrfTxInf> level; entering them at <GrpHdr> level is not supported.
- Transfer payments are only allowed between the settlement accounts of the same participant. For this reason, the instructing participant also corresponds to the instructed participant, i.e. the "Instructing Agent" and "Instructed Agent" elements must have the same content (identical string).

3.4 Identifying financial institutions (Agents)

All the necessary information is provided at the element level in chapter 4 "Technical specifications".

3.5 Use of account information

Transfer payments must be supplied with both the settlement account to be debited in the source service and the settlement account to be credited in the destination service. The account number must be supplied in the form of a proprietary account number (format = 6n) in the .../Id/Othr/Id sub-element.

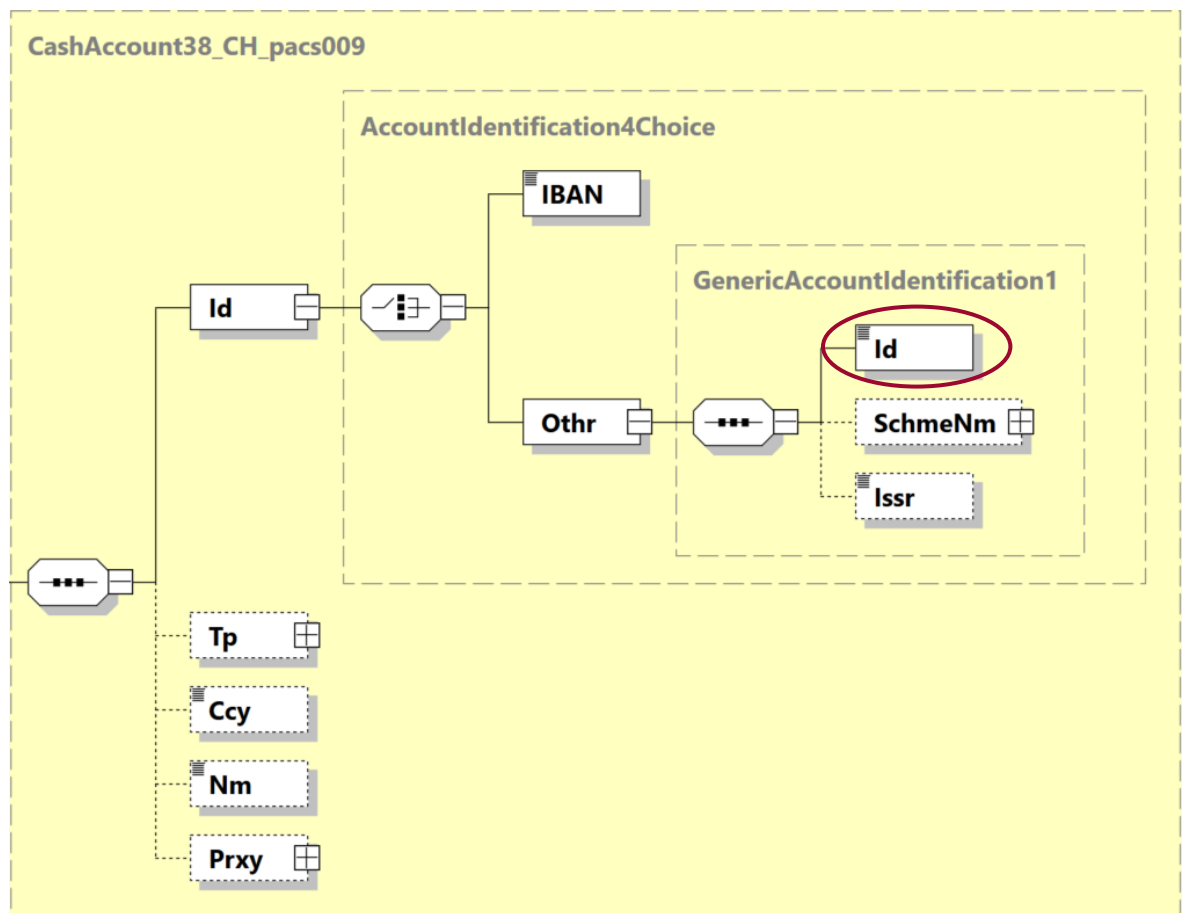


Figure 3: Account identification (Identification)

This rule applies to the account information elements for the following parties:

Element	Description
CdtTrfTxInf/DbtrAcct	Debtor Account (Settlement account to be debited in the source service)
CdtTrfTxInf/CdtrAcct	Creditor Account (Settlement account to be credited in the destination service)

Table 5: List of the parties that have accounts (use of account information)

3.6 Use of references

3.6.1 Message reference

"Message Identification" (A-level)

The message identification is a "technical", unique reference of the message. This reference is assigned by the instructing participant when the message is created. The *<MsgId>* is used for duplicate checking at the message level ("technical" duplicate checking).

