Implementation Guidelines for ISO 20022 Interbank Messages

SIC RTGS, euroSIC RTGS and SIC IP service

Base document

Version 2.6, valid from 13 November 2026

Change history

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

Version	Date	Description of the change	Chapter
2.6	27.02.2026	Modifications per SIC Platform Release 5.3	
		Removal of reference documents "SIC IP Service Handbook" and "SIC IP Service Testing and Onboarding" (relevant content has been integrated into the "SIC Handbook")	1.4
		Update of version and date of modified module documents	2.5.1, 2.5.2, 2.5.3
		Removal of the following content from the Base document (editorial adjustment to avoid redundancies): • Chapter "Message flows in the RTGS services" (message flow diagrams are integrated in the "SIC Handbook") • Chapter "Duplicate checking" (relevant aspects are described in the "SIC Handbook")	-
2.5	28.02.2025	Modifications per SIC Platform Release 4.12 and 5.2	
		New reference documents: • "Guidelines for the implementation of the structured and hybrid address (SIX)" • "EPC Guidance Document Provision of Addresses under the EPC Payment Schemes" (European Payments Council) • "Swift Industry Guidance on hybrid postal address" (Swift PMPG)	1.4
		Update of version and date of all module documents	2.5.1, 2.5.2, 2.5.3, 2.5.4
		Addition of a reference to "ISO Time" according to W3C in chapter "Specifications for dates and times"	4.3
		Former chapters "Times in the RTGS services SIC/euroSIC (ISODateTime)" and "Times in the SIC IP service (ISODateTime)" merged into a new chapter "Times in all services (ISODateTime)" and revised due to harmonized specifications across all services (CR2025-SIC4-0002)	4.3.2
2.4	20.06.2024	Errata per SIC Platform Release 4.10	
		New version of module document "RTGS Participant Information"	2.5.1

Version	Date	Description of the change	Chapter
2.3	28.02.2024	Modifications per SIC Platform Releases 4.11 und 5.1	
		Integration of the SIC-IP service in the entire document (previously only RTGS services considered)	All
		Modifications in chapter "Message definitions and XML schemas":	
		• Appendices have been removed, explanations on XML representation have been integrated under the existing chapter "Representation of XML messages"	2.3.1, 2.3.2
		• Separation of overview tables for module documents and messages, extension of the tables to include reference to the respective services	2.5, 2.6
		Addition of reda messages for RTGS services in chapter "Queries"	3.7
		Modifications in chapter "Business specifications for interbank messages":	
		• Separation and clarification of the different specifications for date and time information depending on the service	4.3
		• Addition regarding the use of "unpublished BICs"	4.5
		• New chapter "Amount splits" (CR2024-SIC4-0018)	4.6
		• Tabular overview of payment use cases and payment types now divided by service	4.7.1, 4.7.2
2.2	28.02.2023	Modifications per SIC Platform Release 4.10	
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
2.0	05.11.2021	Complete revision due to update of ISO 20022 version 2019	
1.13	22.03.2021	Last version based on the previous ISO20022 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:

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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**.

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1   Introduction

1.1   Overview of the documentation structure

The Implementation Guidelines consist of a base document (this document) with general information concerning all message types, and several module documents with message-specific information, including information on the application-specific handling of individual elements. These specify how the messages are to be submitted to and received from the RTGS services SIC and euroSIC as well as the SIC IP service using the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information which applies to all messages.

- The module documents contain message-specific information, including information on the application-specific handling of certain elements in the respective services.

