



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Customer Payments (pacs.008)

Version 2.5, valid from 21 November 2025

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Change description	Chapter
2.5	28.02.2025	Modifications per SIC Platform Release 4.12	
		Complete revision of the chapter "Use of address information" due to the introduction of the hybrid address and the resulting transitional rules for the presentation of addresses in the RTGS services (CR2025-SIC4-0007):	
		<ul style="list-style-type: none"> Modifications for elements "<i>Street Name</i>" (incl. tolerance provision), "<i>Town Name</i>", "<i>Country</i>" and "<i>Address Line</i>" in Table 7 "Data elements for address information (Postal Address)" 	3.6
		<ul style="list-style-type: none"> Specific recommendations and exceptions removed from chapter ""Structured" variant" (see new chapter 3.6.4) 	3.6.1
		<ul style="list-style-type: none"> New chapter ""Hybrid" variant" 	3.6.2
		<ul style="list-style-type: none"> Chapter ""Unstructured" variant": Clarification of the definition incl. note about requirements for the SEPA credit transfer use case (see also CR2025-SIC4-0008, adjustment due to regulatory requirements from EU Funds Transfer Regulation 2023/1113) 	3.6.3
		<ul style="list-style-type: none"> New chapter "Transitional rules until November 2026" 	3.6.4
		Former chapter "Entering an earliest possible settlement time" removed (for relevant information see <DbtDtTm> in chapter 4.2)	3.10
		Modifications of "Technical specifications for the RTGS services":	
		<ul style="list-style-type: none"> Addition of a reference to the base document due to changed specifications for "ISODateTime" (CR2025-SIC4-0002) for the following elements: <ul style="list-style-type: none"> .../GrpHdr/CreDtTm .../CdtTrfTxInf/SttImTmIndctn/DbtDtTm .../CdtTrfTxInf/SttImTmIndctn/CdtDtTm 	4.1, 4.2
		<ul style="list-style-type: none"> Element .../IntrBkSttImDt: Revision of definition due to changed system behavior for validation, processing and delivery of the clearing day (CR2025-SIC4-0014) 	4.2
		<ul style="list-style-type: none"> Element .../SttImTmIndctn/DbtDtTm: Revision of definition incl. transfer of components from former chapter "Entering an earliest possible settlement time" (modification of validation due to changes to <IntrBkSttImDt>, CR2025-SIC4-0014) 	4.2
		<ul style="list-style-type: none"> Element .../SttImTmIndctn/CdtDtTm: Revision of definition, contains unique settlement time consisting of calendar date / time (formerly combination of date = clearing day / time = settlement time, CR2025-SIC4-0014) 	4.2
		<ul style="list-style-type: none"> Element .../SttImTmReq: Clarification of format specification for sub-elements of type "ISOTime" 	4.2
		<ul style="list-style-type: none"> Elements .../UltmtDbtr/Id/OrgId and .../Dbtr/Id/OrgId: Adjustment of payment type-specific definition SEPPMT, sub-elements <LEI> and <Othr> may be combined (CR2025-SIC4-0008, adjustment due to regulatory requirements from EU Funds Transfer Regulation 2023/1113) 	4.2
2.4	28.02.2024	Modifications per SIC Platform Release 4.11	

		<p>Standardisation of the amount split (CR2024-SIC4-0018):</p> <ul style="list-style-type: none"> Addition of instructions for amount splits for the following elements of the B-level <CdtTrfTxInf>: <ul style="list-style-type: none"> a) .../PmtId/EndToEndId b) .../PmtId/UETR c) .../PmtTpInf/SvcLvl/Cd <p>For further details, see Implementation Guideline «Base Document», chapter «Amount Splits»</p>	4.2
2.3	22.05.2023	Errata per SIC Platform Release 4.10	
		Option 3 "LEI" for payment types SEPPMT / SEPPFCP removed (LEI is still not intended to be the sole identifier within SEPA; for payment types SEPPMT / SEPPFCP the specific requirements according to chapter "Technical specifications for the RTGS services" apply)	3.5.1
		Modifications of "Technical specifications for the RTGS services":	
		<ul style="list-style-type: none"> <UltmtDbtr>: Sub-element "Name" added (incorrectly not included in previous version) <UltmtDbtr>, <Dbtr>, <Cdt>, <UltmtCdt>: Adjustment of payment type specific definition SEPPMT for allowed sub-elements of "Organization Identification" (clarification) <Dbtr>, <Cdt>: Clarification of payment type specific definition SEPPFCP regarding the use of BIC in sub-elements "Name" and "Any BIC" 	4.2 4.2 4.2
2.2	28.02.2023	Modifications per SIC Platform Release 4.10	
		Removal of "direct forwarding" (CR2023-SIC4-0013)	3.3
		Modifications due to the "SEPA Credit Transfer Rulebook 2023" (CR2023-SIC4-0005):	
		<ul style="list-style-type: none"> Clarification under "Note" that particularly individual specifications for SEPA credit transfers are to be taken into account Sub-element .../FinInstnId/LEI may not be combined with options 1-3 for payment types SEPPMT/SEPPFCP New option 3: LEI (for payment types SEPPMT/SEPPFCP) 	3.4, 3.5 3.4.2 3.5.1
		Modifications to the "Technical specifications for the RTGS services" chapter according to the separate document "Delta Commentary pacs.008"	4
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version pacs.008.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Moved the recommendation to use a structured address for agents to chapter 3.6.1 (editorial change)	3.4.2
		Removal of the redundant requirement to use <PstlAdr> and <Nm> at the same time (already checked via the permissible addressing options)	3.4.2
		Addition of the term "institutions" to the 4th bullet point (clarification)	3.6.3
		Correction of the maximum length of the account name in the <Nm> element from 35 to 70 characters (Table 10)	3.7

		Modifications to the "Technical specifications for the RTGS services" according to the separate document "Delta Commentary pacs.008"	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
		Removal of the "ESRPMT" payment type, renaming of the "ESRDEB" and "IPIDEB" payment types	3, 4
		Revised "Naming of the parties in a customer transfer" due to new parties	3.3
		Revision of "Identification of financial institutions (Agents)"	3.4
		New descriptive sub-chapters added under "Business specifications for the RTGS services"	3.5, 3.6, 3.7
		Revision of previous sub-chapters from "Use of references", new sub-chapter "Unique End-to-end Transaction Reference (UETR)" added (replaces former "Handling of SWIFT UETR information in SIC and euroSIC")	3.8
		Revisions within "Specific Swiss code values"	3.9.2, 3.9.3
		Revision of "Handling SWIFTgpi payments in SIC and euroSIC"	3.10.2
		Complete revision of the "Technical specifications for the RTGS services"; Details according to the separate document "Delta Commentary pacs.008"	4
1.19	20.07.2021	Last edition based on previous ISO 20022 version status	
1.0	01.01.2014	First edition	

Table 1: Change history

Please address all suggestions, corrections, and proposed improvements to this document to:

SIX Interbank Clearing Ltd
Hardturmstrasse 201
CH-8005 Zurich
E-Mail: contact.sic@six-group.com
www.six-group.com

General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

If you detect any errors in this document or have any ideas or suggestions for improvements, we would be extremely grateful if you would notify these by e-mail to [**contact.sic@six-group.com**](mailto:contact.sic@six-group.com).

Table of contents

Change history	2
General notes	5
Table of contents	6
Table of tables	8
Table of figures.....	9
1 Introduction.....	10
1.1 Overview of the documentation structure	10
1.2 Target audience.....	11
1.3 Change control	11
1.4 XML schema	11
1.5 Validation portal	11
1.6 Reference documents	11
2 ISO definitions	12
3 Business specifications for the RTGS services	13
3.1 Use cases	13
3.2 Payment types	13
3.3 Naming of the parties in a customer transfer	14
3.4 Identification of financial institutions (Agents).....	17
3.4.1 Instructing Agent / Instructed Agent (sender/recipient of the message)	17
3.4.2 Other institutions	17
3.5 Identification of other parties (Parties).....	19
3.5.1 Debtor/Creditor, Ultimate Debtor / Ultimate Creditor	19
3.5.2 Further parties.....	19
3.6 Use of address information	20
3.6.1 "Structured" variant	22
3.6.2 "Hybrid" variant.....	22
3.6.3 "Unstructured" variant	23
3.6.4 Transitional rules until November 2026	23
3.7 Use of account information	24
3.8 Use of references	26
3.8.1 Message reference	26
3.8.2 Transaction references.....	27
3.8.3 Customer references	27
3.9 Specific Swiss code values	30
3.9.1 Identifying direct debit information.....	30
3.9.2 Code list for defining creditor account numbers	31
3.9.3 Reference type for a structured reference.....	32
3.9.4 Sending processing instructions to the RTGS services.....	33
3.10 Further functions in the RTGS services	34
3.10.1 Request to use reserved liquidity	34
3.10.2 Handling Swift GPI payments in SIC and euroSIC	34
3.11 Further business specifications.....	34
4 Technical specifications for the RTGS services.....	35
4.1 Group Header (GrpHdr, A-level).....	35



4.2	Credit Transfer Transaction Information (CdtTrfTxInf, B-level).....	38
-----	---	----

Table of tables

Table 1:	Change history	4
Table 2:	Use cases for the ISO 20022 message type "pacs.008"	13
Table 3:	List of payment types and their code values in the "pacs.008" message	13
Table 4:	Names of the parties involved in customer transfers	14
Table 5:	List of other institutions (identification of financial institutions)	17
Table 6:	List of further parties (identification of other parties).....	19
Table 7:	Data elements for address information (Postal Address).....	21
Table 8:	List of the parties that have accounts (use of account information).....	24
Table 9:	Data elements for account information (cash account).....	25
Table 10:	Code value for LSV+/BDD transactions.....	30
Table 11:	Defining creditor account numbers	31
Table 12:	Code values for reference types in the "Proprietary" element	32
Table 13:	Code values for reference types in the "Code" element	32
Table 14:	Code values for sending processing instructions to the RTGS services	33
Table 15:	Group Header (GrpHdr, A-level).....	37
Table 16:	Credit Transfer Transaction Information (CdtTrfTxInf, B-level)	79

Table of figures

Figure 1:	Documentation structure for message type "pacs.008"	10
Figure 2:	Basic message structure of the "pacs.008" message	12
Figure 3:	Specifying the payment type in the "pacs.008" message	13
Figure 4:	Address information (Postal Address)	20
Figure 5:	Account information elements (cash account)	24
Figure 6:	Use of references	26
Figure 7:	Message Identification	26
Figure 8:	Transaction Identification	27
Figure 9:	Creditor reference (Remittance Information)	27
Figure 10:	Creditor reference information	28
Figure 11:	Creditor reference type	28
Figure 12:	Identifier for direct debits	30
Figure 13:	Account number definition	31
Figure 14:	Entering a code for the reference type of a structured reference	32
Figure 15:	Entering a code for sending processing instructions to the RTGS services	33
Figure 16:	Group Header (GrpHdr)	35
Figure 17:	Credit Transfer Transaction Information (CdtTrfTxInf)	39

1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines consist of a base document with general information concerning all message types and various module documents – this document is for the message type "pacs.008" – 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 RTGS services SIC and euroSIC in 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 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.