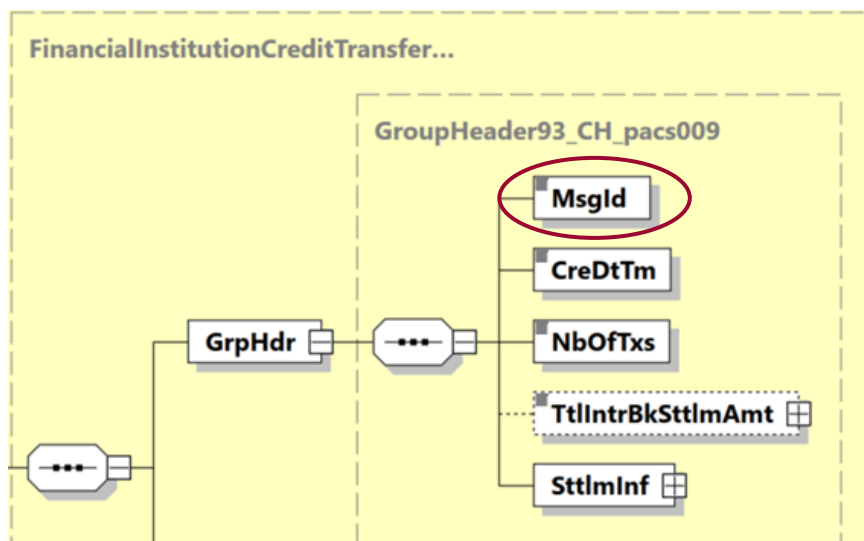


Figure 4: Message Identification

3.6.2 Transaction reference

"Transaction Identification" (B-level)

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant when the transaction is created. The transaction identification is used for the "operational" duplicate checking at the transaction level.

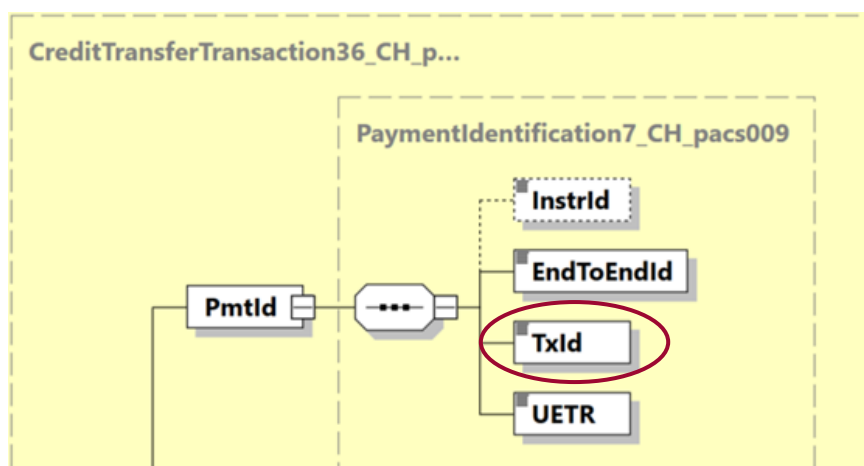


Figure 5: Transaction Identification

3.6.3 Debtor reference

"End to End Identification"

The debtor can provide the payment with a unique reference which is forwarded unchanged throughout the whole processing chain in the "End to End Identification" element.

