



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Payment Returns (pacs.004)

Version 2.3, 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
2.3	28.02.2024	Modifications per SIC Platform Release 4.11	
		Removal of option 3 "LEI" for payment type SEPRTN (LEI is still not intended to be the sole identifier within SEPA; for payment type SEPRTN specific requirements according to chapter "Technical specifications for the RTGS systems" apply)	3.5.1
		Clarification of return at the request of the creditor (CR2024-SIC4-0015) as well as revision of the definition in case of a positive response to a return request: <ul style="list-style-type: none"> Element <i>.../RtrRsnInf/Rsn/Cd</i>: New definition for payment type CSTRTN (use of code CUST for return at the request of the creditor) Elements <i>.../RtrRsnInf/Rsn/Cd</i> and <i>.../RtrRsnInf/AddtlInf</i>: Revision of the definition in case of a positive response to a return request (code FOCCR, clarification without functional impact) 	4.3 4.3
2.2	28.02.2023	Modifications per SIC Platform Release 4.10	
		Modifications due to "SEPA Credit Transfer Rulebook 2023" (CR2023-SIC4-0005): <ul style="list-style-type: none"> New option 3: LEI (for payment type SEPRTN) Element <i>.../RtrRsnInf/AddtlInf</i>: modification for payment type SEPRTN due to revised SEPA attributes 	3.5.1 4.3
		Exception added for structured address of parties <Dbtr>, <Cdtr>, <UltmtDbtr>, <UltmtCdtr> (Addendum, modification implemented as of 1 December 2022)	3.6.1
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
		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 a payment return" (clarification)	3.3.1, 3.3.2, 3.3.3
		Replaced "Creditor" with "Debtor" (of the original payment) in the 2nd bullet point "Creditor" (error correction)	3.3.1
		Removed the term "direct forwarding" in the 6th bullet point (error correction)	3.3.2
		Removed the element "Initiating Party (Agent)" from Table 6 (error correction)	3.4.2
		Moved the recommendation of using structured address for agents to chapter 3.6.1 (editorial change)	3.4.2

		Removed the redundant default to use <PstlAdr> and <Nm> at the same time (already validated by the allowed addressing options)	3.4.2
		Modification of chapter title (clarification)	3.5.1
		Party "Originator" added to Table 7 (clarification)	3.5.2
		Addition of the term "institutions" to the 4th bullet point (clarification)	3.6.2
		Modifications to the "Technical specifications for the RTGS systems" according to a separate document "Delta Commentary pacs.004"	4
2.0	05.11.2021	Complete revision due to update of ISO 20022 version 2019	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		"Original Transaction Reference" (D-level) now optional	2
		Renaming of payment return type "CSTRTN", new element <ClrSysRef> for specifying the payment type	3.2
		Revision of "Naming of the parties in a payment return" because of new parties	3.3
		Revision of "Identification of financial institutions (Agents)"	3.4
		New descriptive sub-chapters added under "Business specifications for the RTGS systems"	3.5, 3.6, 3.7
		Complete revision of former chapter "Use of references", newly divided into the following chapters: <ul style="list-style-type: none"> • Use of references in the payment return • References of the original payment • Reference of the Return Request 	3.8, 3.9, 3.10
		Revision of "Further information content of the original payment"	3.11
		Former chapter "Giving the time of settlement on outgoing messages" removed, see new chapter 4.3, element <SttlmTmIndctn>	
		Former chapter "Returns of incorrect customer payments to PostFinance using pacs.004" removed due to expiration of IS/ISR	
		New chapter "Further functions in the RTGS systems" (introduction of "Earliest settlement date" for returns)	3.12
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary pacs.002"	4
1.10	28.02.2020	Last version based on the previous ISO20022 version status	
1.0	01.01.2014	First edition	

Table 1: Change history

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines (IG) consist of a base document with general information concerning all message types and various 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. These specify how the messages are to be submitted to and received from the RTGS systems SIC and euroSIC using the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- An XML schema (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

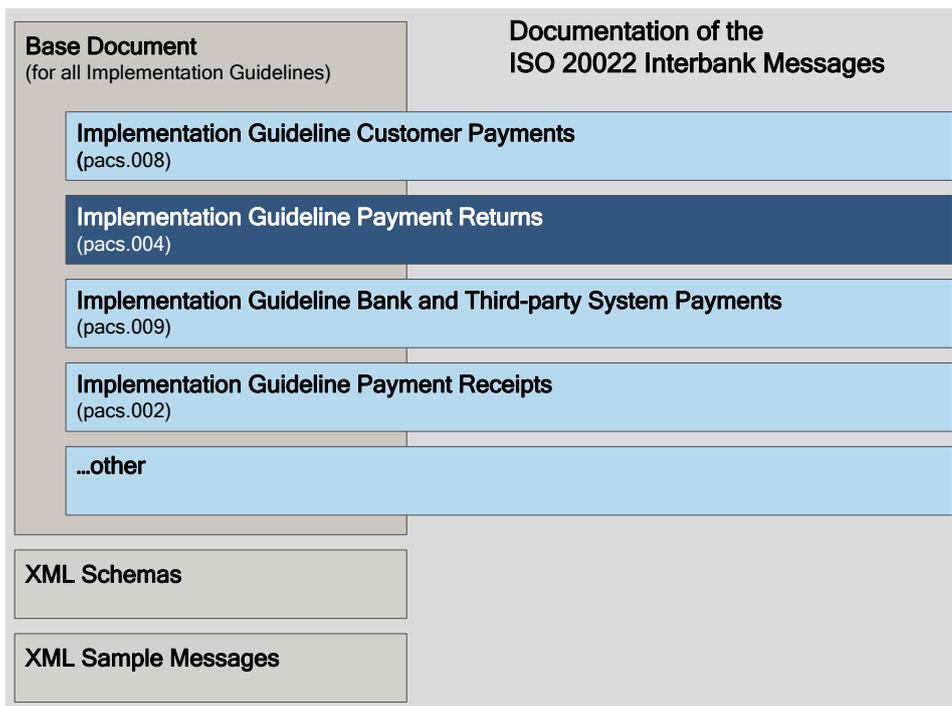


Figure 1: Documentation structure for message type "pacs.004"

1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC.

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 RTGS systems is published on the website www.iso-payments.ch:

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

It should preferably be opened using specialized XML software.

1.5 Validation portal

After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against these Implementation Guidelines.

1.6 Reference documents

Additional information on the Implementation Guidelines can be found in the reference documents listed in the base document.

2 ISO definitions

The "Payment Return" message (pacs.004) is sent from the creditor agent (the instructed participant of the original payment) to the RTGS systems and from the RTGS systems to the debtor agent (the instructing participant of the original payment) in order to arrange the return of a payment that has been received. It is used on the basis of the ISO 2022 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 can occur once. This block is not used in the RTGS systems.
- **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. In the RTGS systems, this block is only permitted once.
- **D-level:** Original payment level, "*Original Transaction Reference*" element. This block is optional in the ISO definition. In the RTGS systems, this block is now also optional.

Figure 2: Basic message structure of the "pacs.004" message

3 Business specifications for the RTGS systems

3.1 Use cases

The "Payment Return" message is used in the following use case in the RTGS systems:

Use case	Input/Output	ISO 20022
Return	I/O	pac.004

Table 2: Use cases for the "pac.004" message

3.2 Payment return types

Various different payment return types can be handled using a "pac.004" message. The following are provided for:

Payment type	Code value
Payment return	CSTRTN
SEPA payment return	SEPRTN

Table 3: List of payment return types and their code values in the "pac.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.

