



# **Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages**

**SIC IP Service**

**IP Returns (pacs.004)**

**Version 2.2, valid from 15 November 2024**

## Change history

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

| Version | Date       | Description of the change   | Chapter      |
|---------|------------|---|--------------|
| 2.2     | 28.02.2024 | Modifications per SIC Platform Release 5.1  |              |
|         |            | Extension for IP returns without prior IP return request due to alignment with RTGS Services (CR2024-SIC4-0015): <ul style="list-style-type: none"> <li>Opening of the "Original Transaction Information" block (D-Level); the following chapters have been modified or added:               <ul style="list-style-type: none"> <li>"Parties from the original payment (Original Transaction Reference)" 3.3.3</li> <li>"Institutions at the original transaction level (D-level)" 3.4.2</li> <li>"Parties at the original transaction level (D-level)" 3.5.2</li> <li>"Use of account information" 3.7</li> <li>"Original Transaction Reference" 3.11.4</li> <li>"Original Transaction Reference (OrgnlTxRef, D-level)" 4.4</li> </ul> </li> <li>Element &lt;OrgnlInstrId&gt; is now permitted 3.9.4. 4.3</li> <li>Elements .../RtrRsnInf/Rsn, .../RtrRsnInf/Rsn/Cd and .../RtrRsnInf/AddtlInf: 4.3</li> </ul> Complete revision due to new possible return reasons (all codes allowed, new specific requirements for codes FOCTR / NARR / CUST) |              |
| 2.1     | 31.03.2023 | Update, valid from November 2023  |              |
|         |            | Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9)  | 3.11.4       |
|         |            | Element .../TxInf/SttlmTmIndctn and sub-element .../CdtDtTm: Clarification within the element definitions that content refers to the return and not the underlying customer payment   | 4.3          |
|         |            | Element .../TxInf/RtrRsnInf/AddtlInf: Definition of second occurrence corrected and precised (alignment with definition pacs.002 EXC002, contains clearing day of settlement of the return)   | 4.3          |
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| 1.1     | 20.05.2022 | Update (stable working version)   |              |
|         |            | New CH schema version pacs.004.001.09.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")  | 1.4          |
|         |            | New sub-chapter structure in chapter "Naming of the parties in an IP return" (clarification)  | 3.3.1, 3.3.2 |
| 1.0     | 28.02.2022 | First edition (stable working version)  | All          |

Table 1: Change history



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## General notes

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# 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.004" – 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.

## 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.004" for the SIC IP service is identical to that for the SIC RTGS service, and is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website:

- ***pacs.004.001.09.ch.02.xsd***

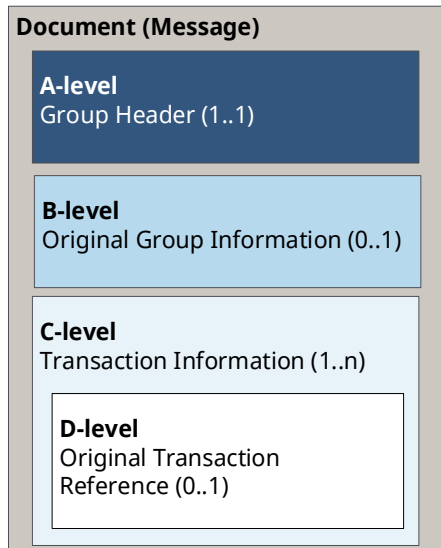
It should preferably be opened using specialized XML software.

## 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 "Payment Return" message (pacs.004) is sent from the creditor agent (the instructed participant of the original payment) to the SIC IP service and from the SIC IP service to the debtor agent (the instructing participant of the original payment) in order to arrange the IP return of an IP customer payment that has been previously received. It is used on the basis of the ISO 20022 XML schema "pacs.004.001.09".



The "pacs.004" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element.  
This block must occur exactly once.
- **B-level:** Group information level, "*Original Group Information*" element.  
This block is not used in the SIC IP service.
- **C-level:** Return or transaction level, "*Transaction Information*" element.  
This block must occur at least once and can occur n times in the ISO definition.  
This block is only permitted once in the SIC IP service.
- **D-level:** Original payment level, "*Original Transaction Reference*" element.  
This block can occur once. In the SIC-IP service, this block can be used optionally.

Figure 1: Basic message structure of the "pacs.004" message

## 3 Business specifications

### 3.1 Use cases

The "Payment Return" message is used in the following use case in the SIC IP service:

| Use case  | Input/Output | ISO 20022 |
|-----------|--------------|-----------|
| IP return | I/O          | pacs.004  |

Table 2: Use case for the "pacs.004" message

### 3.2 Payment return types

The following payment return type is provided for:

| Payment type | Code value |
|--------------|------------|
| IP return    | IPCRTN     |

Table 3: Payment return type and its code value in the "pacs.004" message

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

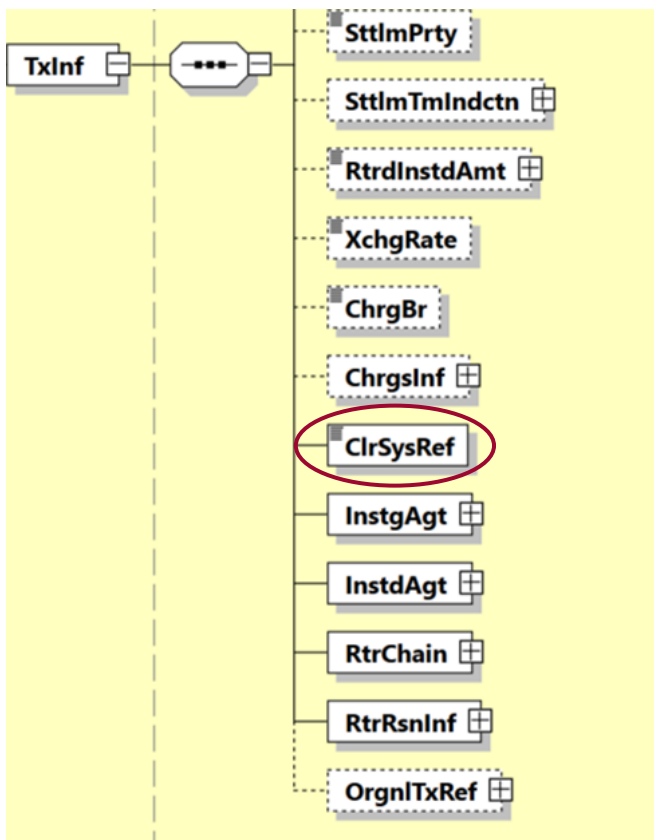


Figure 2: Entering the payment return type in the "pacs.004" message

### 3.3 Naming of the parties in an IP return

An IP return involves several parties as described below.

| Name                    |             | Comment  | ISO 20022                        |  |
|-------------------------|-------------|--|----------------------------------|--|
| Ultimate Debtor         |             |  | Ultimate Debtor                  |  |
| Debtor                  |             | Is a customer of the debtor's financial institution or its instructing participant   | Debtor                           |  |
| Instructing Participant |             | The instructing participant has a settlement account in the SIC IP service which is debited  | Instructing Agent<br>[Member ID] |  |
|                         | Optional ID | Is filled in by the SIC IP service in the case of a concatenated identification: the participant whose settlement account in the SIC IP service is being credited and to whom the transfer is being made | Instructed Agent<br>[Other ID]   |  |
| Instructed Participant  |             | The instructed participant has a settlement account in the SIC IP service which is credited  | Instructed Agent<br>[Member ID]  |  |
| Creditor                |             | Is a customer of the creditor's financial institution or its instructed participant  | Creditor                         |  |
| Ultimate Creditor       |             |  | Ultimate Creditor                |  |

Table 4: Names of the parties involved in IP returns

### 3.3.1 Parties of the payment return route (Return Chain)

#### General notes on the routing of the payment return within <RtrChain>

- Within the mandatory element "*Return Chain*", the roles of the various parties change compared to the original payment, as this element contains information about the IP return. The correct application of these elements (especially in relation to the type and content of the original payment) is entirely the responsibility of the system participants and is not validated by the SIC IP service.
- Within the "*Return Chain*", the "*Debtor*"/"*Creditor*" elements are mandatory and the "*Ultimate Debtor*"/"*Ultimate Creditor*" elements are optional.

#### Debtor / Creditor

- The "*Debtor*"/"*Creditor*" elements are mandatory within the "*Return Chain*" elements and can only be of type "*Party*".