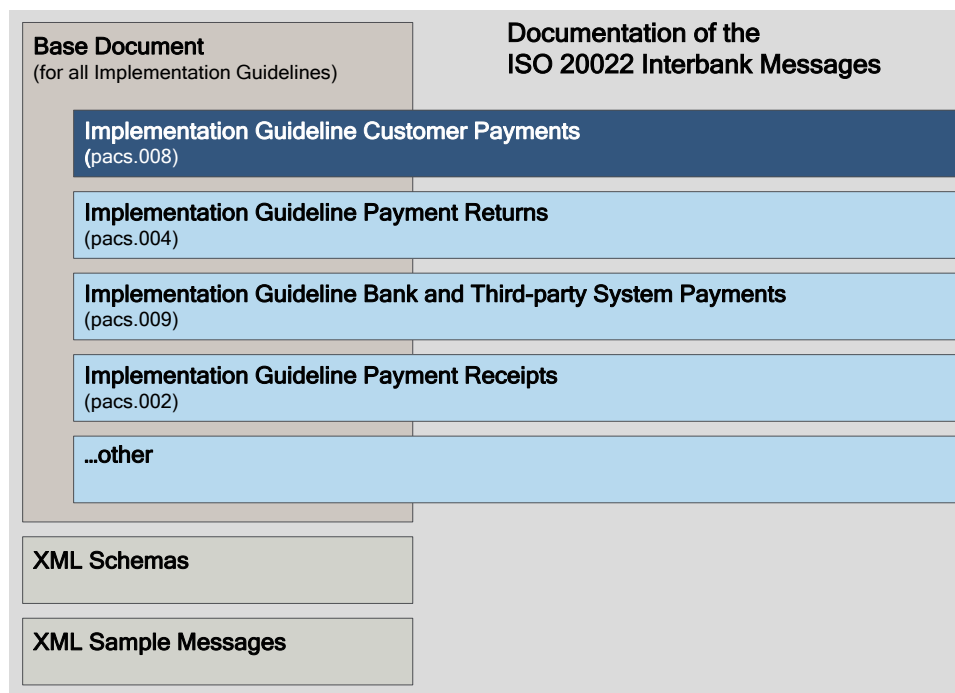


Figure 1: Documentation structure for message type "pacs.008"

1.2 Target audience

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

1.3 Change control

All modifications made to this document are listed in the change history 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.008" is published on the www.iso-payments.ch website:

- ***pacs.008.001.08.ch.02.xsd***

It should preferably be opened using specialized XML software.

1.5 Validation portal

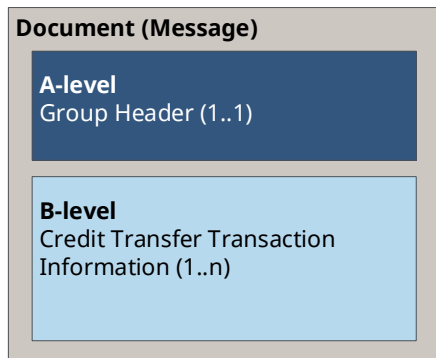
After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against these Implementation Guidelines.

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 "FI to FI Customer Credit Transfer" message (pacs.008) is sent from the debtor's financial institution (the instructing participant) to the RTGS services and from the RTGS services to the creditor's financial institution (the instructed participant) in order to process a customer payment. It is used on the basis of the ISO 20022 XML schema "pacs.008.001.08".



The "pacs.008" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element. This block must occur exactly once.
- **B-level:** Payment or transaction level, "*Credit Transfer Transaction Information*" element. This block must occur at least once and can occur n times in the ISO definition. In the RTGS services, this block is only permitted once.

Figure 2: Basic message structure of the "pacs.008" message

3 Business specifications for the RTGS services

3.1 Use cases

The "FI to FI Customer Credit Transfer" message is used in the following use cases in the RTGS services:

Use case	Input/Output	ISO 20022
Customer payment	I/O	pacs.008
Direct debit payment	I/O	pacs.008
SEPA credit transfer (euroSIC only)	I/O	pacs.008

Table 2: Use cases for the ISO 20022 message type "pacs.008"

3.2 Payment types

The following payment types are provided for:

Payment type	Code value
Direct debit payment (LSV reference)	ESRDEB
Direct debit payment (IPI reference)	IPIDEB
SEPA payment	SEPPMT
SEPA fee and/or compensation payment	SEPCFP
Generic customer payment	CSTPMT

Table 3: List of payment types and their code values in the "pacs.008" message

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

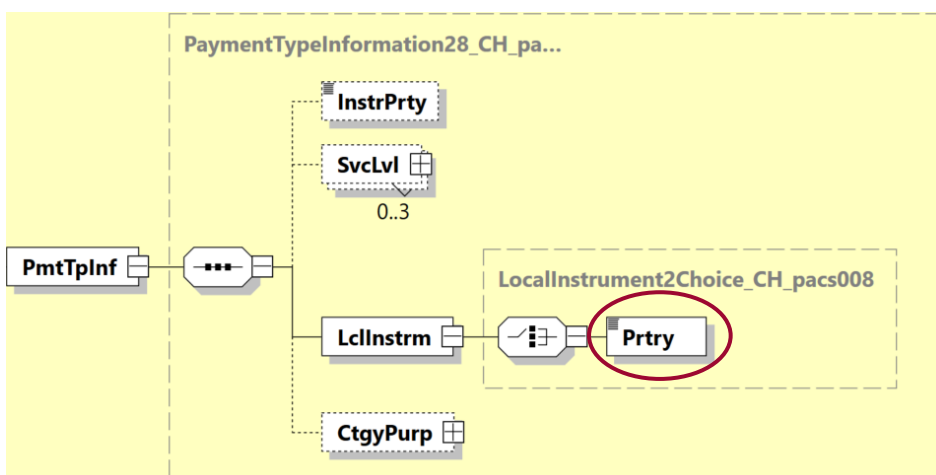


Figure 3: Specifying the payment type in the "pacs.008" message

3.3 Naming of the parties in a customer transfer

The parties involved in customer transfers are defined as follows:

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	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 service which is debited	Instructing Agent [Member ID]	
	Optional ID	Is filled in by the RTGS service in the case of a concatenated identification: the participant whose settlement account in the RTGS service 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 service 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	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 customer transfers

Notes on the individual parties:

Debtor Agent / Creditor Agent

- The "*Debtor Agent*" / "*Creditor Agent*" elements correspond to the account-holding institutions of the "*Debtor*" / "*Creditor*" and must always be sent.
- If the system participant is the same as the creditor's financial institution, then the same information is sent in the "*Creditor Agent*" element as under "*Instructed Agent*".

Previous Instructing Agent

- A total of 3 occurrences of the "*Previous Instructing Agent*" element are optionally supported.
- Notes for correct usage:
These institutions, which are sequenced in numerical order, are historical information about the payment paths that have been followed when forwarding cross-system payments from the "*Instructing Agent*" (system participant, sending institution) to the "*Instructed Agent*" (system participant, receiving institution). The information from any respective "*Previous Instructing Agent*" remains static throughout the cycle of such a payment, but the number of specified "*Previous Instructing Agent*" elements (in sequentially correct order) may grow with each forwarding. In intra-system traffic between direct system participants, the use of "*Previous Instructing Agent*" should be avoided.

Intermediary Agent

- A total of 3 occurrences of the "*Intermediary Agent*" element are optionally supported.
- Notes for correct usage:
These institutions, which are sequenced in numerical order, are desired payment routing channels for cross-system payments that the "*Instructing Agent*" (system participant, sending institution) provides to the "*Instructed Agent*" (system participant, receiving institution). Accordingly, the specification of one or more "*Intermediary Agent*" elements in the entire cycle of such a payment is not static but must be reset individually, yet still operationally accurately, by the respective forwarding institution. The use of "*Intermediary Agent*" should be avoided in intra-system traffic between direct system participants.

Instructing Participant / Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and performs a dual role as system participant and sender.
- The "*Instructing Agent*" is also used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking. If the "*Debtor Agent*" is the same as the system participant/sender, then that identification is sent in the "*Instructing Agent*" element and also as the "*Debtor Agent*".
- 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 <CdtTrfTxInf> level; entering them at the <GrpHdr> level is not supported.
- The information that is delivered in the input under "*Instructed Agent*" / "*Creditor Agent*" is forwarded in the output by the RTGS services unchanged.
- In the case of concatenation, the details of the destination for the concatenation are 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).
- Details of the destination for the concatenation are only given in the "*Instructed Agent*", even if in the input the elements "*Instructed Agent*" / "*Creditor Agent*" were sent with the same information about the system participant.

3.4 Identification of financial institutions (Agents)

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

- Addressing uses either the SIC IID or BIC
- The following elements can be used:
 BIC: *.../FinInstnId/BICFI*
 SIC IID: *.../FinInstnId/ClrSysMmbId/MmbId*
 with "Cd = CHSIC" then mandatory in *.../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.
- Use of the "Name", "Postal Address" or "LEI" elements is not permitted.

3.4.2 Other institutions

The following definitions apply to the following institutions:

Element	Description
CdtTrfTxInf/DbtrAgt	Debtor Agent
CdtTrfTxInf/CdtrAgt	Creditor Agent Note: In addition to the following definitions, the delivery of the <i>.../BrnchId/Id</i> 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 service).
CdtTrfTxInf/PrvsInstgAgt1	Previous Instructing Agent 1
CdtTrfTxInf/PrvsInstgAgt2	Previous Instructing Agent 2
CdtTrfTxInf/PrvsInstgAgt3	Previous Instructing Agent 3
CdtTrfTxInf/IntrmyAgt1	Intermediary Agent 1
CdtTrfTxInf/IntrmyAgt2	Intermediary Agent 2
CdtTrfTxInf/IntrmyAgt3	Intermediary Agent 3
CdtTrfTxInf/ChrgsInf/Agt	Charges Information / Agent

Table 5: List of other institutions (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 using a full address for addressing (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 any one or more of the 3 options listed above (Note: does not apply to SEPPMT/SEPFCP payment types).

