



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Customer Payments (pacs.008)

Version 2.3, valid from 13 November 2026

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
2.3	27.02.2026	Modifications per SIC Platform Release 5.3	
		Revision of chapter "Use of address information" due to discontinuation of the unstructured address (CR2026-SIC-0001): <ul style="list-style-type: none"> • Elements "Town Name" and "Country" declared mandatory (Table 5) • Former chapter 3.6.3 "'Unstructured' variant" removed • Former chapter 3.6.4 "Transitional rules until November 2026" removed, impact: within the element, <PstAdr> the use of the mandatory sub-elements "Town Name" and "Country" is ensured by corresponding validations 	3.6 - -
		Further modifications in chapter "Technical specifications": <ul style="list-style-type: none"> • .../CdtrAcct/Id/IBAN and .../RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Prtry: Adapted check for combination QR-IBAN and reference type QRR; Validation is only executed on contents of .../RmtInf/Strd/CdtrRefInf, based on content of the element .../CdtrAcct/Id/IBAN (adaptation for the purpose of harmonization with SIC RTGS, former vice versa validation is omitted, other proprietary reference types are also allowed for non-QR-IBAN) 	4.2
2.2	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 5 "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 • .../CdtTrfTxInf/AcceptncDtTm • Element .../IntrBkSttlmDt: Revision of definition due to changed system behavior for validation, processing and delivery of the clearing day (CR2025-SIC4-0014) 	4.1, 4.2 4.2

Version	Date	Change description	Chapter
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)	3.10
		Modification of the use of ISO Creditor Reference in element <code>.../RmtInf/Strd/CdtrRefInf</code> (alignment with SIC RTGS service): <ul style="list-style-type: none"> Sub-element <code>.../Tp/Issr</code>: New definition for optional use of the value "ISO" Sub-element <code>.../Ref</code>: Changed behavior regarding verification of reference according to ISO 11649 when supplying the value "ISO" in element <code>.../Tp/Issr</code> 	4.2
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.008.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Description "Debtor Agent/Creditor Agent": addition that element content must be identical with <code><InstdAgt></code> or <code><InstgAgt></code> (clarification)	3.3
		Table 6, <code><DbtrAcct></code> : Note added that QR-IBAN is not permitted (clarification)	3.7
		Element <code>.../CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref</code> : Clarification definition of structured customer reference "SCOR" (alignment with RTGS definition, no change in usage)	4.2
1.0	07.12.2021	First edition (stable working version)	All

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

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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.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 SIC IP service using 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.008" is published on the www.iso-payments.ch website:

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

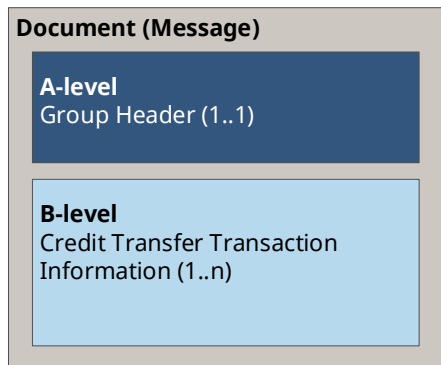
It should preferably be opened using specialized XML software.

1.5 Reference documents

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

2 ISO definitions

In order to process an IP customer payment, the "FI to FI Customer Credit Transfer" message (pacs.008) is sent from the debtor's financial institution (the instructing participant) to the SIC IP service, and from the SIC IP service to the creditor's financial institution (the instructed participant). 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 SIC IP service, this block is only permitted once.

Figure 1: Basic message structure of the "pacs.008" message

3 Business specifications

3.1 Use cases

The "FI to FI Customer Credit Transfer" message is used in the following use case in the SIC IP service:

Use case	Input/Output	ISO 20022
IP customer payment	I/O	pacs.008

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

3.2 Payment types

The following payment type is provided for:

Payment type	Code value
IP customer payment	IPCPMT

Table 3: Payment type and its code value 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.

