



# Delta Commentary pacs.028

SIC and euroSIC

Release 4.10

Valid from 17 November 2023

## 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	28.02.2023	First publication	

*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: [operations.sic@six-group.com](mailto:operations.sic@six-group.com)

[www.six-group.com](http://www.six-group.com)

## General notes

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

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

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

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

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

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>3</b>
<b>Table of contents.....</b>	<b>4</b>
<b>1        Introduction .....</b>	<b>5</b>
1.1       Target audience .....	5
1.2       Delta commentary .....	5
1.3       XML schema .....	5
1.4       Validation portal .....	5
<b>2        Technical specifications for the RTGS systems .....</b>	<b>6</b>
2.1       Group Header (GrpHdr, A-level) .....	6
2.2       Transaction Information (TxInf, C-level).....	7
2.3       Original Transaction Reference (OrgnlTxRef, D-level).....	14

## Table of tables

Table 1:    Change history.....	2
Table 2:    Typographical conventions in the Delta tables .....	5
Table 3:    Group Header Delta (GrpHdr, A-level).....	6
Table 4:    Transaction Information Delta (TxInf, C-level) .....	13
Table 5:    Original Transaction Reference Delta (OrgnlTxRef, D-level) .....	16

# 1 Introduction

## 1.1 Target audience

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

## 1.2 Delta Commentary

This Delta Commentary contains a detailed description of changes on the XML element level for pacs.028 message per SIC Platform Release 4.10.

For full details refer to the "Implementation Guidelines for Status Requests (pacs.028)" and the base document.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements.
Green text	Always starts with the prefix " <b>Schema 2019:</b> " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations or changes for Swiss market practices. If a <b>CR2023-SIC4-NNNN</b> number is specified, the change relates to a formal change request becoming effective in November 2023.

Table 2: Typographical conventions in the Delta tables

## 1.3 XML schema

The XML schema for "pacs.028" for the RTGS systems is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

- **pacs.028.001.03.ch.01.xsd**

It should preferably be opened using specific XML software.

## 1.4 Validation portal

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

## 2 Technical specifications for the RTGS systems

### 2.1 Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block of the "pacs.028" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Document +FITo FIPayment Status Request V03	FIToFIPmtStsReq	1..1	1..1	<p><b>CR2023-SIC4-0004</b> The previous SEPA use case "SEPA Request for Status Update" (pacs.028) is eliminated in euroSIC and replaced by the new, generic use case "Status Request" (pacs.028). In addition, this use case is newly introduced in SIC. This generic use case is thus applied both related to intra-system SIC/euroSIC payments and cross-system SEPA payments (in traffic with SECB). Note: Despite the fact that different schemes and networks define individual usage of elements to handle such requests in message pacs.028, both RTGS systems SIC and euroSIC do not perform any specific rule validation from other schemes, networks or infrastructures (e.g. SEPA). It is the responsibility of the system participants to consider corresponding specifications, if necessary.</p> <p><b>CR2023-SIC4-0004</b> &lt;OrgnlGrpInfAndSts&gt; (B-level) removed to adapt pacs.002 usage. Former usage of underlying subelements &lt;OrgnlMsgId&gt; and &lt;OrgnlMsgNmId&gt; has been moved into corresponding subelements of &lt;TxInf&gt; (C-level).</p>	
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	<p><b>Message Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with &lt;InstgAgt&gt; for duplicate checking at message level and can only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.</p> <p><b>Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).</b></p>	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>	

Table 3: Group Header Delta (GrpHdr, A-level)