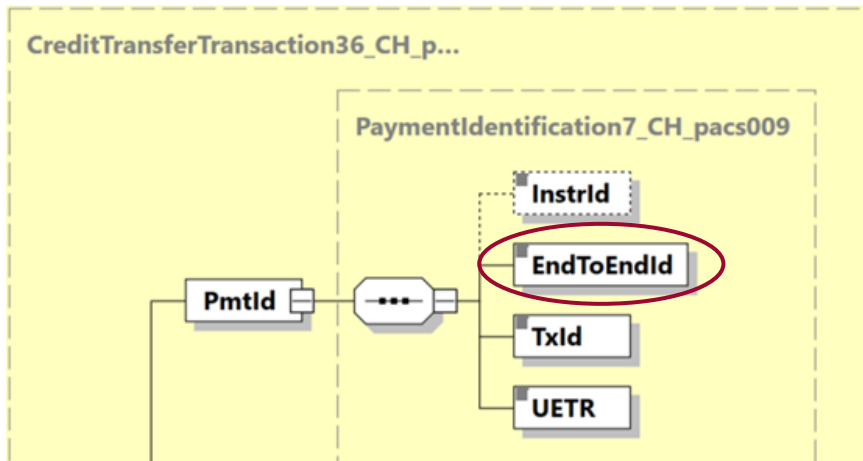


Figure 6: End to End Identification for the debtor's reference

3.6.4 Unique End-to-end Transaction Reference

«UETR»

The UETR is a globally unique reference created by the debtor or by the instructing participant.

The UETR corresponds to a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The SIC IP service only checks the UETR against the specifications as per the ISO 20022 schema definition.

3.7 Specific Swiss code values

Swiss-specific code values are used at various points in the "pacs.009" message. These are all defined for "Proprietary" versions and are used for the unique identification of specific values in the Swiss Interbank Standard.

These code values are used whenever it is not possible to uniquely identify a transaction using values from the "ISO External Code Lists".

3.7.1 Sending processing instructions to the SIC RTGS Service

For the "Transfer payment to SIC IP service" use case, the processing instruction for the following task can be sent to the SIC RTGS Service (source service):

- For the function "Request to use reserved liquidity" (LIQU) (see also chapter 3.8.2 "Request to use reserved liquidity").

Code value	Meaning
LIQU	Request to use reserved liquidity

Table 6: Code value for sending the processing instruction to the SIC RTGS Service

The code value is sent in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element.

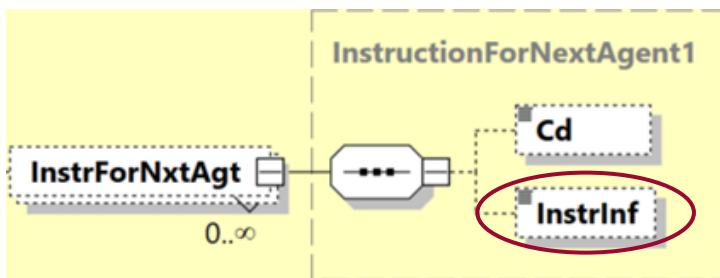


Figure 7: Entering a code to send processing instructions to the SIC RTGS Service

3.8 Additional functions in the SIC RTGS Service

3.8.1 Entering an earliest possible settlement time

By entering an earliest settlement time, the sender has the option of adding payments to the corresponding wait file at a specific time in the SIC RTGS Service (source service) for the "Transfer payment to SIC IP service" use case. To do this, the calendar date and time of the earliest requested settlement time must be given. Entering a calendar date is required because one clearing day extends across more than one calendar day in the SIC RTGS Service.

To ensure that the payment is correctly processed when the earliest settlement time is reached, various consistency checks are carried out when the payment is received in the SIC RTGS Service. The following conditions should be taken into account:

- A valid calendar date and a valid time must be sent.
- If the indicated earliest settlement time is before the time of delivery it will be replaced by the time of delivery. The change will be advised in the acknowledgement "pacs.002" with status ACWC.
- The earliest settlement time is entered in addition to the requested settlement date. To avoid inconsistencies, a check is carried out to find out whether the time specified is within the clearing day given for the requested settlement date. If this is not the case, the payment will be rejected.
- The checks on the validity of the time are based on the clearing stop times according to the standard daily schedule for the clearing day in question in the SIC RTGS Service. For operational reasons, the system manager may alter the actual clearing stop times. To avoid processing problems due to subsequent alterations, the requested time must not be between clearing stops 1 and 3 on the clearing day in question.
- Where an earliest settlement time is used, the sender must ensure that the requested settlement date can be adhered to. If this is not the case (e.g. not a banking business day, date is in the past), the payment will be rejected.

A desired earliest settlement time can be specified in the *FICdtTrf/CdtTrfTxInf/SttlmTmIndctn/DbtDtTm* element.