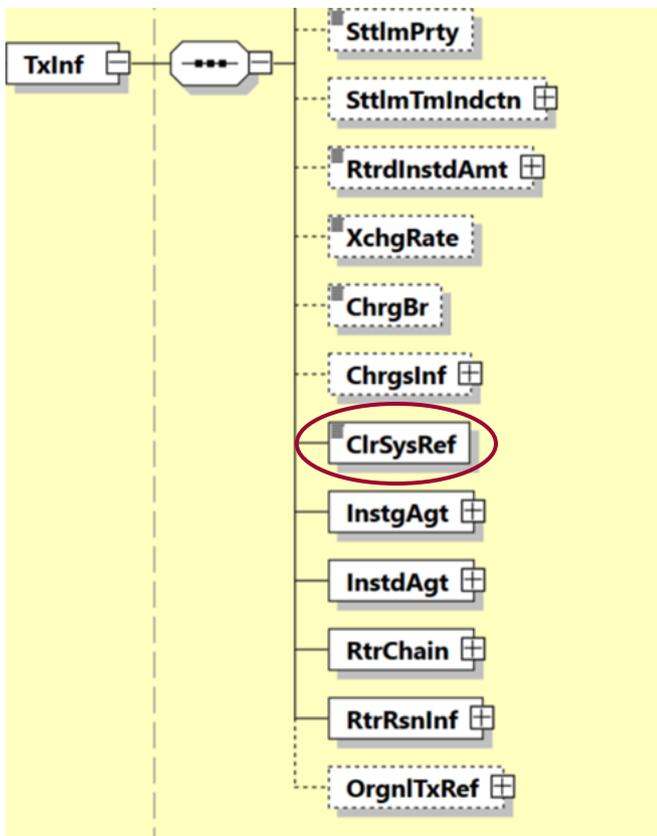


Figure 3: Specifying the payment return type in the "pac.004" message

3.3 Naming of the parties in a payment return

In payment returns, a distinction must be made between the parties involved in the payment return and the parties involved in the original payment.

In the RTGS systems, the parties involved in the payment return are always specified at the transaction level in the "Transaction Information":

Name		Comment	ISO 20022	
Ultimate Debtor			Ultimate Debtor	
Debtor		Is a customer of the debtor's financial institution	Debtor	
Debtor Agent		Manages the debtor's account (if there is one)	Debtor Agent	
Previous Instructing Agents		Keep accounts (when they exist) of participating institutions (prior to the instructing participant)	Previous Instructing Agent	
Instructing Participant		The instructing participant has a settlement account in the RTGS system which is debited	Instructing Agent [Member ID]	
	Optional ID	Is filled in by the RTGS system in the case of a concatenated identification: the participant whose settlement account in the RTGS system is being credited and to whom the transfer is being made	Instructed Agent [Other ID]	
Instructed Participant		The instructed participant has a settlement account in the RTGS system which is credited	Instructed Agent [Member ID]	
Intermediary Agents		Keep accounts (when they exist) of participating institutions (subsequent to the instructed participant)	Intermediary Agent	
Creditor Agent		Manages the creditor's account (if there is one)	Creditor Agent	
Creditor		Is a customer of the creditor's financial institution	Creditor	
Ultimate Creditor			Ultimate Creditor	

Table 4: Names of the parties involved in payment 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 role of the various parties changes compared to the original payment, as this element contains information about the payment 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 RTGS platform.
- Within the "*Return Chain*", the "*Debtor*" / "*Creditor*" elements are mandatory and all other parties are optional.

Debtor

- The "*Debtor*" element is mandatory within "*Return Chain*" and is represented as either type "*Party*" or "*Agent*".
- If the payment return of a customer payment (pacs.008) is initiated by the original pacs.008 "*Creditor Agent*", this creditor agent will appear as the initiator of the payment return in the *.../RtrChain/Dbtr* element with type "*Agent*".
- If the payment return of a customer payment (pacs.008) is initiated by the original pacs.008 "*Creditor*", this party must be mapped in its role as initiator of the payment return in the *.../RtrChain/Dbtr* element with type "*Party*".
- For a payment return of a bank payment (pacs.009), in which only institutions can be involved, the institution initiating the payment return must always be mapped as type "*Agent*" in the *.../RtrChain/Dbtr* element.

Creditor

- The "*Creditor*" element is mandatory within the "*Return Chain*" and is represented either as type "*Party*" or "*Agent*".
- The type of the creditor of the payment return depends primarily on the party to whom the original payment is to be returned. Usually the creditor of the payment return corresponds to the debtor of the original payment (pacs.008 / pacs.009 "*Debtor*").
- Therefore, if the original payment is a customer payment (pacs.008), the "*Party*" type must be used in the *.../RtrChain/Cdtr* element, and the "*Agent*" type in the case of a bank payment (pacs.009).

Debtor Agent / Creditor Agent

- These parties are optional components of the routing of the payment return in the "*Return Chain*" element.
- The "*Debtor Agent*" / "*Creditor Agent*" elements correspond to the account-holding institutions of the "*Debtor*" / "*Creditor*".

Previous Instructing Agents

- These parties are components of the routing of the payment return in the "*Return Chain*" element.
- A total of 3 occurrences of the "*Previous Instructing Agent*" are optionally supported.
- The use of "*Previous Instructing Agent*" should be avoided in intra-system traffic between direct system participants.

Intermediary Agents

- These parties are components of the "*Return Chain*" element.
- A total of 3 occurrences of the "*Intermediary Agent*" are optionally supported.
- Any "*Previous Instructing Agent*" parties present in the original payment (pacs.008 / pacs.009) change their role to "*Intermediary Agent*" in the context of the payment return.
- The use of "*Intermediary Agent*" should be avoided in intra-system traffic between direct system participants.

3.3.2 Instructing Participant / Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and performs a dual role as system participant and sender.
- 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.
- 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 RTGS systems unchanged.
- In the case of concatenation, the details of the destination for the concatenation is given in the output under the following sub-element of "*Instructed Agent*": *.../InstdAgt/FinInstnId/Othr/Id*.
- The type of addressing for the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC).

3.3.3 Parties from the original payment (Original Transaction Reference)

In addition, the following parties from the original payment (customer or bank 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 involved in the original payment for a payment return

Notes on the individual parties at the <OrgnlTxRef> (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 discussed.
- Failing any specific mention, the specifications for the representation of the parties available at the D-level correspond to those of the possible original pacs.008 or pacs.009 payments. Further information can be found in the Implementation Guidelines "Customer Payments" or "Bank and Third-Party System Payments".

Debtor / Creditor

- The "Debtor"/"Creditor" elements can be represented at the D-level either as type <Party> or <Agent>.
- When returning a (pacs.008) customer payment, use the <Party> type to specify both of these two parties of the original payment; and when returning a (pacs.009) bank payment, use the <Agent> type (not checked by the RTGS platform).

Ultimate Debtor / Ultimate Creditor

- The "Ultimate Debtor"/"Ultimate Creditor" elements can only be represented as type <Party> at the D-level, and they are (optionally) to be used only when returning a (pacs.008) customer payment (not checked by the RTGS platform).
- For the return of a (pacs.009) bank payment, which does not support these parties in the original payment, provision of this data should be avoided (will not be checked by the RTGS platform).

3.4 Identification of financial institutions (Agents)

3.4.1 Instructing Agent / Instructed Agent (sender/recipient of the message)

- Addressing using the SIC IID or BIC
- The following elements can be used:
 BIC: `.../FinInstnId/BICFI`
 SIC IID: `.../FinInstnId/ClrSysMmbId/MmbId`
 and "Cd = CHSIC" is mandatory under `.../ClrSysMmbId/ClrSysId/Cd`
 (Format: 6 digits numerical i.e. only digits 0–9)
- The sub-elements `.../FinInstnId/BICFI` and `.../FinInstnId/ClrSysMmbId` must not be used at the same time.
- The identification used by the sender is forwarded to the recipient unchanged.
- The use of the "Name", "Postal Address" or "LEI" elements is not permitted.