- An XML schema (XSD) is published for each ISO 20022 message used.
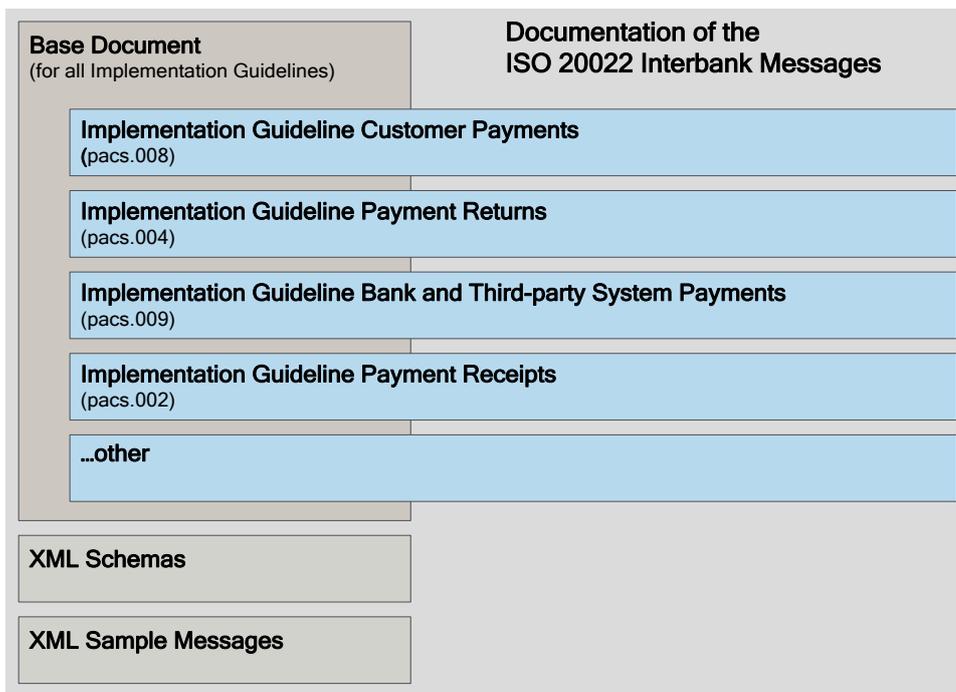
Figure 1:   Documentation structure for all ISO 20022 message types

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 as well as the SIC IP service.

1.3   Change control

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

1.4   Reference documents

Ref.	Document	Title	Source
[1]	SIC/euroSIC Handbooks	SIC Handbook / euroSIC Handbook	SIX
[2]	Swiss Business Rules SPS Customer – Bank	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-to-Bank Messages	SIX
[3]	Swiss Implementation Guidelines SPS Customer – Bank	ISO 20022 Payments – Swiss Implementation Guidelines for Credit Transfer, Cash Management and Status Report (Customer-to-Bank)	SIX
[4]	SIX Guidelines for structured and hybrid address	Guidelines for the implementation of the structured and hybrid address	SIX
[5]	ISO Messages	ISO 20022 XML Credit Transfers and Related Messages, February 2019: • Payments Clearing and Settlement • Cash Management • Exceptions & Investigations ISO 20022 XML Credit Transfers and Related Messages, March/July 2020: • Cash Management (camt.011) • Account Management • Reference Data	ISO 20022
[6]	ISO External code sets	ISO 20022 External code sets	ISO 20022
[7]	Swift gpi Market Practices	Annex for Clearing and Settlement through Payments Market Infrastructures	Swift
[8]	EPC125-05	SEPA Credit Transfer Scheme Rulebook	EPC
[9]	EPC115-06	SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines	EPC
[10]	EPC132-08	SEPA Credit Transfer Scheme Customer-To-PSP Implementation Guidelines	EPC
[11]	EPC088-22	EPC Guidance Document – Improve Transparency for Retail Payment End-Users	EPC
[12]	EPC153-22	EPC Guidance Document – Provision of Addresses under the EPC Payment Schemes	EPC
[13]	Swift Industry Guidance on hybrid postal address	Swift Payments Market Practice Group – Industry guidance on the introduction of the hybrid postal address	Swift PMPG

Table 2:   Reference documents

Organization	Link
SIX	www.iso-payments.ch
	www.six-group.com/interbank-clearing
	SIC Extranet (Closed User Group)
ISO 20022	www.iso20022.org
EPC	www.europeanpaymentscouncil.eu
Swift	www.swift.com
	Swift Payments Market Practice Group

Table 3:   Links to relevant internet sites

2 Message definitions and XML schemas

2.1 General notes

The message definitions for the RTGS services SIC and euroSIC as well as for the SIC IP service are based on the ISO 20022 standard. XML schemas for each message-specific Implementation Guideline are also published for the RTGS services on the www.iso-payments.ch website.

The message definitions in the "Implementation Guidelines for ISO 20022 Interbank Messages" are binding for all participants. The published XML schemas serve as an additional component of the message definitions and are used by the services for schema checking of incoming ISO 20022 messages.

The published XML schemas can also be used by participants in their own services and applications. However, it is the exclusive responsibility of the participants to ensure that the XML schemas are interpreted and applied correctly. SIC Ltd accepts no liability whatsoever towards users of the freely available XML schemas in the event of incorrect interpretation.

2.2 Design Principles of the Swiss XML schemas for Interbank Messages

- For messages that are used in several or all services of SIC Ltd the same uniform XML schemas are used.

