



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Returns (pacs.004)

Version 2.4, valid from 13 November 2026

Change history

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

Version	Date	Description of the change	Chapter
2.4	27.02.2026	Modifications per SIC Platform Release 5.3	
		Revision of chapter "Use of address information" due to the discontinuation of the unstructured address (CR2026-SIC-0001): <ul style="list-style-type: none"> • Elements "Town Name" and "Country" declared mandatory (Table 6) • Former chapter 3.6.3 "'Unstructured' variant" removed • Former chapter 3.6.4 "Transitional rules until November 2026" removed, impact: within the element <PstlAdr> the use of the mandatory sub-elements "Town Name" and "Country" is ensured by corresponding validations • New chapter "Transitional rule for addresses from the original payment" 	3.6 - - 3.6.3
2.3	28.02.2025	Modifications per SIC Platform Release 5.2	
		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 SIC IP service (CR2025-SIC4-0007): <ul style="list-style-type: none"> • Modifications for elements "Street Name" (incl. tolerance provision), "Town Name", "Country" and "Address Line" in Table 6 "Data elements for address information (Postal Address)" • Chapter "'Structured' variant": Clarification of the definition • New chapter "'Hybrid' variant" • Chapter "'Unstructured' variant": Clarification of the definition • New chapter "Transitional rules until November 2026" 	3.6 3.6.1 3.6.2 3.6.3 3.6.4
		Modifications of "Technical specifications": <ul style="list-style-type: none"> • New reference to the base document for "ISODatetime" for the following elements (editorial adjustment in order to align with RTGS module documents and to avoid redundant information, no functional change in the SIC IP service): <ul style="list-style-type: none"> • .../GrpHdr/CreDtTm • .../TxInf/OrgnlGrpInf/OrgnlCreDtTm • .../TxInf/SttlmTmIndctn/CdtDtTm • Element .../IntrBkSttlmDt: Revision of definition due to changed system behavior for validation, processing and delivery of the clearing day (CR2025-SIC4-0014) • Element .../SttlmTmIndctn/CdtDtTm: Revision of definition (editorial adjustment without functional impact) • Element .../RtrRsnInf/AddtlInf: Revision of definition, due to adjustments to element <IntrBkSttlmDt> it no longer requires a separate occurrence for specifying the clearing day in messages to the participant, participants can now use 2 occurrences for codes FOCR/NARR (CR2025-SIC4-0014) 	4.1, 4.3 4.3 4.3 4.3

2.2	28.02.2024	Modifications per SIC Platform Release 5.1	
		<p>Extension for IP returns without prior IP return request due to alignment with RTGS Services (CR2024-SIC4-0015):</p> <ul style="list-style-type: none"> Opening of the "<i>Original Transaction Information</i>" block (D-Level); the following chapters have been modified or added: <ul style="list-style-type: none"> "Parties from the original payment (Original Transaction Reference)" 3.3.3 "Institutions at the original transaction level (D-level)" 3.4.2 "Parties at the original transaction level (D-level)" 3.5.2 "Use of account information" 3.7 "Original Transaction Reference" 3.11.4 "Original Transaction Reference (OrgnlTxRef, D-level)" 4.4 Element <i><OrgnlInstrId></i> is now permitted 3.9.4, 4.3 Elements <i>.../RtrRsnInf/Rsn</i>, <i>.../RtrRsnInf/Rsn/Cd</i> and <i>.../RtrRsnInf/AddtlInf</i>: Complete revision due to new possible return reasons (all codes allowed, new specific requirements for codes FOCT / NARR / CUST) 4.3 	
2.1	31.03.2023	Update, valid from November 2023	
		Chapter "Further business specifications": Updated reference to SIC platform release 4.10 (previously: release 4.9)	3.11.4
		Element <i>.../TxInf/SttlmTmIndctn</i> and sub-element <i>.../CdtDtTm</i> : Clarification within the element definitions that content refers to the return and not the underlying customer payment	4.3
		Element <i>.../TxInf/RtrRsnInf/AddtlInf</i> : Definition of second occurrence corrected and precised (alignment with definition pacs.002 EXC002, contains clearing day of settlement of the return)	4.3
2.0	20.10.2022	Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes)	
1.1	20.05.2022	Update (stable working version)	
		New CH schema version pacs.004.001.09.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		New sub-chapter structure in chapter "Naming of the parties in an IP return" (clarification)	3.3.1, 3.3.2
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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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.004" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the SIC IP service in the ISO 20022 message standard.