3.4.2 Other institutions at the transaction level (C-level)

The following institutions are defined below:

Element	Description
TxInf/RtrChain/Dbtr/Agt	Debtor (Agent)
TxInf/RtrChain/Cdtr/Agt	Creditor (Agent)
TxInf/RtrChain/DbtrAgt	Debtor Agent
TxInf/RtrChain/CdtrAgt	Creditor Agent Note: In addition to the following definitions, the delivery of the <code>.../BrnchId/Id</code> sub-element is optionally possible for this party. This sub-element is only intended for forwarding information from or to cross-system payments. It is not recommended to use it for intra-system payments between direct participants (not validated by the RTGS platform).
TxInf/RtrChain/PrvsInstgAgt1	Previous Instructing Agent 1
TxInf/RtrChain/PrvsInstgAgt2	Previous Instructing Agent 2
TxInf/RtrChain/PrvsInstgAgt3	Previous Instructing Agent 3
TxInf/RtrChain/IntrmyAgt1	Intermediary Agent 1
TxInf/RtrChain/IntrmyAgt2	Intermediary Agent 2
TxInf/RtrChain/IntrmyAgt3	Intermediary Agent 3
TxInf/ChrgsInf/Agt	Charges Information / Agent

Table 6: List of other institutions of the payment return (identification of financial institutions)

- Addressing must be made using one of the following 3 options:
 - Option 1: BIC in element *.../FinInstnId/BICFI*
 - Option 2: Proprietary institution identification in element *.../FinInstnId/ClrSysMmbId*
 - Option 3: Full address in the *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* elements
- When using a proprietary institution identification for addressing (option 2), the following 2 sub-elements must be provided under *.../FinInstnId/ClrSysMmbId*:
 1. *.../FinInstnId/ClrSysMmbId/ClrSysId/Cd*
Identification type of the clearing system, one of the ISO code values as per the corresponding external code list
 2. *.../FinInstnId/ClrSysMmbId/MmbId*
Participant identifier
- When addressing using a full address (option 3), both of the sub-elements *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* must be provided.
- The following combinations of the 3 options listed above are permitted:
 1. Option 1 (BIC) with option 3 (full address)
 2. Option 2 (Proprietary institution identification) with option 3 (full address)
- Combining option 1 (BIC) with option 2 (proprietary institution identification) is not permitted.
- The sub-element *.../FinInstnId/LEI* may optionally be used in combination with at least one of the 3 options listed above.

Note:

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS systems" down to the element level.

3.4.3 Institutions at the original transaction level (D-level)

The specifications of the following Implementation Guidelines must be considered for the definition of institutions from the original payment within "*Original Transaction Reference*":

- For the payment return of a customer payment: Implementation Guideline "Customer Payments (pacs.008)", chapter 3.4 "Identification of financial institutions (Agents)".
- For the payment return of a bank payment: Implementation Guideline "Bank and Third-Party System Payments (pacs.009)," chapter 3.4 "Identification of financial institutions (Agents)".

3.5 Identification of other parties (Parties)

3.5.1 Debtor / Creditor, Ultimate Debtor / Ultimate Creditor in the "Return Chain" element

- Addressing must be made using at least one of the following 2 options:
 - Option 1: BIC in element `.../Id/OrgId/AnyBIC`
 - Option 2: Name in element `.../Nm`
- Combining option 1 (BIC) with option 2 (Name) is permitted.
- The `.../PstlAdr` sub-element must only be used if the `.../Nm` element is provided.
- Additional information may optionally be used in the following sub-elements in combination with at least one of the options 1 and 2 above:
 - `.../Id/OrgId/LEI` (Legal Entity Identification)
 - `.../Id/OrgId/Othr` (Organisation Identification / Other)
 - `.../Id/IdPrvtId` (Private Identification)
 - `.../CtryOfRes` (Country of Residence)

3.5.2 Further parties at the transaction level (C-level)

For all further parties, all available sub-elements (taking into account the schema definitions) may be used without restrictions or dependencies.

These definitions are valid for the following parties:

Element	Description
TxInf/RtrChain/InitgPty/Pty Restriction: The <code>.../PstlAdr</code> sub-element may only be used if the <code>.../Nm</code> element has been provided.	Initiating Party (Party)
TxInf/RtrRsnInf/Orgtr Restriction: For payment type "SEPA payment return", the payment type-specific specifications must be taken into account.	Originator

Table 7: List of further parties to the payment return (identification of other parties)

Note:

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS systems" down to the element level.

3.5.3 Parties of the original transaction (D-level)

The specifications of the following Implementation Guidelines must be considered for the definition of institutions from the original payment within "*Original Transaction Reference*":

- For the payment return of a customer payment: Implementation Guideline "Customer Payments (pacs.008)", chapter 3.5 "Identification of other parties (Parties)".
- For the payment return of a bank payment: Implementation Guideline "Bank and Third-Party System Payments (pacs.009)," chapter 3.5 "Identification of other parties (Parties)".

3.6 Use of address information

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

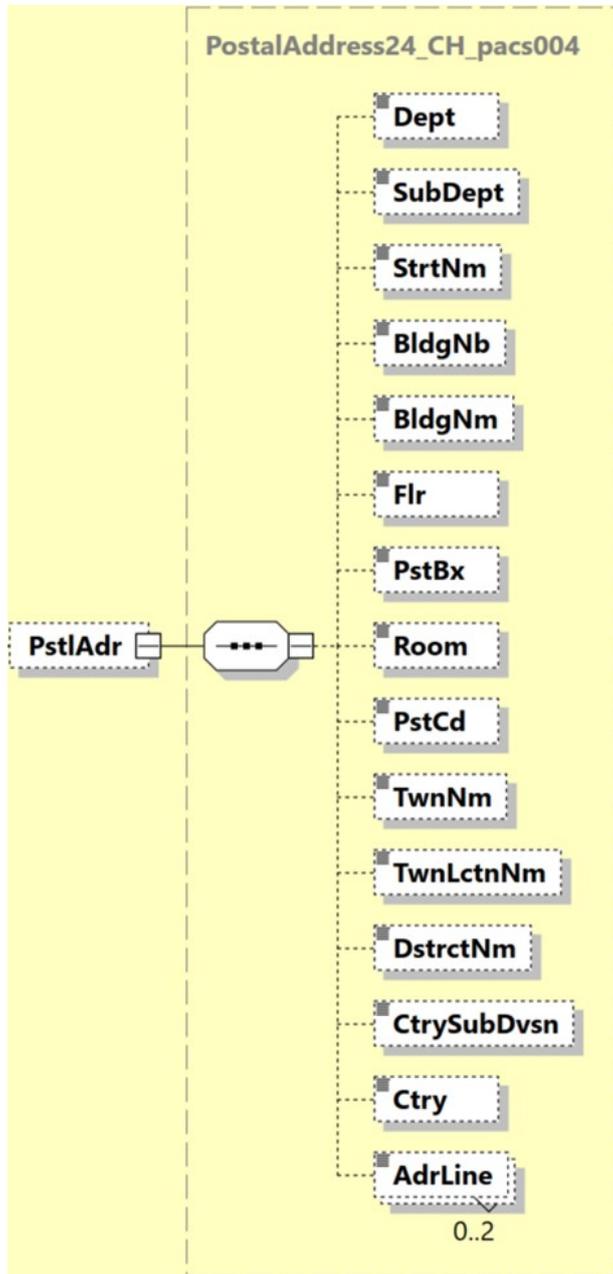


Figure 4: Address information (Postal Address)

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. Note: For certain parties, the use of unstructured address information is no longer permitted, see the definition below of the "Unstructured" variant.

Table 8: 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 element "Postal Address".

3.6.1 "Structured" variant

- The elements "Town Name" and "Country" 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"
- The "structured" variant can be used for any parties that have a "Postal Address" element.