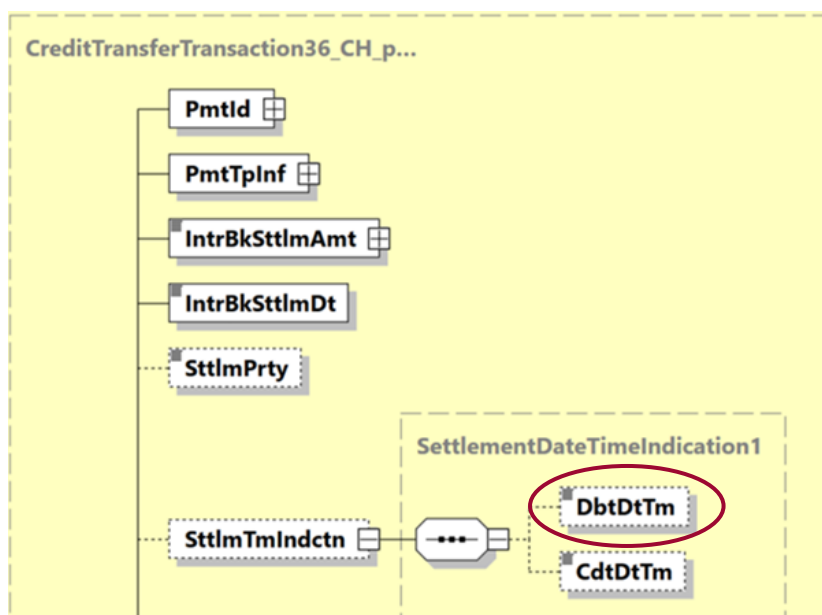


Figure 8: Entering an earliest settlement time

3.8.2 Request to use reserved liquidity

Liquidity reservations are used in the SIC RTGS Service to ensure that there is sufficient liquidity for certain payments. The participant reserves this liquidity on the SIC RTGS settlement account. This reserved amount can then only be used to execute credit transfers with a specific processing instruction.

The processing instruction to make use of reserved liquidity can be entered using the code LIQU in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also chapter 3.7.1 "Sending processing instructions to the SIC RTGS Service").

3.9 Further business-related definitions

Information on the ISO 20022 Implementation Guidelines for the SIC RTGS Service applicable to SIC/euroSIC, which underlie those of the SIC IP service, are published on the www.iso-payments.ch website. The messages used for the launch of the SIC IP service as of November 2023 are based on the SIC/euroSIC Implementation Guidelines as per SIC Platform Release 4.10 of 17 November 2023.

4 Technical specifications

4.1 Group Header (GrpHdr, A-level)

The "Group Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

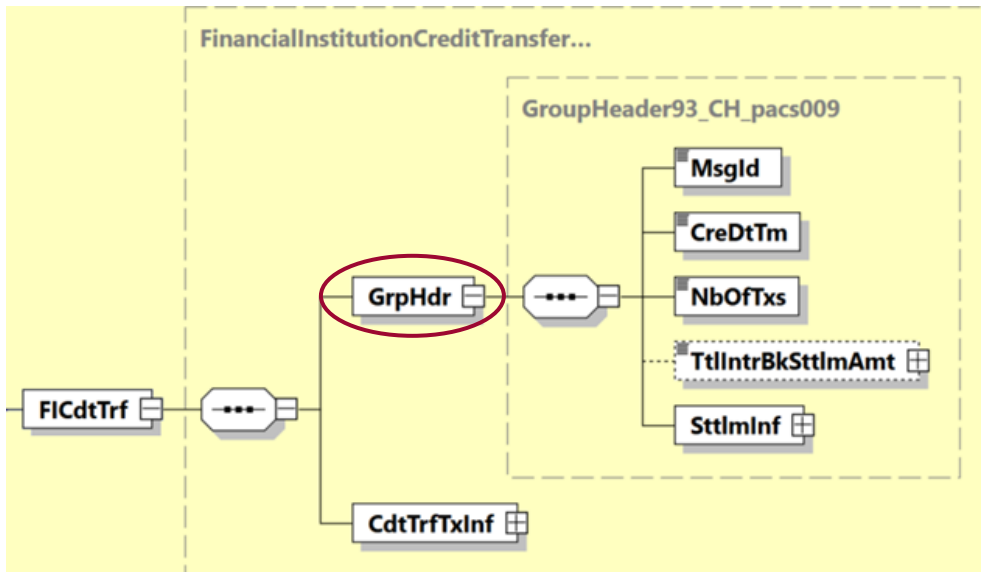


Figure 9: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.009" message that are relevant to the SIC IP service.