1.2 Target audience

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

1.3 Change control

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

1.4 XML schema

The XML schema for "pacs.004" is published on the www.iso-payments.ch website:

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

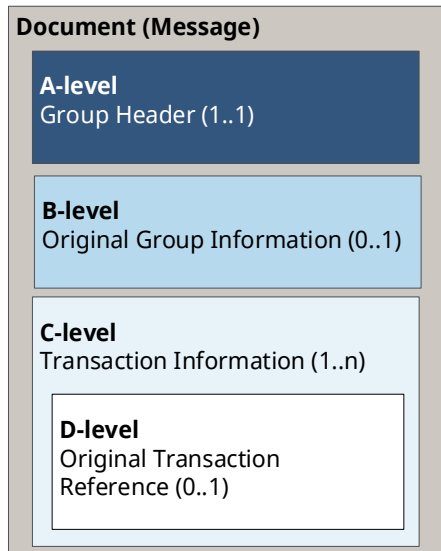
It should preferably be opened using specialized XML software.

1.5 Reference documents

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

2 ISO definitions

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



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

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

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

3 Business specifications

3.1 Use cases

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

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

Table 2: Use case for the ISO 20022 message type "pacs.004"

3.2 Payment return types

The following payment return type is provided for:

Payment type	Code value
IP return	IPCRTN

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

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

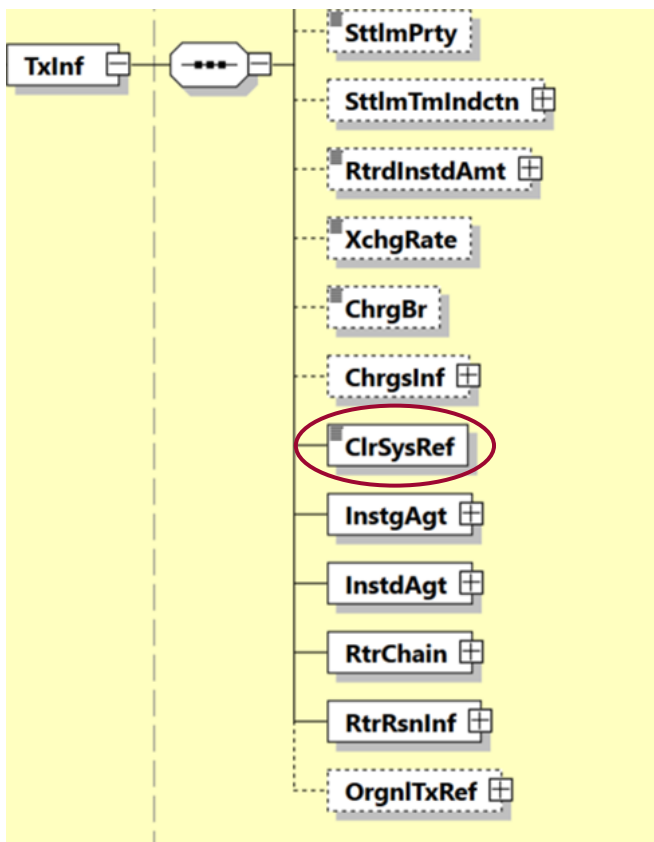


Figure 2: Entering the payment return type in the "pacs.004" message

3.3 Naming of the parties in an IP return

An IP return involves several parties as described below.