- The schemas published by SIC Ltd are provided with a CH-specific namespace, but are based on the underlying ISO 20022 schemas. This is documented in each XML schema via an introductory text note.
  Example:

```
<!--

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 XML Schema used in the Swiss Interbank space:
   Suffix part 1: .ch:     Identification as a Swiss (CH) version
   Suffix part 2: .02:   Version of this scheme

 Based on ISO pacs.008.001.08 (urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08)
-->
```

- Elements not used in Switzerland are removed from the XML schemas and are not visible in the illustrations.

- Modifications of the CH schema definitions compared to ISO 20022 (such as removed elements) are indicated in the XML schemas via derived types by means of individual suffixes "_CH_". In addition, the message type and, if necessary, a sequence number are appended.
  Example: `<xs:complexType name="BranchAndFinancialInstitutionIdentification6_CH_pacs008_2">`

- The definition of the native types according to ISO 20022 is also retained in the CH schema definitions. In the case of changed types, a derivation from the original ISO type is displayed within the corresponding XML schema by means of "restriction".
  Example: `<xs:restriction base="BranchAndFinancialInstitutionIdentification6">`

- Text elements (for example, with type Max35Text) are not shortened in the XML schemas even if individual length restrictions exist. The verification of such restrictions is checked exclusively by specific business validations.

2.3   Representation of XML messages

The logical structure of XML messages is a tree structure. This can be represented in various ways: in diagrams, tables or text. Representation in text is suitable for actual examples of messages, while tables and diagrams are mainly suitable for giving an overview of the XML schemas. The figures shown in the "Implementation Guidelines for ISO 20022 Interbank Messages" are based on the schema of the Swiss XML message specifications.

2.3.1   Symbols for graphical XML representation

XML editors which have the option of graphical representation use symbols which may appear different depending on the type of editor (the illustrations in the "Implementation Guidelines for ISO 20022 Interbank Messages" were produced using the editor XMLSpy from Altova GmbH). The main symbols are explained below.

Expand and collapse symbols

Wherever parts of the tree structure can be expanded or collapsed, expand [+] and collapse [-] symbols are added to the symbols in the graphical representation. These consist of a small square containing either a plus sign or a minus sign.

⊞   Expand symbol: when you click on the plus sign, the tree structure is expanded so that subsequent symbols (attributes or so-called child elements) are displayed. The expand symbol then changes to a collapse symbol.

⊟   Collapse symbol: when you click on the minus sign, the tree structure is collapsed again, i.e. the subsequent symbols disappear. The collapse symbol then changes to an expand symbol again.

Elements

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

For complex elements, which, unlike simple elements could contain attributes or other elements (child elements), the rectangle has an expand or collapse symbol on the right.

Three little lines in the top left corner of the rectangle indicate that the element contains data (otherwise the element contains child elements).

Elements which are allowed to occur more than once are shown as two (2) superimposed rectangles. Bottom right, you can see the minimum and maximum number of occurrences.

Examples:

MsgId	Mandatory simple element
XchgRate	Optional simple element
AdrLine 0..2	Optional simple element which may occur a maximum of twice
PmtId ⊞	Mandatory complex element (with child elements) with collapsed tree structure
GrpHdr ⊟	Mandatory complex element (with child elements) with expanded tree structure
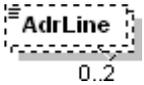
	Mandatory complex element (with child elements) which can occur any number of times, but at least once
	Mandatory complex element (with attributes)
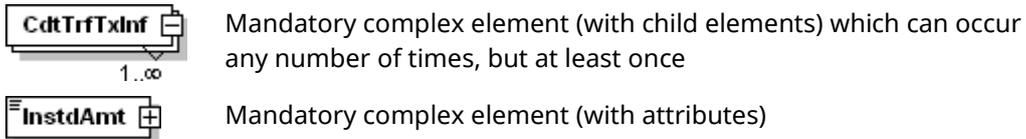
Attributes

Attributes are also shown as rectangles, containing the name of the attribute. They are surrounded by a box containing the word "attributes" and an expand or collapse symbol. For mandatory attributes, the rectangle is drawn with a continuous line, and for optional attributes the line is dotted.

Example:

	Expanded attribute
	Collapsed attribute
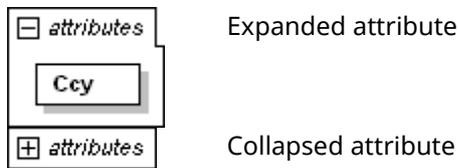
Choice

To the right of a choice symbol, the connecting lines branch off to the possible elements, of which only one can be present in the XML message.

	Choice symbol

Sequence

To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).