## 2.2 Transaction Information (TxInf, C-level)

The following table specifies all the elements of the "Transaction Information" block of the "pacs.028" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information	TxInf	0..n	1..1	<b>CR2023-SIC4-0004</b> Former definition for mandatory usage of 1 occurrence in euroSIC removed (no change of usage, but already given by schema definition). Additionally former case specific naming towards "SEPA Request for Status Update" has been deleted because pacs.028 can newly be used as generic use case both related to intra-system SIC/euroSIC payments and cross-system SEPA payments (in traffic with SECB).	
Transaction Information +Status Request Identification	StsReqId	0..1	1..1	<b>Transaction Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. Must include 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 value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level. <b>CR2023-SIC4-0004</b> Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters). In addition, the restriction at the first position of the transaction reference has been adjusted to the default of other messages (correction in documentation, already corresponds to current system behavior).	
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Information</b> <b>CR2023-SIC4-0004</b> Cardinality change 0..0 -> 1..1: New mandatory element within CH market practice, former usage of subelements <OrgnlMsgId> and <OrgnlMsgNmId> from removed element <OrgnlGrpInfAndSts> (B-level) was transferred here (adaption of pacs.002 usage).	
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b> Corresponds to the message identification of the original message camt.027, camt.056 or camt.087 (element <Assgnmt><Id>). Is not checked by the RTGS system against the original message. <b>CR2023-SIC4-0004</b> New element within CH market practice, takes over former use of B-level element <OrgnlGrpInfAndSts><OrgnlMsgId>.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> <li>• camt.027 (only permitted in euroSIC)</li> <li>• camt.056</li> <li>• camt.087 (only permitted in euroSIC)</li> </ul> Additional digits to indicate the complete message version (e.g. "camt.056.001.08") are permitted but will not be validated by the RTGS system. <b>CR2023-SIC4-0004</b> New element within CH market practice, takes over former use of B-level element <OrgnGrpInfAndSts><OrgnMsgNmId>. Definition has been harmonised with usage of <OrgnMsgNmId> in other pacs messages (i.e. form of message type presentation only permitted in lower case). Additionally a restriction was added that message types camt.027 / camt.087 can only be used in euroSIC.	
Transaction Information +Original Instruction Identification	OrgnInstrId	0..1	0..1	<b>Original Additional Transaction Identification</b> Must be used, but is not checked by the RTGS system against the original message. Corresponds to the following reference of the corresponding original message in the <OrgnMsgNmId> element, depending on the message type: <ul style="list-style-type: none"> <li>• camt.027 = identification of the "SEPA Claim Non Receipt" from element &lt;Case&gt;&lt;Id&gt;</li> <li>• camt.056 = identification of the "Request for Return" from element &lt;CxlId&gt;</li> <li>• camt.087 = identification of the "SEPA Inquiry for Claim for Value Date Correction" from element &lt;Case&gt;&lt;Id&gt;</li> </ul> <b>CR2023-SIC4-0004</b> Cardinality change 1..1 -> 0..1: definition added and former schema definition replaced by new business rule "Must be used." In addition, a description of the references to be provided depending on the message type of the original message has been added.	
Transaction Information +Original End To End Identification	OrgnEndToEndId	0..1	0..1	<b>Original Debtor Reference</b> Corresponds to the debtor reference of the customer payment (pacs.008, element <EndToEndId>). Can optionally be supplied, but is ignored by the RTGS system and not checked against the original payment. Must be provided in case of a cross-system SEPA status update (not verified by the RTGS system). <b>CR2023-SIC4-0004</b> Cardinality change 1..1 -> 0..1: Definition changed as element must no longer be used in all cases (adaptation of camt.056 usage). In addition, an instruction has been added in which cases and how the element shall be used (which, however, is not checked by the RTGS).	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b> Corresponds to the transaction identification of the customer payment (pacs.008, element <TxId>), but is not checked by the RTGS system against the original message.  <b>CR2023-SIC4-0004</b> <b>Definition added for the purpose of clarifying the content to be delivered (clarification only, no change of usage).</b>	
Transaction Information +Original UETR	OrgnlUETR	0..1	0..1	<b>Original Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4 and corresponds to the UETR of the customer payment (pacs.008, element <TxId>). Can optionally be supplied, but is ignored by the RTGS system and not checked against the original payment.  <b>Schema 2019: New Element</b> <b>CR2023-SIC4-0003 / CR2023-SIC4-0004</b> <b>New element within CH market practice (adaptation of camt.056 usage)</b>	
Transaction Information +Acceptance Date Time	AccptncDtTm	0..1	0..1	<b>Processing Date Time</b> Must not be used within SIC/euroSIC (exclusively intended for use in the context of instant payments).  <b>Cardinality change 0..0 -&gt; 0..1: Element opened for other use, but not allowed for SIC/euroSIC.</b>	
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	<b>Status Request Type</b> Must be used for indicating system-specific codes to identify the status request type. The following codes are available: STSREQ = Status request  <b>CR2023-SIC4-0004</b> <b>Cardinality Change 0..0 -&gt; 1..1: new mandatory element within CH market practice to unambiguously identify the status request type (harmonization with use in SIC IP service).</b>	
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	<b>Instructing Participant</b> Must be used. Is used together with <MsgId> / <StsReqId> for duplicate checking. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used.  <b>CR2023-SIC4-0004</b> <b>Element moved from A-level (GrpHdr) to C-level (TxInf). In addition, the definition has been changed, as addressing via BIC or SIC IID will be permitted.</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated.  <b>Schema 2019: Element BIC changed to BICFI, type changed from BICFIIdentifier to BICFIDec2014Identifier</b>  <b>CR2023-SIC4-0004</b> <b>New restriction added which prevents simultaneous use of &lt;BICFI&gt; and &lt;ClrSysMmbId&gt; (due to newly allowed use of BIC or SIC IID).</b>  <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant. Must not be concatenated.  <b>CR2023-SIC4-0004</b> <b>Cardinality Change 0..0 -&gt; 0..1: New element within CH market practice (including specific definition for usage of sub-elements).</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other	Othr	0..1	1..1	<b>Other Identification</b> Must be used to identify the clearing system.  <b>CR2023-SIC4-0004</b> Cardinality Change 0..0 -> 1..1: declared mandatory to unambiguously identify related clearing system SIC and/or euroSIC (harmonisation with other pacs message types).	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used  <b>CR2023-SIC4-0004</b> New definition added with definition of allowed code values.	
Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	<b>Instructed Participant</b> Must be used. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used.  <b>CR2023-SIC4-0004</b> Element moved from A-level (GrpHdr) to C-level (TxInf). In addition, the definition has been changed, as addressing via BIC or SIC IID will be permitted.	
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.  <b>Schema 2019: Element BIC changed to BICFI, type changed from BICFIIdentifier to BICFIDec2014Identifier</b>  <b>CR2023-SIC4-0004</b> <b>New restriction added which prevents simultaneous use of &lt;BICFI&gt; and &lt;ClrSysMmbId&gt; (due to newly allowed use of BIC or SIC IID).</b>  <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.  <b>CR2023-SIC4-0004</b> <b>Cardinality Change 0..0 -&gt; 0..1: New element within CH market practice (including specific definition for usage of sub-elements).</b>	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used.  <b>CR2023-SIC4-0004</b> <b>Definition has been changed, as addressing via BIC or SIC IID will be permitted (harmonization with other pacs message types).</b>	