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

Table 4: Names of the parties involved in IP returns

3.3.1 Parties of the payment return route (Return Chain)

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

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

Debtor / Creditor

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

3.3.2 Instructing Participant / Instructed Participant

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

3.3.3 Parties from the original payment (Original Transaction Reference)

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

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

Table 5: Parties from the original payment for IP return

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

General Notes

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

Ultimate Debtor / Debtor / Creditor / Ultimate Creditor

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

3.4 Identification of financial institutions (Agents)

3.4.1 Institutions at the transaction level (C-level)

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

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

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

3.5 Identification of other parties (Parties)

3.5.1 Parties at the transaction level (C-level)

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

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

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

3.6 Use of address information

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

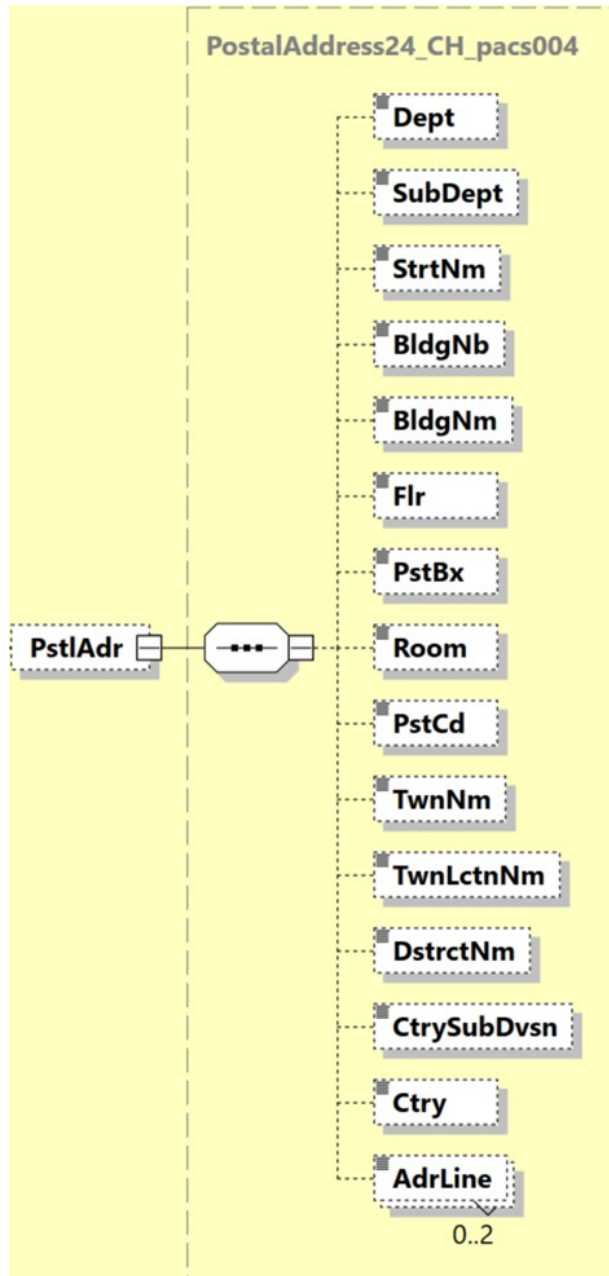


Figure 3: Address information (Postal Address)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General Definition	Remarks
Department	Dept	0..1	0..1	Department	
Sub Department	SubDept	0..1	0..1	Sub Department	
Street Name	StrtNm	0..1	0..1	Street Name	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	TwNm	0..1	0..1	Town Name	Mandatory
Town Location Name	TwLctnNm	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
Address Line	AdrLine	0..7	0..2	Address line (unstructured)	Maximum of 2 lines permitted (only for "hybrid" variant)

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

The addresses of the parties / institutions involved can either be structured (see chapter 3.6.1 or hybrid (see chapter 3.6.2) 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 Transitional rule for addresses from the original payment

- In the case of IP returns, the data of some parties must be taken from the content of the original payment. Since the original payment may have been processed before November 2026, it is possible that original content in the *"Postal Address"* element does not meet the currently valid definitions of a correct address. This applies in particular to the two sub-elements *"Town Name"* and *"Country"*, which will be mandatory from November 2026.
- To ensure conflict-free processing of IP returns, it is recommended not to use the optional *"Postal Address"* element for the affected party in such cases.
- This transitional rule will apply until the SIC platform release in November 2027.

3.7 Use of account information

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

3.8 Use of references in the IP return

3.8.1 Message reference

"Message Identification" (A-level)

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

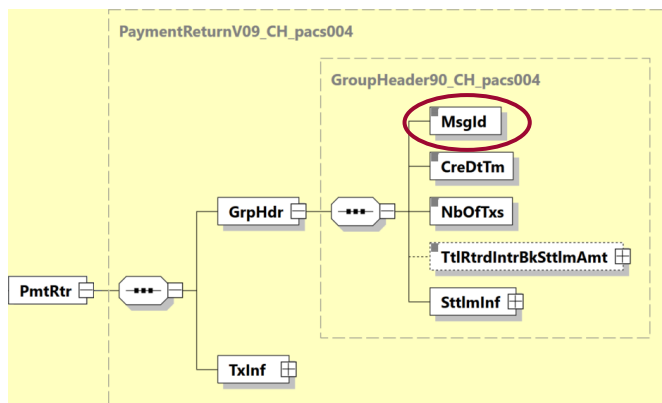


Figure 4: Message Identification

3.8.2 Transaction reference

"Return Identification" (C-level)