	Sequence symbol

Frame

For increased clarity, all the child elements, attributes and other information belonging to a complex element are surrounded by a dotted frame with a yellow shaded background.
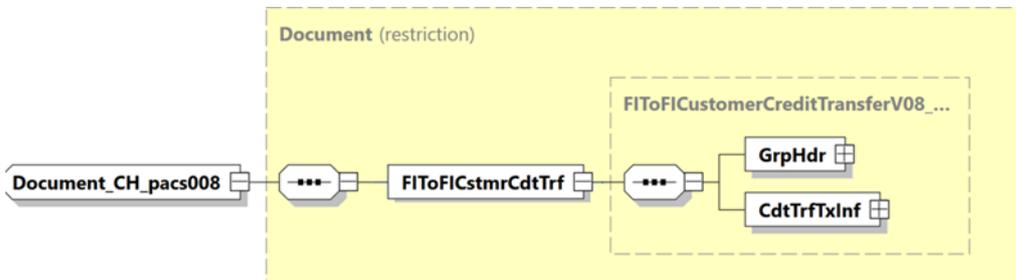
Example:

Figure 2:   Example of the graphical representation of an XML message

2.3.2   Representation conventions

Representation of terms from the ISO standard

To be able to better distinguish between terms from the ISO standard and business elements, the "Implementation Guidelines for ISO 20022 Interbank Messages" use the following representation conventions:

- All terms relating to the underlying ISO standard are written in *italics*.
  Exceptions: In the tables of technical definitions that are automatically generated, it is not possible to show individual terms in italics and no italic style is used in headings.

- XML tags are also written in angle brackets. (Example: The transaction status is reported using the *<ReqHdlg>* element. This may only contain the sub-element *<StsCd>*.)
  Exception: XML tags separated by forward slashes in path names are written without angle brackets. (Example: The type of reference number can be identified in the element *CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd*).

- Names of XML elements are written between quotation marks.
  (Example: The "*Instructing Agent*" is used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking.)

- In some publications, the names of XML elements are written as single text strings without spaces, for example "*CreditTransferTransactionInformation*". In the interests of legibility, spaces are generally used in this document.

Data in tables of the module documents

The tables contain information from the ISO 20022 Standard (Message Item, XML Tag, Multiplicity). The tables also contain information about the Swiss ISO 20022 payment standard as it applies to the services of SIC Ltd.

The first line of each "Definition" column always contains the English functional name of the element highlighted in bold. In the German version of each document, there is a second line that contains the German functional name in italics. The rest of the text describes the use of the element, and the "Payment Type-specific Definition" column contains more detailed information about its use.

Colors used in the tables

The column headings are marked in clay brown for the information from the ISO 20022 standard and light grey for the information from the Swiss ISO 20022 payment standard. "Parent" elements containing one or more "child" sub-elements are marked in light blue in the ISO 20022 columns.

Representation of the tree structure in the tables

To make it easy to know where an element occurs in the tree structure, the Message Item column indicates the hierarchy levels with preceding "+" signs.
For example, the IBAN for the "Debtor Account" is listed as follows:

Credit Transfer Transaction Information
+Debtor Account
++Identification
+++IBAN

Representation of choices

Elements with a choice are marked in the "XML Tag" column as follows:

{Or   for start of the choice

Or}   for end of the choice

2.4   Validation portal

The implementation of the messages using the ISO 20022 message standard is supported by a central validation portal.

The goals of the validation portal are:

- To encourage the consistent use of the ISO 20022 message standard, in particular the Implementation Guidelines, by all financial institutions and software vendors.

- To support software developers in the implementation process.

- To prevent errors and problems in the submission and reception of ISO 20022 messages.

- To centralize upstream validation of ISO 20022 messages as a basis for subsequent mandatory testing between financial institutions and RTGS services SIC and euroSIC or the SIC IP service.

The validation portal covers the following features:

- Software vendors and financial institutions can upload generated messages to the validation portal via the web.

- The validation results are provided in the form of a generated description of the test result (text and HTML) for viewing as well as downloading.

- The generated description of the validation results distinguishes between an "Error" and a "Hint". While messages with an "Error" are usually rejected by the services, a "Hint" is intended to draw attention to possible deviations of the validated message from the recommendations in the Implementation Guidelines. A "Hint" should not result in rejection of the message.

The Validation Portal for Interbank Messages can be accessed at validation.iso-payments.ch/. Prior registration is required to use the validation portal.