### 3.3.2 Instructing Participant / Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and simultaneously performs the roles of system participant, sender and debtor's institution in the IP return.
- In addition, the "*Instructing Agent*" is used together with the "*Return 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. In addition, the "*Instructed Agent*" also assumes the role of the institution of the creditor of the IP return.
- The two elements "*Instructing Agent*"/"*Instructed Agent*" are only used at the <TxInf> level; entering them at <GrpHdr> level is not supported.
- The information that is delivered in the input under "*Instructed Agent*" is forwarded in the output by the SIC IP service unchanged.
- In the case of concatenation, the details of the destination for the concatenation are given in the output under the .../InstdAgt/FinInstnId/Othr/Id sub-element of the "*Instructed Agent*".

### 3.3.3 Parties from the original payment (Original Transaction Reference)

In addition, the following parties from the original payment can optionally be transmitted at the original payment level (D-level) in the "Original Transaction Reference":

| Name              | Comment   | ISO 20022         |
|-------------------|---|-------------------|
| Ultimate Debtor   |   | Ultimate Debtor   |
| Debtor            | Is a customer of the debtor's financial institution of the original payment   | Debtor            |
| Debtor Agent      | Handles the debtor's account of the original payment                          | Debtor Agent      |
| Creditor Agent    | Handles the creditor's account of the original payment                        | Creditor Agent    |
| Creditor          | Is a customer of the creditor's financial institution of the original payment | Creditor          |
| Ultimate Creditor |   | Ultimate Creditor |

Table 5: Parties from the original payment for IP return

#### Notes on the individual parties at the <Orgn/TxRef> (D-level):

##### General Notes

- For the following parties, only relevant specialties of the representation of individual parties of the original payment within the "pacs.004" payment return message are mentioned.
- Failing any specific mention, the specifications for the representation of the parties available at the D-level correspond to those of the original "pacs.008" payment. Further information can be found in the Implementation Guideline "IP Customer Payments".

##### Ultimate Debtor / Debtor / Creditor / Ultimate Creditor

- The "Ultimate Debtor"/"Debtor"/"Creditor"/"Ultimate Creditor" elements can only be represented as type <Party> at the D-level.

## 3.4 Identification of financial institutions (Agents)

### 3.4.1 Institutions at the transaction level (C-level)

All the necessary information is provided at the element level in chapter 4.3 "Transaction Information (TxInf, C-level)".

### 3.4.2 Institutions at the original transaction level (D-level)

The specifications of the Implementation Guideline "IP Customer Payments (pacs.008)" must be considered for the definition of institutions from the original payment within "Original Transaction Reference".

## **3.5 Identification of other parties (Parties)**

### **3.5.1 Parties at the transaction level (C-level)**

All the necessary information is provided at the element level in chapter 4.3 "Transaction Information (TxInf, C-level)".

### **3.5.2 Parties at the original transaction level (D-level)**

The specifications of the Implementation Guideline "IP Customer Payments (pacs.008)" must be considered for the definition of parties from the original payment within "*Original Transaction Reference*".

### 3.6 Use of address information

The following address elements can usually be used in the "Postal Address" element:

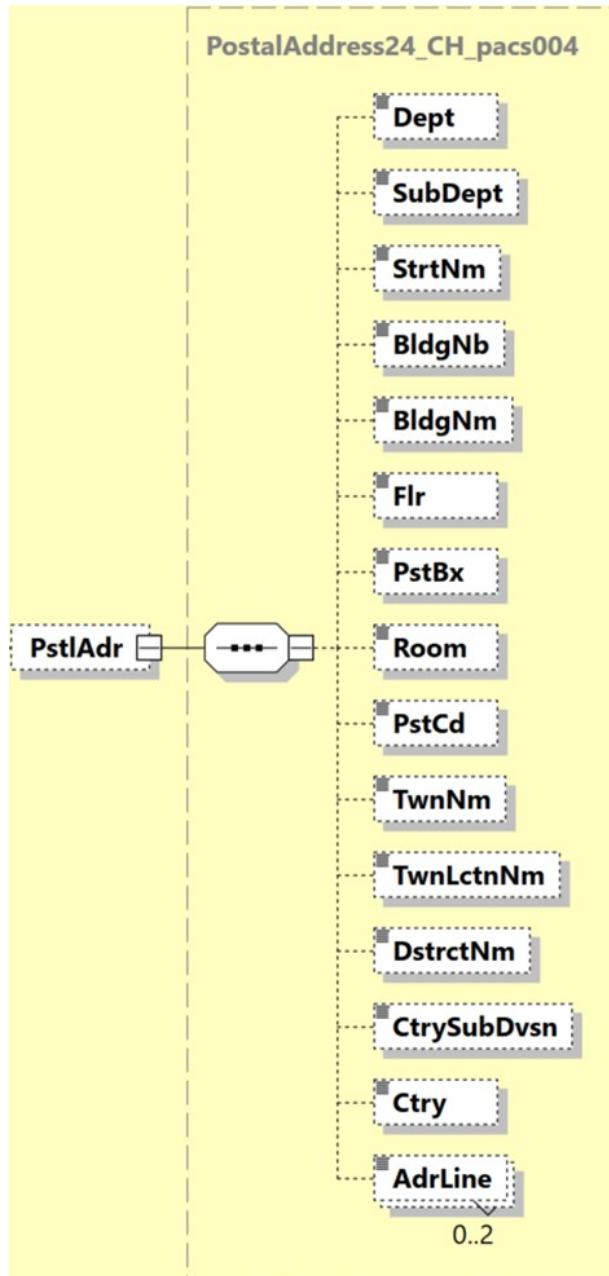


Figure 3: Address information (Postal Address)



| ISO 20022 standard   |             |      | Swiss ISO 20022 payment standard |  |  |
|----------------------|-------------|------|----------------------------------|--|--|
| Message Item         | XML Tag     | Mult | Mult                             | General Definition                                       | Remarks  |
| Department           | Dept        | 0..1 | 0..1                             | Department   |  |
| Sub Department       | SubDept     | 0..1 | 0..1                             | Sub Department   |  |
| Street Name          | StrtNm      | 0..1 | 0..1                             | Street Name  |  |
| Building Number      | BldgNb      | 0..1 | 0..1                             | Building Number  |  |
| Building Name        | BldgNm      | 0..1 | 0..1                             | Building Name  |  |
| Floor                | Flr         | 0..1 | 0..1                             | Floor  |  |
| Post Box             | PstBx       | 0..1 | 0..1                             | Post Box   |  |
| Room                 | Room        | 0..1 | 0..1                             | Room   |  |
| Post Code            | PstCd       | 0..1 | 0..1                             | Post Code  |  |
| Town Name            | TwnNm       | 0..1 | 0..1                             | Town Name  | Must be supplied if <AdrLine> is not supplied. |
| Town Location Name   | TwnLctnNm   | 0..1 | 0..1                             |  |  |
| District Name        | DstrctNm    | 0..1 | 0..1                             | District   |  |
| Country Sub Division | CtrySubDvsn | 0..1 | 0..1                             | Region (e.g., canton, province, state)                   |  |
| Country              | Ctry        | 0..1 | 0..1                             | Country (Country code as per ISO 3166 alpha-2 code list) | Must be supplied if <AdrLine> is not supplied. |
| Address Line         | AdrLine     | 0..7 | 0..2                             | Address line (unstructured)                              | Maximum 2 lines permitted.                     |

Table 6: Data elements for address information (Postal Address)

The addresses of the parties/institutes involved can either be structured (see chapter 3.6.1) or unstructured (see chapter 3.6.2) within the "Postal Address" element.

### 3.6.1 "Structured" variant

- The "*Town Name*" and "*Country*" elements must be provided.
- The following elements may optionally be provided in addition:
  - "*Department*"
  - "*Sub Department*"
  - "*Street Name*"
  - "*Building Number*"
  - "*Building Name*"
  - "*Floor*"
  - "*Post Box*"
  - "*Room*"
  - "*Post Code*"
  - "*Town Location Name*"
  - "*District Name*"
  - "*Country Sub Division*"

### 3.6.2 "Unstructured" variant

- The "*Address Line*" element must be provided; a maximum of two lines are permitted.
- The "*Country*" element may be optionally delivered in addition.

### 3.7 Use of account information

For IP returns, only account information of parties of the original payment within "Original Transaction Reference" is supported. For the definition of this account information, refer to the requirements detailed in the Implementation Guideline for "IP Customer Payments (pacs.008)".

### 3.8 Use of references in the IP return

The references described below are mainly mandatory in the IP return message.

#### 3.8.1 Message reference

##### "Message Identification" (A-level)

The message identification is a unique "technical" reference of the message. This reference is assigned by the instructing participant when the messages are created and is passed on unchanged by the SIC IP service to the instructed participant. The <MsgId> is used in the SIC IP service for duplicate checking at the message level (known as "technical" duplicate checking).

