Release Notes Release 2026

Release 5.3 for:

- **SIC RTGS service**

- **SIC IP service**

- **euroSIC**

Version 1.0, 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	Description of the change	Chapter
1.0	20.02.2026	First edition	All

Table 1: Change history

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General Notes

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

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

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1 Introduction

The present *release notes* describe the release 5.3 of 13 November 2026 with the adjustments and extensions in:

- SIC RTGS service (chapter 3)

- SIC IP service (chapter 4)

- euroSIC (chapter 3)

1.1 Overview of all change requests for release 5.3

The following table shows the change requests with the services affected and the link to the corresponding chapter. Due to the decommissioning of euroSIC at the end of 2027, certain change requests will no longer be introduced in this service.

CR number Short description	SIC RTGS service	SIC IP service	euroSIC	Chapter
CR2026-SIC-0001 Discontinuation of the unstructured address representation	Yes	Yes	Yes	3.2.1, 4.1.1
CR2026-SIC-0003 Checking and incorporating the exogenous drivers	Yes	No	Yes	3.2.2
CR2026-SIC-0004 Deactivation of the deprecated IP service addresses	No	Yes	No	4.1.2
CR2026-SIC-0005 Adjustment of workflows and processes due to migration of RTGS service to SIC5 platform	Yes	Yes	No	3.2.3, 4.1.3
CR2026-SIC-0006 Adjustment to receipt pacs.002 due to CDATA	Yes	Yes	Yes	3.2.4, 4.1.4
CR2026-SIC-0008 Discontinuation of the delivery of the "Detailed recapitulation" via messaging gateway and Swift InterAct	Yes	No	No	3.2.5
CR2026-SIC-0009 Discontinuation of the delivery of the cancellation protocol via messaging gateway from 1000 payments	Yes	Yes	No	3.2.6, 4.1.5
CR2026-SIC-0010 New functions in the test environments of the RTGS service	Yes	No	No	3.2.7

Table 2:   Change requests for release 5.3

1.2 Advance notice of the release in November 2027

CR number Short description	SIC RTGS service	SIC IP service	euroSIC
CR2026-SIC-0002 Upgrading ISO 20022 messages to the new version with effect from November 2027	Yes	Yes	No

Table 3:   Change request for the release in November 2027

SIC Ltd and the Swiss National Bank ("**SNB**") are committed to the principles of High Value Payments Systems ("**HVPS+**"), which require payment infrastructures to regularly update the underlying ISO 20022 messages. In addition to *the* expected *message version update* in Swift CBPR+, the *Harmonised ISO 20022 data requirements for enhancing cross-border payments* of the Committee on Payments and Market Infrastructures ("**CPMI**") will come into force at the end of 2027. These can only be fully supported in certain ISO 20022 messages with an updated message version.

In order to fulfil these general conditions and continue to ensure the international interoperability of the SIC system, all ISO 20022 messages used in the SIC RTGS and SIC IP service are to be upgraded to the standard message version of the ISO 20022 cycle 2024/2025 as of November 2027.

1.3   Timeline

Important dates for the release:

Activities	Date
Publication of the *release notes* on the extranet	20 February 2026
Publication of the *Implementation Guidelines* on the website	End of February 2026
Information on the provision of the external test environments and the validation portal for interbank messages	19 June 2026
Information on updating the handbooks	19 June 2026
Provision of the external test environments and the validation portal for interbank messages	1 July 2026
Updating of test cases on the extranet (if necessary)	1 July 2026
Information on the binding test of the service bureaux by e-mail	1 July 2026
Conducting the mandatory annual release tests of the service bureaux	1 July to 30 September 2026
Conducting the mandatory annual release tests of standard participants and third-party systems	1 July to 18 October 2026
Conducting the mandatory annual release tests of system managers SNB and SECB	1 July to 13 November 2026
Publishing the updated handbooks on the extranet	July 2026
Information on the test activities (e.g. sending neutral sample payments to all participants from October to November 2026)	18 September 2026
Information on the go-live of the release on 13 November 2026	20 October 2026
Go-live of release 5.3	Friday, 13 November 2026

Table 4:   Timeline of release 2026

1.4 Tests by participants

1.4.1 Procedure

The following procedure is recommended for participants to test release 5.3:

- Testing in the underline validation portal for interbank messages (available from July 2026);

- Testing with the "Validate only" option (available from July 2026);

- Testing with counterparties in the "Testdata" and "Proddata" options (available from July 2026). See also chapter 3.2.7; for examples of test cases, see the document *Test cases for participants* on the extranet.