Notes:

- The validation portal does not check changeable parameters or values from external code lists. This includes in particular the following attributes:

  - Valid identifications of parties such as SIC-IID, BIC, LEI

  - Valid currency or country codes

  - Code values according to ISO 20022 External Code Sets

- The validation portal cannot ensure full coverage of all possible message constellations. For this reason, financial institutions and software vendors must carry out tests on the corresponding test environments of the services before the productive introduction of the corresponding message definition. Further details regarding testing can be found in the "SIC Handbook" or "euroSIC Handbook".

2.5 Overview of module documents and messages

2.5.1 Module documents for RTGS participants (SIC/euroSIC)

Message	Implementation Guideline	
	Name	**Current version - date**
pacs.002	Payment Receipts	2.4 – 27.02.2026
pacs.004	Payment Returns	2.5 – 27.02.2026
pacs.008	Customer Payments	2.7 – 27.02.2026
pacs.009	Bank and Third-Party System Payments	2.5 – 27.02.2026
pacs.028	Status Request	2.2 – 28.02.2025
camt.003 camt.004	Settlement Account Query / Query Response	2.3 – 28.02.2025
camt.005 camt.006	Transaction Query / Query Response	2.3 – 28.02.2025
camt.007	Settlement Order Modification	2.2 – 27.02.2026
camt.008	Cancellation	2.2 – 27.02.2026
camt.019	Clearing Day Information	2.2 – 28.02.2025
camt.025	Cash Management Receipts	2.4 – 28.02.2025
camt.027	SEPA Missing Incoming Payment Query*	2.1 – 28.02.2025
camt.029	Return Request Rejection	2.3 – 28.02.2025
	SEPA Investigation Resolution*	2.3 – 28.02.2025
camt.048	Liquidity Reservation	2.1 – 28.02.2025
camt.052	Recapitulations	2.4 – 27.02.2026
camt.054	Settlement Confirmation	2.3 – 28.02.2025
camt.056	Return Request	2.4 – 28.02.2025
camt.087	SEPA Value Date Adjustment Request*	2.1 – 28.02.2025
acmt.015 acmt.010 acmt.011	Individual Debit Stop and Receipts	1.1 – 28.02.2025
reda.015 reda.017	RTGS Participant Information	1.2 – 28.02.2025

Table 4: Overview of module documents for RTGS participants (SIC / euroSIC)

* These Implementation Guidelines describe use cases that are currently only permitted for SEPA transactions in euroSIC.

2.5.2   Module documents for SIC IP participants

Message	Implementation Guideline	
	Name	Current version - date
pacs.002	IP Status Report	2.4 – 27.02.2026
pacs.004	IP Returns	2.4 – 27.02.2026
pacs.008	IP Customer Payment	2.3 – 27.02.2026
pacs.028	IP Status Request	2.3 – 28.02.2025
camt.003 camt.004	IP Settlement Account Information	2.3 – 28.02.2025
camt.005 camt.006	IP Messages Query	2.5 – 27.02.2026
camt.011	IP Limit Management	2.1 – 28.02.2025
camt.019	IP Clearing Day Information	2.1 – 28.02.2025
camt.025	IP Cash Management Receipts	2.4 – 28.02.2025
camt.029	IP Return Request Rejection	2.3 – 28.02.2025
camt.052	IP Recapitulations	2.4 – 27.02.2026
camt.056	IP Return Request	2.3 – 28.02.2025
acmt.015 acmt.010 acmt.011	Individual IP Debit Stop and Receipts	1.1 – 28.02.2025
reda.015 reda.017	IP Participant Information	2.3 – 28.02.2025

Table 5:   Overview of module documents for IP participants

2.5.3   Cross-service module documents for participants (RTGS / IP)

Message	Implementation Guideline	
	Name	Current version - date
pacs.002	IP Transfer Payments	2.3 – 27.02.2026

Table 6:   Overview of cross-service module documents for participants (RTGS / IP)

These module documents are only relevant for participants who participate in both the SIC RTGS and SIC IP service.

2.5.4   Module documents for System Manager

Message	Implementation Guideline		Affected services		
	Name	**Current version - date**	**SIC RTGS**	**euroSIC RTGS**	**SIC-IP**
pacs.009	IP Liquidity Distribution System Manager	1.2 – 28.02.2025			X
acmt.015 acmt.010 acmt.011	Service Steering System Manager	2.1 – 28.02.2025	X	X	X
camt.003 camt.004	System Manager Settlement Accounts Liquidity Query	2.1 – 28.02.2025	X	X	X
camt.011	IP Emergency Limit System Manager	1.1 – 28.02.2025			X
camt.048	System Manager Reservation	2.1 – 28.02.2025	X	X	X
camt.050	Sight Deposit Account Transfers System Manager	2.1 – 28.02.2025	X	X	

