



Delta Commentary pacs.009

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

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General notes

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

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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 XML element level for pacs.009 message per SIC Platform Release 4.10.

Refer to the "Implementation Guidelines for Customer Payments (pacs.009)" and the base document for full details.

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

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements
Blue text	Information about specific customizations or changes for Swiss market practices. If a CR2023-SIC4-NNNN 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.009" for the RTGS systems is published on the www.iso-payments.ch website.

- ***pacs.009.001.08.ch.03.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) 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 message "pacs.009" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +Financial Institution Credit Transfer V08	FICdtTrf	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 value dates. Permitted value dates are value date today and 2 days 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	
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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
	@ 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 or EUR. The currency must correspond to the currency in the respective RTGS system.	STVSTM: Only CHF permitted.
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.	
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 (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used	STVSTM: Only SIC permitted.

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

2.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

The following table specifies all the elements of the "Credit Transfer Transaction Information" block of the message "pacs.009" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific 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 (agent) reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor (agent) and the debtor (agent).	COVPMT: Must contain the transaction identification from the underlying customer payment.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
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. 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: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level. CR2023-SIC4-0015 Payment type BXDSTM (new): definition of the assigned special character added	F2FPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. COVPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. CMPPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. PPTTSD: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. SECSTM: Must contain the special character "/" in the first position. EUXSTM: Must contain the special character "?" in the first position. REPSTM: Must contain the special character "/" in the first position. BCMSTM: Must contain the special character "-" in the first position. POSSTM: Must contain the special character "-" in the first position. STVSTM: Must contain the special character ":" in the first position. VISSTM: Must contain the special character "," in the first position. BXDSTM: Must contain the special character "(" in the first position.
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 a payment to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority	
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	Service Level	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	F2FPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). COVPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform).
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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
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: F2FPMT = FI-to-FI-payment CMPPMT = Compensation payment COVPMT = Cover payment PPTTSD = Sight deposit account transfer by the participant SECSTM = SECOM settlement EUXSTM = Eurex settlement REPSTM = Repo settlement BCMSTM = Bancomat settlement POSSTM = EFT/POS settlement STVSTM = Terravis settlement (CHF only) VISSTM = Viseca settlement BXDSTM = BX Digital settlement CR2023-SIC4-0015 New payment type BXDSTM added	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	CMPPMT: Must be used. Used to refer to the original transaction in compensation payments.
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code)	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary)	CMPPMT: Valid 3-digit code values are as given in chapter 3.9.2 "Entering a payment code for compensation payments".