Recommendation for financial institutions (agents)

Within the `.../FinInstnId/PstlAdr` element, the use of a structured address is especially recommended for cross-system payments.

Exceptions for Debtor / Creditor / Ultimate Debtor / Ultimate Creditor

- In order to ensure the conflict-free transmission of information from the underlying customer payment, in the RTGS systems the mandatory requirement above that states '*The elements "Town Name" and "Country" must be provided.*' cannot be implemented as mandatory in the "Debtor" (<Dbtr>), "Creditor" (<Cdtr>), "Ultimate Debtor" (<UltmtDbtr>) and "Ultimate Creditor" (<UltmtCdtr>) parties for the time being. For further details on this exception, see also Implementation Guidelines «Customer Payments» (pacs.008), chapter 3.6.1 «Structured variant».
- The exception applies to address information of the following parties:
 - `.../RtrChain/UltmtDbtr/Pty`
 - `.../RtrChain/Dbtr/Pty`
 - `.../RtrChain/Cdtr/Pty`
 - `.../RtrChain/UltmtCdtr/Pty`
 - `.../OrgnlTxRef/UltmtDbtr/Pty`
 - `.../OrgnlTxRef/Dbtr/Pty`
 - `.../OrgnlTxRef/Cdtr/Pty`
 - `.../OrgnlTxRef/UltmtCdtr/Pty`

3.6.2 "Unstructured" variant

- The element "Address Line" must be provided; a maximum of two lines are permitted.
- The element "Country" may be optionally delivered in addition.
- The **"unstructured" variant is not permitted** for the following parties and institutions:

Element	Description
TxInf/RtrChain/InitgPty/Party	Initiating Party (Party)
OrgnlTxRef/RmtInf/Strd/Invcr	Invoicer
OrgnlTxRef/RmtInf/Strd/Invcee	Invoicee
OrgnlTxRef/RmtInf/Strd/GrnshmtRmt/Grnshee	Garnishee
OrgnlTxRef/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr	Garnishment Administrator

Table 9: List of parties and institutions which may not use the "unstructured" variant for address information

- The use of the "unstructured" variant of the element "Postal Address" is still permitted for all other parties and institutions not listed above.

Note:

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS systems" down to the element level.

3.7 Use of account information

For payment 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 Guidelines for "Customer Payments (pacs.008)" and "Bank and Third Party System Payments (pacs.009)", chapter 3.7 "Use of account information".

3.8 Use of references in the payment return

The references described below are mainly mandatory in the payment 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 RTGS systems to the instructed participant. The <MsgId> is used in the RTGS systems for duplicate checking at the message level ("technical" duplicate checking).

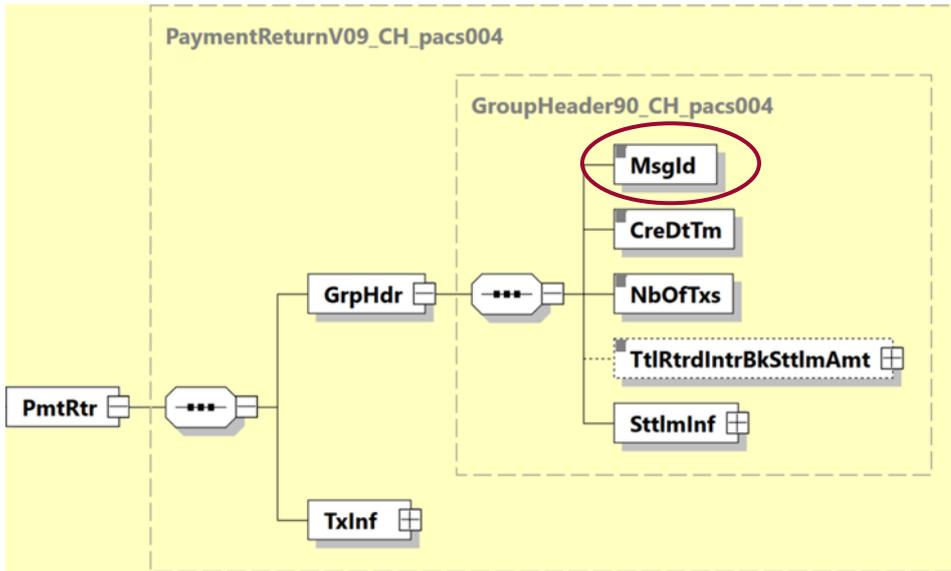


Figure 5: Message Identification

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 RTGS systems 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.

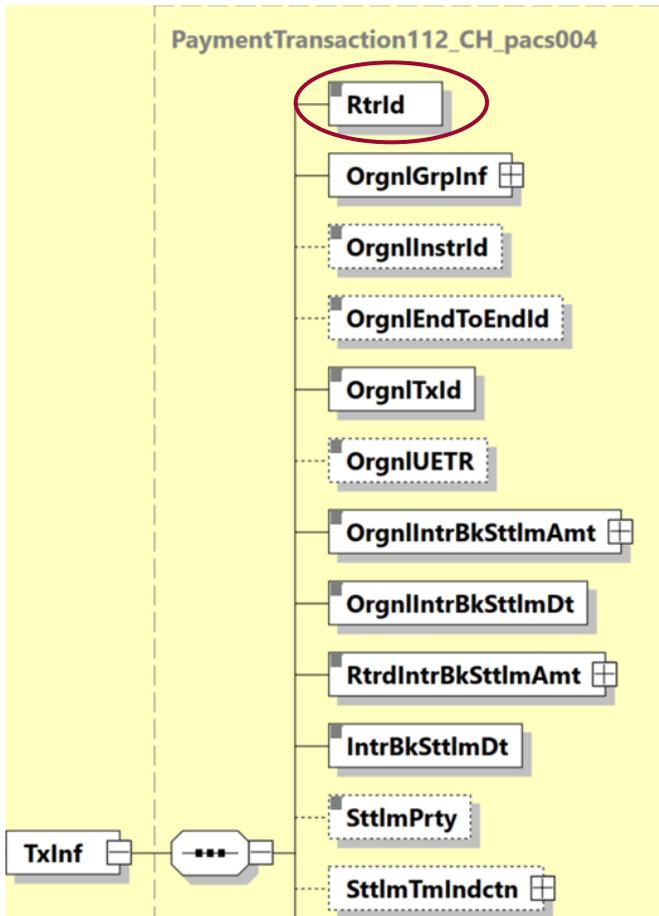


Figure 6: Return Identification

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.