1.4.2 Simulation of the release day

There are certain configurations that can only occur on the release day. It is planned that participants will be able to test this on several clearing days. The dates for the installation of the release on the test environments will be communicated in June 2026.

1.5 Annual release test by participants

It must be ensured that participants implement release 5.3 correctly. All participants are therefore obliged to conduct an annual release test, whereby certain participants or all service bureaux must confirm the successful completion of their tests.

Affected participants	Date	Content	Form
Service bureaux: • Azqore • Banque Lombard Odier & Cie Ltd • Bottomline • Con-Ex.io • EFiS Swiss Ltd • Entris Banking Ltd • Finastra Switzerland GmbH • Hypothekarbank Lenzburg Ltd • Worldline (Schweiz) Ltd	01.07.2026 – 30.09.2026	Own test cases/test scenarios	• Conducting tests independently in consultation with SIC Operations • SIC Operations monitoring the tests and conducting spot checks • Informal confirmation to SIC Operations as of 30 September 2026
Standard participant: • Banque Pictet & Cie Ltd • BNP PARIBAS, Paris, succursale de Lancy/Genève • Citibank N.A. • Citibank N.A., Sioux Falls • PostFinance Ltd • Raiffeisen Schweiz • UBS Switzerland Ltd • Zürcher Kantonalbank	01.07.2026 – 18.10.2026	Own test cases/test scenarios	• Conducting tests independently in consultation with SIC Operations • SIC Operations monitoring the tests and conducting spot checks • Informal confirmation to SIC Operations as of 15 October 2026
Third-party systems: • SIX Repo Ltd (third-party system "Repo") • SIX SIS Ltd (third-party system "SECOM")	01.07.2026 – 18.10.2026	Own test cases/test scenarios	• Conducting tests independently in consultation with SIC Operations • SIC Operations monitoring the tests and conducting spot checks • Informal confirmation to SIC Operations as of 15 October 2026
System managers: • SECB • SNB	01.07.2026 – 10.11.2026	Own test cases/test scenarios	• Conducting tests independently • Informal confirmation to SIC Operations as of 15 October 2026

Affected participants	Date	Content	Form
• Other standard participants • Other third-party systems	01.07.2026 – 10.11.2026	Own test cases/test scenarios	• Conducting tests independently • No confirmation necessary

Table 5:   Annual release test by participants/third-party systems

Notes

- Tests can be conducted from July 2026.

- Participants are required to test as early as possible.

- Please note the new test functions in the RTGS service (see also chapter 3.2.7).

1.6   Updating the handbooks

The updated handbooks will be available from July 2026 on the extranet.

2   General adjustments

The general adjustments in this chapter pertain to the SIC RTGS service, SIC IP service as well as euroSIC. These are not associated with a change request.

2.1   Adjustment of the business version in the communication protocol

Reason for the adjustment

The business version is a piece of information that the participant provides when establishing a connection.

The specification of the business version is sent with the "LogonRequest" and is a mandatory piece of information in the communication protocol. It must be the same for the participant and the respective service or match with the test environment.

An adjustment to the business version is mandatory upon every change of release. The respective version will be announced with the *Release Notes*.

Description of the solution

With the release, the business version will be adapted as follows:

- SIC RTGS service from 4.12 to 5.3
- SIC IP service from 5.2 to 5.3
- euroSIC from 4.12 to 5.3

The following applies to the SIC RTGS service and euroSIC:

Clearing day	Business version
Up to and including clearing day 13 November 2026	4.12
From clearing day 16 November 2026 (after implementation of release 5.3)	5.3

Table 6:   Valid business versions in the SIC RTGS service and euroSIC

The following applies to the SIC IP service:

Clearing day	Business version
Up to and including clearing day 13 November 2026	5.2
From clearing day 16 November 2026 (after implementation of release 5.3)	5.2 and 5.3
From clearing day 17 November 2026	5.3

Table 7:   Valid business versions in the SIC IP service

Impact on participants

The participants must make the necessary adjustments.

2.2   Update of the SASS security solution

Reason for the adjustment

Both the most recent version of SIX Advanced Security Server ("**SASS**") and the one immediately preceding it will be supported.

Description of the solution

The current versions of the SASS security solution can be obtained from the extranet of SIC Ltd. A circular will be sent out in the autumn to detail which versions are supported.