Note:

Any restrictions or deviations to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS services" down to the element level. In particular, individual specifications for SEPA credit transfers (payment types SEPPMT/SEPFCP, euroSIC only) must be taken into account.

3.5 Identification of other parties (Parties)

3.5.1 Debtor/Creditor, Ultimate Debtor / Ultimate Creditor

- 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 sub-element `.../Pst/Adr` 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` (Organization Identification / Other)
 - `.../Id/IdPrvtId` (Private Identification)
 - `.../CtryOfRes` (Country of Residence)

3.5.2 Further parties

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
CdtTrfTxInf/InitgPty Restriction: The sub-element <code>.../Pst/Adr</code> may only be used if the <code>.../Nm</code> sub-element is provided.	Initiating Party
CdtTrfTxInf/RmtInf/Strd/Invcr	Invoiceer
CdtTrfTxInf/RmtInf/Strd/Invcee	Invoicee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee	Garnishee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr	Garnishment Administrator

Table 6: List of further parties (identification of other parties)

Note:

Any restrictions or deviations to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS services" down to the element level. In particular, individual specifications for SEPA credit transfers (payment types SEPPMT / SEPPCP, euroSIC only) must be taken into account.

3.6 Use of address information

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

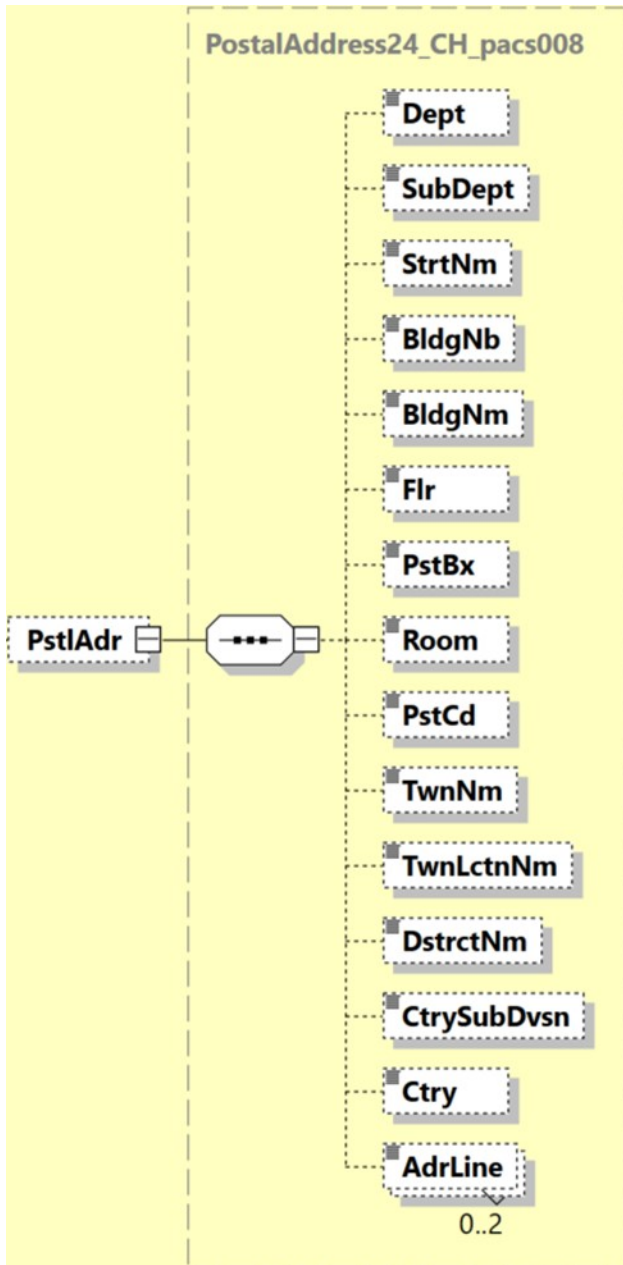


Figure 4: Address information (Postal Address)

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	See tolerance provision according to "Swiss Payment Standards" ¹
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	Mandatory for "structured" and "hybrid" variants
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)	Mandatory for "structured" and "hybrid" variants
Address Line	AdrLine	0..7	0..2	Address line (unstructured)	Maximum of 2 lines permitted (only for "hybrid" and "unstructured" variants)

Table 7: Data elements for address information (Postal Address)

The addresses of the parties / institutions involved can either be structured (see chapter 3.6.1), hybrid (see chapter 3.6.2) or unstructured (see chapter 3.6.3) within the "Postal Address" element.

¹Tolerance provision according to "Swiss Payment Standards" (SPS) for street name / building number

In order to facilitate the migration to the structured address, the following tolerance provision has been granted for end customers in Switzerland and Liechtenstein. Until further notice, the specification of the building number (sub-element "Building Number") in the sub-element "Street Name" is permitted and such a payment should not be rejected when the order is placed. In the case of SEPA and cross-border payments, however, the transaction may be rejected depending on the regulations and handling in the recipient country. This tolerance makes it possible to transmit a correct and complete address despite the lack of separation. It is recommended to adapt the systems used in the medium term and to fully implement the ISO 20022 structure for all elements and to provide the building number separately from the street name in the sub-element "Building Number".

3.6.1 "Structured" variant

- The sub-elements *"Town Name"* and *"Country"* must be used.
- In addition, the following defined sub-elements can be used:
 - *"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 "Hybrid" variant

- The sub-elements *"Town Name"* and *"Country"* must be used.
- The undefined sub-element *"Address Line"* element must be used, a maximum of 2 lines are permitted.
- In addition, the following defined sub-elements can be used:
 - *"Department"*
 - *"Sub Department"*
 - *"Street Name"*
 - *"Building Number"*
 - *"Building Name"*
 - *"Floor"*
 - *"Post Box"*
 - *"Room"*
 - *"Post Code"*
 - *"Town Location Name"*
 - *"District Name"*
 - *"Country Sub Division"*

Notes on correct use of the hybrid address

- In addition to the defined sub-elements, the hybrid address with a maximum of two *"Address Line"* sub-elements can be used to provide further information on the address. This also makes it possible to include complete address details for address systems that are not or only partially covered by the defined elements. However, it is not permitted to include information in the sub-element *"Address Line"* that is already supplied in another defined sub-element or that contradicts information in another defined sub-element.
- The "hybrid" variant is characterized by the use of the *"Town Name"* and *"Country"* sub-elements in combination with *"Address Line"* and optionally other defined sub-elements. If the *"Address Line"* sub-element is not used, the specifications of the "structured" variant apply in accordance with chapter 3.6.1.

3.6.3 "Unstructured" variant

- The undefined sub-element "*Address Line*" element must be used, a maximum of 2 lines are permitted.
- In addition, the defined sub-element "*Country*" can optionally be used.
- No other sub-elements may be used.

Note for the "SEPA credit transfer" use case (euroSIC only):

When using an unstructured address in the "*Debtor*" element, the "*Country*" sub-element must be used when either the Debtor Agent or Creditor Agent is located in a non-EEA country or territory (is not checked by the euroSIC RTGS service).

3.6.4 Transitional rules until November 2026

- Within the scope of the interbank message definitions, the RTGS services must ensure the conflict-free transmission of origin information from various sources of the customer orders. In particular, financial institutions supporting "Swiss Payment Standards" (SPS) can offer payment initiation in accordance with SPS 2021 (based on ISO 20022 base version 2009) by November 2026 at the latest, which specifies less strict requirements with regard to address presentation. Due to these framework conditions, the specifications in accordance with section 3.6.1 "Structured" variant, section 3.6.2 "Hybrid" variant and section 3.6.3 "Unstructured" variant will not be validated by the RTGS services for the time being as part of a transitional phase.
- System participants are nevertheless requested to adhere to the specifications for the presentation of addresses of all parties without exception and to ensure that the existing elements are used correctly with the intended content. Incorrect use may lead to returns or rejections of payments by the instructed participant or the creditor agent.
- In particular, system participants are required to consistently use the two sub-elements "*Town Name*" and "*Country*" for a structured or hybrid address both for intra-system payments in domestic payment transactions and for cross-system payments to other networks.
- **These transitional rules will apply until the SIC platform release in November 2026.** From November 2026, the following is planned for the use cases "Customer payment" (payment type CSTPMT) and "SEPA credit transfer" (payment types SEPPMT / SEPFCP, euroSIC only):
 - a) to remove the "unstructured" address variant and
 - b) to ensure the minimum requirement of the mandatory sub-elements "*Town Name*" and "*Country*" for the remaining "structured" and "hybrid" address variants via corresponding validations.
- Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical specifications for the RTGS services" down to the element level.

3.7 Use of account information

The following definitions apply to the account information elements of the following parties:

Element	Description
CdtTrfTxInf/DbtrAcct	Debtor Account
CdtTrfTxInf/DbtrAgtAcct	Debtor Agent Account
CdtTrfTxInf/PrvsInstgAgt1Acct	Previous Instructing Agent 1 Account
CdtTrfTxInf/PrvsInstgAgt2Acct	Previous Instructing Agent 2 Account
CdtTrfTxInf/PrvsInstgAgt3Acct	Previous Instructing Agent 3 Account
CdtTrfTxInf/IntrmyAgt1Acct	Intermediary Agent 1 Account
CdtTrfTxInf/IntrmyAgt2Acct	Intermediary Agent 2 Account
CdtTrfTxInf/IntrmyAgt3Acct	Intermediary Agent 3 Account
CdtTrfTxInf/CdtrAgtAcct	Creditor Agent Account
CdtTrfTxInf/CdtrAcct	Creditor Account

Table 8: List of the parties that have accounts (use of account information)

The following account information can usually be used for all such accounts:

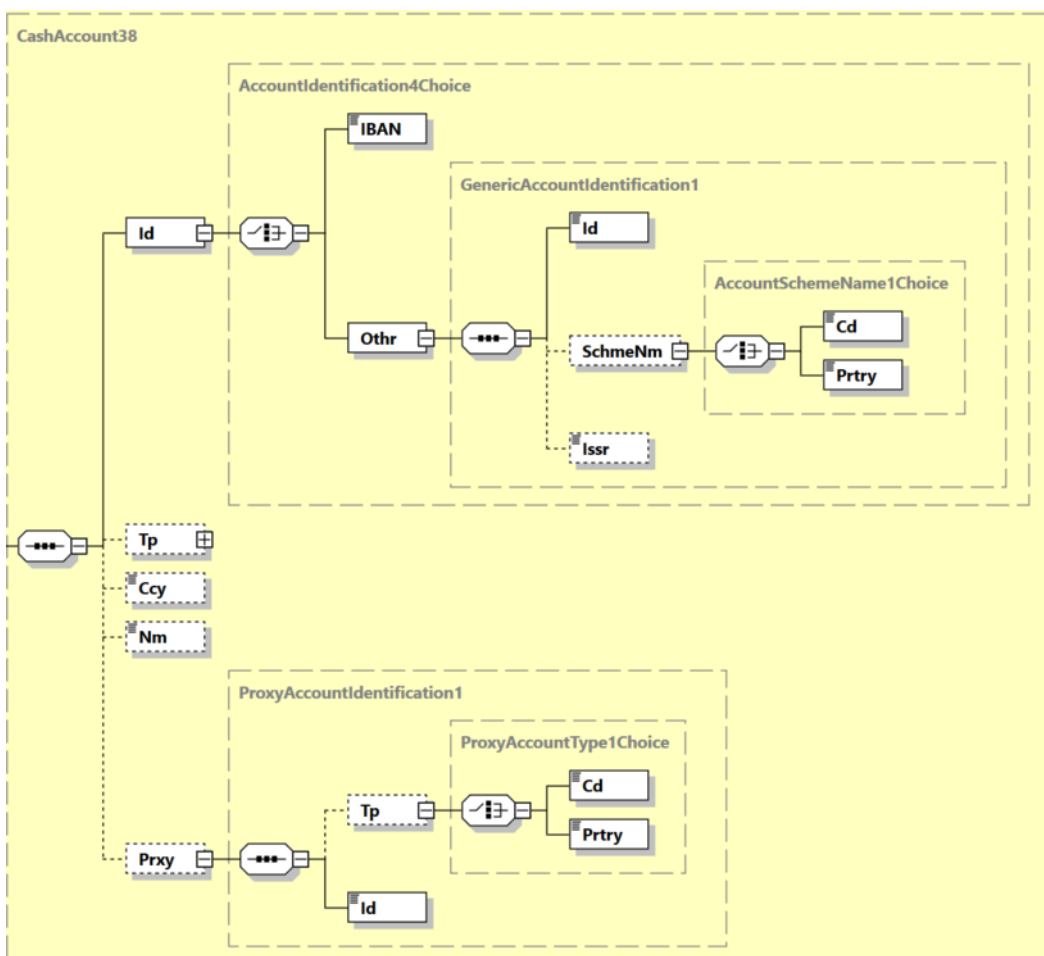


Figure 5: Account information elements (cash account)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General definition	Remarks
Identification	Id	1..1	1..1	Account identification	
+IBAN {Or	IBAN	1..1	1..1	IBAN	Must be a valid IBAN as per ISO 13616. The check digits (3rd and 4th IBAN characters) must lie in the range from 02 to 98.
+Other Or}	Other	1..1	1..1	Proprietary account format	
++Identification	Id	1..1	1..1	Account number	Max. 34 characters, proprietary account number
++Scheme Name	SchmeNm	0..1	0..1	Type of account number	
+++Code {Or	Cd	1..1	1..1	Type of account number (code)	Permitted ISO code values as per the external code list
+++Proprietary Or}	Prty	1..1	1..1	Type of account number (proprietary)	Max. 35 characters permitted
++Issuer	Issr	0..1	0..1	Account number issuer	Max. 35 characters permitted
Type	Tp	0..1	0..1	Account type or purpose	
+Code {Or	Cd	1..1	1..1	Account type or purpose (code)	Permitted ISO code values as per the external code list
+Proprietary Or}	Prty	1..1	1..1	Account type or purpose (proprietary)	Max. 35 characters permitted
Currency	Ccy	0..1	0..1	Account currency	Valid currency code as per ISO 4217
Name	Nm	0..1	0..1	Account name	Max. 70 characters permitted
Proxy	Pxy	0..1	0..1	Alternative account identifier	
+Type	Tp	0..1	0..1	Type of alternative account identifier	
++Code {Or	Cd	1..1	1..1	Type of alternative account identifier (code)	Permitted ISO code values as per the external code list
++Proprietary Or}	Prty	1..1	1..1	Type of alternative account identifier (proprietary)	Max. 35 characters permitted
+Identification	Id	1..1	1..1	Alternative account identification	Max. 320 characters permitted

Table 9: Data elements for account information (cash account)

3.8 Use of references

Along the processing chain, various references are sent in the "pacs.008" message.

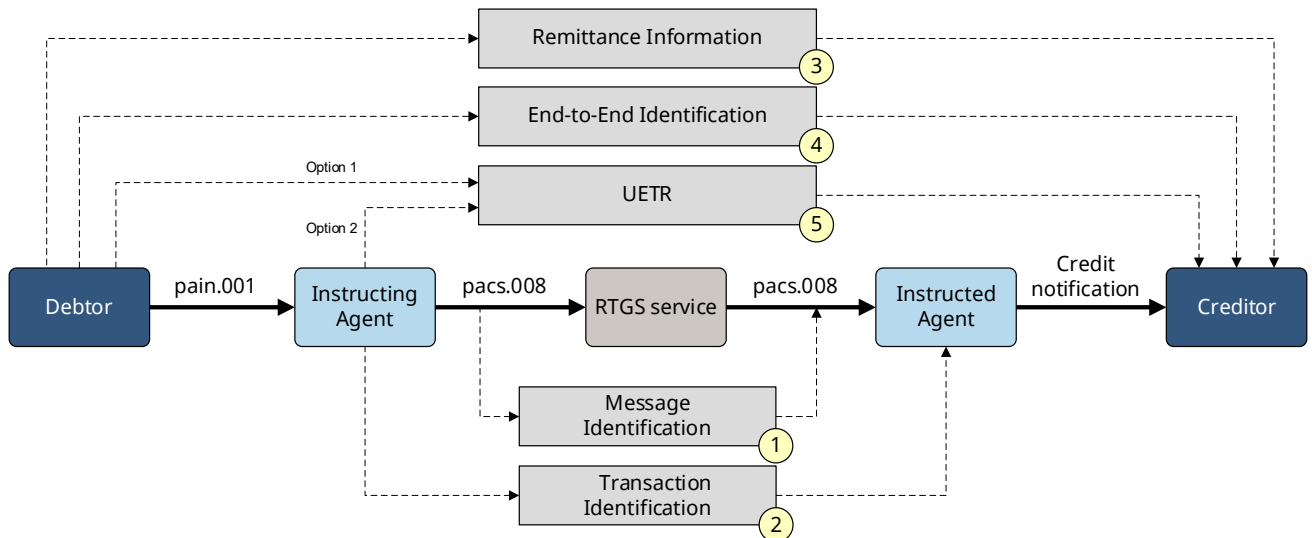


Figure 6: Use of references

3.8.1 Message reference

Message Identification (A-level) ①

The message identification is a "technical", unique reference of the message. This reference is assigned by the instructing participant when the message is created, and is passed on unchanged by the RTGS services to the instructed participant. The `<MsgId>` is used in the RTGS services for duplicate checking at the message level ("technical" duplicate checking).

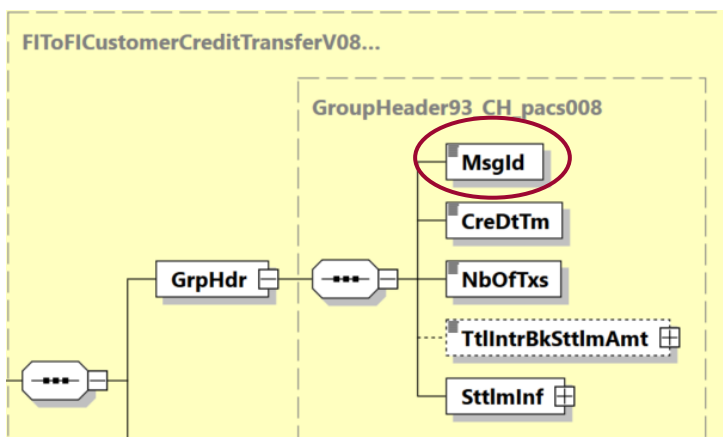


Figure 7: Message Identification

3.8.2 Transaction references

Transaction Identification (B-level) ^②

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant and is passed on unchanged by the RTGS services to the instructed participant. The transaction identification is used for the "operational duplicate checking" at the transaction level.

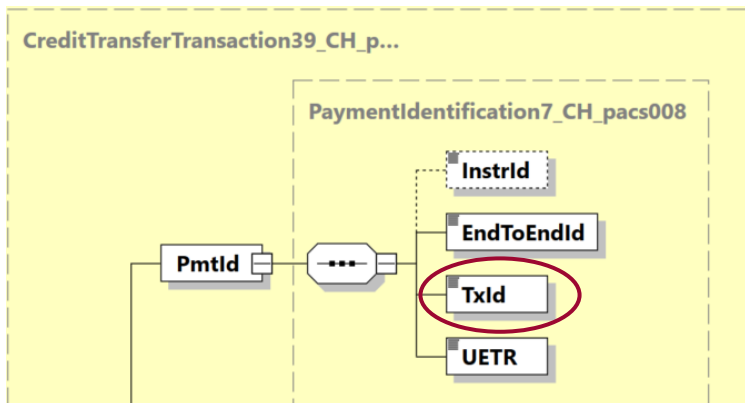


Figure 8: Transaction Identification

3.8.3 Customer references

3.8.3.1 Debtor reference

«End to End Identification» ^④

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

3.8.3.2 Creditor reference

In addition to the references in the processing chain that are listed above, a creditor reference can also be sent in structured or unstructured form in the "Remittance Information" element.

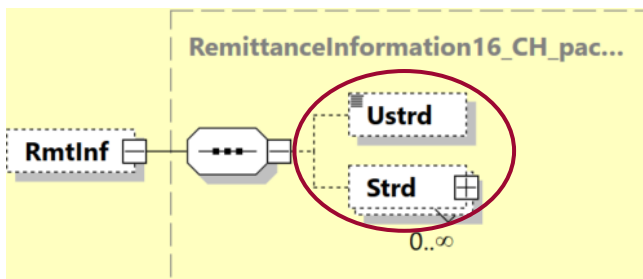


Figure 9: Creditor reference (Remittance Information)

General observations regarding "Structured"/"Unstructured" sub-elements

- The simultaneous use of the "Unstructured"/"Structured" sub-elements is not permitted within the "Remittance Information" element.
- "Unstructured" may be used a maximum of once only.
- "Structured" may be used only once, and the number of all characters supplied within this sub-element may not exceed the maximum number of 9000 characters (not counting the XML tags of the sub-elements).