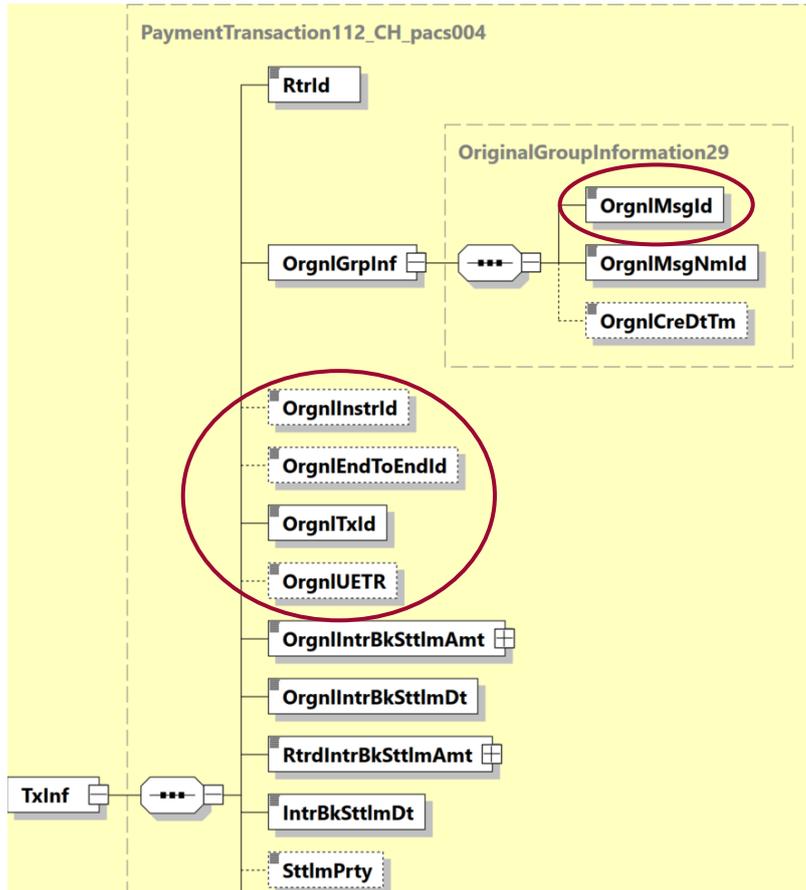


Figure 7: References of the original payment

3.9.1 Original Message Identification

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

3.9.2 Original Transaction Identification

The transaction reference of the original payment is mandatory and must be transmitted in the `<OrgnTxId>` 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 RTGS platform). The UETR is transmitted in the `<OrgnUETR>` 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 RTGS platform). The additional transaction identification is transmitted in the `<OrgnlInstrId>` element.

For SEPA payment returns in favor of a system participant, this element contains the original payment return reference (`<RtrId>`) from the upstream systems.

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 Return Request

In the event of a payment return due to a payment return request from the original debtor (code of the payment return reason in the element `.../RtrRsnInf/Rsn/Cd = "FOCR"`), the reference of the payment return request must be provided in a separate instance of the `.../RtrRsnInf/AddtlInf` element.

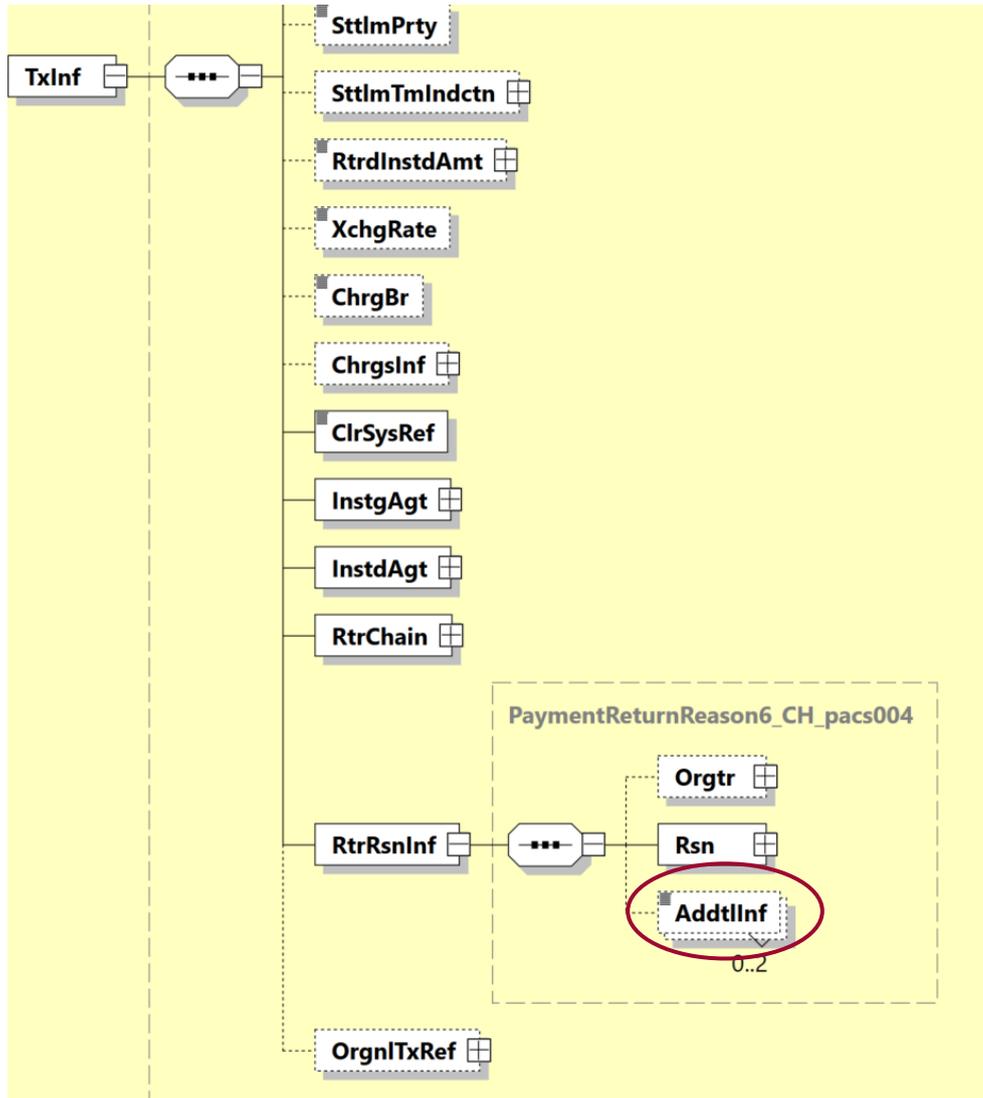


Figure 8: Specifying the reference of the return request

3.11 Further information content of the original payment

Information about the original payment must be provided in the payment return message, split on both transaction level (C-level) and original payment level (D-level):