Impact on participants

Participants with the access route messaging gateway will need to switch to a valid version of SASS in all systems/services in good time.

3 Adjustments in the SIC RTGS service and euroSIC

3.1 Adjustments without change requests

3.1.1 New IP addresses in the SIC RTGS service

Reason for the adjustment

Prior to the 2026 release, participants with the access route messaging gateway in the SIC RTGS service must use new IP addresses by 30 September 2026 at the latest. These are available as of now.

Note: The IP addresses in euroSIC and the SIC IP service are not affected and remain unchanged.

Description of the solution

Two redundant IP addresses are now available for each service communication interface. The following table shows an overview of the new IP addresses and the IP addresses to be replaced in production:

New IP addresses (in operation as of now)	Service Port	DNS (only SSFN)	Service communication interface	IP address to be replaced (in operation until 30.09.2026)
SSFN: 153.46.42.199 **SSFN IPv6:** 2a01:4644:40ce:5082:ff::17 **P2P:** 153.46.72.3	5000	pcr-p-ha1.sic.six.ssfn.ch	PCR_P	**SSFN:** 153.46.40.1 **SSFN IPv6:** 2a01:4644:40ce:509e:ff::11 **P2P:** 153.46.226.135 153.46.226.136
SSFN: 153.46.170.200 **SSFN IPv6:** 2a01:4644:42ce:5082:ff::18 **P2P:** 153.46.223.4	5000	pcr-p-ha2.sic.six.ssfn.ch	PCR_P	New redundant access

Table 8:   Adjustment of IP addresses in the SIC RTGS service (production)

The following table provides an overview of the new test IP addresses and the test IP addresses to be replaced:

New IP addresses (in operation as of now)	Service Port	DNS (only SSFN)	Service commu-nication interface	IP address to be replaced (in operation until 30.09.2026)
SSFN: 153.46.42.197 **SSFN IPv6:** 2a01:4644:40ce:5082:ff::15 **P2P:** 153.46.72.1	5008	xcr-e-ha1 .sic.six.ssf n.ch	XCR_E	**SSFN:** 153.46.40.3 **SSFN IPv6:** 2a01:4644:40ce:509e:ff::13 **P2P:** 153.46.226.137 153.46.226.138
	5002	xcr-p-ha1 .sic.six.ssf n.ch	XCR_P	**SSFN:** 153.46.40.3 **SSFN IPv6:** 2a01:4644:40ce:509e:ff::13 **P2P**: 153.46.226.141
	5011	acr-e-ha1 .sic.six.ssf n.ch	ACR_E	**SSFN:** 153.46.40.5 **SSFN IPv6:** 2a01:4644:40ce:509e:ff::15 **P2P:** 153.46.68.144
	5012	acr-p-ha1 .sic.six.ssf n.ch	ACR_P	**SSFN:** 153.46.40.5 **SSFN IPv6:** 2a01:4644:40ce:509e:ff::15 **P2P:** 153.46.68.144
	5021	vcr-e-ha1 .sic.six.ssf n.ch	VCR_E	New test option "Validate Only"
	5022	vcr-p-ha1 .sic.six.ssf n.ch	VCR_P	New test option "Validate Only"

New IP addresses (in operation as of now)	Service Port	DNS (only SSFN)	Service commu-nication interface	IP address to be replaced (in operation until 30.09.2026)
SSFN: 153.46.170.198 **SSFN IPv6:** 2a01:4644:42ce:5082:ff::16 **P2P:** 153.46.223.2	5008	xcr-e-ha2.sic.six.ssfn.ch	XCR_E	New redundant access
	5002	xcr-p-ha2.sic.six.ssfn.ch	XCR_P	New redundant access
	5011	acr-e-ha2.sic.six.ssfn.ch	ACR_E	New redundant access
	5012	acr-p-ha2.sic.six.ssfn.ch	ACR_P	New redundant access
	5021	vcr-e-ha2.sic.six.ssfn.ch	VCR_E	New test option "Validate Only"
	5022	vcr-p-ha2.sic.six.ssfn.ch	VCR_P	New test option "Validate Only"

Table 9:   Adjustment of IP addresses in the SIC RTGS service (test environments)

Impact on participants in the SIC RTGS service

All SIC participants with the access route messaging gateway must switch to the new IP addresses by **30 September 2026**. To facilitate the switch, both the new and the previous IP addresses are now available for use.

