



Delta Commentary pacs.008

SIC and euroSIC

Release 4.10

Valid from 17 November 2023

Change history

All the changes carried out in this handbook 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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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.008 message per SIC Platform Release 4.10.

Refer to the "Implementation Guidelines for Customer Payments (pacs.008)" 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.008" for the RTGS systems is published on the www.iso-payments.ch website:

- ***pacs.008.001.08.ch.02.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" of the "pacs.008" message 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 +FITo FICustomer Credit Transfer V08	FIToFICstmrCdtTrf	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted 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	NbOfTx	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.	SEPPMT: Currency EUR: Must be used. The maximum accepted amount is 999,999,999.99. SEPPCP: Currency EUR: Must be used. The maximum accepted amount is 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.	SEPPMT: Only EUR permitted. SEPPFCP: Only EUR 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	SEPPMT: Only SEU permitted. SEPPFCP: Only SEU 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" of the "pacs.008" message 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	This element cannot be used more than once.	
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	<p>ESRDEB: Must not be used.</p> <p>IPIDEB: Must not be used.</p> <p>SEPPMT: Message from RTGS system to participant: Contains the original transaction reference (content from <TxId>) of the SEPA payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity.</p> <p>Message from participant to RTGS system: Must not be used.</p> <p>SEPPFCP: Message from RTGS system to participant: Contains the original transaction reference (content from <TxId>) of the SEPA fee and/or compensation payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity.</p> <p>Message from participant to RTGS system: Must not be used.</p>

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 ++End To End Identification	EndToEndId	1..1	1..1	Debtor Reference The identification corresponds to the debtor's reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor and the debtor.	SEPPFCP: Identification of the <Resolved Case><Identification> element of "SEPA Investigation Resolution" (camt.029), from which the request for a fee and/or compensation payment originates. This identification comes from the originally established SEPA investigation, i.e. the <Case Identification> element of the "SEPA Missing Incoming Payment Query (camt.027)" or "SEPA Value Date Adjustment Request (camt.087)".
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted 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.	SEPPMT: Message from RTGS system to participant: Contains a new transaction reference generated by SECB. The original SEPA payment transaction reference can be found in the <InstrId> element. SEPPFCP: Message from RTGS system to participant: Contains a new transaction reference generated by SECB. The original SEPA fee and/or compensation payment transaction reference can be found in the <InstrId> element.
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying customer order or 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.	
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	Instruction Priority Value HIGH can be used that the creditor agent is recommended to give it priority treatment.	

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 ++Service Level	SvcLvl	0..n	0..3	Service Level	SEPPMT: Must be used. This element cannot be used more than once. SEPFCP: Must be used. This element cannot be used more than once.
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	Service Level (code)	CSTPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). SEPPMT: Code SEPA is mandatory, other values are not permitted. SEPFCP: Code SEPA is mandatory, other values are not permitted.
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	Service Level (proprietary)	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	Payment Type Must be used for indicating system-specific codes to identify the payment type.	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	Payment Type (proprietary) Identification of the payment type, the following code values for payment types are available: ESRDEB = Payment resulting from a direct debit (LSV reference) IPIDEB = Payment resulting from a direct debit (IPI reference) SEPPMT = SEPA payment (EUR only) SEPFCP = SEPA fee and/or compensation payment (EUR only) CSTPMT = Generic customer payment	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	Category Purpose	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFCP: 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 ++Category Purpose +++Code	Cd {Or	1..1	1..1	Category Purpose (code) A salary, pension or bonus payment can be communicated to the beneficiary by assigning the appropriate purpose code (SALA, PENS or BONU).	SEPPCP: Must be used. Following ISO code values are valid: FCOL = fee INTE = interest FCIN = fee and interest
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	1..1	Category Purpose (proprietary)	CSTPMT: For the identification of payments due to eBill the value EBIL has to be used. SEPPCP: Must not be used.
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.	SEPPMT: Currency EUR: The maximum accepted amount is 999,999,999.99. SEPPCP: Currency EUR: The maximum accepted amount is 999,999,999.99. Corresponds to the amount of the fee and/or compensation in the «SEPA Investigation Resolution» (camt.029).
	@ Ccy			Currency Code The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	SEPPMT: Only EUR permitted. SEPPCP: Only EUR 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.	