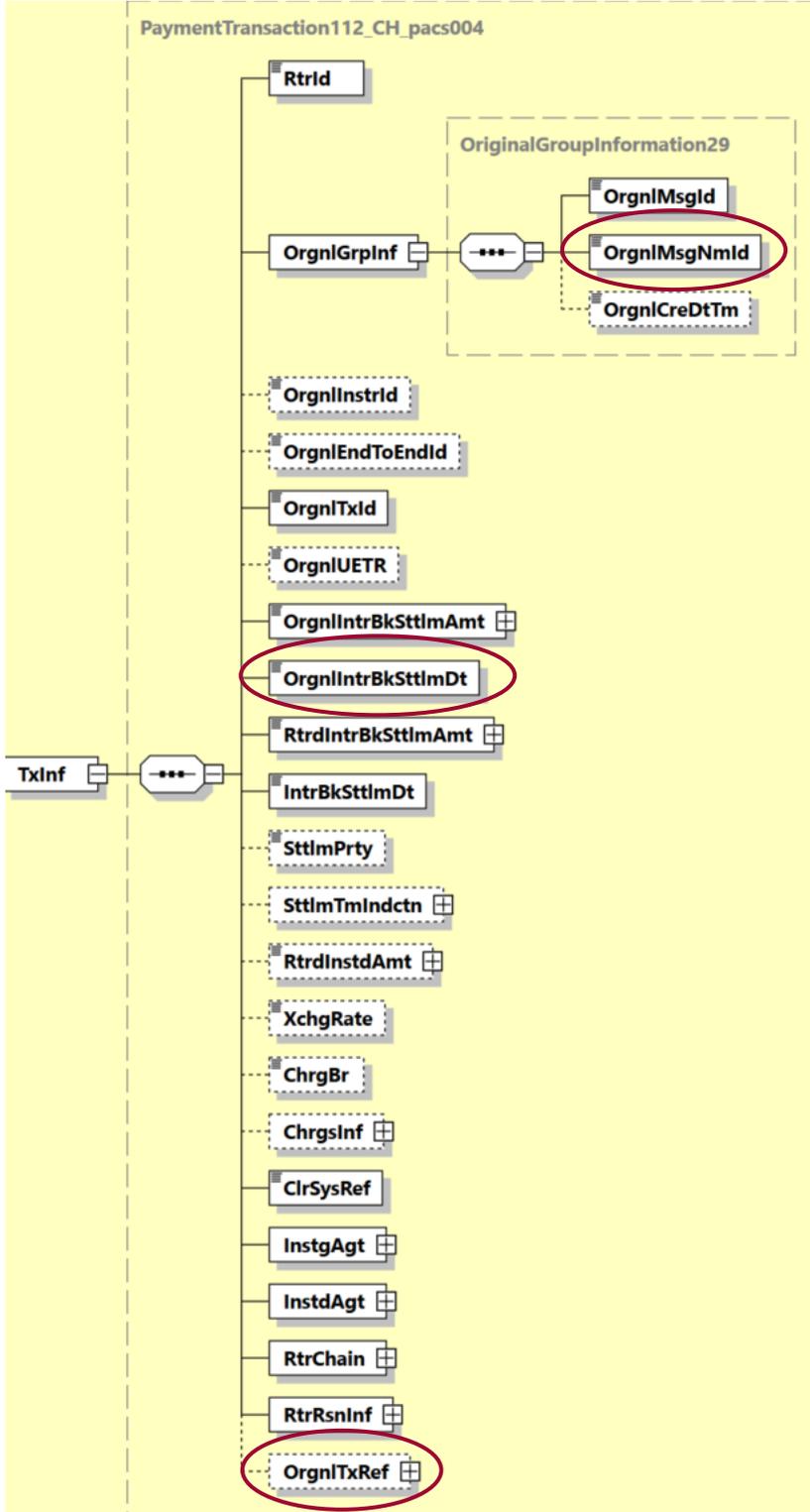


Figure 9: Elements for further information about the original payment

3.11.1 Original Message Name Identification

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

3.11.3 Original Transaction Reference

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

3.12 Further functions in the RTGS systems

3.12.1 Specifying an earliest possible settlement time

By specifying an earliest settlement time, the sender has the option of adding payments to the waiting list at a specific time. To do this, the calendar date and time of the earliest requested settlement time must be supplied. Entering a calendar date is required, because in RTGS systems one clearing day extends across more than one calendar day.

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. The following conditions should be taken into account:

- A valid calendar date and a valid time must be supplied.
- 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 "pacs.002" acknowledgement message with status ACWC.
- The earliest settlement time is entered in addition to the requested settlement date. To avoid inconsistencies, a check is performed to evaluate if 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. 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 met. If this is not the case (e.g. not a banking business day, date is in the past), the payment will be rejected.

A requested earliest settlement time can be entered in the *PmtRtr/TxInf/SttlmTmIndctn/DbtDtTm* element.

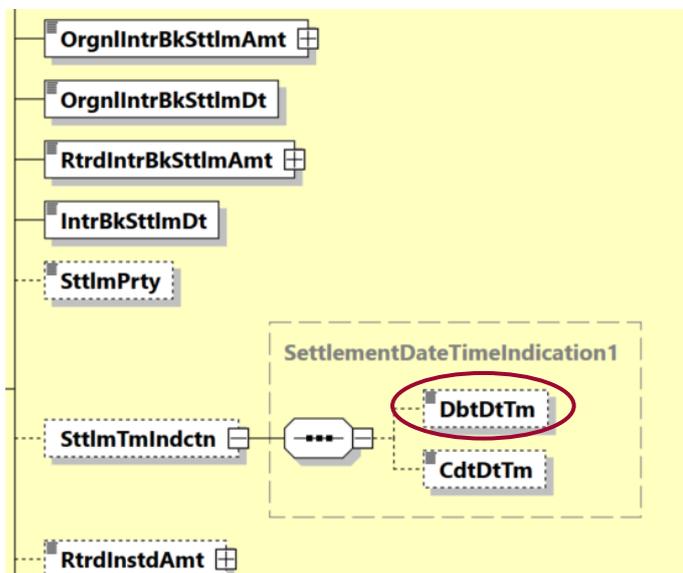


Figure 10: Specifying an earliest possible settlement time

3.13 Further business-related definitions

Further business-related definitions are available in the base document.

4 Technical specifications for the RTGS systems

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:

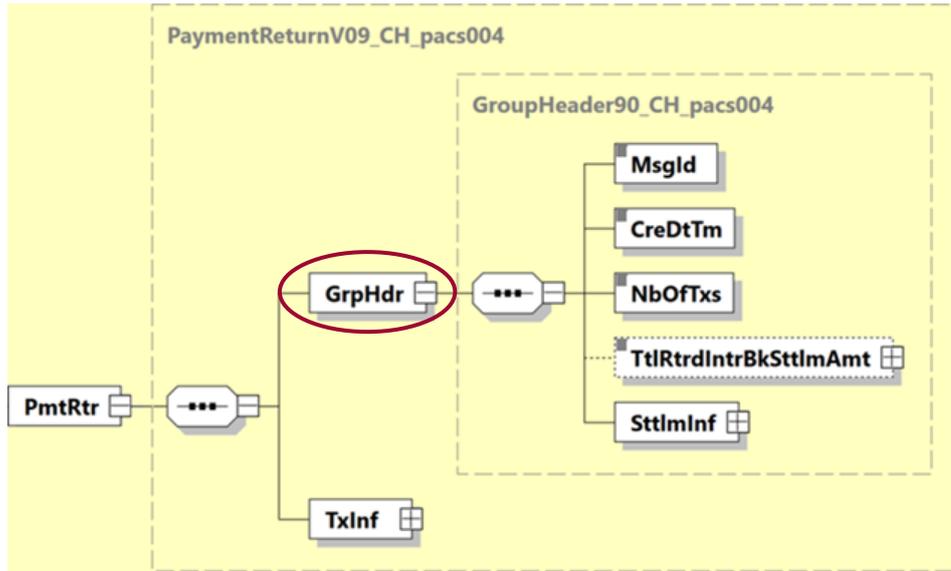


Figure 11: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Document +Payment Return V09	PmtRtr	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. Permitted value dates are value date today and 2 days in the past. Note: for a payment return to be processed successfully, no duplicates must be detected at either message level or transaction level.		
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time		
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 Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlmAmt	0..1	0..1	Total Returned Settlement Amount If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> 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.	SEPRTN: Currency EUR: Must be used. The maximum accepted amount is 999,999,999.99.	
	@ Ccy			Currency Code If present, the currency must be identical with the currency of the settlement amount in the <RtrdIntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	SEPRTN: Only EUR permitted.	
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		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Settlement Account	StlmAcct	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.	
Group Header +Settlement Information ++Clearing System +++Code	Cd	1..1	1..1	Clearing System Identification (code) Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used	SEPRTN: Only SEU permitted.

Table 10: Group Header (GrpHdr, A-level)

4.2 Original Group Information (OrgnlGrpInf, B-level)

The group information level "Original Group Information" is not used by the RTGS systems.