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

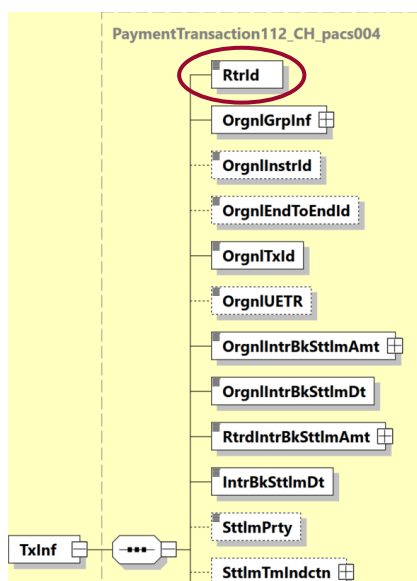


Figure 5: Return Identification

3.9 References of the original payment

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

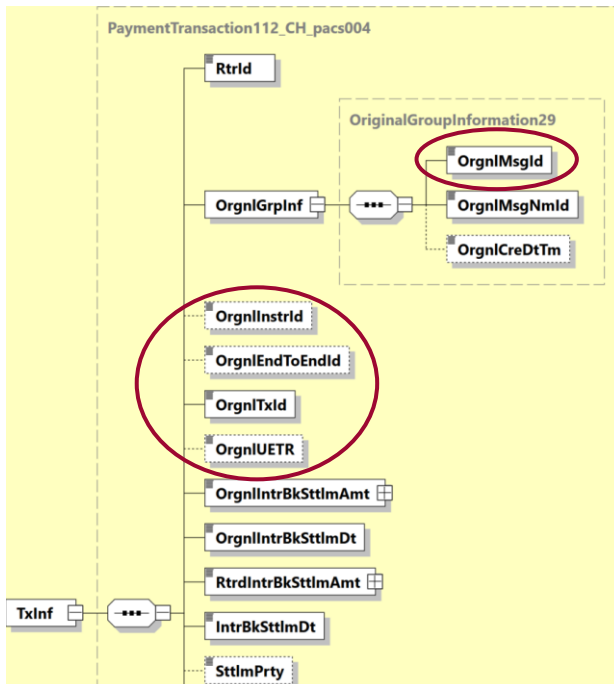


Figure 6: References of the original payment

3.9.1 Original Message Identification

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

3.9.2 Original Transaction Identification

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

3.9.3 Original UETR

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

3.9.4 Original Instruction Identification

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

3.9.5 Original End To End Identification

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

3.10 Reference of the IP Return Request

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

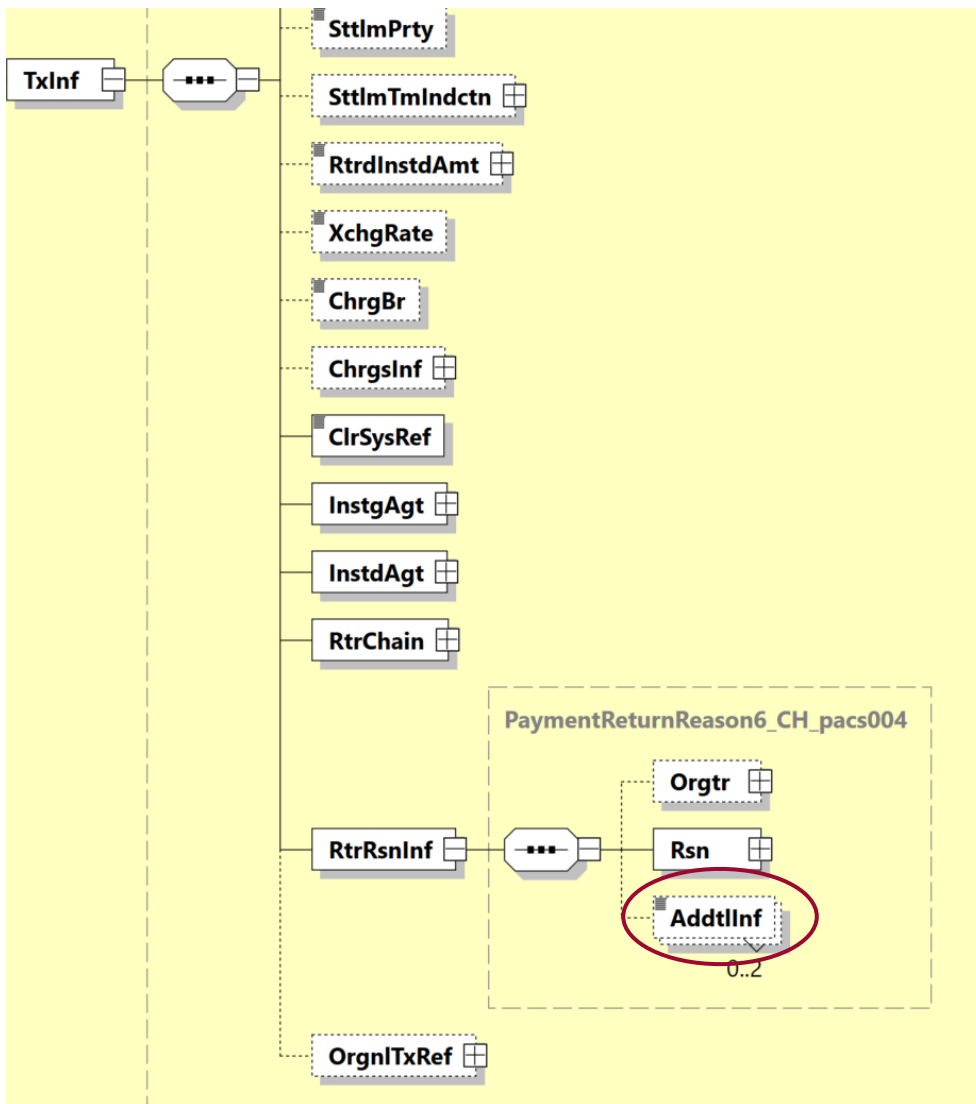


Figure 7: Entering the reference of the IP return request