Structured Customer Reference as "Remittance Information" ³

The following types of structured reference can be sent in the `.../CdtRefInf/Ref` element:

1. Using the Swiss QR reference

In Switzerland, the QR reference enables the creditor to make automatic comparisons between its QR-bills and the incoming payments.

2. Using the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his invoices and the incoming payments.

The following definitions are to be observed concerning the structured reference diagram:

The `CdtTrfTxInf/RmtInf/Strd/CdtRefInf/Ref` element is used for all structured reference numbers.

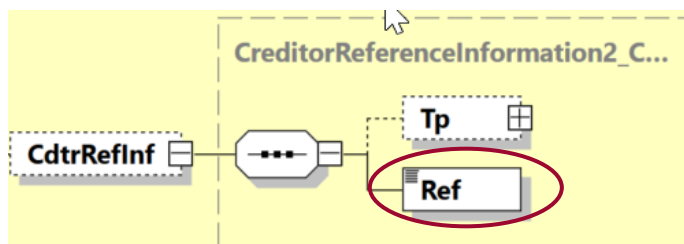


Figure 10: Creditor reference information

- In addition to the reference number, in certain cases it is mandatory to supply a code value that uniquely identifies the type of reference number. The elements `CdtTrfTxInf/RmtInf/Strd/CdtRefInf/Tp/CdOrPrtry/Cd` or `.../Prtry` can be used for this purpose (see also chapter 3.9 "Specific Swiss code values").

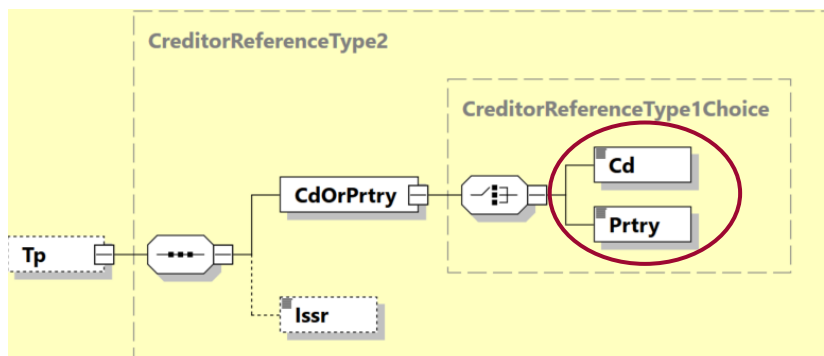


Figure 11: Creditor reference type

Unstructured Customer Reference as "Remittance Information" ^③

Instead of the structured reference, this can also be sent in unstructured form, maximum length 140 characters.

Limiting rules regarding "Structured"/"Unstructured"

For certain circumstances/payment types, there are rules limiting the use of "*Structured*" / "*Unstructured*":

a) QR-bill with QR reference or ISO Creditor Reference:

Element *.../Strd/CdtrRefInf/Ref*: Supplying a QR reference is mandatory where a QR-IBAN is used in the *.../CdtrAcct/Id/IBAN* element. If the content of the *<DbtrAgt>* element differs from the *<InstgAgt>* element for payments using a QR IBAN, the element may be assigned the value "00000000000000000000000000000000" (27x zero). If an IBAN (non-QR) is used in the element *.../CdtrAcct/Id/IBAN*, then the provision of an ISO Creditor Reference according to ISO 11649 is allowed.

Element *.../Strd/AddtlRmtInf*: Can be used for additional unstructured information when using a structured reference.

Element *.../Ustrd*: Not allowed when using a structured reference.

b) SEPA payment: either *.../Ustrd* or *.../Strd*; with *.../Strd* the ISO Creditor Reference under ISO 11649 can be used.

c) Direct debit payments: either *.../Strd* with LSV reference or IPI reference and LSV ID/requested processing date; *.../Ustrd* is not permitted.

3.8.3.3 Unique End-to-end Transaction Reference (UETR) ^⑤

The UETR is a globally unique reference created either by the debtor (option 1) or by the instructing participant (or the debtor's financial institution) (option 2).

In the case of option 1, the UETR assigned by the debtor is included unchanged in the interbank message if the financial institution offers this service. Financial institutions are also required to forward a UETR unchanged even for cross-system payments in the interbank area.

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

3.9 Specific Swiss code values

At various points in the "pacs.008" message, specific Swiss code values are used. These are all defined for "Proprietary" versions and are used for the unique identification of specific values in the Swiss Interbank Standard.

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

3.9.1 Identifying direct debit information

Relevant information from LSV+/BDD transactions is identified using the code value LSVBDD.

Code value	Meaning
LSVBDD	Information from the LSV+/BDD transaction (LSV+/BDD identification, requested processing date)

Table 10: Code value for LSV+/BDD transactions

The code value is sent in the *FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry* element.

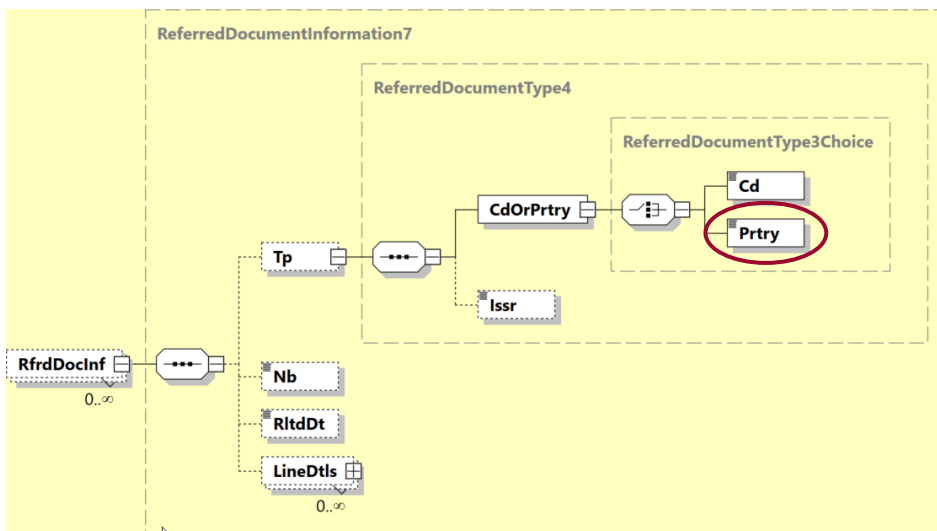


Figure 12: Identifier for direct debits

3.9.2 Code list for defining creditor account numbers

The following codes are available for identifying the account number type for the creditor account:

Code value	Meaning
PCACC	Postal account number
ESRPT	LSV participant number (direct debit payments only)

Table 11: Defining creditor account numbers

The code value is sent in the *FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/SchmeNm/Prtry* element.

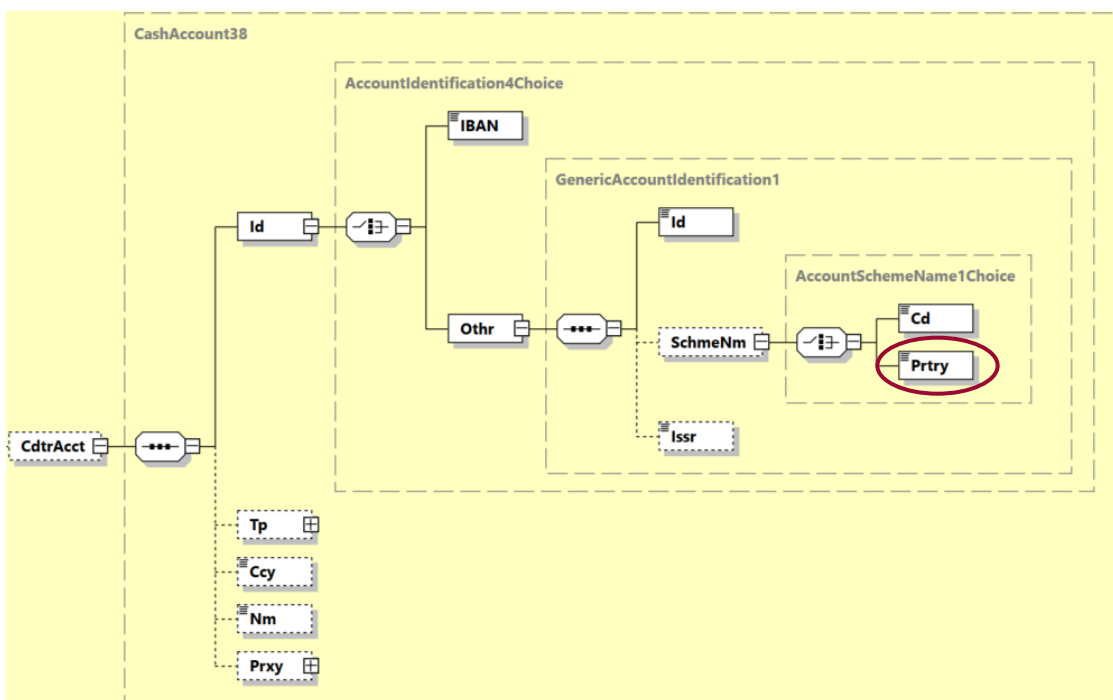


Figure 13: Account number definition

3.9.3 Reference type for a structured reference

Structured references of the LSV, QRR or IPI types are identified using the following code values in the "Proprietary" element *FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Prtry*:

Code value	Meaning
QRR	QR reference
ESR	LSV reference (direct debit payments only)
IPI	IPI reference (direct debit payments only)

Table 12: Code values for reference types in the "Proprietary" element

A "Structured Communication Reference" is identified using the following code value in the "Code" element *FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd*.