4.3 Transaction Information (TxInf, C-level)

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

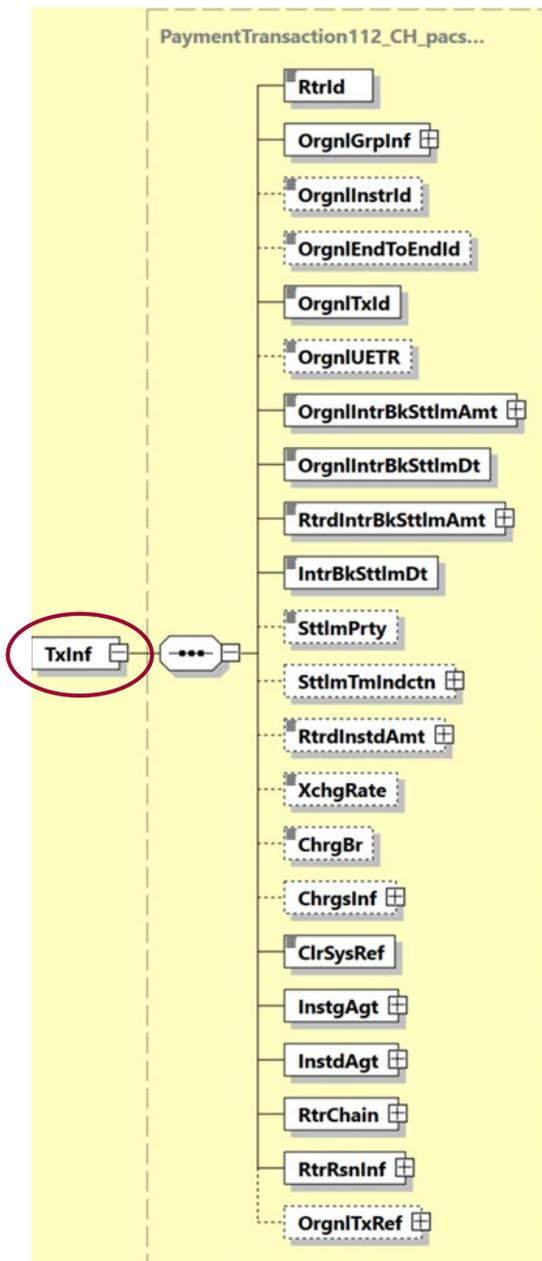


Figure 12: Transaction Information (TxInf)

The following table specifies all the elements of the "Transaction Information" block of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information	TxInf	0..n	1..1		
Transaction Information +Return Identification	RtrId	0..1	1..1	<p>Transaction Identification</p> <p>Only the restricted character set for references (excluding spaces) is permitted for this element.</p> <p>Only 16 characters permitted, must include a digit 0 - 9 or a letter a - z or A - Z in the first position.</p> <p>It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past.</p> <p>Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.</p>	
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	<p>Original Group Information</p>	
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	<p>Original Message Identification</p>	
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<p>Original Message Name Identification</p> <p>The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system):</p> <ul style="list-style-type: none"> • pacs.008 • pacs.009 <p>Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the RTGS system.</p>	
Transaction Information +Original Group Information ++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	<p>Original Creation Date Time</p>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Additional Transaction Identification	SEPRTN: Messages from RTGS system: Contains the original original transaction reference (from element <RtrId> of the SEPA-Return). Only used for incoming returns from SECB and includes the original transaction reference for the sake of clarity. Message from participant to RTGS system: Must not be used.
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference	SEPRTN: Must be used.
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification	
Transaction Information +Original UETR	OrgnlUETR	0..1	0..1	Original Unique End-to-end Transaction Reference 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 RTGS platform). The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.	
Transaction Information +Original Interbank Settlement Amount	OrgnlIntrBkSttlMamt	0..1	1..1	Original Settlement Amount 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.	SEPRTN: The maximum accepted amount is 999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only EUR permitted.
Transaction Information +Original Interbank Settlement Date	OrgnlIntrBkSttlMdt	0..1	1..1	Original Interbank Settlement Date	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	Returned Settlement Amount 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.	SEPRTN: In SEPA returns, the amount repaid must, in the event of a "Payment of SEPA return request" (where the code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCCR), be the same as the settlement amount from the original payment, minus any charges show in the <ChrgsInf><Amt> element. Otherwise, the settlement amount that is repaid must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element. The amount given must be > 0 and <= 999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only EUR permitted.
Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Requested settlement date of the payment return. Is forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. Must not be more than 90 calendar days in the past.	
Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority The following 3 levels of priority may be used: NORM = Normal priority, lowest level HIGH = High priority, medium level URGT = Urgent priority, highest level. If no priority is specified, normal priority applies.	
Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the RTGS system to the participant to state the effective settlement time and the value date when the payment was booked on the settlement account. May optionally be used in the message from the participant to the RTGS system to specify the earliest settlement time.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time May be used by the debtor agent 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/euroSIC, 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.	
Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from the RTGS system to the participant. The settlement date is always the SNB/SECB value date on which the payment will be booked on the settlement account. The settlement time is set after final settlement.	
Transaction Information +Returned Instructed Amount	RtrdInstdAmt	0..1	0..1	Returned Instructed Amount	CSTRTN: 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 RTGS platform). SEPRTN: The amount given must be > 0 and <= 999,999,999.99. Must be used if the element <ChrgsInf> is used. May be used in the event of "Payment of SEPA return request" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCR), otherwise not permitted.
	@ Ccy			Currency Code	CSTRTN: The currency code must not be identical to that of <RtrdIntrBkSttlmAmt>. SEPRTN: Only EUR permitted.
Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate	CSTRTN: Must be provided in the case of "Return with Currency Conversion" with indication of the conversion rate applied (not verified by the RTGS platform). SEPRTN: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Transaction Information +Charge Bearer	ChrgBr	0..1	0..1	Charge Bearer	CSTRTN: Must not be used. SEPRTN: Only charge bearer SLEV permitted.	
Transaction Information +Charges Information	ChrgsInf	0..n	0..1	Charges Information	CSTRTN: Must not be used. SEPRTN: Only permitted in the case of "Payment of SEPA return request" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOOCR).	
Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separators), including a maximum of 5 fractional digits. If used, amount must be >0.	SEPRTN: Only currency code "EUR" is permitted. The amount given must be > 0 and <= 999,999,999.99.	
	@ Ccy			Currency Code The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.	
Transaction Information +Charges Information ++Agent	Agt	1..1	1..1	Charges Receiver For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	SEPRTN: Sub-element <FinInstnId><BICFI> must be used. Other Sub-elements must not be used.	
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	Return Type Must be used for entering system-specific codes for identification of the payment return type. The following codes for payment return types are available: CSTRTN = Payment return SEPRTN = SEPA payment return		
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Is used together with <MsgId> / <RtrId> for duplicate checking. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited.		
Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated.	SEPRTN: Must be used.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.	SEPRTN: Must not be used.
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.	
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)).	
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		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.	
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.	SEPRTN: Must be used. Payments from the participant to the RTGS have to be addressed to SECB with BIC SECGDEFF.
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	SEPRTN: Must not be used.
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.	
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)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
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 and active.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used.	
Transaction Information +Return Chain	RtrChain	0..1	1..1	Return Chain Must be used to indicate the parties involved in the return chain. 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 +Return Chain ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	
Transaction Information +Return Chain ++Ultimate Debtor +++Party	Pty	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Debtor	Dbtr	1..1	1..1	Debtor	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Debtor +++Party	Pty {Or	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Debtor +++Agent	Agt Or}	1..1	1..1	Identification of a financial institution For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Initiating Party	InitgPty	0..1	0..1	Initiating Party	
Transaction Information +Return Chain ++Initiating Party +++Party	Pty	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Creditor	Cdtr	1..1	1..1	Creditor	
Transaction Information +Return Chain ++Creditor +++Party	Pty {Or	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Creditor +++Agent	Agt Or}	1..1	1..1	Identification of a financial institution For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	
Transaction Information +Return Chain ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	
Transaction Information +Return Chain ++Ultimate Creditor +++Party	Pty	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information	RtrRsnInf	0..n	1..1	Return Reason Information	
Transaction Information +Return Reason Information ++Originator	Orgtr	0..1	0..1	Return Originator	SEPRTN: Must be used. Only the following versions are permitted: <Id><OrgId><AnyBIC> for financial institutions <Nm> for non-financial institutions
Transaction Information +Return Reason Information ++Originator +++Name	Nm	0..1	0..1	Name	SEPRTN: To be used in case of non-financial institution. Must not be used together with <Id><OrgId><AnyBIC>. Maximum of 70 characters permitted.
Transaction Information +Return Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	Identification	SEPRTN: Must not be used together with <Nm>.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification	SEPRTN: Only <AnyBIC> permitted.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) BICs for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.	SEPRTN: Must not be used together with <Nm>.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification)	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification +++++Other	Othr	0..n	0..2	Other Private Identification	
Transaction Information +Return Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPRTN: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	Return Reason	
Transaction Information +Return Reason Information ++Reason +++Code	Cd	1..1	1..1	<p>Return Reason (code) ISO code values according to the ISO External Code Lists are permitted.</p> <p>In case of a positive response to the «Return request» use case (Code = FOCCR) the identification of the return request must be provided in the element <AddtlInf>.</p> <p>If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>.</p>	<p>CSTRTN: In case of a return at the request of the original creditor, the code CUST must be used (Not validated in the RTGS system).</p> <p>SEPRTN: Permitted Codes according to SEPA Implementation Guidelines (Not validated in the RTGS system).</p>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..2	Additional Details/Reference of the Return Request	<p>CSTRTN: Must be provided for reason codes FOCR and NARR. Must not be used for any of the other reason codes.</p> <p>In case of a positive response to the «Return request» use case (Code = FOCR) the identification of the return request must be provided (element <CxId> from message camt.056, not verified by the RTGS system, will be forwarded unchanged to the instructed participant).</p> <p>SEPRTN: This element cannot be used more than once. Must be provided when Reason Code FOCR is present. Must not be used for any of the other reason codes.</p> <p>In the case of a "Positive Response to a Recall of SEPA Credit Transfer Dataset (DS-06)": must be present, starting with "ATR053/" followed by the information as per attribute description "The specific reference of the Originator PSP initiating the Recall (AT-R053)".</p> <p>In the case of a "Positive Response to the Request for Recall by the Originator Dataset (DS-08)": must be present, starting with "ATR072/" followed by the information as per attribute description "The specific reference of the Originator PSP for the Request for Recall by the Originator (AT-R072)".</p> <p>For details on SEPA datasets and attributes, see the "SEPA Credit Transfer Rulebook" or the "SEPA Credit Transfer Inter-PSP Implementation Guidelines".</p>	