3.11 Further information content of the original payment

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

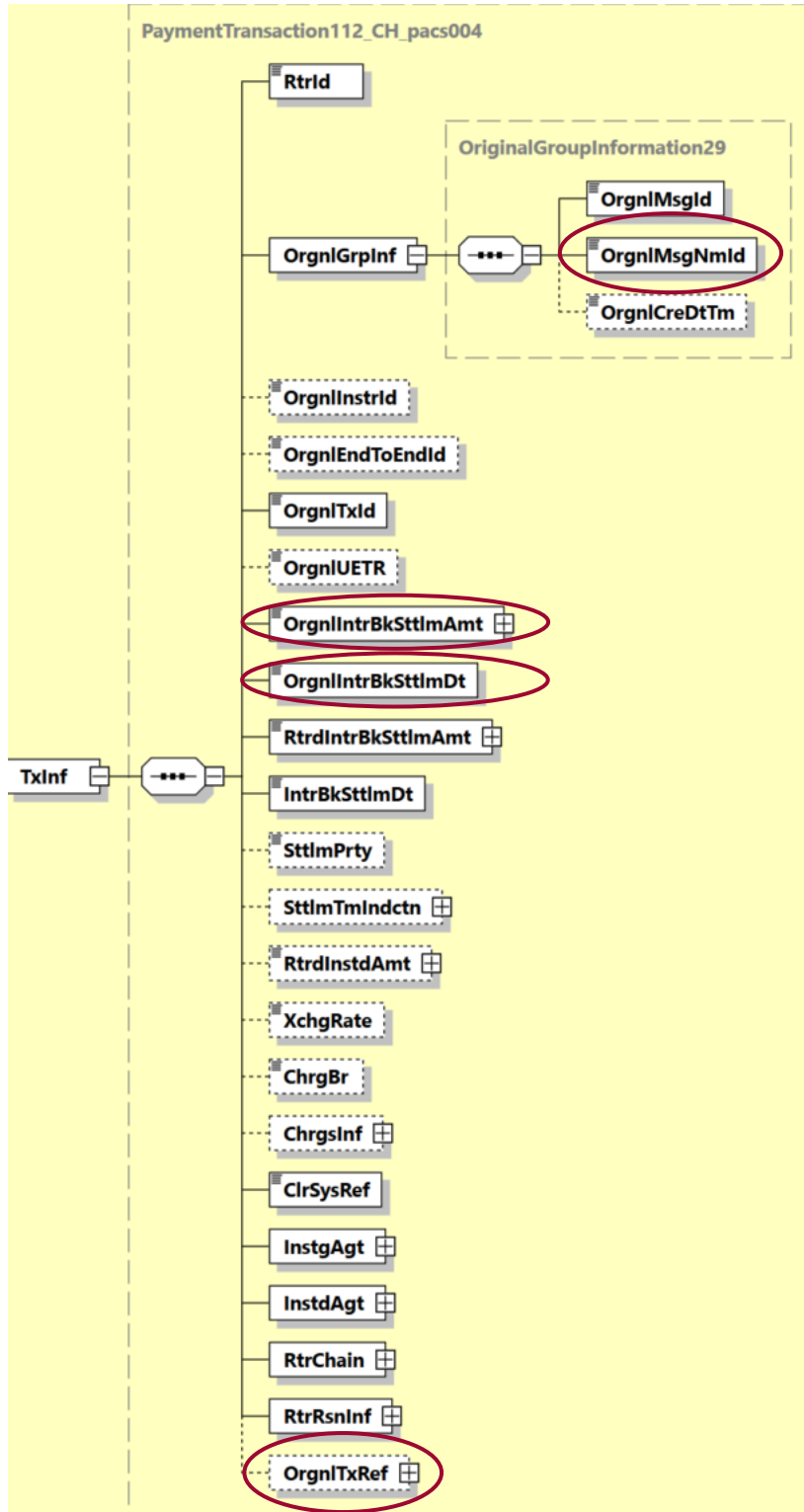


Figure 8: Elements for further information about the original payment

3.11.1 Original Message Name Identification

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

3.11.2 Original Interbank Settlement Amount

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

3.11.3 Original Interbank Settlement Date

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

3.11.4 Original Transaction Reference

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

3.12 Further business specifications

Further business specifications can be found in the base document.

4 Technical specifications

4.1 Group Header (GrpHdr, A-level)

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

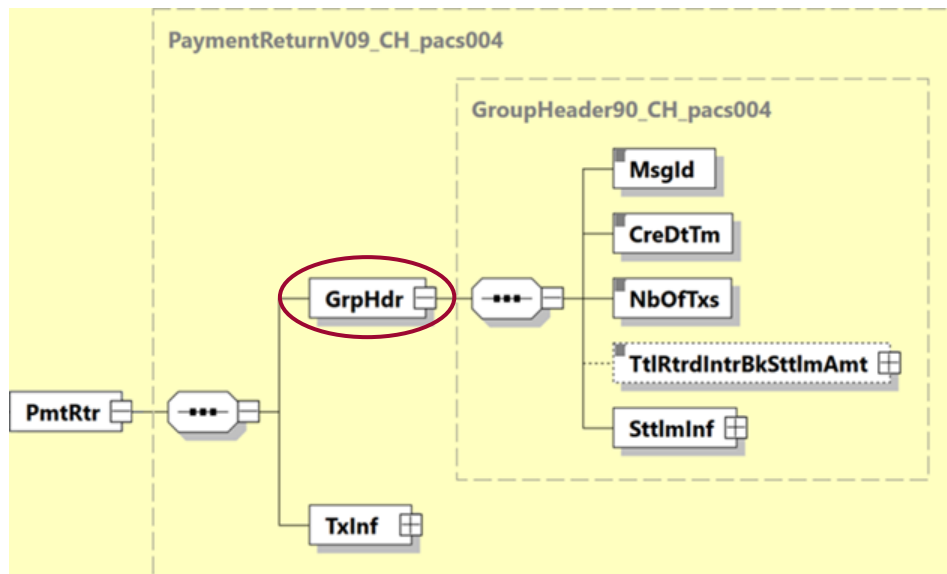


Figure 9: Group Header (GrpHdr)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +Payment Return V09	PmtRtr	1..1	1..1	
Group Header	GrpHdr	1..1	1..1	
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted clearing days in SIC IP service. Permitted clearing days are clearing day today and 1 day 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 Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlmAmt	0..1	0..1	Total Returned Settlement Amount If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF.
Group Header +Settlement Information	SttlmInf	1..1	1..1	Settlement Information
Group Header +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Content must be CLRG (Clearing).
Group Header +Settlement Information ++Settlement Account	SttlmAcct	0..1	0..1	Settlement Account Must not be used.
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	1..1	Clearing System Must be used to identify the clearing system.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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 IP service (CHF only) = value SIP must be used