Table 7:   Overview of module documents for System Manager

2.6   Overview of message versions and schemas

ISO 20022 message version	CH XML schema version	Affected services		
		SIC RTGS	euroSIC RTGS	SIC IP
pacs.002.001.10	pacs.002.001.10.ch.02.xsd	X	X	X
pacs.004.001.09	pacs.004.001.09.ch.02.xsd	X	X	X
pacs.008.001.08	pacs.008.001.08.ch.02.xsd	X	X	X
pacs.009.001.08	pacs.009.001.08.ch.03.xsd	X	X	X
pacs.028.001.03	pacs.028.001.03.ch.01.xsd	X	X	X
camt.003.001.07	camt.003.001.07.ch.02.xsd	X	X	X
camt.004.001.08	camt.004.001.08.ch.02.xsd	X	X	X
camt.005.001.08	camt.005.001.08.ch.01.xsd	X	X	X
camt.006.001.08	camt.006.001.08.ch.02.xsd	X	X	X
camt.007.001.08	camt.007.001.08.ch.01.xsd	X	X	
camt.008.001.08	camt.008.001.08.ch.01.xsd	X	X	
camt.011.001.07	camt.011.001.07.ch.01.xsd			X
camt.019.001.07	camt.019.001.07.ch.02.xsd	X	X	X
camt.025.001.05	camt.025.001.05.ch.02.xsd	X	X	X
camt.027.001.07	camt.027.001.07.ch.01.xsd		X	
camt.029.001.09	camt.029.001.09.ch.03.xsd	X	X	X
camt.048.001.05	camt.048.001.05.ch.01.xsd	X	X	X*
camt.050.001.05	camt.050.001.05.ch.01.xsd	X*	X*	
camt.052.001.08	camt.052.001.08.ch.02.xsd	X	X	X
camt.054.001.08	camt.054.001.08.ch.02.xsd	X	X	
camt.056.001.08	camt.056.001.08.ch.04.xsd	X	X	X
camt.087.001.06	camt.087.001.06.ch.01.xsd		X	
acmt.010.001.03	acmt.010.001.03.ch.01.xsd	X	X	X
acmt.011.001.03	acmt.011.001.03.ch.01.xsd	X	X	X
acmt.015.001.03	acmt.015.001.03.ch.01.xsd	X	X	X
reda.015.001.01	reda.015.001.01.ch.01.xsd	X	X	X
reda.017.001.01	reda.017.001.01.ch.02.xsd	X	X	X

Table 8:   Overview of messages and schemas

* This message is only used in the corresponding service when communicating with the System
  Manager.

3 Business specifications for interbank messages

3.1 Specifications for amounts

In an XML context, various forms of representation are permitted in the amount elements (e.g. XML types *"Active Currency And Amount"*, *"Implied Currency And Amount"* etc.). To ensure smooth processing, the following specifications for all services apply:

- No use of leading or closing filler characters (space, white space, zero, plus sign).

- The maximum allowed number of decimal points depends on the currency, in accordance with ISO 4217.

- Amounts are always given as absolutes (no preceding characters). Wherever it is technically necessary to show negative amounts (e.g. the balance), the standard provides a separate element for classification purposes (Credit Debit Indicator).

3.2 Specifications for dates and times

In an XML context, various forms of representation are permitted for dates and times. The following specifications according to W3C serve as a basis:

ISODate = www.w3.org/TR/xmlschema11-2/#date

ISODateTime = www.w3.org/TR/xmlschema11-2/#dateTime

ISOTime = www.w3.org/TR/xmlschema11-2/#time

To ensure smooth processing, the following forms of representation are defined depending for the services of SIC Ltd.

3.2.1 Dates in all services (ISODate)

Specifying time zones is not supported in elements of the *"ISO Date"* data type in all services. Dates are interpreted as the local date (Switzerland) or as the system date. Entering a time zone in an incoming message will cause it to be rejected.

3.2.2   Times in all services (ISODateTime)

In contrast to the W3C and ISO 20022 specifications, only the following forms of representation are supported in all services in elements of the *"ISO Date Time"* data type:

Form of representation	Examples of valid time information
UTC time format (YYYY-MM-DDThh:mm:ss.sssZ)	2025-12-02T10:46:48.003Z
Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)	2025-12-02T10:46:48.003+00:00 2025-12-02T11:46:48.003+01:00 2025-12-02T12:46:48.003+02:00 2025-12-02T05:46:48.003-05:00

Table 9:   Representation of "ISO Date Time" in all services

Only the two forms of representation "UTC time format" or "Local time with UTC offset format" are permitted for time information provided by participants in messages to the services. The selected format is forwarded unchanged by the service to the message recipient (e.g. *"Acceptance Date Time"* of an IP customer payment). In addition, the indication of milliseconds is mandatory in all services. All other forms of representation lead to the rejection of the submitted message when the message is validated by the services.