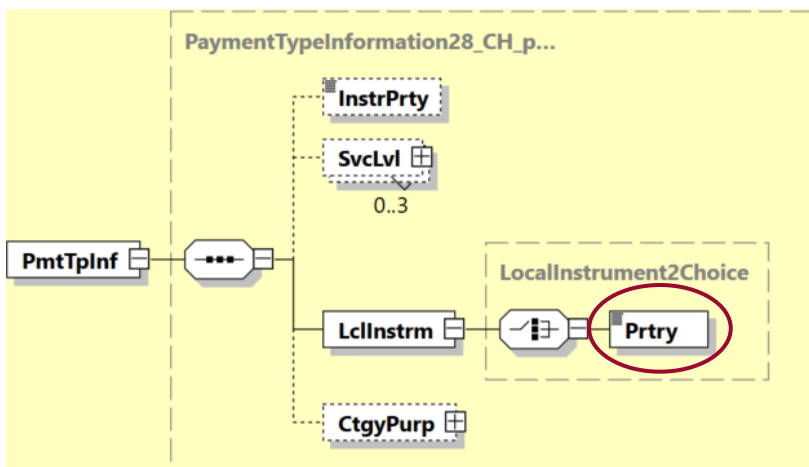


Figure 2: Specifying the payment type in the "pacs.008" message

3.3 Naming of the parties in an IP customer payment

The parties involved in IP customer payments 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	
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 IP 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 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 IP customer payments

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.
- The Debtor Agent corresponds to the instructing participant and contains the same information in the "*Debtor Agent*" element as under "*Instructing Agent*" (the element content must be identical).
- The Creditor Agent corresponds to the instructed participant and contains the same information in the "*Creditor Agent*" element as under "*Instructed Agent*" (the element content must be identical).

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.
- 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 SIC IP service unchanged.
- In the case of concatenation, the details of the destination for the concatenation are provided in the output under the following sub-element of "*Instructed Agent*":
.../InstdAgt/FinInstnId/Othr/Id.

3.4 Identification of financial institutions (Agents)

All the information is detailed down to the element level in chapter 4 "Technical specifications".

3.5 Identification of other parties (Parties)

All the information is detailed down to the element level in chapter 4 "Technical specifications".