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

4.2 Original Group Information (OrgnlGrpInf, B-level)

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

4.3 Transaction Information (TxInf, C-level)

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

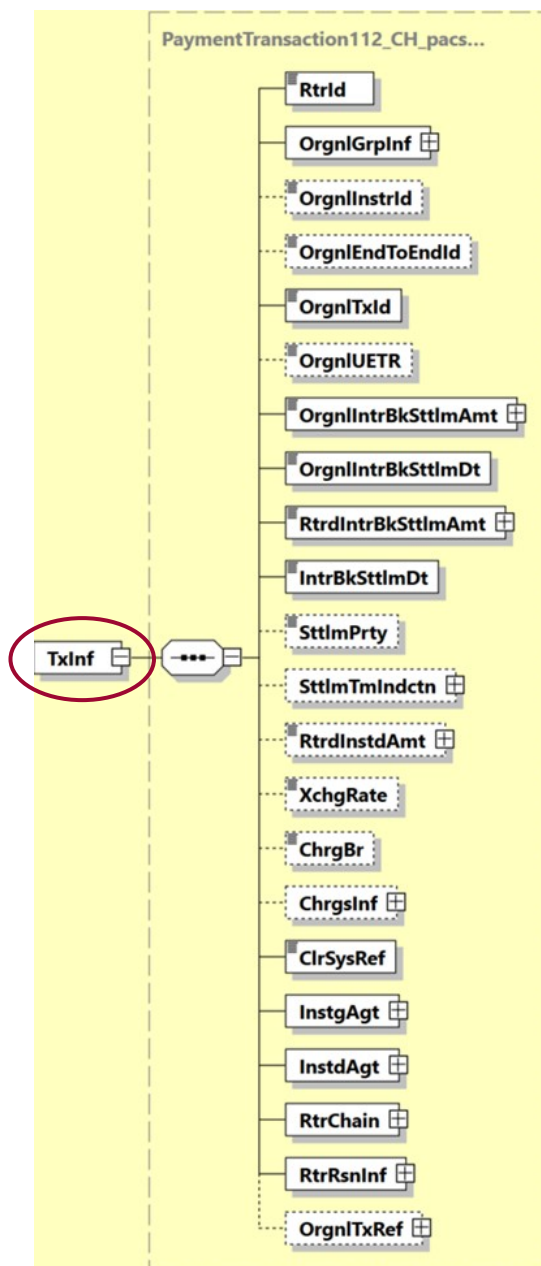


Figure 10: Transaction Information (TxInf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information	TxInf	0..n	1..1	
Transaction Information +Return Identification	RtrId	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 in SIC IP service. Permitted clearing days are clearing day today and 1 day in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Information
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the SIC IP service): • pacs.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the SIC IP service.
Transaction Information +Original Group Information ++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	Original Creation Date Time See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document".
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Additional Transaction Identification
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification
Transaction Information +Original UETR	OrgnlUETR	0..1	0..1	Original Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it must be indicated in the return (not checked by the SIC IP service). The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	1..1	Original Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF.
Transaction Information +Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	Original Interbank Settlement Date
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	Returned Settlement Amount Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			Currency Code The currency code must be CHF.
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 current clearing day, on which the IP return payment was settled. The confirmed clearing day of the settlement can also be found in the "IP Execution Confirmation [EXC002]" (pacs.002).
Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority Must not be used.
Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the SIC IP service to the instructed participant to specify the settlement time when the IP return payment was settled. Message from participant to SIC IP service: Must not be used.
Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time Must not be used.
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 SIC IP service to the instructed participant. Contains settlement date time of the IP return payment (calendar date / time), which is set by the SIC IP service after final settlement.

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

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

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

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

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

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

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

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Return Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	Postal Address Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	Identification To be used in case of financial institution (not verified by the SIC IP service). Must not be used together with <Nm>.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Must be present if <Id> was used. Only <Othr> permitted.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	Other Organisation Identification Only one occurrence is allowed. Must be present if <OrgId> was used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Identification	Id	1..1	1..1	Identification (of an organisation) It is recommended to use SIC IID (not verified by the SIC IP service).
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	0..1	Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Must not be used.
Transaction Information +Return Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	Return Reason

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Return Reason Information ++Reason +++Code	Cd	1..1	1..1	Return Reason (code) ISO code values according to the ISO External Code Lists are permitted. In case of a positive response to the «IP return request» use case (Code = FOCCR) the identification of the IP return request must be provided in the element <AddtlInf>. If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>. In case of a return at the request of the original creditor, the code CUST must be used (Not validated in the SIC IP service).
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..2	Additional Details/Reference of the Return Request Must be provided for reason codes FOCCR and NARR. Must not be used for any of the other reason codes. In case of a positive response to the «IP return request» use case (Code = FOCCR) the identification of the IP return request must be provided (element <CxlId> from message camt.056, not verified by SIC IP service, will be forwarded unchanged to the instructed participant).