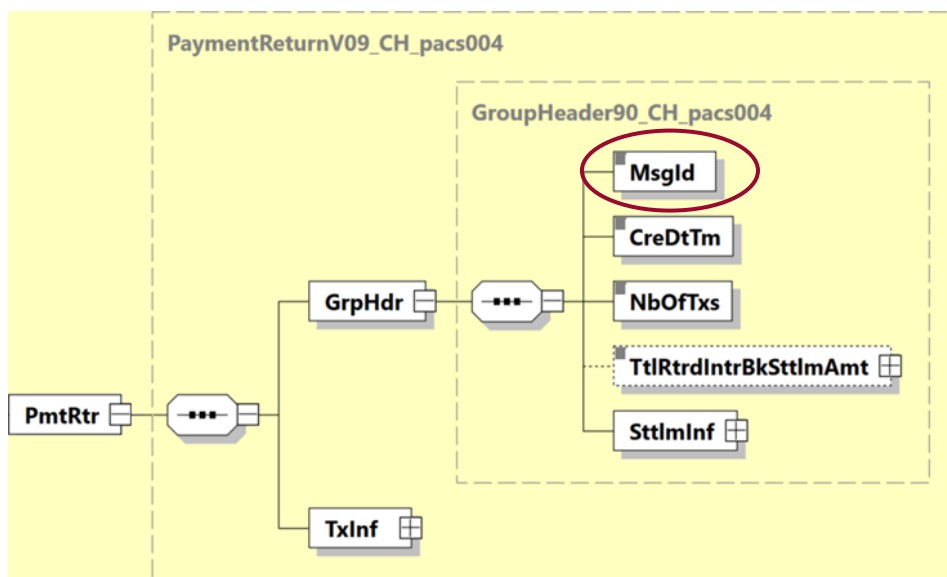


Figure 4: Message Identification

### 3.8.2 Transaction reference

#### "Return Identification" (C-level)

The return identification is the unique transaction reference for a payment return. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the SIC IP service to the instructed participant. The return identification is also sent in the receipt to the instructing participant. The return identification is used for "operational" duplicate checking at the transaction level.

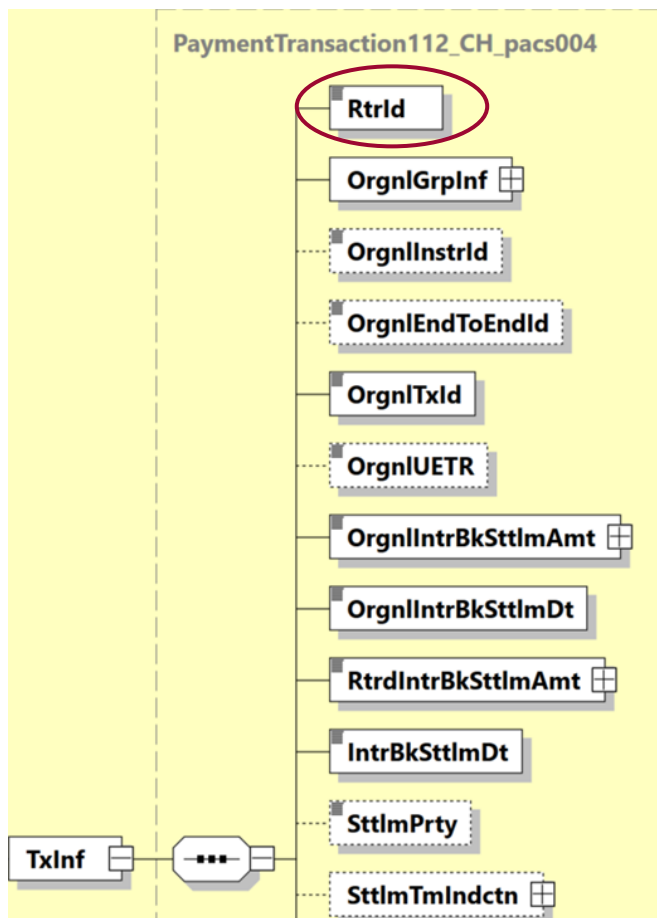


Figure 5: Return Identification

### 3.9 References of the original payment

At the transaction level (C-level) of the payment return message, the references from the original payment are used as described below.

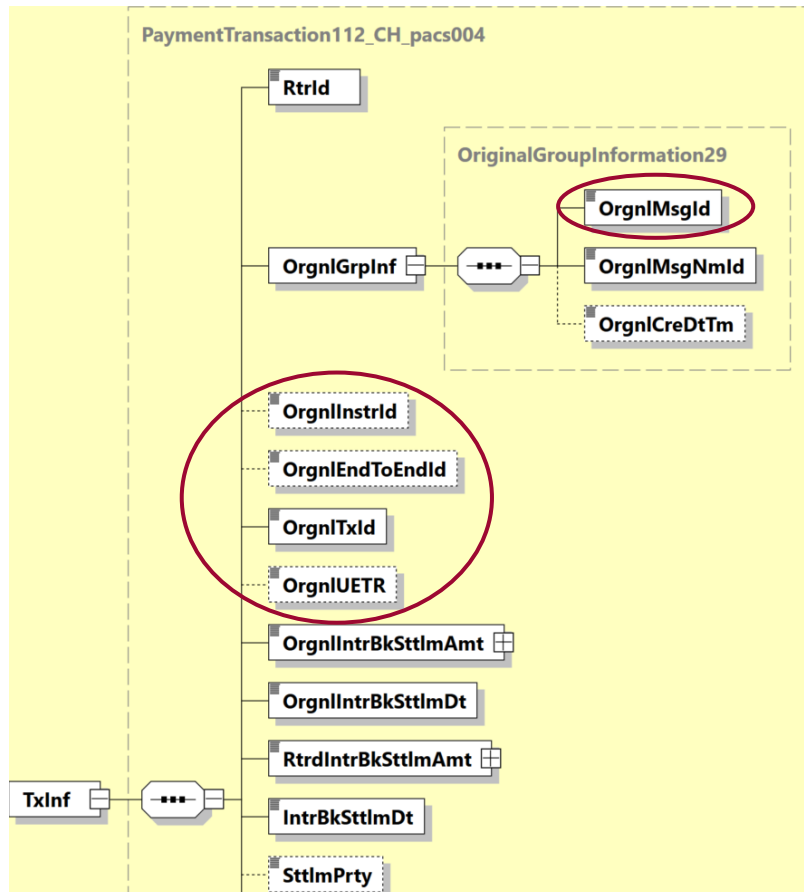


Figure 6: References of the original payment

### 3.9.1 Original Message Identification

The message identification of the original payment is mandatory and must be transmitted in the *<OrgnlMsgId>* element.

### 3.9.2 Original Transaction Identification

The transaction reference of the original payment is mandatory and must be transmitted in the *<OrgnlTxId>* element.

### 3.9.3 Original UETR

If a UETR was present in the original payment, it must be specified in the payment return (not checked by the SIC IP service). The UETR is transmitted in the *<OrgnlUETR>* element.

### 3.9.4 Original Instruction Identification

If there was an additional transaction identification in the original payment, it is recommended to include it in the payment return (not checked by the SIC IP service). The additional transaction identification is transmitted in the *<OrgnlInstrId>* element.

### 3.9.5 Original End To End Identification

A debtor reference supplied in the original payment can optionally be transmitted in the *<OrgnlEndToEndId>* element.

### 3.10 Reference of the IP Return Request

The reference of the IP return request must be provided in the `.../RtrRsnInf/AddtlInf` element.