Code value	Meaning
SCOR	Structured Communication Reference

Table 13: Code values for reference types in the "Code" element

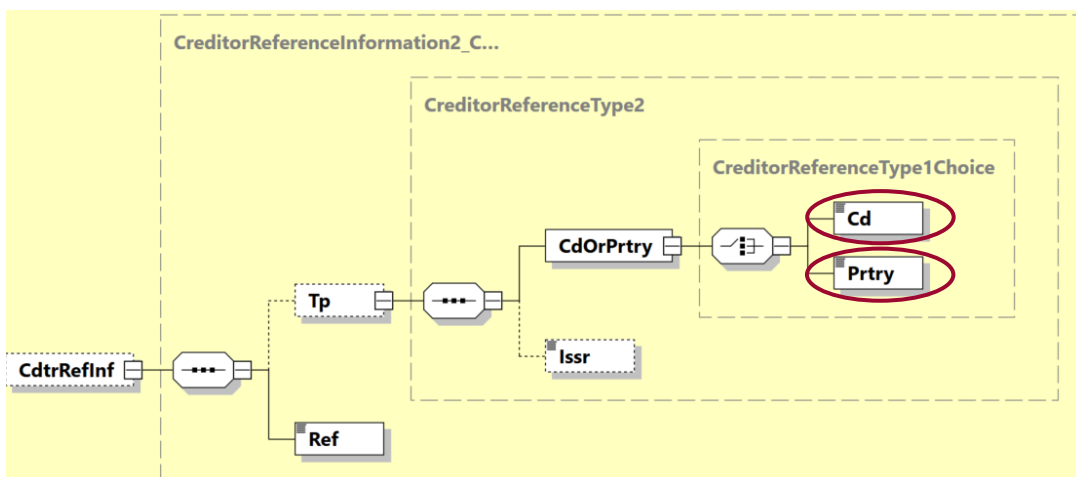


Figure 14: Entering a code for the reference type of a structured reference

3.9.4 Sending processing instructions to the RTGS services

Processing instructions can be sent to the RTGS services for the following tasks using a code value:

- For the function "Request to use reserved liquidity " (LIQU) (see also chapter 3.10.1 "Request to use reserved liquidity").
- For the request of a confirmation of settlement (CONF).
- For overriding the SEPA Default Routing (NODR, euroSIC only).

Code value	Meaning
LIQU	Request to use reserved liquidity
CONF	Request confirmation of settlement
NODR	Overriding the SEPA Default Routing (euroSIC only)

Table 14: Code values for sending processing instructions to the RTGS services

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

In order to reflect any combination of these processing instructions and any future processing instructions, the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element can be sent more than once. Only one processing instruction can be sent on each occasion. The same processing instructions may not be sent more than once.

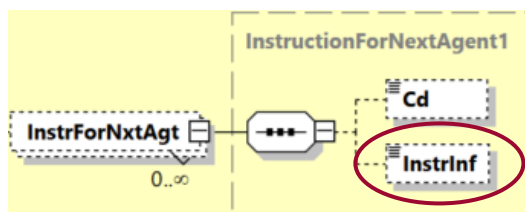


Figure 15: Entering a code for sending processing instructions to the RTGS services

3.10 Further functions in the RTGS services

3.10.1 Request to use reserved liquidity

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

The processing instruction to make use of reserved liquidity can be entered using the code LIQU in the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also chapter 3.9.4 "Sending processing instructions to the RTGS services").

3.10.2 Handling Swift GPI payments in SIC and euroSIC

Both SIC and euroSIC support the handling of Swift GPI transactions as a basic standard "Market Practice" within Switzerland as agreed with Swift. This enables the forwarding of GPI information in SIC and euroSIC.

For GPI participants who want to process payments in SIC and euroSIC as Swift GPI transactions, the requirements apply as per the Swift publication "Annex for Clearing and Settlement through Payments Market Infrastructures", chapter "Best Practice for Mapping to the SIC and euroSIC Format". In particular, participating institutions must pay attention to the instructions in chapter "Roles and Responsibilities".

3.11 Further business specifications

Further business specifications can be found in the base document.

4 Technical specifications for the RTGS services

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:

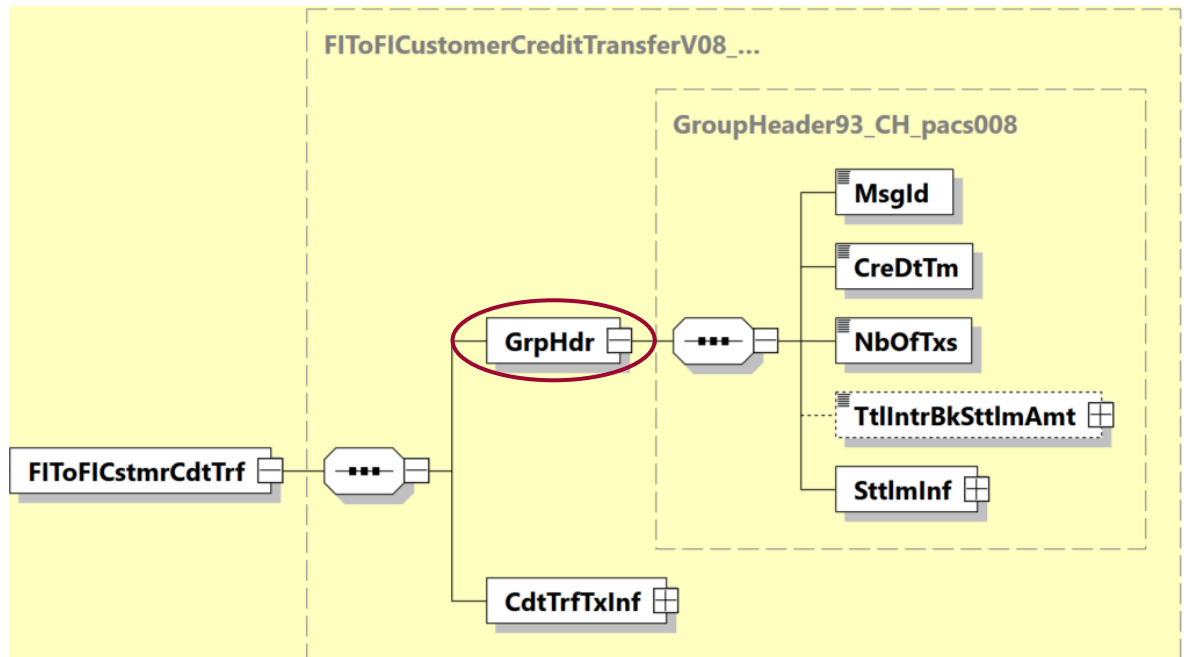


Figure 16: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.008" message that are relevant to the RTGS services.

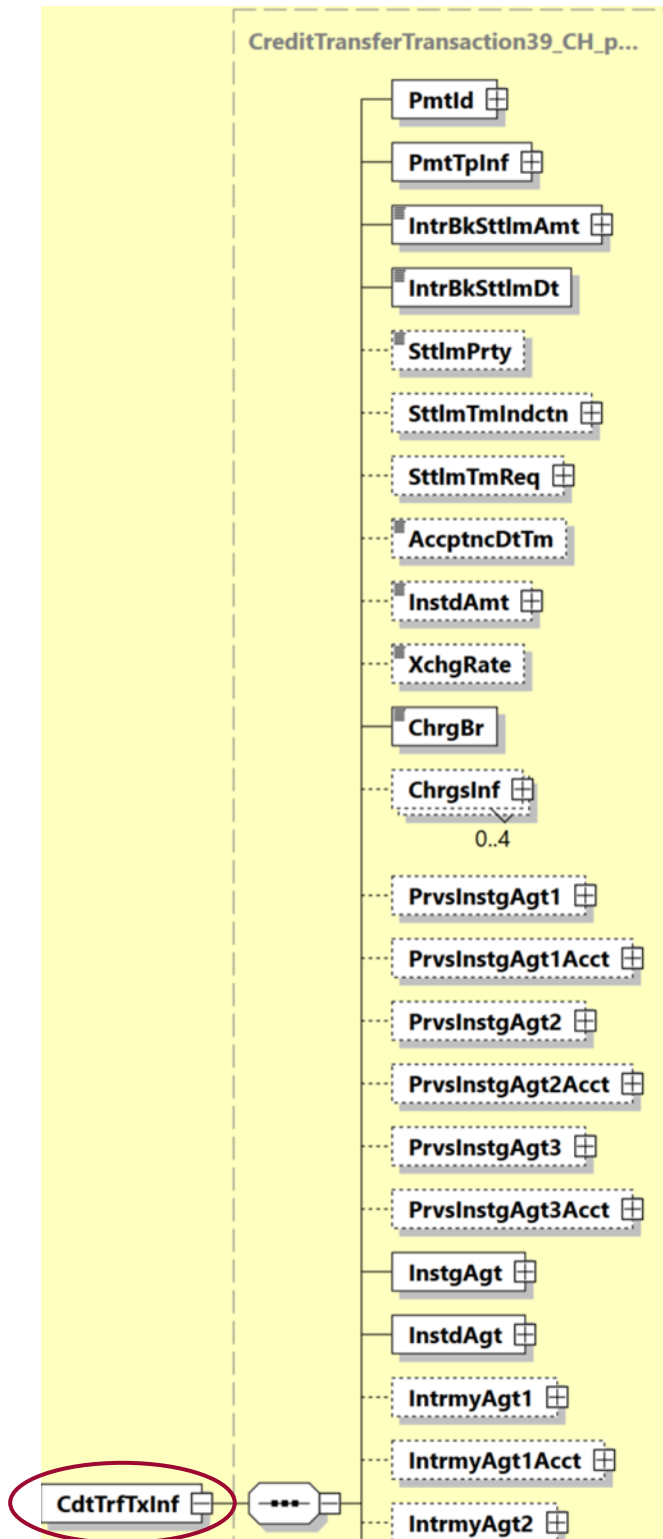
ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +FITo FICustomer Credit Transfer V08	FIToFICstmrCdtTrf	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message 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 clearing days. Permitted clearing days are clearing day today and 2 days in the past. Note: For a payment 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 See chapter "Times in all services (ISODateTime)" in the Implementation Guideline "Base Document".	
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	Number of Transactions The entry for the number of transactions must be "1".	
Group Header +Total Interbank Settlement Amount	TtlIntrBkSttlmAmt	0..1	0..1	Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPPMT: Currency EUR: Must be used. The maximum accepted amount is 999,999,999.99. SEPFCP: 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 <IntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS service.	SEPPMT: Only EUR permitted. SEPFCP: 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	SEPPMT: Only SEU permitted. SEPPCP: Only SEU permitted.