For time information that is generated by the services and delivered to participants in messages (e.g. *"Creation Date Time"* of a service receipt message), Swiss local time (CET or CEST) is always used with "Local time with UTC offset format".

Exceptions:

*   In the RTGS services SIC and euroSIC, the optional element *"Original Creation Date Time"* in the messages pacs.004, camt.056 and camt.029 will not be checked against the aforementioned specifications for the time being. This allows to transport the original element content from *"Creation Date Time"* of the underlying RTGS payment without conflict even if the payment was processed before 21 November 2025.

*   In payment messages of the RTGS services SIC and euroSIC, several time indications of the type *"ISOTime"* (time without date) can be used based on bilateral agreements within the *"Settlement Time Request"* element. The aforementioned specifications are not applied to these elements; the general definitions according to W3C apply. If necessary, deviating specifications must also be agreed bilaterally.

*   For time information that is not transported in an element of the type *"ISO Date Time"* but in a proprietary text element (e.g. *"Max256Text"*), any specifications according to the individual element definition in the corresponding module document must be taken into account.

3.3   Character set

Generally speaking, ISO 20022 XML messages can use all characters from the Unicode character set UTF-8 (8-bit Unicode Transformation Format). The message must be UTF-8 encoded, without the BOM – Byte Order Mark.

Only a subset of these characters is actually allowed within the XML messages. This includes the printable characters of the following Unicode blocks:

- Basic-Latin (Unicode point U+0020 – U+007E)

- Latin1-Supplement (Unicode point U+00A0 – U+00FF)

- Latin Extended-A (Unicode point U+0100 – U+017F)

as well as the following additional characters:

- Ş – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode point U+0218)

- ş – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode point U+0219)

- Ţ – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode point U+021A)

- ţ – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode point U+021B)

- € - (EURO SIGN, Unicode point U+20AC)

Notes:

- The range of permitted characters within the interbank message definitions matches that of the "Swiss Payments Standards" customer-bank messages. This allows financial institutions to transport information from payments based on the Swiss recommendations unchanged from the payer's order to the payee's notification without character conversions.

- For cross-system payments that are forwarded by a system participant to another network, the corresponding specifications of these networks must be taken into account and, if necessary, the appropriate character conversions performed. The correct handling of such conversions is the full responsibility of the institutions concerned.

Escapes

The characters below should use the escaped representation (partially optional):

Character	Description	Escape	Remark
&	AMPERSAND	&	Only escape permitted
<	LESS-THAN SIGN	<	Only escape permitted
>	GREATER-THAN SIGN	>	Escape or character permitted
'	APOSTROPHE	'	Escape or character permitted
"	QUOTATION MARK	"	Escape or character permitted

Table 10:   Escape characters

Validation of permitted characters on the schema level

Compliance with the above-mentioned restrictions in text elements is provided by character patterns in the schema. Different sets of characters are permitted depending on the usage of the element:

- **Text elements in general:**
    - For general text elements, all printable characters are allowed as per the previous description.
    - Pattern: [\p{IsBasicLatin}\p{IsLatin-1Supplement}\p{IsLatinExtended-A}€ŞşŢţ-[\p{C}]]+
- **Restricted character set for references:**
    - For the references for message or transaction reference identification at their respective levels, which are mandatory to be used in the context of the duplicate check, only the following restricted character set may be used, which in particular does not allow spaces.
    - Pattern: [A-Za-z0-9+?/:()\.,'\-]*

Using special characters

The following special characters comply with XML syntax but must not be used within text elements/data: tab character (hexadecimal #x9), line feed character (#xA) and carriage return character (#xD).

Using CDATA

The use of CDATA within messages from participants to the services is not supported and is ignored. When data is delivered within a CDATA section, the CDATA start and end tags are removed by the service and the remaining data content is checked according to the specifications of the corresponding element.

3.4   Using the BIC (Business Identifier Code)

Only valid "published BIC"s may be used in all elements intended to indicate a BIC (Business Identifier Code) (*<AnyBIC>* or *<BICFI>*).

BICs for financial and non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs and consist of eight (8) or eleven (11) contiguous alphanumeric characters.