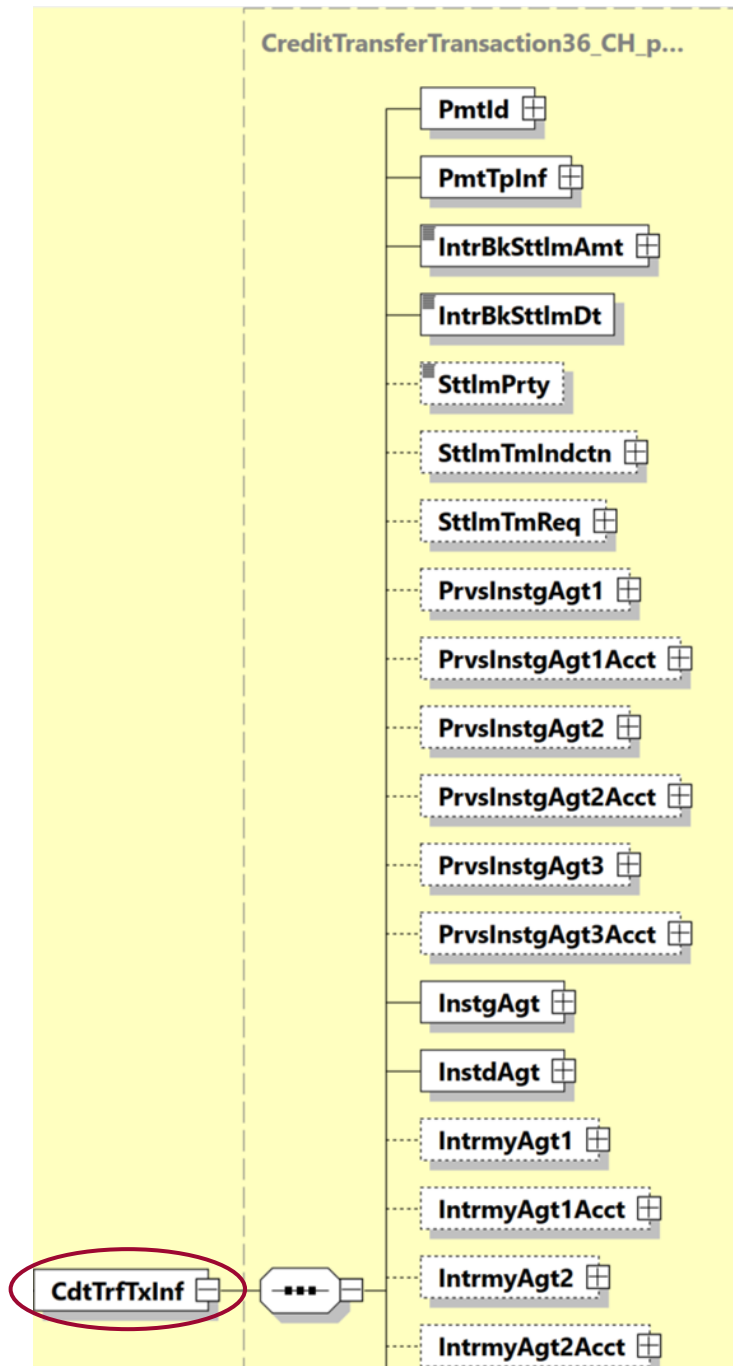
ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +Financial Institution Credit Transfer V08	FICdtTrf	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates of the source service. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.	IPLQTT: Source service = SIC RTGS service, permitted value dates are value date today and 2 days in the past. IPLQTF: Source service = SIC IP service, permitted value dates are value date today and 1 day in the past.
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time The following two forms of representation of a time are permitted: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".	
Group Header +Total Interbank Settlement Amount	TtIntrBkSttlmAmt	0..1	0..1	Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
	@ Ccy			Currency Code The currency code must be CHF.	
Group Header +Settlement Information	SttlmInf	1..1	1..1	Settlement Information	
Group Header +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Content must be CLRG (Clearing).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Settlement Account	SttlmAcct	0..1	0..1	Settlement Account Must not be used.	
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	1..1	Clearing System Must be used to identify the clearing system. Must correspond to the source service of the transfer payment.	
Group Header +Settlement Information ++Clearing System +++Code	Cd	1..1	1..1	Clearing System Identification (code) Identification of the clearing system (source service), the following code values are available: SIC RTGS service (CHF only) = value SIC must be used SIC IP service (CHF only) = value SIP must be used	IPLQTT: Only SIC permitted. IPLQTF: Only SIP permitted.