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 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 the 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).	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
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		

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 ++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 +Acceptance Date Time	AcptncDtTm	0..1	0..1	Start Time Must not be used within SIC/euroSIC (exclusively intended for use in the context of instant payments).	
Credit Transfer Transaction Information +Instructed Amount	InstdAmt	0..1	0..1	Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. Mandatory if <ChrgsInf> is present.	SEPPMT: Must not be used. SEPFCP: Must not be used.
	@ Ccy			Currency Code Must contain a valid currency code according to ISO 4217.	
Credit Transfer Transaction Information +Exchange Rate	XchgRate	0..1	0..1	Exchange Rate Exchange rate (foreign currency to CHF or EUR) of the instructed amount in the <InstdAmt> element. Mandatory if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is different from that in <IntrBkSttlmAmt/@Ccy>. Not permitted if <InstdAmt> is not present. Not permitted if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is the same as that in <IntrBkSttlmAmt/@Ccy>.	SEPPMT: Must not be used. SEPFCP: 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 +Charge Bearer	ChrgBr	1..1	1..1	Charge Bearer CRED = All charges are charged to the creditor DEBT = All charges are charged to the debtor; the creditor receives the full instructed amount SHAR = Charges of the debtor agent are charged to the debtor; all other charges are charged to the creditor SLEV = Service Level Agreement Note: If no explicit charge bearer is required, the code SHAR is regarded as the default value.	SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. ESRDEB: Charge bearer SLEV not permitted. IPIDEB: Charge bearer SLEV not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. IPIDEB: Charge bearer SLEV not permitted. ESRDEB: Charge bearer SLEV not permitted.
Credit Transfer Transaction Information +Charges Information	ChrgsInf	0..n	0..4	Charges Information If <ChrgBr> = CRED: Must be used at least once, may be used max. 4 times. If <ChrgBr> = DEBT: May be used max. once. If <ChrgBr> = SHAR: May be used max. 4 times. If <ChrgBr> = SLEV: May be used max. 4 times.	CSTPMT: May be used together with SLEV to specify bilaterally agreed charges. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. If <ChrgBr> = DEBT: amount must be greater than 0,00.	
	@ Ccy			Currency Code If <ChrgBr> = DEBT: The currency code must be CHF or EUR and must correspond to the currency in the respective RTGS system.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Charges Information ++Agent	Agt	1..1	1..1	Charges Receiver For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	CSTPMT: If <ChrgBr> = SLEV: sub-element <FinInstnId><Nm> may be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content not validated by the RTGS-Platform.
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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2 Account	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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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 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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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	
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.	SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) 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.	SEPPMT: Must not be used. SEPFCP: 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 +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)).	
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.	
Credit Transfer Transaction Information +Instructed 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 +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.	SEPPMT: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF. SEPFCP: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF.
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.	SEPPMT: Must not be used. SEPFCP: Must not be used.
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)).	