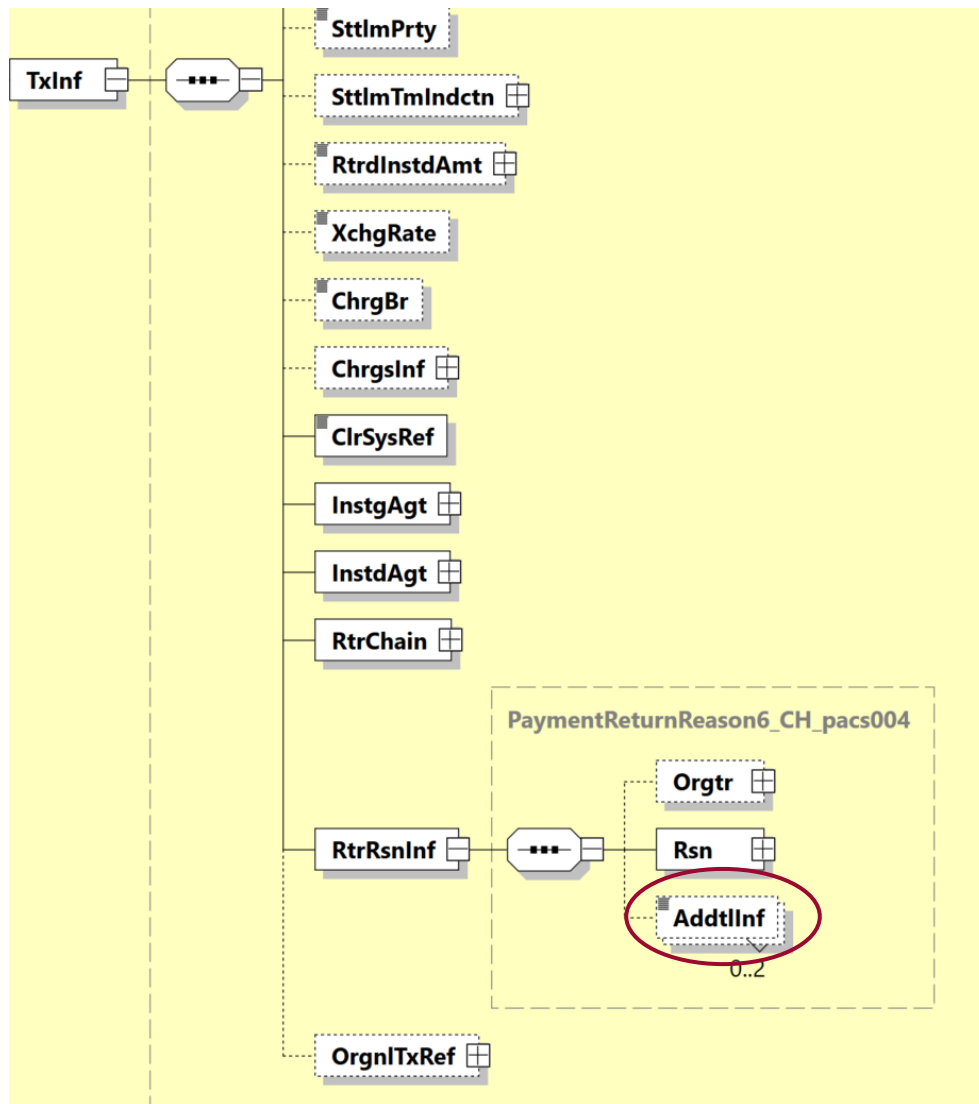


Figure 7: Entering the reference of the IP return request

### 3.11 Further information content of the original payment

For IP returns, further information about the original payment is split between transaction level (C-Level) and original payment level (D-Level).

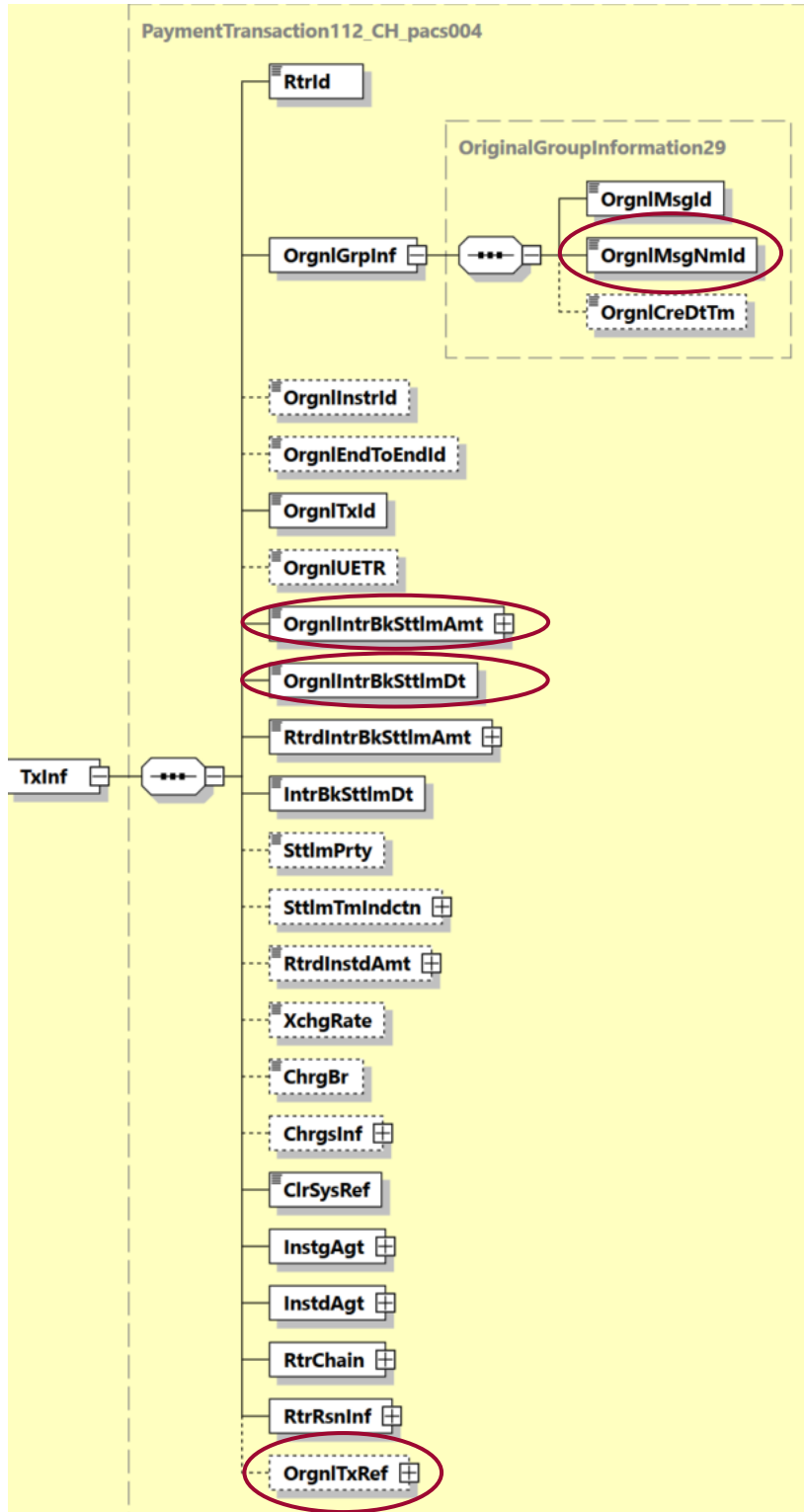


Figure 8: Elements for further information about the original payment



### 3.11.1 Original Message Name Identification

The message type of the original payment must be specified and is transmitted in the `<OrgnlMsgNmId>` element at the transaction level.

### 3.11.2 Original Interbank Settlement Amount

The settlement amount of the original payment must be specified and is transmitted in the `<OrgnlIntrBkSttlmAmt>` element at the transaction level.

### 3.11.3 Original Interbank Settlement Date

The requested value date of the original payment must be specified and is transmitted in the `<OrgnlIntrBkSttlmDt>` element at the transaction level.

### 3.11.4 Original Transaction Reference

Other data can optionally be transmitted at the original payment level in the corresponding sub-elements of the `<OrgnlTxRef>` element.

## 3.12 Further business-related definitions

Information about the ISO 20022 Implementation Guidelines of the SIC RTGS service applicable to SIC/euroSIC, which underlie those of the SIC IP service, is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