Table 7: Group Header (GrpHdr, A-level)

4.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

The "Credit Transfer Transaction Information" (B-level of the message) contains the following information about the payment or transaction:



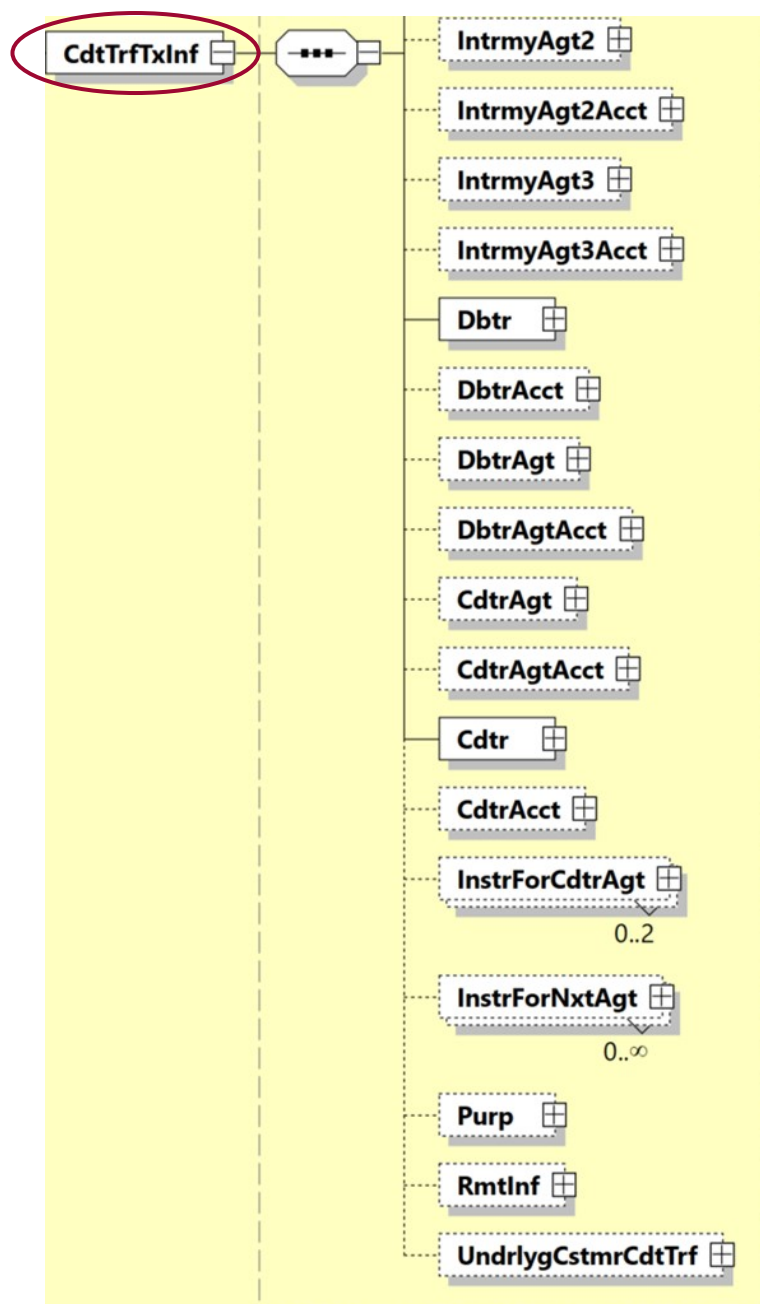


Figure 10: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" of the "pacs.009" message that are relevant to the SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1		
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment References	
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Additional Transaction Identification	
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The element can be supplied with value NOTPROVIDED if there is no known identification.	
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates of the source service. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level.	IPLQTT: Source service = SIC RTGS service, permitted value dates are value date today and 2 days in the past. IPLQTF: Source service = SIC IP service, permitted value dates are value date today and 1 day in the past.
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The UETR is only checked against the schema definition according to ISO 20022.	
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information	
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level Must not be used.	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	Payment Type Must be used for indicating system-specific codes to identify the payment type.	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary) Identification of the payment type, the following code values for payment types are available: IPLQTT = Transfer payment to SIC IP service IPLQTF = Transfer payment from SIC IP service	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose Must not be used.	
Credit Transfer Transaction Information +Interbank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	Settlement Amount Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	
	@ Ccy			Currency Code Only CHF permitted.	
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date For transfer payments it is mandatory to supply the date of the current clearing day.	
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication May optionally be used in the message from the participant to the SIC RTGS service to specify the earliest settlement time. In SIC IP service this element must not be used in messages from the participant to the SIC IP service. In messages from the SIC RTGS or SIC IP service to System Manager (SNB), this element is used to state the effective settlement date time when the payment was settled on the settlement account of the destination service.	IPLQTT: May optionally be used by the participant in SIC RTGS service to specify the earliest settlement time. IPLQTF: Must not be used in messages from the participant to the SIC IP service.
Credit Transfer Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time May be used in the SIC RTGS service to specify the preferred settlement time. Must contain a valid calendar date and a valid time. If the specified time is before the time the message was received by SIC RTGS service, it will be replaced by the reception time. The calendar date/time must be within the clearing day specified as the requested settlement date. The time must not be between clearing stop 1 and clearing stop 3 of the clearing day. Payments with an earliest settlement time are rejected if their value date would have to be adjusted because the requested settlement date cannot be fulfilled.	
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from the SIC RTGS or SIC IP service to System Manager (SNB). Contains settlement date time of the underlying payment (calendar date / time). Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.	
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	Settlement Time Request Must not be used.	
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 Must not be used.	
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 Must not be used.	
Credit Transfer Transaction Information +Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account Must not be used.	
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 Must not be used.	
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account Must not be used.	