3.6 Use of address information

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

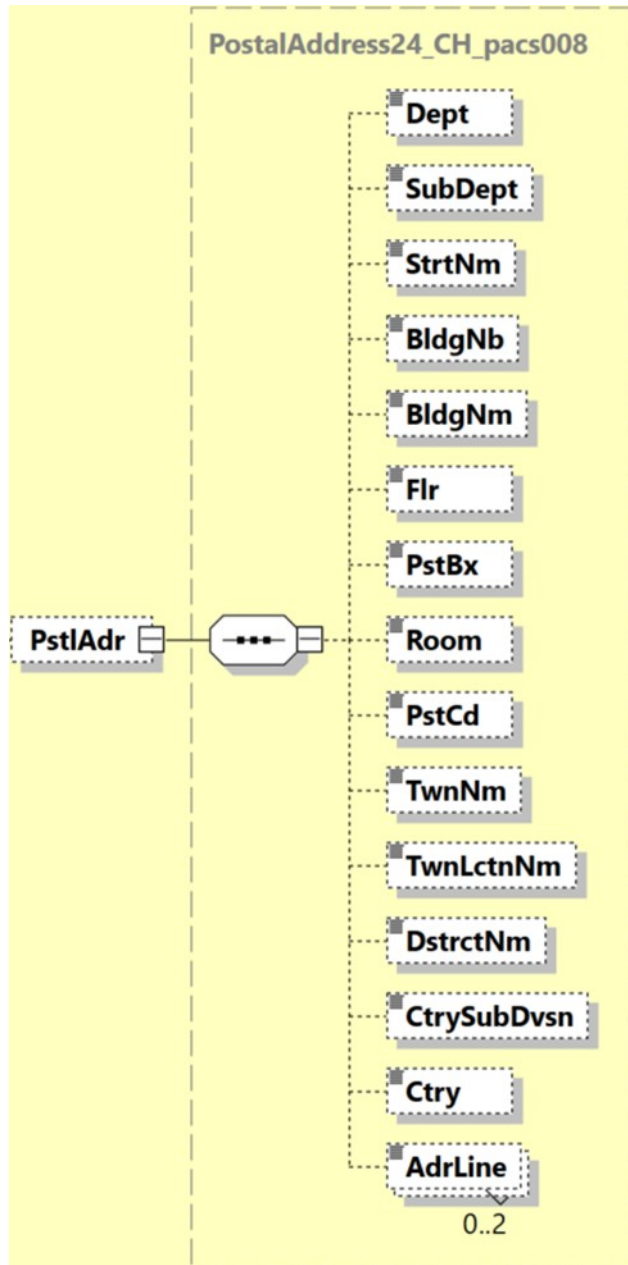


Figure 3: Address information (Postal Address)

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	TwnNm	0..1	0..1	Town Name	Mandatory
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
Address Line	AdrLine	0..7	0..2	Address line (unstructured)	Maximum of 2 lines permitted (only for "hybrid" variant)

Table 5: 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.

3.7 Use of account information

The SIC IP service only supports the specification of a valid IBAN according to ISO 13616. The check digits (3rd and 4th characters of the IBAN) must be in the range 02 to 98.

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

Element	Description
CdtTrfTxInf/DbtrAcct	Debtor Account Note: The use of a QR-IBAN is not permitted for the "Debtor Account".
CdtTrfTxInf/CdtrAcct	Creditor Account

Table 6: List of the parties that have accounts (use of account information)

3.8 Use of references

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

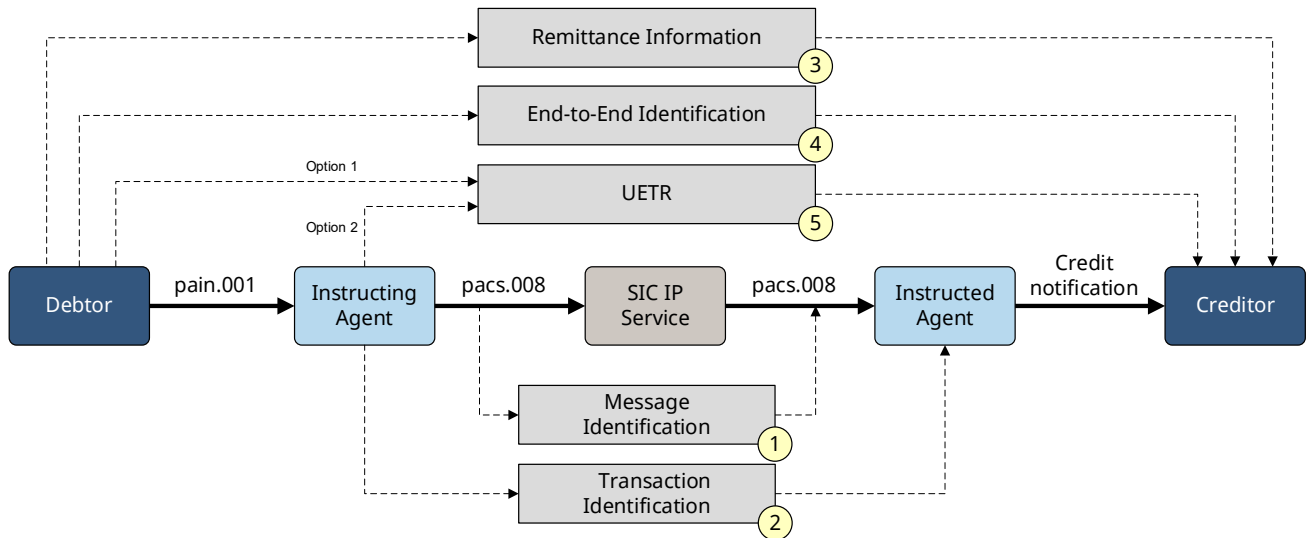


Figure 4: Use of references

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 SIC IP service to the instructed participant. The <MsgId> is used in the SIC IP service for duplicate checking at the message level ("technical" duplicate checking).