## 4 Technical specifications

### 4.1 Group Header (GrpHdr, A-level)

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

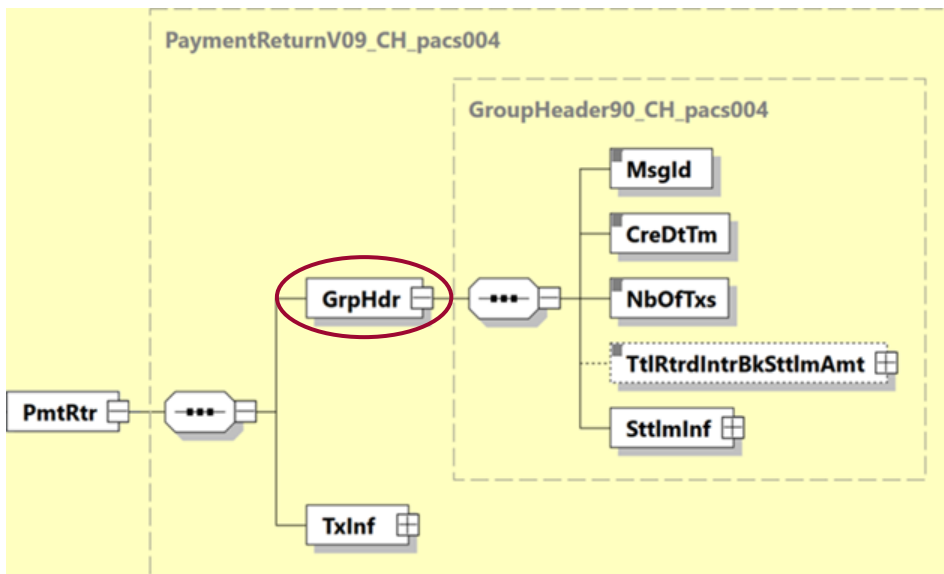


Figure 9: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.004" 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  |
| Document<br>+Payment Return V09                                 | PmtRtr                | 1..1 | 1..1   |   |
| Group Header  | GrpHdr                | 1..1 | 1..1   |   |
| Group Header<br>+Message Identification                         | MsgId                 | 1..1 | 1..1   | <b>Message Identification</b><br>Only the restricted character set for references (excluding spaces) is permitted for this element.<br>It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates in SIC IP service.<br>Permitted value dates are value date today and 1 day in the past.<br>Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. |
| Group Header<br>+Creation Date Time                             | CreDtTm               | 1..1 | 1..1   | <b>Creation Date Time</b><br>The SIC IP service accepts two forms of representation of a time:<br>1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ)<br>2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)   |
| Group Header<br>+Number Of Transactions                         | NbOfTxs               | 1..1 | 1..1   | <b>Number of Transactions</b><br>The entry for the number of transactions must be "1".  |
| Group Header<br>+Total Returned Interbank Settlement Amount     | TtlRtrdIntrBkSttlmAmt | 0..1 | 0..1   | <b>Total Returned Settlement Amount</b><br>If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> element.<br>Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits.<br>Amount must be >0, the maximum accepted amount is 99,999,999,999.99.  |
|   | @ Ccy                 |      |  | <b>Currency Code</b><br>The currency code must be CHF.  |
| Group Header<br>+Settlement Information                         | SttlmInf              | 1..1 | 1..1   | <b>Settlement Information</b>   |
| Group Header<br>+Settlement Information<br>++Settlement Method  | SttlmMtd              | 1..1 | 1..1   | <b>Settlement Method</b><br>Content must be CLRG (Clearing).  |
| Group Header<br>+Settlement Information<br>++Settlement Account | SttlmAcct             | 0..1 | 0..1   | <b>Settlement Account</b><br>Must not be used.  |
| Group Header<br>+Settlement Information<br>++Clearing System    | ClrSys                | 0..1 | 1..1   | <b>Clearing System</b><br>Must be used to identify the clearing system.   |

| ISO 20022 Standard  |         |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|---|---------|------|--|---|
| Message Item  | XML Tag | Mult | Mult   | Definition  |
| Group Header<br>+Settlement Information<br>++Clearing System<br>+++Code | Cd      | 1..1 | 1..1   | <b>Clearing System Identification (code)</b><br>Identification of the clearing system, the following code values are available:<br>SIC IP service (CHF only) = value SIP must be used |

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

## 4.2 Original Group Information (OrgnlGrpInf, B-level)

The group information level "Original Group Information" block is not used by the SIC IP service.

## 4.3 Transaction Information (TxInf, C-level)

The "Transaction Information" block (C-level of the message) contains the following information about the IP return or the original transaction:

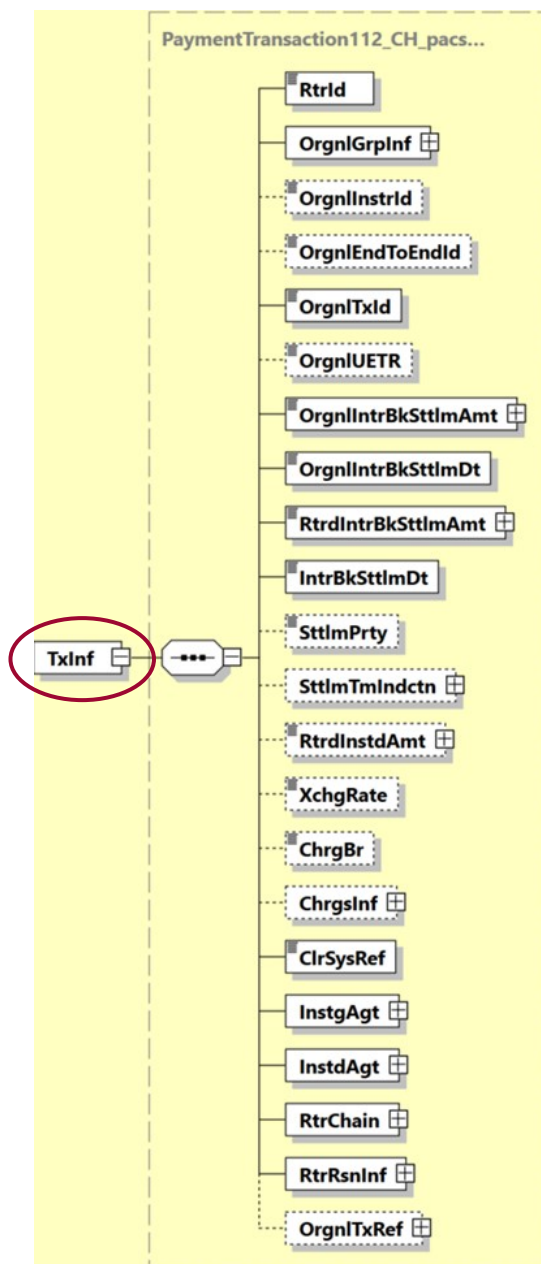


Figure 10: Transaction Information (TxInf)

The following table specifies all the elements of the "Transaction Information" block of the "pacs.004" 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   |
| Transaction Information  | TxInf           | 0..n | 1..1   |  |
| Transaction Information<br>+Return Identification  | RtrId           | 0..1 | 1..1   | <b>Transaction Identification</b><br>Only the restricted character set for references (excluding spaces) is permitted for this element.<br>Only 16 characters permitted, must include a digit 0 - 9 or a letter a - z or A - Z in the first position.<br>It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates in SIC IP service. Permitted value dates are value date today and 1 day in the past.<br>Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. |
| Transaction Information<br>+Original Group Information   | OrgnlGrpInf     | 0..1 | 1..1   | <b>Original Group Information</b>  |
| Transaction Information<br>+Original Group Information<br>++Original Message Identification      | OrgnlMsgId      | 1..1 | 1..1   | <b>Original Message Identification</b>   |
| Transaction Information<br>+Original Group Information<br>++Original Message Name Identification | OrgnlMsgNmId    | 1..1 | 1..1   | <b>Original Message Name Identification</b><br>The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the SIC IP service):<br>• pacs.008<br><br>Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the SIC IP service.  |
| Transaction Information<br>+Original Group Information<br>++Original Creation Date Time          | OrgnlCreDtTm    | 0..1 | 0..1   | <b>Original Creation Date Time</b>   |
| Transaction Information<br>+Original Instruction Identification                                  | OrgnlInstrId    | 0..1 | 0..1   | <b>Original Additional Transaction Identification</b>  |
| Transaction Information<br>+Original End To End Identification                                   | OrgnlEndToEndId | 0..1 | 0..1   | <b>Original Debtor Reference</b>   |
| Transaction Information<br>+Original Transaction Identification                                  | OrgnlTxId       | 0..1 | 1..1   | <b>Original Transaction Identification</b>   |
| Transaction Information<br>+Original UETR  | OrgnlUETR       | 0..1 | 0..1   | <b>Original Unique End-to-end Transaction Reference</b><br>This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it must be indicated in the return (not checked by the SIC IP service). The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.  |