Table 15: Group Header (GrpHdr, A-level)

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

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



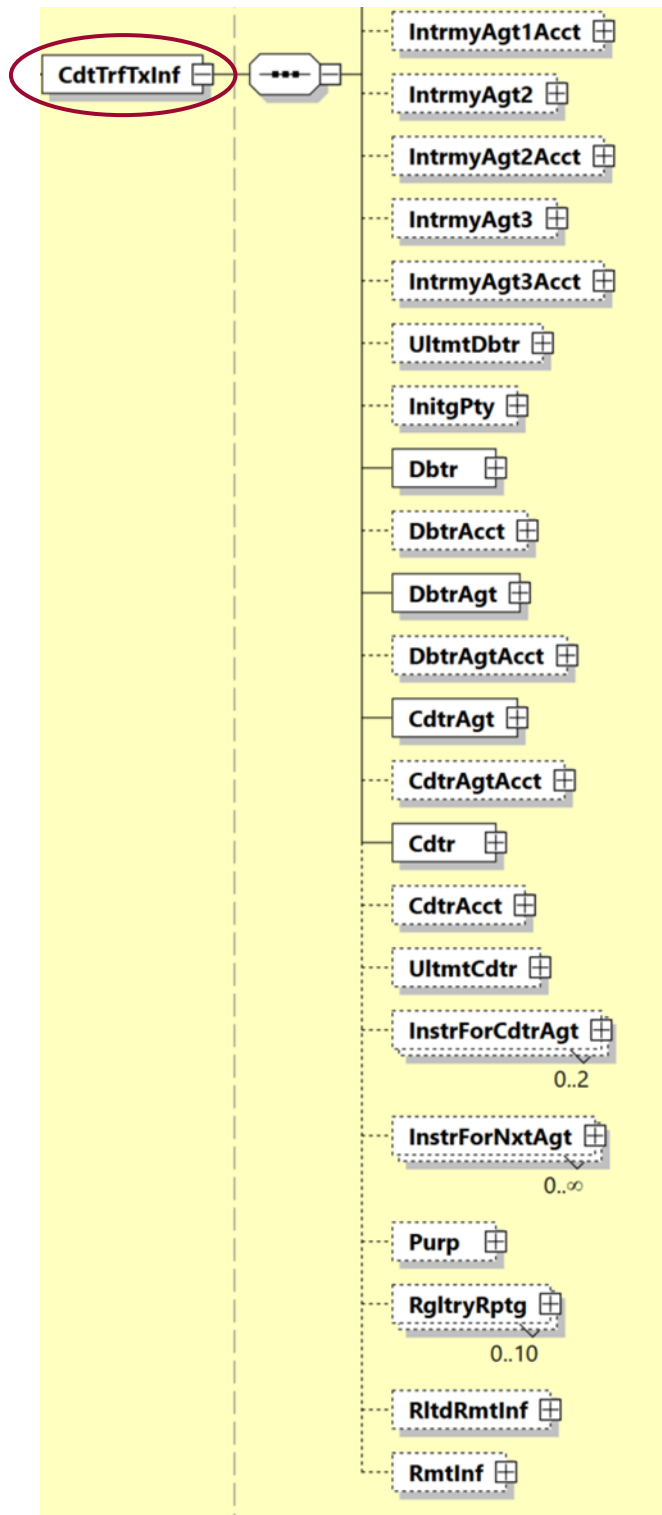


Figure 17: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" block of the "pacs.008" message that are relevant to the RTGS services.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1	This element cannot be used more than once.	
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	Payment References	
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	Additional Transaction Identification	<p>ESRDEB: Must not be used.</p> <p>IPIDEB: Must not be used.</p> <p>SEPPMT: Message from RTGS service to participant: Contains the original transaction reference (content from <TxId>) of the SEPA payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity.</p> <p>Message from participant to RTGS service: Must not be used.</p> <p>SEPFCEP: Message from RTGS service to participant: Contains the original transaction reference (content from <TxId>) of the SEPA fee and/or compensation payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity.</p> <p>Message from participant to RTGS service: Must not be used.</p>
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	<p>Debtor Reference</p> <p>The identification corresponds to the debtor's reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor and the debtor.</p> <p>Note: When performing an amount split, the "End To End Identification" from the original payment must be transferred in all split payments (for more details see chapter "Amount splits" in the Implementation Guideline "Base Document").</p>	<p>SEPFCEP: Identification of the <Resolved Case><Identification> element of "SEPA Investigation Resolution" (camt.029), from which the request for a fee and/or compensation payment originates. This identification comes from the originally established SEPA investigation, i.e. the <Case Identification> element of the "SEPA Missing Incoming Payment Query (camt.027)" or "SEPA Value Date Adjustment Request (camt.087)".</p>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted clearing days. Permitted clearing days are clearing day today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.	SEPPMT: Message from RTGS service to participant: Contains a new transaction reference generated by SECB. The original SEPA payment transaction reference can be found in the <InstrId> element. SEPPFCP: Message from RTGS service to participant: Contains a new transaction reference generated by SECB. The original SEPA fee and/or compensation payment transaction reference can be found in the <InstrId> element.
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying customer order or in a payment to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS service against the schema definition according to ISO 20022. Note: When performing an amount split, a new, unique UETR must be generated for each split payment (for more details see chapter "Amount splits" in the Implementation Guideline "Base Document").	
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	Payment Type Information Must be used.	
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority Value HIGH can be used that the creditor agent is recommended to give it priority treatment.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level	SEPPMT: Must be used. This element cannot be used more than once. SEPPFCP: Must be used. This element cannot be used more than once.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code) Note: When performing an amount split, each split payment must be identified using the service level code "SPLI" (for more details see chapter "Amount splits" in the Implementation Guideline "Base Document").	CSTPMT: May be used to transfer a Swift GPI service type identifier (not verified by the RTGS service). SEPPMT: Code SEPA is mandatory, other values are not permitted. SEPFCP: Code SEPA is mandatory, other values are not permitted.
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary)	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	Payment Type Must be used for indicating system-specific codes to identify the payment type.	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary) Identification of the payment type, the following code values for payment types are available: ESRDEB = Payment resulting from a direct debit (LSV reference) IPIDEB = Payment resulting from a direct debit (IPI reference) SEPPMT = SEPA payment (EUR only) SEPFCP = SEPA fee and/or compensation payment (EUR only) CSTPMT = Generic customer payment	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code) A salary, pension or bonus payment can be communicated to the beneficiary by assigning the appropriate purpose code (SALA, PENS or BONU).	SEPFCP: Must be used. Following ISO code values are valid: FCOL = fee INTE = interest FCIN = fee and interest