3.2 Adjustments due to change requests

3.2.1 Discontinuation of the unstructured address representation (CR2026-SIC-0001)

Reason for the adjustment

Since November 2025, the SIC RTGS service and euroSIC have supported unstructured, hybrid and structured address representation in their ISO 20022 message definitions for party mapping. This also corresponds to the current international practice (e.g. Swift CBPR+ and SEPA). After a one-year grace period, the unstructured address will no longer be permitted in the Swift network or across SEPA from November 2026.

Description of the solution

To ensure interoperability with international networks/schemes, the validation of addresses in the SIC RTGS service and euroSIC will be adjusted as follows:

- The unstructured address representation must no longer be used.

- In hybrid and structured address representation, it is essential to include the minimum requirement "Sub-elements <TwnNm> and <Ctry> present".

Due to specific general conditions in individual use cases, the following exceptions must be taken into account:

- Due to the discontinuation of the Swiss direct debit procedure "LSV+/BDD" as of 2027 (in EUR) and 2028 (in CHF), no further adjustments will be made to this service. In the SIC RTGS service and euroSIC, this affects the "ESRDEB/IPIDEB" payment types, for which unstructured address representation will continue to be permitted after November 2026 until discontinued.

- It must still be possible to process messages that may contain the original content of an underlying payment (in particular pacs.004) even if the address details in the underlying payment, which will have been processed before November 2026, are still available in unstructured format. Such cases will be subject to transitional regulations based on standard international practice. Details can be found in the corresponding *Implementation Guidelines*.

The following table shows the messages affected:

Message type	IG designation	Use case	Service
pacs.004	Returns	Return	SIC RTGS service euroSIC
pacs.008	Customer payments	Customer payment	SIC RTGS service euroSIC
pacs.008	Customer payments	SEPA credit transfer	euroSIC
pacs.009	Bank and third-party system payments	FI-to-FI payment	SIC RTGS service euroSIC
pacs.009	Bank and third-party system payments	Cover payment	SIC RTGS service euroSIC

Table 10:   Messages affected regarding the discontinuation of unstructured addresses in the SIC RTGS service and in euroSIC

Impact on participants

The participants must make the necessary adjustments. It is recommended to refrain from using unstructured addresses even prior to the deployment of release 5.3 on 13 November 2026.

3.2.2 Checking and incorporating the exogenous drivers (CR2026-SIC-0003)

Reason for the adjustment

The market practices of the following exogenous drivers that apply with effect from 2026 are to be checked and incorporated:

- Swift CBPR+ (affects the SIC RTGS service and euroSIC)

- SEPA Credit Transfer (affects euroSIC)

- HVPS+ (international recommendations for *High Value Payments Systems*, potentially affects the SIC RTGS service and euroSIC)

Description of the solution

In order to ensure international interoperability in cross-network payments in the SIC RTGS service and euroSIC, individual adjustments must be made as of November 2026 due to Swift CBPR+. The following changes must be taken into account:

- The sub-element <BrnchId> may no longer be used for the "Creditor Agent" party. This will be checked via a business validation in November 2026.

  Note: The element is no longer supported by Swift CBPR+ and will be removed from the Swiss schema definitions at a later date.

- In the payment type "CSTPMT" (pacs.008), the element .../RmtInf/Strd can be used several times in the case of forwarding from or to Swift CBPR+. However, the use of several references of this element is not recommended for domestic payments (it is not checked by the SIC RTGS service and euroSIC).

  Note: This adjustment also affects returns (pacs.004) in the element .../OrgnlTxRef/RmtInf/Strd.

- In addition, individual recommendations for cross-network payments according to Swift CBPR+ will be included, which will not be checked in the SIC RTGS service and euroSIC. Details can be found in the corresponding *Implementation Guidelines*.

The following table shows the messages affected:

Message type	IG designation	Service
pacs.004	Returns	SIC RTGS service euroSIC
pacs.008	Customer payments	SIC RTGS service euroSIC
pacs.009	Bank and third-party system payments	SIC RTGS service euroSIC

Table 11:   Messages affected regarding the incorporation of exogenous drivers

Impact on participants

The participants must make the necessary adjustments.

Note for participants in the default routing service of euroSIC for SEPA payments:
In order to continue to benefit from successful default routing, it is recommended to refrain from using those elements for EUR payments pacs.008 (payment type "**CSTPMT**") that are not supported by the SEPA credit transfer ("**SEPPMT**") payment type.