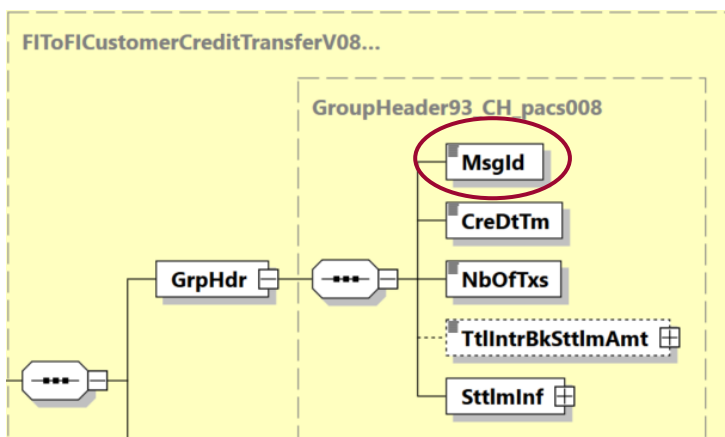


Figure 5: Message Identification

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 SIC IP service to the instructed participant. The transaction identification is used for the "operational" duplicate checking at the transaction level.

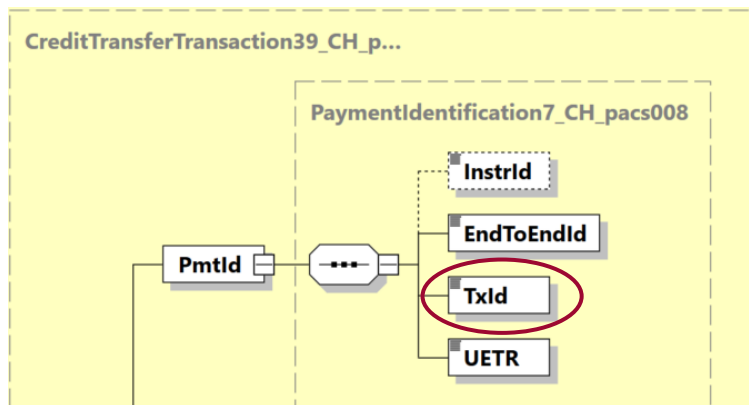


Figure 6: Transaction Identification

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.

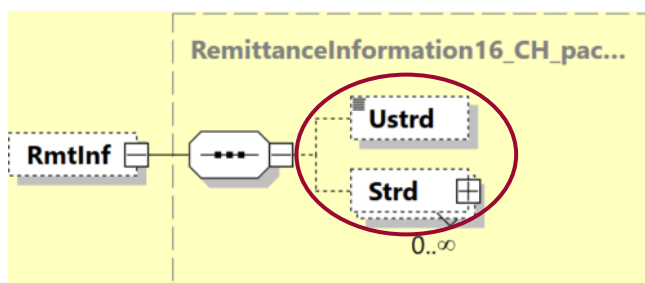


Figure 7: Creditor reference (Remittance Information)

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 Customer Reference as "Remittance Information" ³

The following types of structured reference can be sent in the `.../CdtrRefInf/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/CdtrRefInf/Ref` element is used for all structured reference numbers.

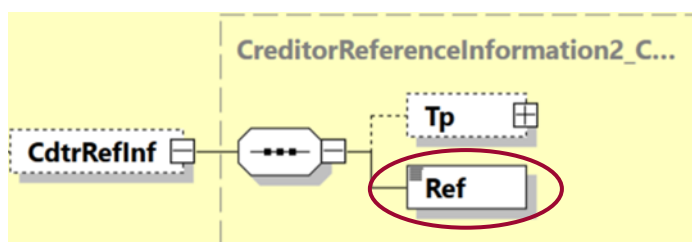


Figure 8: Creditor reference information

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

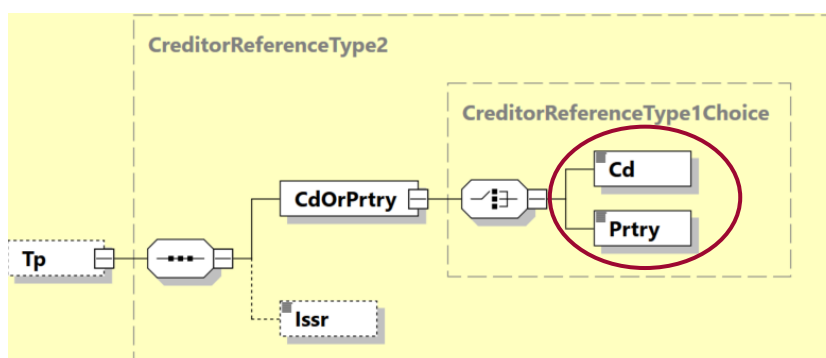


Figure 9: Creditor reference type

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 a QR-bill with QR reference or ISO Creditor Reference, there are rules limiting the use of "Structured"/"Unstructured":