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

4.4 Original Transaction Reference (OrgnlTxRef, D-level)

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

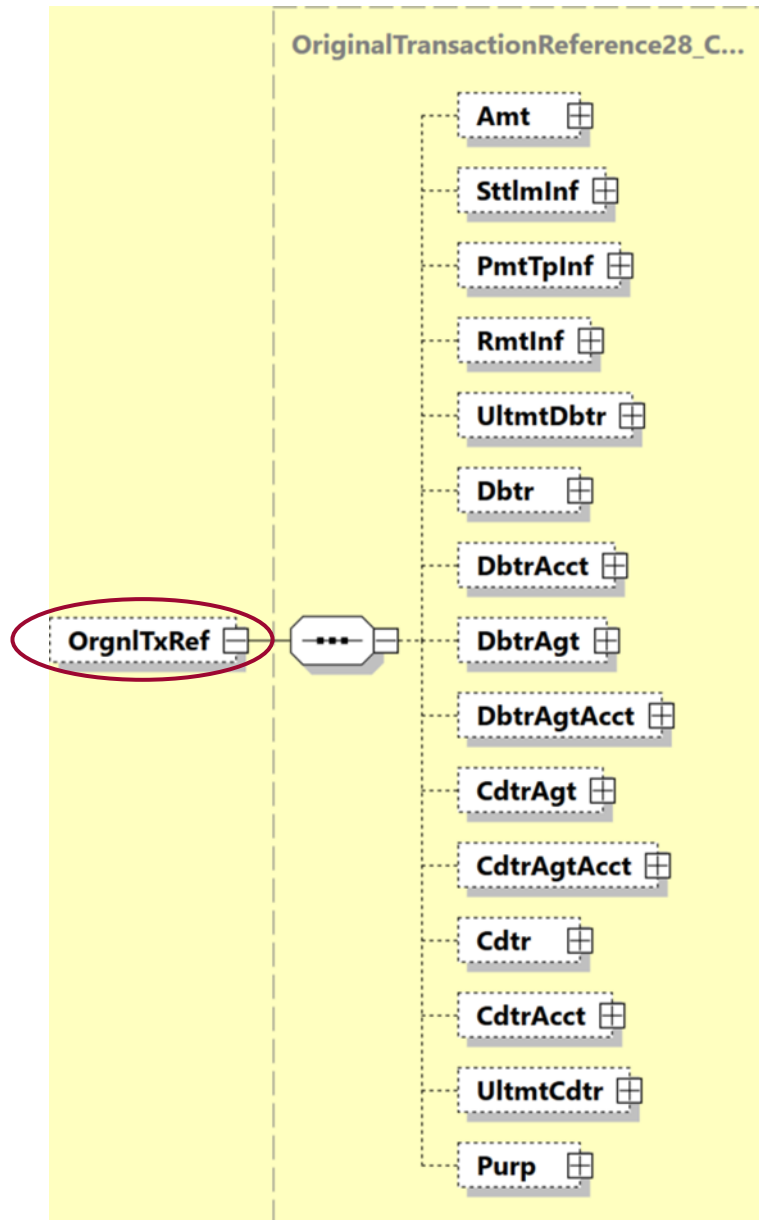


Figure 11: Original Transaction Reference (OrgnlTxRef)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference
Original Transaction Reference +Amount	Amt	0..1	0..1	Ordered Amount
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	Settlement Information
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	Remittance Information
Original Transaction Reference +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured notification is present.
Original Transaction Reference +Remittance Information ++Structured	Strd	0..n	0..n	Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present.
Original Transaction Reference +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	0..n	Must not be used.
Original Transaction Reference +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	Must not be used.
Original Transaction Reference +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information Must be present if <RmtInf><Strd> was used.
Original Transaction Reference +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	Must not be used.

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

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

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

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