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
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 The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	STVSTM: Only CHF permitted.
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	Requested Settlement Date Will be forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. Must not be more than 90 calendar days in the past.	
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	Settlement Priority The following 3 levels of priority may be used: NORM = Normal priority, lowest level HIGH = High priority, medium level URGT = Urgent priority, highest level. If no priority is specified, normal priority applies. Note: The availability of various levels of priority can be subject to certain limitations, depending on the payment type, so the following should be taken into account: Payment types F2FPMT, CMPPMT, COVPMT, PPTSD: No limitation. Other payment types for third-party systems: The levels of priority that are available are determined by the System Manager in agreement with the relevant third-party system participant. In the note concerning available priority levels for third-party systems, wording is generalized and listing of individual payment types is omitted, since this note generally applies to third-party systems (editorial adaptation, no functional change).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	Settlement Indication Used in messages from the RTGS system to the participant to state the effective settlement time and the value date when the payment was booked on the settlement account. May optionally be used in the message from the participant to the RTGS system to specify the earliest settlement time.	
Credit Transfer Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	Earliest Settlement Time May be used by the debtor agent or the third-party system to specify the preferred settlement time. Must contain a valid calendar date and a valid time. If the specified time is before the time the message was received by SIC/euroSIC, it will be replaced by the reception time. The calendar date/time must be within the clearing day specified as the requested settlement date. The time must not be between clearing stop 1 and clearing stop 3 of the clearing day. Payments with an earliest settlement time are rejected if their value date would have to be adjusted because the requested settlement date cannot be fulfilled.	
Credit Transfer Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	Credit Date Time Only used in messages from RTGS system to the participant. The settlement date is always the SNB/SECB value date on which the payment will be booked on the settlement account. The settlement time is set after final settlement.	
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	Settlement Time Request The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS platform). CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPMT: Must not be used. PPTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Request ++CLSTime	CLSTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Till Time	TillTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++From Time	FrTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Reject Time	RjctTm	0..1	0..1		
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 1Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: 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, either <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructing Participant (BIC) 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.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) This element must not be used at the same time as <BICFI>. 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		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific 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, either the <BICFI> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.	PPTTSD: Must include the identification of the System Manager: SIC = SNB, euroSIC = SECB
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) 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.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
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.	
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 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 May only be used if <CdtAgt> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must be identical with <InstgAgt>. PPTSD: Must be identical with <InstgAgt>. SECSTM: Must be identical with <InstgAgt>. EUXSTM: Must be identical with <InstgAgt>. REPSTM: Must be identical with <InstgAgt>. BCMSTM: Must be identical with <InstgAgt>. POSSTM: Must be identical with <InstgAgt>. STVSTM: Must be identical with <InstgAgt>. VISSTM: Must be identical with <InstgAgt>. BXDSTM: Must be identical with <InstgAgt>.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Identification (BIC) 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>.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Identification (proprietary) This element must not be used at the same time as <BICFI>.	
Credit Transfer Transaction Information +Debtor ++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		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>. CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Debtor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSTSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++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". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account May only be used if <DbtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent Must be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account May only be used if <CdtrAgt> is present. For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must be identical with <InstdAgt>. PPTTSD: Must be identical with <InstdAgt>. SECSTM: Must be identical with <InstdAgt>. EUXSTM: Must be identical with <InstdAgt>. REPSTM: Must be identical with <InstdAgt>. BCMSTM: Must be identical with <InstdAgt>. POSSTM: Must be identical with <InstdAgt>. STVSTM: Must be identical with <InstdAgt>. VISSTM: Must be identical with <InstdAgt>. BXDSTM: Must be identical with <InstdAgt>.
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Creditor Identification (BIC) 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>. SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. This element must not be used at the same time as <ClrSysMmbId>.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Identification (proprietary) This element must not be used at the same time as <BICFI>.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++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 ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++LEI	LEI	0..1	0..1	Legal Entity Identifier (LEI) May be used only as a supplement to other sub-elements of <FinInstnId>. CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Creditor ++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". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information". CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	0..1	Instruction Code	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	Instruction for Creditor Agent (text)	
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	Processing Instruction Element is used for sending system-specific instructions from the instructing participant to the RTGS system. The element must not be used more than twice. Only one instruction may be present in each variation. The same instructions must not be provided more than once.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	Processing Instruction (code) Element must not be used.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	Processing Instruction (text) The following values are permitted for processing instructions in the RTGS system: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment. CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	SECSTM: Only value LIQU permitted. EUXSTM: Only value LIQU permitted. REPSTM: Only value LIQU permitted. BCMSTM: Only value LIQU permitted. POSSTM: Only value LIQU permitted. STVSTM: Only value LIQU permitted. VISSTM: Only value LIQU permitted. BXDSTM: Only value LIQU permitted.
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.	
Credit Transfer Transaction Information +Purpose ++Code	Cd {Or	1..1	1..1	Transaction Purpose (code)	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Purpose ++Proprietary	Prtry Or}	1..1	1..1	Transaction Purpose (proprietary)	
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	1..1	Remittance Information Unstructured	

Table 4: Credit Transfer Transaction Information Delta (CdtTrfTxInf, B-level)

2.3 Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)

The following table specifies all the elements of the "Underlying Customer Credit Transfer" block of the message "pacs.009" that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer	UndrlygCstmrCdtTrf	0..1	0..1	Underlying Customer Credit Transfer Contains information about the underlying customer payment for cover payments. CR2023-SIC4-0015 Payment type BXDSTM (new): business rule restriction added	COVPMT: Must be used. F2FPMT: Must not be used. CMPPMT: Must not be used. PPTTSD: Must not be used. SECSTM: Must not be used. EUXSTM: Must not be used. REPSTM: Must not be used. BCMSTM: Must not be used. POSSTM: Must not be used. STVSTM: Must not be used. VISSTM: Must not be used. BXDSTM: Must not be used.
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Initiating Party	InitgPty	0..1	0..1	Initiating Party For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Account	DbtrAcct	0..1	0..1	Debtor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	Previous Instructing Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	Previous Instructing Agent 1 Account May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	Previous Instructing Agent 2 May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 2Account	PrvsInstgAgt2Acct	0..1	0..1	Previous Instructing Agent 2 Account May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	Previous Instructing Agent 3 May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	Previous Instructing Agent 3 Account May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	Intermediary Agent 1 Account May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	Intermediary Agent 2 May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	Intermediary Agent 2 Account May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	Intermediary Agent 3 May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	Intermediary Agent 3 Account May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent For use of sub-elements see the following chapters: 3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Creditor Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	Instruction for Creditor Agent Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Instruction For Next Agent	InstrForNxtAgt	0..n	0..6	Processing Instruction	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information	RmtInf	0..1	0..1	Remittance Information This information may be present in either unstructured (<Ustrd>) or structured (<Strd>) format.	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++Remittance Information +++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).	
Credit Transfer Transaction Information +Underlying Customer Credit Transfer ++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.	
	@ Ccy			Currency Code Must contain a valid currency code according to ISO 4217.	

Table 5: Underlying Customer Credit Transfer Delta (UndrlygCstmrCdtTrf, C-level)