Element *.../Strd/CdtrRefInf/Ref*: Supplying a QR reference is mandatory where a QR-IBAN is used in the *.../CdtrAcct/Id/IBAN* element. 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.

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.

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

3.9 Specific Swiss code values

At certain 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 Reference type for a structured reference

A QR Reference is identified using the following code value in the "Proprietary" element:
FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Prtry:

Code value	Meaning
QRR	QR reference

Table 7: Code value for the reference type 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 8: Code value for the reference type in the "Code" element

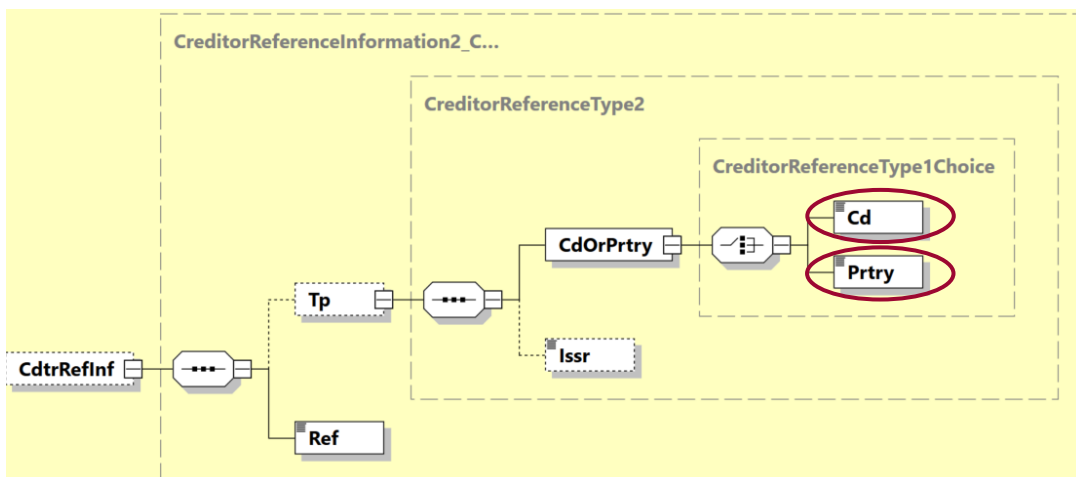


Figure 10: Entering a code for the reference type of a structured reference

3.10 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:

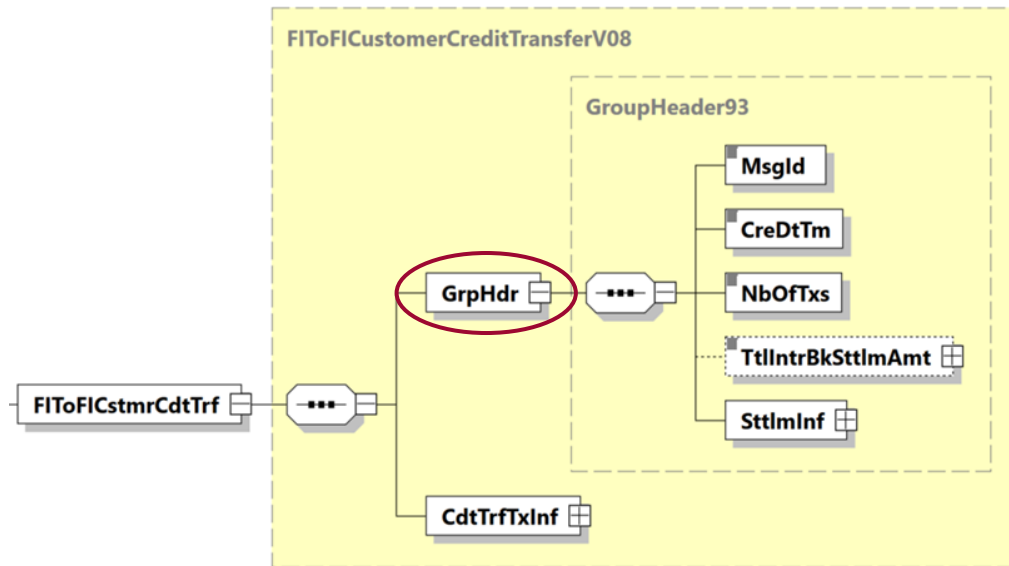


Figure 11: Group Header (GrpHdr)

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

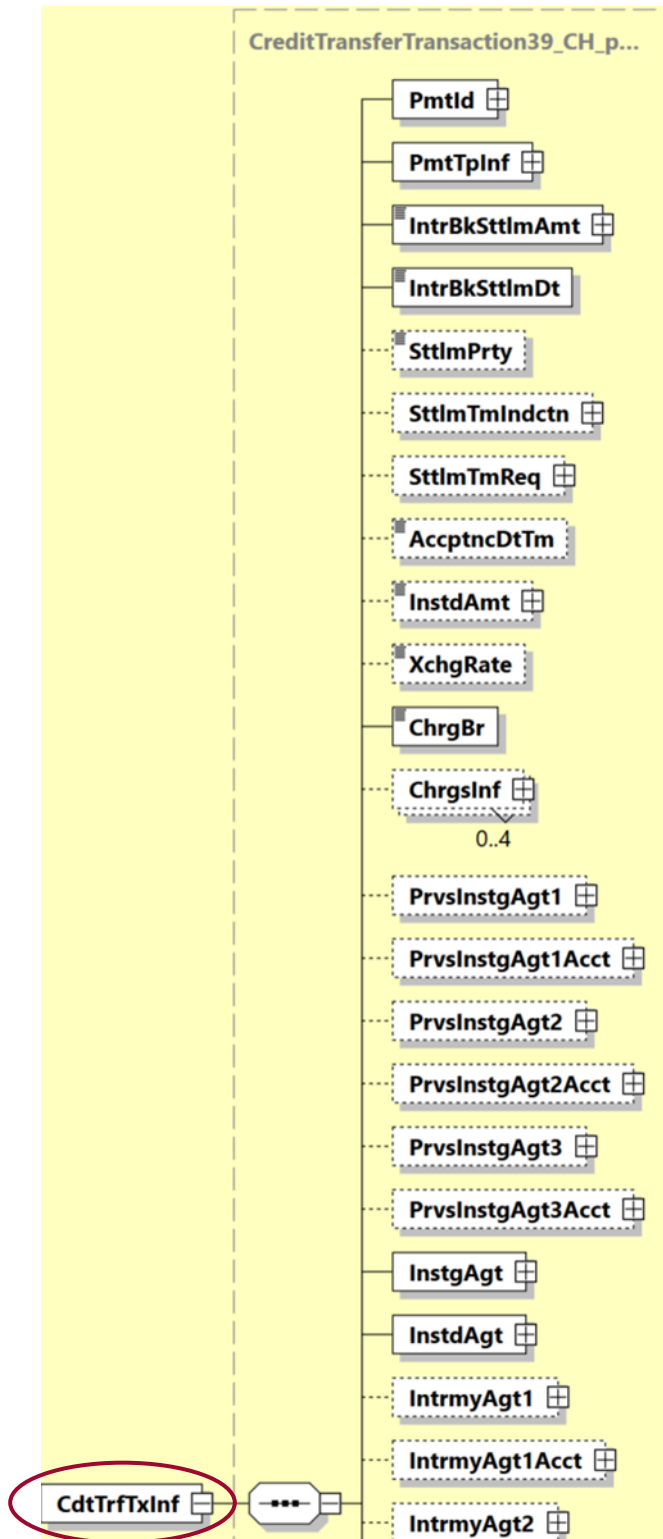
ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Document +FITo FICustomer Credit Transfer V08	FIToFICstmrCdtTrf	1..1	1..1	
Group Header	GrpHdr	1..1	1..1	
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification 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 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 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.
	@ 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.
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 9: 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:



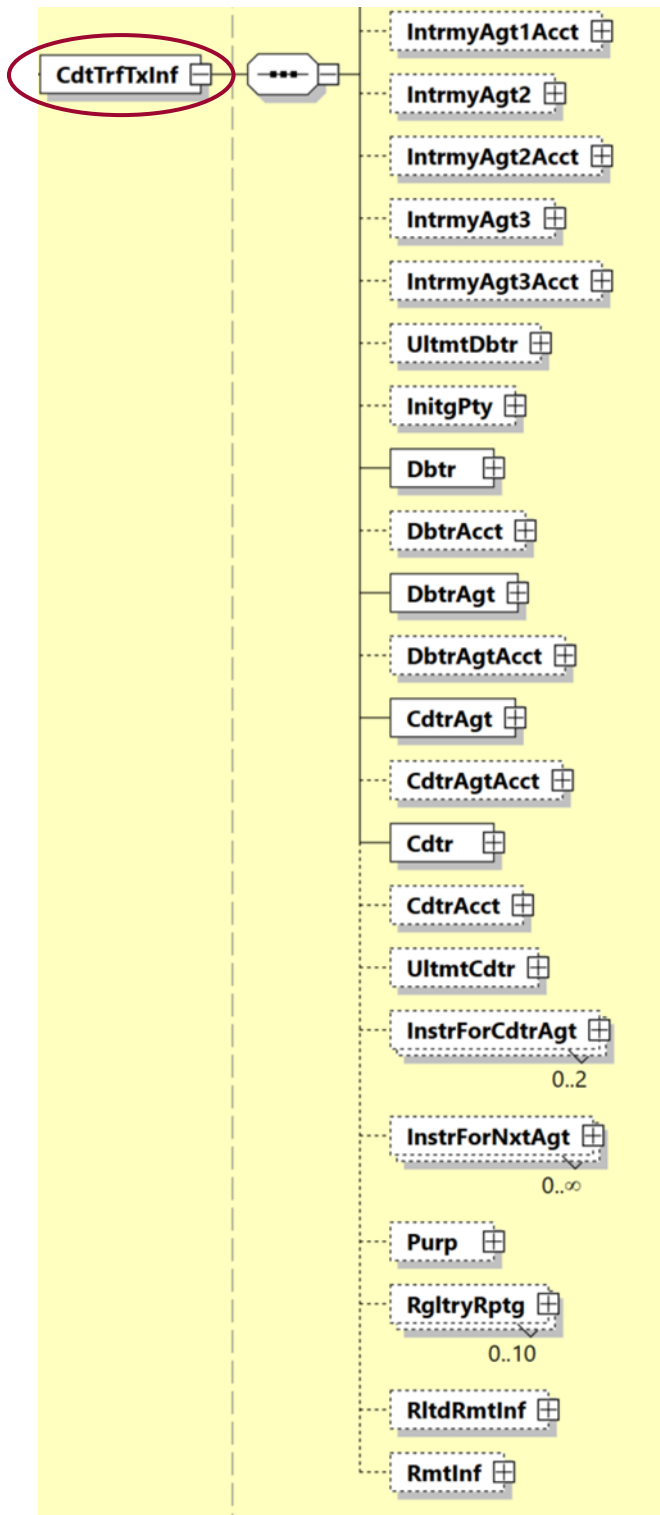


Figure 12: Credit Transfer Transaction Information (CdtTrfTxInf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1	
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
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference 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.
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 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.
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, it should be forwarded unchanged. The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.
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 Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level This element cannot be used more than once.
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary)
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: IPCPMT = IP customer payment
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary)
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.
	@ Ccy			Currency Code Only CHF 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: Contains the current clearing day. The confirmed clearing day of the settlement can be found in the "IP Execution Confirmation [EXC002]" (pacs.002).
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority Must not be used.
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Must not be used.
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	Settlement Time Request Must not be used.
Credit Transfer Transaction Information +Acceptance Date Time	AccptncDtTm	0..1	0..1	Start Time Must be used. See chapter "Times in all services (ISODatetime)" in the Implementation Guideline "Base Document". The instructing participant sets a time stamp in the IP customer payment, which specifies the start time for the time window for an IP customer payment. The time stamp is the start time for the maximum time for end-to-end processing – the "Maximum execution time" – for all participants. The SIC IP service accepts a time tolerance of 100 milliseconds between the start time supplied by the participant and the reference time when the payment is submitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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.
	@ 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) 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>.
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 Notes: - If no explicit charge bearer is required, the code SHAR is regarded as the default value. - SLEV must be used when bilaterally agreed charges will be applicable.
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 to specify bilaterally agreed charges.
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Charges Information ++Agent	Agt	1..1	1..1	Charges Receiver
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	0..1	Identification of Charges Receiver (BIC) Must not be used.
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Charges Receiver (proprietary)
Credit Transfer Transaction Information +Charges Information ++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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code)
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	1..1	Member Identification
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) Must not be used.
Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Name	Nm	0..1	0..1	Name If <ChrgBr> = SLEV: 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 SIC IP service.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Charges Information ++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".
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2 Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3 Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account 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, <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the SIC IP service which is debited.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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) Must not 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) Must be used. Must contain a valid identification of an active participant. Must not be concatenated.
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)).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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, <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the SIC IP service which is credited.
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Must not be used.
Credit Transfer 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.
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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)).
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 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.
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	0..1	Name Must be present if <UltmtDbtr> was used.
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information".
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Initiating Party	InitgPty	0..1	0..1	Initiating Party Must not be used.
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent.
Credit Transfer Transaction Information +Debtor ++Name	Nm	0..1	0..1	Name Must be used.
Credit Transfer Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information".