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 ++++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 concatenation, 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. CR2023-SIC4-0013 Removal of description for "direct routing".	
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	0..1	Intermediary Agent 1 For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: 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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: 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".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification CR2023-SIC4-0005 Payment type SEPPMT: <LEI> added as an additional option	SEPPMT: <AnyBIC>, <LEI> or one element of <Othr> is permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "Must not be used"	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Initiating Party	InitgPty	0..1	0..1	Initiating Party For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Initiating Party ++Name	Nm	0..1	0..1	Name	
Credit Transfer Transaction Information +Initiating Party ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	
Credit Transfer Transaction Information +Initiating Party ++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Initiating Party ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	
Credit Transfer Transaction Information +Debtor	Dbtr	1..1	1..1	Debtor Is a customer of the debtor agent. For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Information about the debtor agent (as with <DbtrAgt>, is not verified by the RTGS platform).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Name	Nm	0..1	0..1	Name	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFPCP: Must be used. Maximum of 70 characters permitted. Contains BIC of the debtor agent.
Credit Transfer Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information". CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "Only variant "unstructured" according to chapter 3.6 permitted"	SEPPMT: Only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification	Id	0..1	0..1	Identification	SEPFPCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification CR2023-SIC4-0005 Payment type SEPPMT: <LEI> added as an additional option	SEPPMT: <AnyBIC>, <LEI> or one element of <Othr> is permitted. SEPFPCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.	SEPFPCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "Must not be used"	SEPFPCP: 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 ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used. SEPFCEP: 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".	SEPPMT: Must be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1	Account Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. QR-IBAN not permitted.	SEPPMT: Must be used.
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Type	Tp	0..1	0..1	Type or purpose of the account	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Currency	Ccy	0..1	0..1	Account currency	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Name	Nm	0..1	0..1	Account name	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification CR2023-SIC4-0005 Payment type SEPPMT: former business rule restriction "Must not be used" replaced by reference to new usage rule according to SEPA Implementation Guidelines	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: For the use of the element, the SEPA Usage Rules for "AT-P003 The Proxy/alias of the account of the Originator" according to the document "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" must be taken into account (is not verified by the RTGS platform). SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	1..1	1..1	Debtor Agent For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPFCEP: Must be a participant in the "SEPA Credit Transfer Scheme".

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 ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Debtor Agent 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>.	SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Debtor Agent Identification (proprietary) This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	