| ISO 20022 Standard   |                     |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|--|---------------------|------|--|---|
| Message Item   | XML Tag             | Mult | Mult   | Definition  |
| Transaction Information<br>+Original Interbank Settlement Amount             | OrgnlIntrBkSttlmAmt | 0..1 | 1..1   | <b>Original Settlement Amount</b><br>Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.   |
|  | @ Ccy               |      |  | <b>Currency Code</b><br>The currency code must be CHF.  |
| Transaction Information<br>+Original Interbank Settlement Date               | OrgnlIntrBkSttlmDt  | 0..1 | 1..1   | <b>Original Interbank Settlement Date</b>   |
| Transaction Information<br>+Returned Interbank Settlement Amount             | RtrdIntrBkSttlmAmt  | 1..1 | 1..1   | <b>Returned Settlement Amount</b><br>Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.   |
|  | @ Ccy               |      |  | <b>Currency Code</b><br>The currency code must be CHF.  |
| Transaction Information<br>+Interbank Settlement Date                        | IntrBkSttlmDt       | 0..1 | 1..1   | <b>Requested Settlement Date</b><br>Will be forwarded unchanged to the instructed participant.<br>Must be a valid calendar date.<br>Must not be in the future.<br>In SIC IP service, permitted value dates are value date today and 1 day in the past.                                    |
| Transaction Information<br>+Settlement Priority                              | SttlmPrty           | 0..1 | 0..1   | <b>Settlement Priority</b><br>Must not be used.   |
| Transaction Information<br>+Settlement Time Indication                       | SttlmTmIndctn       | 0..1 | 0..1   | <b>Settlement Indication</b><br>Used in messages from the SIC IP service to the instructed participant to state the effective settlement date time when the return payment was settled on the SIC IP settlement account.<br>Message from participant to SIC IP service: Must not be used. |
| Transaction Information<br>+Settlement Time Indication<br>++Debit Date Time  | DbtDtTm             | 0..1 | 0..1   | <b>Earliest Settlement Time</b><br>Must not be used.  |
| Transaction Information<br>+Settlement Time Indication<br>++Credit Date Time | CdtDtTm             | 0..1 | 0..1   | <b>Credit Date Time</b><br>Only used in messages from the SIC IP service to the instructed participant. Contains settlement date time of the return payment (calendar date / time). Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.                   |
| Transaction Information<br>+Returned Instructed Amount                       | RtrdInstAmt         | 0..1 | 0..1   | <b>Returned Instructed Amount</b><br>Must be provided in the case of "Return with Currency Conversion" with indication of the foreign currency amount booked with the creditor of the original payment (not verified by the SIC IP service).  |

| ISO 20022 Standard  |             |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|-------------|------|--|--|
| Message Item  | XML Tag     | Mult | Mult   | Definition   |
|   | @ Ccy       |      |  | <b>Currency Code</b><br>The currency code must not be identical to that of <RtrdIntrBkSttlmAmt>.   |
| Transaction Information<br>+Exchange Rate   | XchgRate    | 0..1 | 0..1   | <b>Exchange Rate</b><br>Must be provided in the case of "Return with Currency Conversion" with indication of the conversion rate applied (not verified by the SIC IP service).   |
| Transaction Information<br>+Charge Bearer   | ChrgBr      | 0..1 | 0..1   | <b>Charge Bearer</b><br>Must not be used.  |
| Transaction Information<br>+Charges Information   | ChrgsInf    | 0..n | 0..1   | <b>Charges Information</b><br>Must not be used.  |
| Transaction Information<br>+Clearing System Reference   | ClrSysRef   | 0..1 | 1..1   | <b>Return Type</b><br>Must be used for entering system-specific codes for identification of the payment return type.<br>The following codes for payment return types are available:<br>IPCRTN = IP return  |
| Transaction Information<br>+Instructing Agent   | InstgAgt    | 0..1 | 1..1   | <b>Instructing Participant</b><br>Must be used. Is used together with <MsgId> / <RtrId> for duplicate checking.<br>For addressing the participant, <ClrSysMmbId> element must be used.<br>The instructing participant has a settlement account in the SIC IP service which is debited. |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification   | FinInstnId  | 1..1 | 1..1   | <b>Financial Institution Identification</b>  |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++BICFI                                 | BICFI       | 0..1 | 0..1   | <b>Identification of Instructing Participant (BIC)</b><br>Must not be used.  |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1   | <b>Identification of Instructing Participant (proprietary)</b><br>Must be used.<br>Must contain a valid identification of an active participant.<br>Must not be concatenated.  |



| ISO 20022 Standard   |            |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|--|------------|------|--|---|
| Message Item   | XML Tag    | Mult | Mult   | Definition  |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId   | 0..1 | 1..1   | <b>Clearing System Identification</b><br>Must be used to identify the identification type.  |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd         | 1..1 | 1..1   | <b>Clearing System Identification (code)</b><br>Permitted ISO code value: CHSIC (SIC IID (=6n)).  |
| Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification                       | MmbId      | 1..1 | 1..1   | <b>Member Identification</b><br>SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.   |
| Transaction Information<br>+Instructed Agent   | InstdAgt   | 0..1 | 1..1   | <b>Instructed Participant</b><br>Must be used.<br>For addressing the participant, <ClrSysMmbId> element must be used.<br>The instructed participant has a settlement account in the SIC IP service which is credited. |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification   | FinInstnId | 1..1 | 1..1   | <b>Financial Institution Identification</b>   |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++BICFI   | BICFI      | 0..1 | 0..1   | <b>Identification of Instructed Participant (BIC)</b><br>Must not be used.  |

| ISO 20022 Standard  |             |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|---|-------------|------|--|---|
| Message Item  | XML Tag     | Mult | Mult   | Definition  |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification  | ClrSysMmbId | 0..1 | 0..1   | <b>Identification of Instructed Participant (proprietary)</b><br>Must be used.<br>Must contain valid identification for an active participant.  |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId    | 0..1 | 1..1   | <b>Clearing System Identification</b><br>Must be used to identify the identification type.  |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd          | 1..1 | 1..1   | <b>Clearing System Identification (code)</b><br>Permitted ISO code value: CHSIC (SIC IID (=6n)).  |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification                       | MmbId       | 1..1 | 1..1   | <b>Member Identification</b><br>SIC IID (=6n), must be contained in the bank master data and active.  |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Other  | Othr        | 0..1 | 0..1   |   |
| Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Other<br>++++Identification  | Id          | 1..1 | 1..1   | <b>Assigned Identification of the Instructed Participant</b><br>Message from SIC IP service to participant: In case of a concatenated SIC IID, the SIC IID of the instructed participant will be assigned by the service and provided in this element.<br>Message from participant to SIC IP service: Must not be used. |

| ISO 20022 Standard  |           |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|---|-----------|------|--|---|
| Message Item  | XML Tag   | Mult | Mult   | Definition  |
| Transaction Information<br>+Return Chain  | RtrChain  | 0..1 | 1..1   | <b>Return Chain</b><br>Must be used to indicate the parties involved in the return chain.<br>In this element the role of the various parties changes compared to the original payment, as this is information about the return payment. |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor   | UltmtDbtr | 0..1 | 0..1   | <b>Ultimate Debtor</b>  |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor<br>+++Party                             | Pty       | 1..1 | 1..1   | <b>Identification of a person or an organisation</b>  |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor<br>+++Party<br>++++Name                 | Nm        | 0..1 | 0..1   | <b>Name</b><br>Must be present if <UltmtDbtr> was used.   |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor<br>+++Party<br>++++Postal Address       | PstlAdr   | 0..1 | 0..1   | <b>Postal Address</b><br>For use of sub-elements see chapter 3.6 "Use of Address Information".  |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor<br>+++Party<br>++++Identification       | Id        | 0..1 | 0..1   | <b>Identification</b><br>Must not be used.  |
| Transaction Information<br>+Return Chain<br>++Ultimate Debtor<br>+++Party<br>++++Country Of Residence | CtryOfRes | 0..1 | 0..1   | <b>Country Of Residence</b><br>Must not be used.  |
| Transaction Information<br>+Return Chain<br>++Debtor  | Dbtr      | 1..1 | 1..1   | <b>Debtor</b><br>Is a customer of the instructing participant.  |

| ISO 20022 Standard   |            |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|--|------------|------|--|--|
| Message Item   | XML Tag    | Mult | Mult   | Definition   |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Party                             | Pty<br>{Or | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>Must be used.                          |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Party<br>++++Name                 | Nm         | 0..1 | 0..1   | <b>Name</b><br>Must be used.   |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Party<br>++++Postal Address       | PstlAdr    | 0..1 | 0..1   | <b>Postal Address</b><br>For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Party<br>++++Identification       | Id         | 0..1 | 0..1   | <b>Identification</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Party<br>++++Country Of Residence | CtryOfRes  | 0..1 | 0..1   | <b>Country Of Residence</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Debtor<br>+++Agent                             | Agt<br>Or} | 1..1 | 1..1   | <b>Identification of a financial institution</b><br>Must not be used.                          |
| Transaction Information<br>+Return Chain<br>++Initiating Party                               | InitgPty   | 0..1 | 0..1   | <b>Initiating Party</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Debtor Agent                                   | DbtrAgt    | 0..1 | 0..1   | <b>Debtor Agent</b><br>Must not be used.   |