Use of "unpublished BICs"

In order to ensure the conflict-free forwarding of 11-character "unpublished BICs" from the Swift network, SIC Ltd's services only check the first 8 characters of a BIC (BIC8) against corresponding reference data from Swift for the following parties:

- *"Previous Instructing Agent 1"*
- *"Previous Instructing Agent 2"*
- *"Previous Instructing Agent 3"*

SIC Ltd accepts no responsibility towards the participants for the use of "unpublished BICs". In the event of any processing problems due to the use of such BICs, these must be clarified bilaterally between the participants concerned.

3.5   Amount splits

As specified in the regulations of the SIC RTGS service and the euroSIC RTGS service, money market transactions between participants that are larger than CHF 100 million (SIC RTGS service) or larger than EUR 50 million (euroSIC RTGS service) must be split into partial payments.

Participants in the SIC RTGS service or the euroSIC RTGS service who split the amount must take the following requirements into account in the resulting split payments:

- A new, unique UETR must be generated for each split payment in the element *.../PmtId/UETR*. The UETR of the original payment may not be forwarded.

- In the element *.../PmtTpInf/SvcLvl/Cd*, split payments must be identified using the code "SPLI". If an element *<SvcLvl>* already existed in the original payment (e.g. gpi service level code "G004"), this must not be removed; the new code "SPLI" must be added as an additional occurrence of the element *<SvcLvl>*.

- In the element *.../PmtId/EndToEndId*, the corresponding identification from the original payment must be transferred in all split payments. This information can be used to establish a reference to the original payment from all split payments.

The instructions apply primarily to money market transactions but can in principle be applied to all pacs.008/pacs.009 payment messages. The following general conditions must be taken into account:

- The services do not validate these instructions. The correct application is the full responsibility of the participants involved.

- The services only ensure the transport of message content. SIX is not responsible for the correct handling of transfers of international payments to or from the Swift network and in connection with Swift Tracker / Swift GPI.

- For further information in relation to Swift (CBPR+, Tracking or Swift GPI), please refer to the relevant Swift guidelines.

3.6 Assignment of payment use cases to ISO 20022 messages and payment types

3.6.1 Use cases and payment types in the RTGS services (SIC/euroSIC)

ISO 20022 message	Use case	Payment type (code)	Name of the payment type
pacs.008	Customer payment	CSTPMT	Generic customer payment
	Direct debit payment	ESRDEB	Direct debit payment (LSV reference)
		IPIDEB	Direct debit payment (IPI reference)
	SEPA credit transfer	SEPPMT	SEPA payment
		SEPFCP	SEPA fee and/or compensation payment
pacs.009	FI-to-FI-payment	F2FPMT	FI-to-FI-payment
	Cover payment	COVPMT	Cover payment
	Compensation payment	CMPPMT	Compensation payment
	Sight deposit account transfer by the participant	PPTTSD	Sight deposit account transfer by the participant
	SECOM settlement	SECSTM	SECOM settlement
	Eurex settlement	EUXSTM	Eurex settlement
	Repo settlement	REPSTM	Repo settlement
	Debit settlement	BCMSTM	Bancomat settlement
		POSSTM	EFT/POS settlement
	Terravis settlement	STVSTM	Terravis settlement
	Viseca settlement	VISSTM	Viseca settlement
	BX Digital settlement	BXDSTM	BX Digital settlement
	Transfer payment to SIC IP service	IPLQTT	Transfer payment to SIC IP service
	Transfer payment from SIC IP service	IPLQTF	Transfer payment from SIC IP service
pacs.004	Return	CSTRTN	Payment return
		SEPRTN	SEPA payment return
camt.050	Sight deposit account transfer by the system manager	SMTTSD	Sight deposit account transfer by the system manager
	Transfer from sight deposit account	SMTFSD	Transfer from sight deposit account

Table 11: Assignment of payment use cases to ISO 20022 messages and payment types (RTGS)

3.6.2 Use cases and payment types in the SIC IP service

ISO 20022 message	Use case	Payment type (code)	Name of the payment type
pacs.008	IP customer payment	IPCPMT	IP customer payment
pacs.009	Transfer payment to SIC IP service	IPLQTT	Transfer payment to SIC IP service
	Transfer payment from SIC IP service	IPLQTF	Transfer payment from SIC IP service
	IP liquidity distribution system manager	IPLQDT	IP liquidity distribution to IP settlement account
		IPLQDF	IP liquidity distribution from IP settlement account
pacs.004	IP return	IPCRTN	IP return

Table 12:   Assignment of payment use cases to ISO 20022 messages and payment types (SIC IP)