3.2.3 Adaptation of workflows and processes due to the migration of the SIC RTGS service to the SIC5 platform (CR2026-SIC-0005)

Reason for the adjustment

Due to the migration of the SIC RTGS service to the SIC5 platform, some functional processes will change in the SIC RTGS service and euroSIC to a minor extent.

Description of the solution

Details will be described at a later time in the document *SIC5 project phase 2*, version 2.0, see extranet.

Impact on participants

The impact will be described at a later time in the document *SIC5 project phase 2*, version 2.0, see extranet.

3.2.4 Adjustment to receipt pacs.002 due to CDATA (CR2026-SIC-0006)

Reason for the adjustment

If an unreadable message is submitted to the SIC RTGS service or euroSIC, it will be rejected with a default receipt pacs.002 (reject with error code 118). In the element <AddtlInf> of the pacs.002 reject, the content of the faulty message will be returned encapsulated in the CDATA sections.

CDATA should be avoided in XML message exchange for security reasons, as the content is not parsed or validated and therefore potentially harmful data can be transmitted unnoticed. For this reason, individual networks in the financial environment also prevent the use of CDATA (such as SwiftNet Instant).

Description of the solution

In order to eliminate a low but nonetheless existing risk potential for participants, content from unreadable messages will no longer be included in the reject receipt pacs.002.

A reject receipt pacs.002 with error code 118 will continue to be generated so that the participant is informed of such a case. This receipt will continue to be filled with the value "UNKNOWN" in the mandatory elements <OrgnlMsgId>, <OrgnlMsgNmId>, <OrgnlTxId>, <InstgAgt> and <InstdAgt>, but will now contain the fixed value "n/a" instead of the previous CDATA sections in the element <AddtlInf>.

The following table shows the message affected:

Message type	IG designation	Service
pacs.002	Payment receipts	SIC RTGS service euroSIC

Table 12:   Message affected regarding CDATA

Impact on participants

The participants must make the necessary adjustments.

3.2.5 Discontinuation of the delivery of the "Detailed recapitulation" via messaging gateway and Swift InterAct (CR2026-SIC-0008)

Reason for the adjustment

The use case "Detailed recapitulation (camt.052 ‹DETREC›)" will be discontinued via messaging gateway and Swift InterAct. These adjustments have already been described in detail in the *Release Notes Releases 2025,* version 1.3 of 5 September 2025, chapter 5.1.13.

Description of the solution

As of October 2026, this use case will only be obtained in the SIC RTGS service via FTS or Swift FileAct.

The following table shows the message affected:

Message type	IG designation	List type	Service
camt.052	Recapitulations	"DETREC"	SIC RTGS service

Table 13:   Message affected regarding the discontinuation of "Detailed recapitulation" via messaging gateway and Swift InterAct

Impact on participants

The participants affected must switch to file transfer or Swift FileAct by 30 September 2026. They will be supported by SIC Ltd.

3.2.6 Discontinuation of the delivery of the cancellation protocol via messaging gateway from 1000 payments (CR2026-SIC-0009)

Reason for the adjustment

The use case "Payments cancellation protocol (camt.052 ‹CNCREC›)" will be discontinued via messaging gateway from 1000 payments per clearing day. For details, see *Release Notes Releases 2025*, version 1.3 of 5 September 2025, chapter 5.1.13.

Description of the solution

As of October 2026, the use case will only be obtained in the SIC RTGS service via file transfer.

The following table shows the message affected:

Message type	IG designation	List type	Service
camt.052	Recapitulations	"CNCREC"	SIC RTGS service

Table 14:   Message affected regarding the discontinuation of the cancellation protocol for payments via messaging gateway and Swift InterAct

Impact on participants

The participants affected must switch to file transfer by 30 September 2026. They will be supported by SIC Ltd during this migration.

Impact on the SNB system manager

As of October 2026, the cancellation protocol will only be delivered via file transfer.

3.2.7 New functions in the test environments of the SIC RTGS service (CR2026-SIC-0010)

Reason for the adjustment

The test environments of the SIC RTGS service will be expanded to include the following functions:

a) Whitelisting

b) Virtual participants

c) test option "validate only"

Whitelisting

Whitelisting allows for targeted, bilateral tests and prevents the paying or instructing SIC participant from initiating payments or message transfers if the credited or instructed SIC participant does not wish to receive them.