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 ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	
Credit Transfer Transaction Information +Debtor Agent ++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-SIC4-0005 Payment types SEPPMT / SEPPFCP: new business rule restriction "Must not be used" added	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Debtor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	1..1	1..1	Creditor Agent For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPPFCP: Must be a participant in the "SEPA Credit Transfer Scheme".
Credit Transfer Transaction Information +Creditor 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 +Creditor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Creditor Agent 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>.	SEPPMT: Must be used. SEPPFCP: Must be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Creditor Agent Identification (proprietary) This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	Clearing System Identification Must be used to identify the identification type.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	Clearing System Identification (code) Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent ++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-SIC4-0005 Payment types SEPPMT / SEPFCP: new business rule restriction "Must not be used" added	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	Agent Name	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification	BrnchId	0..1	0..1	Branch Identification This element is only intended for forwarding information from or to cross-system payments, it is not recommended to use it for intra-system payments (not validated by the RTGS platform).	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification +++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Creditor Agent Account For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	Creditor Is a customer of the creditor agent. For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Information about the creditor agent (as with <CdtrAgt>, is not verified by the RTGS platform).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	0..1	Name	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFPC: Must be used. Maximum of 70 characters permitted. Contains BIC of the creditor agent.
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information". CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "Only variant "unstructured" according to chapter 3.6 permitted"	SEPFPC: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	0..1	Identification	SEPFPC: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification CR2023-SIC4-0005 Payment type SEPPMT: <LEI> added as an additional option	SEPPMT: <AnyBIC>, <LEI> or one element of <Othr> is permitted. SEPFPC: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.	SEPFPC: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "Must not be used"	SEPFPC: 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 ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: Must not be used. SEPPCP: 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 Account	CdtrAcct	0..1	0..1	Creditor Account For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPPFCP: Must be used. Contains the account at the creditor agent to which the payment must be made, as indicated by the «SEPA Investigation Resolution» (camt.029), either for compensation (IBAN of the <Compensation><Creditor Agent><Financial Institution Identification><Other><Identification> element), or for a fee (IBAN of the <Charges><Agent><Financial Institution Identification><Other><Identification> element).
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1	Account Identification	
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	IBAN Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.	CSTPMT: Must contain the QR-IBAN for payments with a structured QR payment reference. ESRDEB: Must not be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPPFCP: Must be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	1..1	Proprietary Account Format	ESRDEB: Must be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: 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 Account ++Identification +++Other ++++Identification	Id	1..1	1..1	Account (proprietary)	CSTPMT: The Postal account number is checked according to the following requirements if the code PCACC is used in <SchmeNm><Prtry>: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive ESRDEB: Only LSV participation number permitted. This number is checked on the basis of the code ESRPT in <SchmeNm><Prtry> and must comply with the following requirements: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	Account Type	ESRDEB: Must be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Code	Cd {Or	1..1	1..1	Account Type (code)	ESRDEB: 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 Account ++Identification +++Other ++++Scheme Name +++++Proprietary	Prtry Or}	1..1	1..1	Account Type (proprietary)	CSTPMT: The code value PCACC can be used to specify a postal account number. ESRDEB: The following code value must be used: ESRPT = LSV participation number
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Issuer	Issr	0..1	0..1	Account Issuer	ESRDEB: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Type	Tp	0..1	0..1	Type or purpose of the account	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Currency	Ccy	0..1	0..1	Account currency	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Name	Nm	0..1	0..1	Account name	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	0..1	Alternative account identification CR2023-SIC4-0005 Payment type SEPPMT: former business rule restriction "Must not be used" replaced by reference to new usage rule according to SEPA Implementation Guidelines	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: For the use of the element, the SEPA Usage Rules for "AT-E003 The Proxy/alias of the account of the Beneficiary" according to the document "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" must be taken into account (is not verified by the RTGS platform). SEPFCP: 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 +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPPCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	0..1	Name	SEPPMT: Maximum of 70 characters permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	Postal Address May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	0..1	Identification	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification CR2023-SIC4-0005 Payment type SEPPMT: <LEI> added as an additional option	SEPPMT: <AnyBIC>, <LEI> or one element of <Othr> is permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-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.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) CR2023-SIC4-0005 Payment type SEPPMT: removal of former business rule restriction "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 +Ultimate Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	Other Organisation Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	Private Identification	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	Date and Place of Birth	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	Other Private Identification	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence	SEPPMT: 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.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: 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 +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 can be used maximum twice in SIC, maximum 3 times in euroSIC. 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.	CSTPMT: For payments in EUR the following additional code is permitted: NODR = Overrule the default routing SEPA.
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.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFPC: Must not be used.
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)	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	0..10	Regulatory Reporting This element cannot be used more than once.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	0..1	Debit Credit Reporting Indicator	
Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	0..1	Authority	
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	0..n	Details on the regulatory reporting information This element cannot be used more than once.	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	0..1	Type	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	0..1	Date	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	0..1	Country	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	0..1	Code	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	0..1	Amount	
	@ Ccy			Currency Code	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	0..n	Information Maximum of 3 lines permitted.	
Credit Transfer Transaction Information +Related Remittance Information	RltdRmtInf	0..10	0..1	Related Remittance Information Must not be used together with element <RmtInf>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	Remittance Information This information must be forwarded to the creditor and may be present in either unstructured (<Ustrd>) or structured (<Strd>) format. Must not be used together with element <RltdRmtInf>.	CSTPMT: Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPFCP: Must be used. Contains the identification of the «SEPA Investigation Resolution» (camt.029), from which the request for either the compensation or fee payment originates.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..1	Remittance Information Unstructured May only be used if no structured information is present. CR2023-SIC4-0005 Payment type SEPPMT: usage rule in relation to new SEPA requirements added	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Requirements according to the document "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users" must be taken into account, for details on usage see also SEPA Usage Rules for element <RmtInf><Ustrd> according to "EPC115-06 SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines" (is not verified by the RTGS platform). SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured	Strd	0..n	0..n	Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).	CSTPMT: Must be present if a QR-IBAN is used in the <CdtAcct><Id><IBAN> element. ESRDEB: Must be present. IPIDEB: Must be present. SEPPFCP: Must be present.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	0..n	Referred Document Information	ESRDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. IPIDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	0..1	Type	ESRDEB: Must be present. IPIDEB: Must be present.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	1..1	Type (code)	ESRDEB: Must not be used. IPIDEB: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Type (proprietary)	ESRDEB: Must be used. Permitted code value: LSVBDD IPIDEB: Must be used. Permitted code value: LSVBDD
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	0..1	Issuer	ESRDEB: Must not be used. IPIDEB: 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 +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	0..1	Number	ESRDEB: LSV identification of the original direct debit. Must be used. IPIDEB: LSV identification of the original direct debit. Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	0..1	Related Date	ESRDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS system the payment will be rejected. IPIDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS system the payment will be rejected.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Line Details	LineDtls	0..n	0..n	Line Details	ESRDEB: Must not be used. IPIDEB: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	Referred Document Amount	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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 +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	Creditor Reference Information	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPPCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	0..1	Reference Type	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPPCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	1..1	Reference Type (code) The value SCOR can be used to specify a structured customer reference for the creditor.	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must be present if <RmtInf><Strd> was used. Only value SCOR is permitted. SEPPCP: Must be present. Only value SCOR is permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	1..1	Reference Type (proprietary)	CSTPMT: - Must contain QRR (= QR reference) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. - Must be used if structured details of payment from the QR bill were used. Only value QRR is permitted. ESRDEB: The value ESR (LSV reference) must be used. IPIDEB: The value IPI (= IPI reference) must be used. SEPPMT: Must not be used. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	0..1	Issuer of the Creditor Reference If value ISO in this element is used in combination with value SCOR in element <Tp><CdOrPrtry><Cd>, the creditor reference in element <Ref> is verified by the RTGS platform against formal requirements according to ISO 11649. CR2023-SIC4-0005 New generic CH definition for usage of value ISO added. Notes: - The new value ISO is introduced as a generic definition, as this code is supported from November 2023 according to both the "SEPA Credit Transfer Inter-PSP Implementation Guidelines" and the "Swiss Payment Standards for Customer-Bank Messages" (SPS). - If the optional element <Issr> is not used or another value than ISO is used, the creditor reference in the element <Ref> is not verified against any formal requirements.	ESRDEB: Must not be used. IPIDEB: 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 +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	Creditor Reference If value SCOR is used in the element <Tp><CdOrPrtry><Cd> to specify a structured customer reference for the creditor, an ISO Creditor Reference according to ISO 11649 may be used. This reference must contain the value RF in pos. 1-2 and a correct check digit pair in pos. 3-4 and the total length must not exceed 25 characters. It is advised to not left-pad the reference with zeros. If value ISO is used in the element <Tp><Issr> in addition to the value SCOR, the reference is verified by the RTGS platform against formal requirements according to ISO 11649. CR2023-SIC4-0005 Changed generic CH definition for reference verification in case of an ISO Creditor Reference according to ISO 11649 (see also new definition of the element <Issr>).	CSTPMT: Must contain a QR reference (code QRR) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. The QR reference must comply with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - Must be >0 if <InstgAgt> and <DbtrAgt> are identical. - Check digit in the last position according to Modulo 10, recursive. ESRDEB: Must contain LSV reference (Code ESR) complying with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - If the reference number is < 27 digits, it must be left-padded with zeros. - Must be >0. - Check digit in the last position according to Modulo 10, recursive IPIDEB: Must contain IPI (Code IPI) reference complying with the following requirements: - Mandatory 20-digit value. - Must contain a correct check digit pair in positions 1 – 2. SEPPMT: Must be present, if <RmtInf><Strd> is used. SEPFCP: Must contain identification from the <Modification Details><Modification Status Identification> element of the «SEPA Investigation Resolution» (camt.029).
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	Invoicer For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: 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 +Remittance Information ++Structured +++Invoicee	Invcee	0..1	0..1	Invoicee For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	0..1	Information for tax-related purposes	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	0..1	Information for garnishment-related purposes	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3	Additional Remittance Information May be used only as a supplement to other sub-elements of <Strd>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

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