Credit Transfer Transaction Information +Debtor ++Identification	Id	0..1	0..1	Identification Must not be used.
Credit Transfer Transaction Information +Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account Must be used.
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1	Account Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must be used. 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.
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Type	Tp	0..1	0..1	Type or purpose of the account Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Currency	Ccy	0..1	0..1	Account currency Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Name	Nm	0..1	0..1	Account name Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent Must be identical with <InstgAgt>.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Agent Identification (BIC) Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Agent Identification (proprietary) Must be used.
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)
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account Must not be used.
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent Must be identical with <InstdAgt>.
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) Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Agent Identification (proprietary) Must be used.
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)
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) Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification	BrnchId	0..1	0..1	Must not be used (will be removed from the schema at a later date).
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account Must not be used.
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent.
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	0..1	Name Must be used.
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information".
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	0..1	Identification Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account Must be used.
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1	Account Identification
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must be used. 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.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Type	Tp	0..1	0..1	Type or purpose of the account Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Currency	Ccy	0..1	0..1	Account currency Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Name	Nm	0..1	0..1	Account name Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	0..1	Name Must be present if <UltmtCdtr> was used.
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information".
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction For Creditor Agent Must not be used.
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction Must not be used.
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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) Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	0..10	Regulatory Reporting Must not be used.
Credit Transfer Transaction Information +Related Remittance Information	RltdRmtInf	0..10	0..1	Related Remittance Information 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 be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element.
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.
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. Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	0..n	Referred Document Information Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	Referred Document Amount Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information Must be present if <RmtInf><Strd> was used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	0..1	Reference Type Must be present if <RmtInf><Strd> was 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) Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. Only value SCOR is permitted. This code is used to specify a structured customer reference for the creditor.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	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) Must be used and contain the value QRR (= QR reference) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. Must not contain the value QRR (= QR reference) if no QR-IBAN is used in the <CdtrAcct><Id><IBAN>element.
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 SIC IP service against formal requirements according to ISO 11649.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference 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. - Check digit in the last position according to Modulo 10, recursive. 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 SIC IP service against formal requirements according to ISO 11649.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	Invoicer Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	0..1	Invoicee Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	0..1	Information for tax-related purposes Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	0..1	Information for garnishment-related purposes Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3	Additional Remittance Information Can be used for additional unstructured information when using a structured reference.

Table 10: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)