| ISO 20022 Standard   |               |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|--|---------------|------|--|---|
| Message Item   | XML Tag       | Mult | Mult   | Definition  |
| Transaction Information<br>+Return Chain<br>++Previous Instructing Agent 1     | PrvsInstgAgt1 | 0..1 | 0..1   | <b>Previous Instructing Agent 1</b><br>Must not be used.              |
| Transaction Information<br>+Return Chain<br>++Previous Instructing Agent 2     | PrvsInstgAgt2 | 0..1 | 0..1   | <b>Previous Instructing Agent 2</b><br>Must not be used.              |
| Transaction Information<br>+Return Chain<br>++Previous Instructing Agent 3     | PrvsInstgAgt3 | 0..1 | 0..1   | <b>Previous Instructing Agent 3</b><br>Must not be used.              |
| Transaction Information<br>+Return Chain<br>++Intermediary Agent 1             | IntrmyAgt1    | 0..1 | 0..1   | <b>Intermediary Agent 1</b><br>Must not be used.                      |
| Transaction Information<br>+Return Chain<br>++Intermediary Agent 2             | IntrmyAgt2    | 0..1 | 0..1   | <b>Intermediary Agent 2</b><br>Must not be used.                      |
| Transaction Information<br>+Return Chain<br>++Intermediary Agent 3             | IntrmyAgt3    | 0..1 | 0..1   | <b>Intermediary Agent 3</b><br>Must not be used.                      |
| Transaction Information<br>+Return Chain<br>++Creditor Agent                   | CdtrAgt       | 0..1 | 0..1   | <b>Creditor Agent</b><br>Must not be used.                            |
| Transaction Information<br>+Return Chain<br>++Creditor                         | Cdtr          | 1..1 | 1..1   | <b>Creditor</b><br>Is a customer of the instructed participant.       |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Party             | Pty<br>{Or    | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>Must be used. |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Party<br>++++Name | Nm            | 0..1 | 0..1   | <b>Name</b><br>Must be used.  |

| ISO 20022 Standard   |            |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|--|------------|------|--|--|
| Message Item   | XML Tag    | Mult | Mult   | Definition   |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Party<br>++++Postal Address       | PstlAdr    | 0..1 | 0..1   | <b>Postal Address</b><br>For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Party<br>++++Identification       | Id         | 0..1 | 0..1   | <b>Identification</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Party<br>++++Country Of Residence | CtryOfRes  | 0..1 | 0..1   | <b>Country Of Residence</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Creditor<br>+++Agent                             | Agt<br>Or} | 1..1 | 1..1   | <b>Identification of a financial institution</b><br>Must not be used.                          |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor                                | UltmtCdtr  | 0..1 | 0..1   | <b>Ultimate Creditor</b>   |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor<br>+++Party                    | Pty        | 1..1 | 1..1   | <b>Identification of a person or an organisation</b>   |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor<br>+++Party<br>++++Name        | Nm         | 0..1 | 0..1   | <b>Name</b><br>Must be present if <UltmtCdtr> was used.  |

| ISO 20022 Standard  |           |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|-----------|------|--|--|
| Message Item  | XML Tag   | Mult | Mult   | Definition   |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor<br>+++Party<br>++++Postal Address       | PstlAdr   | 0..1 | 0..1   | <b>Postal Address</b><br>For use of sub-elements see chapter 3.6 "Use of Address Information".   |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor<br>+++Party<br>++++Identification       | Id        | 0..1 | 0..1   | <b>Identification</b><br>Must not be used.   |
| Transaction Information<br>+Return Chain<br>++Ultimate Creditor<br>+++Party<br>++++Country Of Residence | CtryOfRes | 0..1 | 0..1   | <b>Country Of Residence</b><br>Must not be used.   |
| Transaction Information<br>+Return Reason Information   | RtrRsnInf | 0..n | 1..1   | <b>Return Reason Information</b>   |
| Transaction Information<br>+Return Reason Information<br>++Originator                                   | Orgtr     | 0..1 | 0..1   | <b>Return Originator</b><br>Element <Orgtr> may optionally be used for use case "IP return" as follows:<br><Id><OrgId><Othr> for financial institutions<br><Nm> for non-financial institutions<br>Correct usage is the responsibility of the initiating participant and is not verified by the SIC IP service. |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Name                        | Nm        | 0..1 | 0..1   | <b>Name</b><br>To be used in case of non-financial institution (not verified by the SIC IP service).<br>Must not be used together with <Id><OrgId><Othr>.  |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Postal Address              | PstlAdr   | 0..1 | 0..1   | <b>Postal Address</b><br>Must not be used.   |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>++++Identification             | Id        | 0..1 | 0..1   | <b>Identification</b><br>To be used in case of financial institution (not verified by the SIC IP service).<br>Must not be used together with <Nm>.   |

| ISO 20022 Standard  |              |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|--------------|------|--|--|
| Message Item  | XML Tag      | Mult | Mult   | Definition   |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification                                       | OrgId<br>{Or | 1..1 | 1..1   | <b>Organisation Identification</b><br>Must be present if <Id> was used. Only <Othr> permitted.                       |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++Any BIC                       | AnyBIC       | 0..1 | 0..1   | <b>Any BIC (Business Identifier Code)</b><br>Must not be used.   |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++LEI                           | LEI          | 0..1 | 0..1   | <b>LEI (Legal Entity Identification)</b><br>Must not be used.  |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++Other                         | Othr         | 0..n | 0..2   | <b>Other Organisation Identification</b><br>Only one occurrence is allowed. Must be present if <OrgId> was used.     |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++Other<br>++++++Identification | Id           | 1..1 | 1..1   | <b>Identification (of an organisation)</b><br>It is recommended to use SIC IID (not verified by the SIC IP service). |



| ISO 20022 Standard  |               |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|---------------|------|--|--|
| Message Item  | XML Tag       | Mult | Mult   | Definition   |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++Other<br>+++++Scheme Name | SchmeNm       | 0..1 | 0..1   | Must not be used.                                  |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>++++Organisation Identification<br>+++++Other<br>+++++Issuer      | Issr          | 0..1 | 0..1   | Must not be used.                                  |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Identification<br>+++Private Identification   | PrvtId<br>Or} | 1..1 | 1..1   | <b>Private Identification</b><br>Must not be used. |
| Transaction Information<br>+Return Reason Information<br>++Originator<br>+++Country Of Residence  | CtryOfRes     | 0..1 | 0..1   | <b>Country Of Residence</b><br>Must not be used.   |
| Transaction Information<br>+Return Reason Information<br>++Reason   | Rsn           | 0..1 | 1..1   | <b>Return Reason</b>                               |

| ISO 20022 Standard  |          |      | Swiss ISO 20022 Payments Standard for Instant Payments |   |
|---|----------|------|--|---|
| Message Item  | XML Tag  | Mult | Mult   | Definition  |
| Transaction Information<br>+Return Reason Information<br>++Reason<br>+++Code      | Cd       | 1..1 | 1..1   | <b>Return Reason (code)</b><br>ISO code values according to the ISO External Code Lists are permitted.<br><br>In case of a positive response to the «IP return request» use case (Code = FO CR) the identification of the IP return request must be provided in the element <AddtlInf>.<br><br>If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>.<br><br>In case of a return at the request of the original creditor, the code CUST must be used (Not validated in the SIC IP service).  |
| Transaction Information<br>+Return Reason Information<br>++Additional Information | AddtlInf | 0..n | 0..2   | <b>Additional Details/Reference of the Return Request</b><br>Message from instructing participant to SIC IP service:<br>This element cannot be used more than once. Must be provided for reason codes FO CR and NARR. Must not be used for any of the other reason codes.<br>In case of a positive response to the «IP return request» use case (Code = FO CR) the identification of the IP return request must be provided (element <CxId> from message camt.056, not verified by SIC IP service, will be forwarded unchanged to the instructed participant).<br><br>Message from SIC IP service to the instructed participant:<br>A second occurrence of the element <AddtlInf> is added containing the clearing day on which the IP return has been settled. The clearing day is determined based on the settlement time of the IP return in the SIC IP service. This occurrence is identified with the code /SETT/ before the date (in the ISODate format). |

Table 8: Transaction Information (TxInf, C-level)

## 4.4 Original Transaction Reference (OrgnlTxRef, D-level)

The "Original Transaction Reference" block (D-level of the message) contains the following information about the original payment:

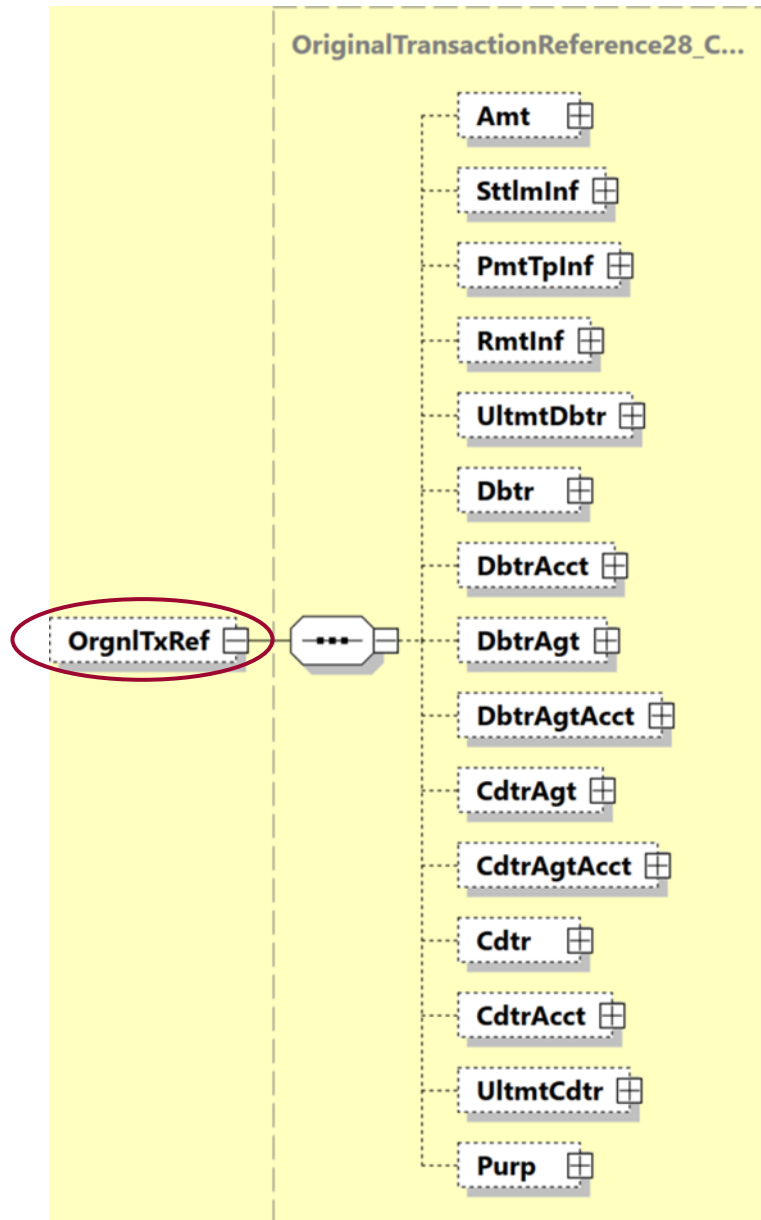


Figure 11: Original Transaction Reference (OrgnlTxRef)

The following table specifies all the elements of the "Original Transaction Reference" block of the "pacs.004" 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  |
| Original Transaction Reference   | OrgnlTxRef | 0..1 | 0..1   | <b>Original Transaction Reference</b>   |
| Original Transaction Reference<br>+Amount  | Amt        | 0..1 | 0..1   | <b>Ordered Amount</b>   |
| Original Transaction Reference<br>+Settlement Information  | SttlmInf   | 0..1 | 0..1   | <b>Settlement Information</b>   |
| Original Transaction Reference<br>+Payment Type Information  | PmtTpInf   | 0..1 | 0..1   | <b>Payment Type Information</b>   |
| Original Transaction Reference<br>+Remittance Information  | RmtInf     | 0..1 | 0..1   | <b>Remittance Information</b>   |
| Original Transaction Reference<br>+Remittance Information<br>++Unstructured                                    | Ustrd      | 0..n | 0..1   | <b>Remittance Information Unstructured</b><br>May only be used if no structured notification is present.                                |
| Original Transaction Reference<br>+Remittance Information<br>++Structured                                      | Strd       | 0..n | 0..n   | <b>Remittance Information Structured</b><br>Only one occurrence is allowed. May only be used if no unstructured information is present. |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Referred Document Information  | RfrdDocInf | 0..n | 0..n   | Must not be used.   |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Referred Document Amount       | RfrdDocAmt | 0..1 | 0..1   | Must not be used.   |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Creditor Reference Information | CdtrRefInf | 0..1 | 0..1   | <b>Creditor Reference Information</b><br>Must be present if <RmtInf><Strd> was used.  |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Invoicer                       | Invcr      | 0..1 | 0..1   | Must not be used.   |

| ISO 20022 Standard  |             |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|-------------|------|--|--|
| Message Item  | XML Tag     | Mult | Mult   | Definition   |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Invoicee                          | Invcee      | 0..1 | 0..1   | Must not be used.  |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Tax Remittance                    | TaxRmt      | 0..1 | 0..1   | Must not be used.  |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Garnishment Remittance            | GrnshmtRmt  | 0..1 | 0..1   | Must not be used.  |
| Original Transaction Reference<br>+Remittance Information<br>++Structured<br>+++Additional Remittance Information | AddtlRmtInf | 0..3 | 0..3   | <b>Additional Remittance Information</b>   |
| Original Transaction Reference<br>+Ultimate Debtor  | UltmtDbtr   | 0..1 | 0..1   | <b>Ultimate Debtor</b>   |
| Original Transaction Reference<br>+Ultimate Debtor<br>++Party   | Pty         | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>For use of sub-elements see the following chapters:<br>3.5.2 "Parties of the original payment (D-Level)"<br>3.6 "Use of Address Information" |
| Original Transaction Reference<br>+Debtor   | Dbtr        | 0..1 | 0..1   | <b>Debtor</b>  |
| Original Transaction Reference<br>+Debtor<br>++Party  | Pty<br>{Or  | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>For use of sub-elements see the following chapters:<br>3.5.2 "Parties of the original payment (D-Level)"<br>3.6 "Use of Address Information" |
| Original Transaction Reference<br>+Debtor<br>++Agent  | Agt<br>Or}  | 1..1 | 1..1   | <b>Identification of a financial institution</b><br>Must not be used.  |

| ISO 20022 Standard  |             |      | Swiss ISO 20022 Payments Standard for Instant Payments |  |
|---|-------------|------|--|--|
| Message Item  | XML Tag     | Mult | Mult   | Definition   |
| Original Transaction Reference<br>+Debtor Account               | DbtrAcct    | 0..1 | 0..1   | <b>Debtor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |
| Original Transaction Reference<br>+Debtor Agent                 | DbtrAgt     | 0..1 | 0..1   | <b>Debtor Agent</b><br>For use of sub-elements see the following chapters:<br>3.4.2 "Institutions of the original payment (D-Level)"<br>3.6 "Use of Address Information"                             |
| Original Transaction Reference<br>+Debtor Agent Account         | DbtrAgtAcct | 0..1 | 0..1   | <b>Debtor Agent Account</b><br>Must not be used.   |
| Original Transaction Reference<br>+Creditor Agent               | CdtrAgt     | 0..1 | 0..1   | <b>Creditor Agent</b><br>For use of sub-elements see the following chapters:<br>3.4.2 "Institutions of the original payment (D-Level)"<br>3.6 "Use of Address Information"                           |
| Original Transaction Reference<br>+Creditor Agent Account       | CdtrAgtAcct | 0..1 | 0..1   | <b>Creditor Agent Account</b><br>Must not be used.   |
| Original Transaction Reference<br>+Creditor                     | Cdtr        | 0..1 | 0..1   | <b>Creditor</b>  |
| Original Transaction Reference<br>+Creditor<br>++Party          | Pty<br>{Or  | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>For use of sub-elements see the following chapters:<br>3.5.2 "Parties of the original payment (D-Level)"<br>3.6 "Use of Address Information" |
| Original Transaction Reference<br>+Creditor<br>++Agent          | Agt<br>Or}  | 1..1 | 1..1   | <b>Identification of a financial institution</b><br>Must not be used.  |
| Original Transaction Reference<br>+Creditor Account             | CdtrAcct    | 0..1 | 0..1   | <b>Creditor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |
| Original Transaction Reference<br>+Ultimate Creditor            | UltmtCdtr   | 0..1 | 0..1   | <b>Ultimate Creditor</b>   |
| Original Transaction Reference<br>+Ultimate Creditor<br>++Party | Pty         | 1..1 | 1..1   | <b>Identification of a person or an organisation</b><br>For use of sub-elements see the following chapters:<br>3.5.2 "Parties of the original payment (D-Level)"<br>3.6 "Use of Address Information" |

| ISO 20022 Standard                         |         |      | Swiss ISO 20022 Payments Standard for Instant Payments |                     |
|--|---------|------|--|---------------------|
| Message Item                               | XML Tag | Mult | Mult   | Definition          |
| Original Transaction Reference<br>+Purpose | Purp    | 0..1 | 0..1   | Transaction Purpose |

Table 9: Original Transaction Reference (OrgnlTxRef, D-level)