Credit Transfer Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the source service which is debited. Since transfer payments are only allowed between SIC RTGS and SIC IP settlement accounts of the same participant, the content of <InstgAgt> and <InstdAgt> must be identical.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) Must be used. Must contain a valid identification of an active participant. Must not be concatenated.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the destination service which is credited. Since transfer payments are only allowed between SIC RTGS and SIC IP settlement accounts of the same participant, the content of <InstgAgt> and <InstdAgt> must be identical.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Must not be used.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) Must be used. Must contain a valid identification of an active participant. Must not be concatenated.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1	Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 Must not be used.	
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account Must not be used.	
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Must be identical with <InstgAgt>.	
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account Must be used for specifying the settlement account to be debited in the source service. The SIC IID specified under <InstgAgt> must be assigned with the settlement account specified here.	
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1	Account Identification	
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format Must be used.	
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary) Must be used. Contains account number of an active settlement account in the source service (format =6n).	IPLQTT: Must contain the SIC RTGS settlement account. IPLQTF: Must contain the SIC IP settlement account.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Issuer	Issr	0..1	0..1	Account Issuer Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Type	Tp	0..1	0..1	Type or purpose of the account Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Currency	Ccy	0..1	0..1	Account currency Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Name	Nm	0..1	0..1	Account name Must not be used.	
Credit Transfer Transaction Information +Debtor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification Must not be used.	
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent Must not be used.	
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Must not be used.	
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account Must not be used.	
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Must be identical with <InstdAgt>.	
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account Must be used for specifying the settlement account to be credited in the destination service. The SIC IID specified under <InstdAgt> must be assigned with the settlement account specified here.	
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1	Account Identification	
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format Must be used.	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary) Must be used. Contains account number of an active settlement account in the destination service (format =6n).	IPLQTT: Must contain the SIC IP settlement account. IPLQTF: Must contain the SIC RTGS settlement account.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Issuer	Issr	0..1	0..1	Account Issuer Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Type	Tp	0..1	0..1	Type or purpose of the account Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Currency	Ccy	0..1	0..1	Account currency Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Name	Nm	0..1	0..1	Account name Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification Must not be used.	
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction May optionally be used by the participant in SIC RTGS service (source service) to trigger a request to use reserved liquidity. The element can only be used once.	IPLQTF: Must not be used.
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	Processing Instruction (code) Element must not be used.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following value is permitted: LIQU = Request to use reserved liquidity. Liquidity reserved on the SIC RTGS settlement account is claimed for this payment.	
Credit Transfer Transaction Information +Purpose	Purp	0..1	0..1	Transaction Purpose Must not be used.	
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information	
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	1..1	Remittance Information Unstructured	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer	UndrlygCstmrCdtTrf	0..1	0..1	Underlying Customer Credit Transfer Must not be used.	

Table 8: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)