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary)	CSTPMT: For the identification of payments due to eBill the value EBIL has to be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Interbank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	Settlement Amount Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPPMT: Currency EUR: The maximum accepted amount is 999,999,999.99. SEPPFCP: Currency EUR: The maximum accepted amount is 999,999,999.99. Corresponds to the amount of the fee and/or compensation in the «SEPA Investigation Resolution» (camt.029).
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS service.	SEPPMT: Only EUR permitted. SEPPFCP: Only EUR permitted.
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Clearing day Message from participant to service: Content is ignored. Message from service to participant: Is determined by the service on the basis of the settlement time and contains the actual clearing day, on which the payment was settled.	
Credit Transfer 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.	
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the RTGS service to the participant to state the settlement time when the payment was settled. May optionally be used in the message from the participant to the RTGS service 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
Credit Transfer 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. Payments with an earliest settlement time will not be settled before the specified time. When the time is reached, the payment is placed at the end of the corresponding wait file. It is necessary to specify the calendar date and time, as a clearing day extends over several calendar days. For further information, see the SIC / euroSIC handbook. The following specifications must be taken into account: a) Must contain a valid calendar date and a valid time according to chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". b) If the desired time is before the delivery time, this is replaced by the delivery time and the payment is immediately added to the corresponding wait file. c) To avoid processing problems due to subsequent postponements of clearing stops, the desired time must be before clearing stop 1 of the current clearing day. If this is not the case, the payment will be rejected.	
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". Only used in messages from the RTGS service to the participant. Contains settlement date time of the payment (calendar date / time), which is set after final settlement.	
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	Settlement Time Request The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS service). The general definitions according to W3C apply to the representation of time information in the sub-elements of the "ISOTime" data type; if necessary, deviating specifications must also be agreed bilaterally.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Settlement Time Request ++CLSTime	CLSTm	0..1	0..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Request ++Till Time	TillTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++From Time	FrTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Reject Time	RjctTm	0..1	0..1		
Credit Transfer Transaction Information +Acceptance Date Time	AcptncDtTm	0..1	0..1	Start Time Must not be used within SIC/euroSIC (exclusively intended for use in the context of instant payments).	
Credit Transfer Transaction Information +Instructed Amount	InstdAmt	0..1	0..1	Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. Mandatory if <ChrgsInf> is present.	SEPPMT: Must not be used. SEPFCP: Must not be used.
	@ Ccy			Currency Code Must contain a valid currency code according to ISO 4217.	
Credit Transfer Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate Exchange rate (foreign currency to CHF or EUR) of the instructed amount in the <InstdAmt> element. Mandatory if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is different from that in <IntrBkSttlmAmt/@Ccy>. Not permitted if <InstdAmt> is not present. Not permitted if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is the same as that in <IntrBkSttlmAmt/@Ccy>.	SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Charge Bearer	ChrgBr	1..1	1..1	Charge Bearer CRED = All charges are charged to the creditor DEBT = All charges are charged to the debtor; the creditor receives the full instructed amount SHAR = Charges of the debtor agent are charged to the debtor; all other charges are charged to the creditor SLEV = Service Level Agreement Note: If no explicit charge bearer is required, the code SHAR is regarded as the default value.	SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. ESRDEB: Charge bearer SLEV not permitted. IPIDEB: Charge bearer SLEV not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. IPIDEB: Charge bearer SLEV not permitted. ESRDEB: Charge bearer SLEV not permitted.
Credit Transfer Transaction Information +Charges Information	ChrgsInf	0..n	0..4	Charges Information If <ChrgBr> = CRED: Must be used at least once, may be used max. 4 times. If <ChrgBr> = DEBT: May be used max. once. If <ChrgBr> = SHAR: May be used max. 4 times. If <ChrgBr> = SLEV: May be used max. 4 times.	CSTPMT: May be used together with SLEV to specify bilaterally agreed charges. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. If <ChrgBr> = DEBT: amount must be greater than 0,00.	
	@ Ccy			Currency Code If <ChrgBr> = DEBT: The currency code must be CHF or EUR and must correspond to the currency in the respective RTGS service.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer 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"	CSTPMT: If <ChrgBr> = SLEV: sub-element <FinInstnId><Nm> may be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content not validated by the RTGS service.
Credit Transfer Transaction Information +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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2 Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS service which is debited.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) 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.	SEPPMT: Must be used. SEPPFCP: Must be used.
Credit Transfer 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.	SEPPMT: Must not be used. SEPPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Credit Transfer 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 service which is credited.	
Credit Transfer Transaction Information +Instructed 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
Credit Transfer 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.	SEPPMT: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF. SEPFCP: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF.
Credit Transfer 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.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n), must be contained in the bank master data and active.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS service to participant: In case of a concatenation, the identification of the instructed participant will be assigned by the service 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 service: Must not be used.	
Credit Transfer Transaction Information +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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	0..1	Name	SEPPMT: Maximum of 70 characters permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification	SEPPMT: Either <AnyBIC>, <LEI> or one element of <Othr> is permitted. The elements <LEI> and <Othr> may be combined.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. 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.	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification)	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Initiating Party	InitgPty	0..1	0..1	Initiating Party For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Initiating Party ++Name	Nm	0..1	0..1	Name	
Credit Transfer Transaction Information +Initiating Party ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	
Credit Transfer Transaction Information +Initiating Party ++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Initiating Party ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Information about the debtor agent (as with <DbtrAgt>, is not verified by the RTGS service). The BIC of the agent must be supplied under both <Nm> and <AnyBIC>.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Name	Nm	0..1	0..1	Name	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFCP: Must be used. Maximum of 70 characters permitted. Contains BIC of the debtor agent.
Credit Transfer Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification	Id	0..1	0..1	Identification	SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification	SEPPMT: Either <AnyBIC>, <LEI> or one element of <Othr> is permitted. The elements <LEI> and <Othr> may be combined. SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. 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.	SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification)	SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must be used. SEPPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1	Account Identification	
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. QR-IBAN not permitted.	SEPPMT: Must be used.
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Type	Tp	0..1	0..1	Type or purpose of the account	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Currency	Ccy	0..1	0..1	Account currency	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Name	Nm	0..1	0..1	Account name	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: For the use of the element, the SEPA Usage Rules for "AT-P003 The Proxy/alias of the account of the Originator" according to the document "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" must be taken into account (is not verified by the RTGS service). SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPFCEP: Must be a participant in the "SEPA Credit Transfer Scheme".
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Agent Identification (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>.	SEPPMT: Must be used. SEPFCEP: Must be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Agent Identification (proprietary) This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPFCEP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPFCEP: Must be a participant in the "SEPA Credit Transfer Scheme".
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Creditor Agent Identification (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>.	SEPPMT: Must be used. SEPFCEP: Must be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Agent Identification (proprietary) This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPFCEP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification	BrnchId	0..1	0..1	Branch Identification This element is only intended for forwarding information from or to cross-system payments, it is not recommended to use it for intra-system payments (not validated by the RTGS service).	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification +++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCEP: Information about the creditor agent (as with <CdtrAgt>, is not verified by the RTGS service). The BIC of the agent must be supplied under both <Nm> and <AnyBIC>.
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	0..1	Name	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFCEP: Must be used. Maximum of 70 characters permitted. Contains BIC of the creditor agent.
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	0..1	Identification	SEPFCEP: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification	SEPPMT: Only either <AnyBIC>, <LEI> or one element of <Othr> is permitted. SEPFCP: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. 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.	SEPFCP: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification)	SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPFCP: Must be used. Contains the account at the creditor agent to which the payment must be made, as indicated by the «SEPA Investigation Resolution» (camt.029), either for compensation (IBAN of the <Compensation><Creditor Agent><Financial Institution Identification><Other><Identification> element), or for a fee (IBAN of the <Charges><Agent><Financial Institution Identification><Other><Identification> element).
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1	Account Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.	CSTPMT: Must contain the QR-IBAN for payments with a structured QR payment reference. ESRDEB: Must not be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	ESRDEB: Must be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)	CSTPMT: The Postal account number is checked according to the following requirements if the code PCACC is used in <SchmeNm><Prtry>: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive ESRDEB: Only LSV participation number permitted. This number is checked on the basis of the code ESRPT in <SchmeNm><Prtry> and must comply with the following requirements: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type	ESRDEB: Must be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Code	Cd {Or	1..1	1..1	Account Type (code)	ESRDEB: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Account Type (proprietary)	CSTPMT: The code value PCACC can be used to specify a postal account number. ESRDEB: The following code value must be used: ESRPT = LSV participation number
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Issuer	Issr	0..1	0..1	Account Issuer	ESRDEB: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Type	Tp	0..1	0..1	Type or purpose of the account	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Currency	Ccy	0..1	0..1	Account currency	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Name	Nm	0..1	0..1	Account name	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: For the use of the element, the SEPA Usage Rules for "AT-E003 The Proxy/alias of the account of the Beneficiary" according to the document "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" must be taken into account (is not verified by the RTGS service). SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	0..1	Name	SEPPMT: Maximum of 70 characters permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification	SEPPMT: Only either <AnyBIC>, <LEI> or one element of <Othr> is permitted.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. 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.		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification)		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction For Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	0..1	Instruction Code	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	Instruction for Creditor Agent (text)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction Element is used for sending system-specific instructions from the instructing participant to the RTGS service. The element can be used maximum twice in SIC, maximum 3 times in euroSIC. Only one instruction may be present in each variation. The same instructions must not be provided more than once.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	Processing Instruction (code) Element must not be used.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following values are permitted for processing instructions in the RTGS service: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment.	CSTPMT: For payments in EUR the following additional code is permitted: NODR = Overrule the default routing SEPA.
Credit Transfer Transaction Information +Purpose	Purp	0..1	0..1	Transaction Purpose May be used to provide additional information about the purpose of the transaction.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFPC: Must not be used.
Credit Transfer Transaction Information +Purpose ++Code	Cd {Or	1..1	1..1	Transaction Purpose (code)	
Credit Transfer Transaction Information +Purpose ++Proprietary	Prtry Or}	1..1	1..1	Transaction Purpose (proprietary)	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	0..10	Regulatory Reporting This element cannot be used more than once.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPC: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	0..1	Debit Credit Reporting Indicator	
Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	0..1	Authority	
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	0..n	Details on the regulatory reporting information This element cannot be used more than once.	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	0..1	Type	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	0..1	Date	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	0..1	Country	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	0..1	Code	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	0..1	Amount	
	@ Ccy			Currency Code	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	0..n	Information Maximum of 3 lines permitted.	
Credit Transfer Transaction Information +Related Remittance Information	RltdRmtInf	0..10	0..1	Related Remittance Information Must not be used together with element <RmtInf>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information This information must be forwarded to the creditor and may be present in either unstructured (<Ustrd>) or structured (<Strd>) format. Must not be used together with element <RltdRmtInf>.	CSTPMT: Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPFCP: Must be used. Contains the identification of the «SEPA Investigation Resolution» (camt.029), from which the request for either the compensation or fee payment originates.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present.	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Requirements according to the document "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users" must be taken into account, for details on usage see also SEPA Usage Rules for element <RmtInf><Ustrd> according to "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" (is not verified by the RTGS service). SEPFCP: Must not be used.
Credit Transfer Transaction Information +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).	CSTPMT: Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be present. IPIDEB: Must be present. SEPFCP: Must be present.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	0..n	Referred Document Information	ESRDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. IPIDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	0..1	Type	ESRDEB: Must be present. IPIDEB: Must be present.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Code	Cd Or	1..1	1..1	Type (code)	ESRDEB: Must not be used. IPIDEB: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Type (proprietary)	ESRDEB: Must be used. Permitted code value: LSVBDD IPIDEB: Must be used. Permitted code value: LSVBDD
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	0..1	Issuer	ESRDEB: Must not be used. IPIDEB: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	0..1	Number	ESRDEB: LSV identification of the original direct debit. Must be used. IPIDEB: LSV identification of the original direct debit. Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	0..1	Related Date	ESRDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS service the payment will be rejected. IPIDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS service the payment will be rejected.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Line Details	LineDtls	0..n	0..n	Line Details	ESRDEB: Must not be used. IPIDEB: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	Referred Document Amount	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	0..1	Reference Type	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	1..1	Reference Type (code) The value SCOR can be used to specify a structured customer reference for the creditor.	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must be present if <RmtInf><Strd> was used. Only value SCOR is permitted. SEPFCP: Must be present. Only value SCOR is permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Reference Type (proprietary)	CSTPMT: - Must contain QRR (= QR reference) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. - Must be used if structured details of payment from the QR bill were used. Only value QRR is permitted. ESRDEB: The value ESR (LSV reference) must be used. IPIDEB: The value IPI (= IPI reference) must be used. SEPPMT: Must not be used. SEPPCP: Must not be used.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	0..1	Issuer of the Creditor Reference If value ISO in this element is used in combination with value SCOR in element <Tp><CdOrPrtry><Cd>, the creditor reference in element <Ref> is verified by the RTGS service against formal requirements according to ISO 11649.	ESRDEB: Must not be used. IPIDEB: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference If value SCOR is used in the element <Tp><CdOrPrtry><Cd> to specify a structured customer reference for the creditor, an ISO Creditor Reference according to ISO 11649 may be used. This reference must contain the value RF in pos. 1-2 and a correct check digit pair in pos. 3-4 and the total length must not exceed 25 characters. It is advised to not left-pad the reference with zeros. If value ISO is used in the element <Tp><Issr> in addition to the value SCOR, the reference is verified by the RTGS service against formal requirements according to ISO 11649.	CSTPMT: Must contain a QR reference (code QRR) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. The QR reference must comply with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - Must be >0 if <InstgAgt> and <DbtrAgt> are identical. - Check digit in the last position according to Modulo 10, recursive. ESRDEB: Must contain LSV reference (Code ESR) complying with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - If the reference number is < 27 digits, it must be left-padded with zeros. - Must be >0. - Check digit in the last position according to Modulo 10, recursive IPIDEB: Must contain IPI (Code IPI) reference complying with the following requirements: - Mandatory 20-digit value. - Must contain a correct check digit pair in positions 1 – 2. SEPPMT: Must be present, if <RmtInf><Strd> is used. SEPFCP: Must contain identification from the <Modification Details><Modification Status Identification> element of the «SEPA Investigation Resolution» (camt.029).
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	Invoicer For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	0..1	Invoicee For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	0..1	Information for tax-related purposes	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	0..1	Information for garnishment-related purposes	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3	Additional Remittance Information May be used only as a supplement to other sub-elements of <Strd>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.

Table 16: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)