Payments or message transfers are accepted in the "Testdata" or "Proddata" test environment only if the paying or instructing SIC participant has been whitelisted beforehand by the credited or instructed SIC participant. In principle, all counterparties with whitelisting are blocked; any approval takes place via the web portal.

Whitelisting affects the following use cases:

- FI-to-FI payment, compensation payment, cover payment

- Customer payment, return, direct debit payment

- Status request, repayment request, return request rejection

As a result, standard participants who carry out bilateral tests must ensure access via the web portal in advance and authorise at least one web user for the role "Additional test functions". For information on the web portal, see *SIC Handbook*, chapter 10. The order is placed using the form "Access via web portal to the SIC and euroSIC systems".

Virtual participant

The virtual participant "SIC Generic Bank" (SIC-IID 099200) is available in the test environment "Testdata" and "Proddata". It acts as a counterparty without the need for bilateral agreements or whitelisting. There are two options available:

a) Paying/instructing participant
    The "SIC Generic Bank" is authorised to send individual payments or message transfers. Triggering is done via the web portal.

b) Credited/instructed participant
    The "SIC Generic Bank" is addressed in payments or message transfers as the instructed participant.

The following use cases can be tested:

- Compensation payment, FI-to-FI payment, cover payment

- Customer payment, return, direct debit payment

- Status request, repayment request, return request rejection

Test option "validate only"

This option allows testing whether payments could in principle be processed. This test option is only available to SIC participants who are connected to SIC via the access route messaging gateway.

The following use cases can be tested:

- Compensation payment, FI-to-FI payment, cover payment

- Customer payment, return, direct debit payment

- Settlement third-party systems

Notes:

- There is no duplicate check and no validation of account balances.

- There is no settlement and no classification in the wait file.

- Transactions are not stored. As a result, they cannot be queried and are not delivered to the credited participant.

- The test data and production data do not need to be separated.

- Payments are not listed in recapitulations.

Impact on participants

The previous test scenarios of participants must be adapted to the new functions or test option. Example: If the submission of entire daily volumes is to be subjected to a release test, "Validate only" is recommended.

4 Adjustments to the SIC IP service

4.1 Adjustments due to change requests

4.1.1 Discontinuation of the unstructured address representation (CR2026-SIC-0001)

Reason for the adjustment

Since November 2025, the SIC IP service has supported unstructured, hybrid and structured address representation in its ISO 20022 message definitions for party mapping. This also corresponds to the current international practice (e.g. Swift CBPR+). After a one-year, so-called grace period, the unstructured address will no longer be permitted in the Swift network as of November 2026.

Description of the solution

To ensure interoperability with international networks/schemes, the validation of addresses in the SIC IP service will be adjusted as follows:

- The unstructured address representation must no longer be used.

- In hybrid and structured address representation, the minimum requirement "Sub-elements <TwnNm> and <Ctry> present" must be ensured.

Due to specific general conditions in individual use cases, the following exceptions must be taken into account:

- It must still be possible to process messages that may contain the original content of an underlying payment (in particular pacs.004) even if the address details in the underlying payment, which will have been processed before November 2026, are still available in unstructured format. Such cases will be subject to transitional regulations in line with current international practice. Details can be found in the corresponding *Implementation Guidelines*.

The following table shows the messages affected:

Message type	IG designation	Use case
pacs.004	IP returns	IP return
pacs.008	IP customer payments	IP customer payment

Table 15:   Messages affected regarding the discontinuation of unstructured addresses in the SIC IP service

Impact on participants

The participants must make the necessary adjustments. It is recommended to refrain from using unstructured addresses even prior to the deployment of release 5.3 on 13 November 2026.

4.1.2   Deactivation of the deprecated IP service addresses (CR2026-SIC-0004)

Reason for the adjustment

IP addresses must be replaced to increase resilience; for details, see *Release Notes Releases 2025*, version 1.2, chapter 6.2.1.

Description of the solution

The IP addresses to be replaced will be deactivated with release 5.3. Until then, both IP addresses will operate in parallel.