Table 4: Transaction Information Delta (TxInf, C-level)

## 2.3 Original Transaction Reference (OrgnlTxRef, D-level)

The following table specifies all the elements of the "Original Transaction Reference" block of the "pacs.028" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> The element may optionally be supplied. If used, the sub-elements of <OrgnlTxRef> used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS platform). All sub-elements from <OrgnlTxRef> are only checked by the RTGS platform against the schema definition. <b>CR2023-SIC4-0003 / CR2023-SIC4-0004 / CR2023-SIC4-0005</b> Cardinality change 1..1 -> 0..1: Definition of usage revised to clarify that despite different individual usage within other schemes or networks (such as SEPA), RTGS systems SIC and euroSIC will no longer perform any content related case-specific business validation within optional element <OrgnlTxRef> (adaptation of camt.056 usage). Note: Schema definition of subelements are harmonised with corresponding elements of pacs.008. It is the full responsibility of the message sender to provide (if needed) accurate information from original payment.	
Original Transaction Reference +Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	<b>Settlement Amount</b>	
	@ Ccy			<b>Currency Code</b>	
Original Transaction Reference +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<b>Requested Settlement Date</b>	
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>	
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>	
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b> <b>Schema 2019: Content model change: from xs:sequence to xs:choice Pty or Agt (type changed from PartyIdentification43 to Party40Choice)</b> <b>CR2023-SIC4-0003 / CR2023-SIC4-0004</b> <b>To take into account that this party appears in all payment types within the RTGS systems SIC/euroSIC exclusively as a non-financial institution, sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.</b>	
Original Transaction Reference +Debtor	Dbtr	0..1	0..1	<b>Debtor</b> <b>Schema 2019: Content model change: from xs:sequence to xs:choice Pty or Agt (type changed from PartyIdentification43 to Party40Choice)</b>	
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b>	
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b>	
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	<b>Debtor Agent Account</b> <b>CR2023-SIC4-0004</b> <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice (adaptation of camt.056 usage)</b>	
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b>	
Original Transaction Reference +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	<b>Creditor Agent Account</b> <b>CR2023-SIC4-0004</b> <b>Cardinality change 0..0 -&gt; 0..1: New element within CH market practice (adaptation of camt.056 usage)</b>	
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	<b>Creditor</b> <b>Schema 2019: Content model change: from xs:sequence to xs:choice Pty or Agt (type changed from PartyIdentification43 to Party40Choice)</b>	
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b> <b>Schema 2019: Content model change: from xs:sequence to xs:choice Pty or Agt (type changed from PartyIdentification43 to Party40Choice)</b> <b>CR2023-SIC4-0003 / CR2023-SIC4-0004</b> <b>To take into account that this party appears in all payment types within the RTGS systems SIC/euroSIC exclusively as a non-financial institution, sub-element Agt has been removed within CH market practice. Party related data has to be supplied in the new parent sub-element Pty.</b>	
Original Transaction Reference +Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b> <b>Schema 2019: New element</b> <b>CR2023-SIC4-0003 / CR2023-SIC4-0004</b> <b>New element within CH market practice (adaptation of camt.056 usage)</b>	

Table 5: Original Transaction Reference Delta (OrgnlTxRef, D-level)