Table 11: 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:

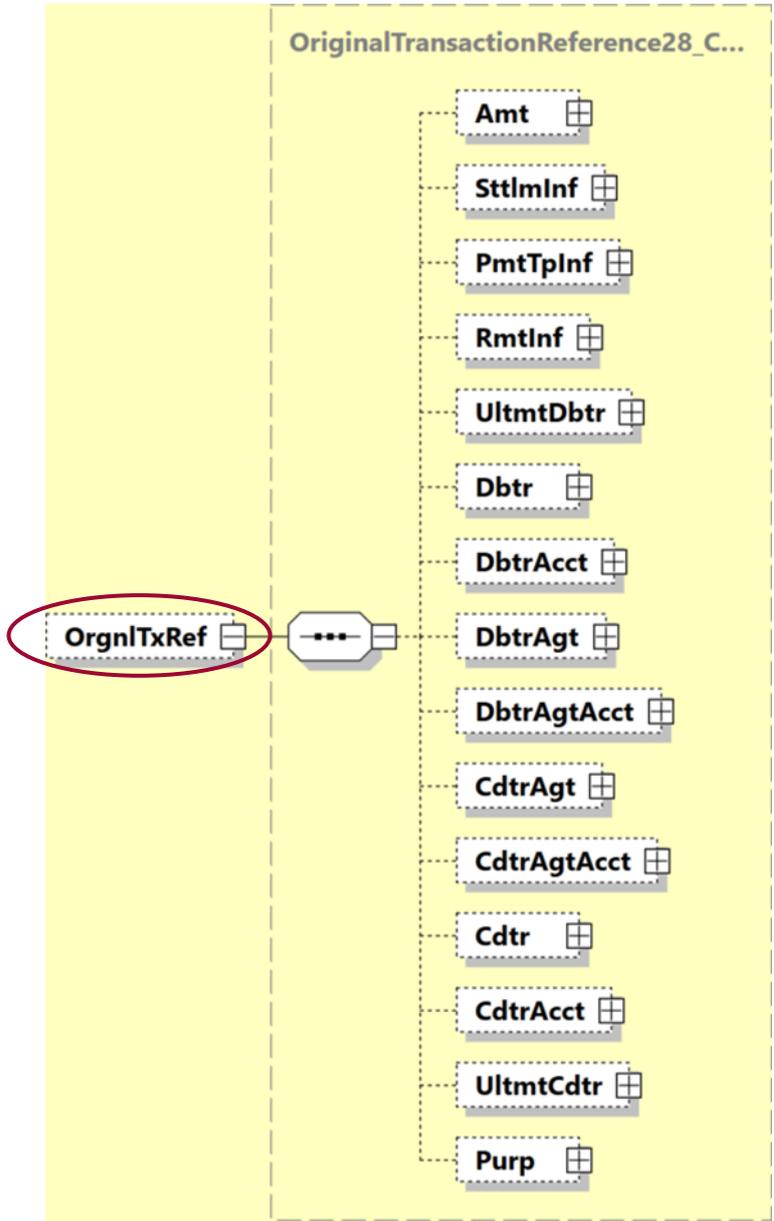


Figure 13: Original Transaction Reference (OrgnlTxRef)

The following table specifies all the elements of the "Original Transaction Reference" block of the "pacs.004" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference	
Original Transaction Reference +Amount	Amt	0..1	0..1	Ordered Amount	
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	Settlement Information	
Original Transaction Reference +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method	
Original Transaction Reference +Settlement Information ++Clearing System	ClrSys	0..1	0..1	Clearing System	
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	
Original Transaction Reference +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority	
Original Transaction Reference +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level	
Original Transaction Reference +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	
Original Transaction Reference +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary)	
Original Transaction Reference +Payment Type Information ++Local Instrument	LclInstrm	0..1	0..1	Payment Type	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	Remittance Information	
Original Transaction Reference +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured notification is present.	
Original Transaction Reference +Remittance Information ++Structured	Strd	0..n	0..n	Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).	
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor This element should only be used when a customer payment is returned (<OrgnlMsgNmId> = pacs.008, not verified by the RTGS platform).	
Original Transaction Reference +Ultimate Debtor ++Party	Pty	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"	
Original Transaction Reference +Debtor	Dbtr	0..1	0..1	Debtor In case of return of a customer payment (<OrgnlMsgNmId> = pacs.008) the Sub-element <Pty> shall be used, in case of return of a bank payment (<OrgnlMsgNmId> = pacs.009) the sub-element <Agt> shall be used (not checked by the RTGS platform).	
Original Transaction Reference +Debtor ++Party	Pty {Or	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"	
Original Transaction Reference +Debtor ++Agent	Agt Or}	1..1	1..1	Identification of a financial institution For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information".		
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"		
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".		
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"		
Original Transaction Reference +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".		
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	Creditor In case of return of a customer payment (<OrgnlMsgNmId> = pacs.008) the Sub-element <Pty> shall be used, in case of return of a bank payment (<OrgnlMsgNmId> = pacs.009) the sub-element <Agt> shall be used (not checked by the RTGS platform).		
Original Transaction Reference +Creditor ++Party	Pty {Or	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"		
Original Transaction Reference +Creditor ++Agent	Agt Or}	1..1	1..1	Identification of a financial institution For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"		
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".		
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor This element should only be used when a customer payment is returned (<OrgnlMsgNmId> = pacs.008, not verified by the RTGS platform).		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Ultimate Creditor ++Party	Pty	1..1	1..1	Identification of a person or an organisation For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"	
Original Transaction Reference +Purpose	Purp	0..1	0..1	Transaction Purpose May be used to provide additional information about the purpose of the transaction.	

Table 12: Original Transaction Reference (OrgnlTxRef, D-level)