The table shows the IP addresses to be replaced or new IP addresses in **production**:

Name of the service communica-tion interface	Access	IP address to be replaced (in operation until 13.11.2026)	New IP address
PCI_P	SSFN (IPv6)	2a01:4644:40ce:5082:ff::18	2a01:4644:42ce:5082:ff::18
	SSFN	153.46.42.200	153.46.170.200
	P2P	153.46.72.4	153.46.223.4

Table 16:   Adjustment of IP addresses in the SIC IP service (production)

The following table shows the IP addresses to be replaced or new IP addresses in the **test environments**:

Name of the service communica-tion interface	Access	IP address to be replaced (in operation until 13.11.2026)	New IP address
XCI_E XCI_P ACI_E ACI_P VCI_E VCI_P	SSFN (IPv6)	2a01:4644:40ce:5082:ff::16	2a01:4644:42ce:5082:ff::16
	SSFN	153.46.42.198	153.46.170.198
	P2P	153.46.72.2	153.46.223.2

Table 17:   Adjustment of IP addresses in the SIC IP service (test environments)

The port numbers for the individual service communication interfaces remain unchanged. The DNS name "pci-p-ha2.sic.six.ssfn.ch" for SSFN will be changed to the new IP address. The exact date is currently being clarified and will be communicated to the participants affected.

Impact on participants

The participants must make the necessary adjustments.

4.1.3   Adjustment of workflows and processes due to migration of RTGS service to SIC5 platform (CR2026-SIC-0005)

Reason for the adjustment

Due to the migration of the SIC RTGS service to the SIC5 platform, some functional processes will change in the SIC IP service to a minor extent.

Description of the solution

Details will be described at a later time in the document *SIC5 project phase 2*, version 2.0, see extranet.

Impact on participants

The impact will be described at a later time in the document *SIC5 project phase 2*, version 2.0, see extranet.

4.1.4   Adjustment to receipt pacs.002 due to CDATA (CR2026-SIC-0006)

Reason for the adjustment

If an unreadable message is submitted, it will be rejected with a default receipt pacs.002 (reject with error code 118). In the element <AddtlInf> of the pacs.002 reject, the content of the faulty message will be returned encapsulated in the CDATA sections.

CDATA should be avoided in XML message exchange for security reasons, as the content is not parsed or validated and therefore potentially harmful data can be transmitted unnoticed. For this reason, individual networks in the financial environment also prevent the use of CDATA (such as SwiftNet Instant).

Description of the solution

In order to eliminate a low but nonetheless existing risk potential for participants, content from unreadable messages will no longer be included in the reject receipt pacs.002.

A reject receipt pacs.002 with error code 118 will continue to be generated so that the participant is informed of such a case. This receipt will continue to be filled with the value "UNKNOWN" in the mandatory elements <OrgnlMsgId>, <OrgnlMsgNmId>, <OrgnlTxId>, <InstgAgt> and <InstdAgt>. However, it will now contain the fixed value "n/a" instead of the previous CDATA sections in the element <AddtlInf>.

The following table shows the message affected:

Message type	IG designation
pacs.002	IP status report

Table 18:   Message affected in the SIC IP service regarding CDATA

Impact on participants

The participants must make the necessary adjustments.

4.1.5 Discontinuation of the delivery of the cancellation protocol via messaging gateway from 1000 payments (CR2026-SIC-0009)

Reason for the adjustment

The use case "IP payments cancellation protocol (camt.052 ‹IPCNCR›)" will be discontinued via messaging gateway from 1000 payments per clearing day. For details, see *Release Notes Releases 2025*, version 1.3 of 5 September 2025, chapter 6.1.7.

Description of the solution

As of October 2026, the use case will only be obtained in the SIC IP service via file transfer.

The following table shows the message affected:

Message type	IG designation	List type	Service
camt.052	IP payments cancellation protocol	"IPCNCR"	SIC IP service

Table 19:   *Message affected regarding the discontinuation of the cancellation protocol for IP payments via messaging gateway*

Impact on participants

The participants affected must switch to file transfer by 30 September 2026. They will be supported by SIC Ltd during this migration.

Impact on system managers

As of October 2026, the cancellation protocol will only be delivered via file transfer.

4.2   Special features of the SIC IP service on release day

Reason for the adjustment

IP customer payments are processed round the clock (7x24x365), which presents a challenge for the release.

Solution description for clearing day 16 November 2026 in production

The SIC IP service will carry out any necessary conversion after the release implementation on 13 November 2026 from approx. 9 pm for the clearing day 16 November 2026.

Impact on the sending communication interface

- Clearing day 16 November 2026: depending on which business version a communication interface connects to, it can submit messages in accordance with release 2025 or release 2026.

- From clearing day 17 November 2026: a message must be submitted in accordance with release 2026.

Impact on the receiving communication interface

- Clearing day 16 November 2026: General principle: depending on which business version a communication interface connects to, the message will be delivered in accordance with release 2025 or release 2026.

- If several participants use the same communication interface (e.g. via the service bureau), they must ensure compatibility between the business versions in consultation with the service bureau.

- From clearing day 17 November 2026: The message will be delivered in accordance with release 2026.

The following applies to release 5.3 of 2026:

Clearing day	Business version	Messages in accordance with the *Implementation Guidelines*
Up to and including clearing day 13 November 2026	5.2	Release 2025
On clearing day 16 November 2026 (after implementation of release 5.3)	5.2	Release 2025
	5.3	Release 2026
From clearing day 17 November 2026	5.3	Release 2026

Table 20:   Valid business versions in the SIC IP service between 13 and 17 November 2026

Note: Even when using business version 5.2, the use of unstructured addresses will no longer be permitted on clearing day 16 November 2026 (see also chapter 4.1.1).

5   *Implementation Guidelines* for Interbank Messages

5.1   Corrective measures without change requests

5.1.1   Removal of chapter "Duplicate checking" from the *base document*

Reason for the adjustment

The duplicate check for payment messages and message transfers is currently described both in the *basic document* of the *Implementation Guidelines for Interbank Messages* and in the *SIC* and *euroSIC Handbooks*.

Description of the solution

To avoid unnecessary redundancy, the description of the duplicate check will be removed from the *base document*. The provisions of the *SIC* and *euroSIC Handbooks* will continue to apply.

Impact on participants

Editorial adjustment without any impact.

5.1.2   Harmonisation of the structured reference check in the SIC IP service

Reason for the adjustment

Due to exogenous drivers (CR2026-SIC-0003), the check of the structured reference in combination with the account number used in the element <CdtrAcct> will be slightly adjusted in the SIC RTGS service for pacs.008, payment type "CSTPMT". This adjustment will have no functional effect in the SIC RTGS service but will result in different handling in the SIC IP service.

Description of the solution

In order to ensure a harmonised application of the check across all services, it will be aligned with the SIC RTGS service in the SIC IP service. This means that in the SIC IP service, other proprietary reference number representations will also be permitted in the pacs.008 message for payments without a QR-IBAN in addition to the SCOR reference.

The following table shows the messages affected:

Message type	IG designation	Use case
pacs.008	IP customer payments	IP customer payment

Table 21:   Message affected regarding the structured reference check

Impact on participants

The participants must make the necessary adjustments.

5.2 Updated or new *Implementation Guidelines*

All details on the respective changes can be found in the change history of the *Implementation Guidelines* at www.iso-payments.ch.

Publication will take place **at the end of February 2026**, valid from the release date of 13 November 2026.

5.2.1 *Base document* (all services)

Designation of *Implementation Guidelines*	Current version – Update date
Base document	2.6 – 27.02.2026

Table 22:   Update of the base document

5.2.2 Module documents for RTGS participants (SIC/euroSIC)

Designation of *Implementation Guidelines*	Current version – Update date
Payment receipts (pacs.002)	2.4 – 27.02.2026
Payment returns (pacs.004)	2.5 – 27.02.2026
Customer payments (pacs.008)	2.7 – 27.02.2026
Bank and third-party system payments (pacs.009)	2.5 – 27.02.2026
Settlement order modification (camt.007)	2.2 – 27.02.2026
Cancellation (camt.008)	2.2 – 27.02.2026
Recapitulations (camt.052)	2.4 – 27.02.2026

Table 23:   Updated module documents for RTGS participants (SIC/euroSIC)

5.2.3 Module documents for SIC IP participants

Designation of *Implementation Guidelines*	Current version – Update date
IP status report (pacs.002)	2.4 – 27.02.2026
IP returns (pacs.004)	2.4 – 27.02.2026
IP customer payments (pacs.008)	2.3 – 27.02.2026
IP message query (camt.005/camt.006)	2.5 – 27.02.2026
IP recapitulations (camt.052)	2.4 – 27.02.2026

Table 24:   Updated module documents for SIC IP participants

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

Designation of *Implementation Guidelines*	Current version – Update date
IP transfer payments (pacs.009)	2.3 – 27.02.2026

Table 25:   Updated cross-service module documents for participants (SIC RTGS/SIC IP)

5.2.5   Module documents for system managers

No adjustments.

5.3   XML schemas

Due to release 5.3 of 13 November 2026, there are no adjustments to the XML schemas. The current XML schemas are therefore also valid after the release of 13 November 2026.