



# Delta Commentary pacs.004

SIC and euroSIC

Release 4.9

Valid from 18 November 2022

## 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
1.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version pacs.004.001.09.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.3
		Changes to the following elements (see "Errata"): <ul style="list-style-type: none"> <li>• OrgnlIntrBkSttlmDt</li> <li>• RtrChain/IntrmyAgt2</li> <li>• RtrRsnInf/Orgtr/PstlAdr</li> <li>• RtrRsnInf/Orgtr/Id/OrgId/Othr</li> <li>• RtrRsnInf/Orgtr/Id/PrvtId/Othr</li> </ul>	2.2
1.0	05.11.2021	First publication	

Table 1: Change history

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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" is a detailed description of the changes implemented to the XML Schema and the pacs.004 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for Payment Returns (pacs.004) 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
Green text	Always starts with the prefix " <b>Schema 2019:</b> " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations for Swiss market practices. If a <b>CR2022-SIC4-NNNN</b> number is specified, the change relates to a formal change request becoming effective in November 2022.

Table 2: *Typographical conventions in the Delta tables*

## 1.3 XML schema

The XML schema for "pacs.004" for the RTGS systems is published on the [www.iso-payments.ch](http://www.iso-payments.ch) website.

- **pacs.004.001.09.ch.02.xsd**

It should preferably be opened using specific XML software.

## 1.4 Validation portal

The corresponding implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal Interbank Messages ([validation.iso-payments.ch/SIC4](http://validation.iso-payments.ch/SIC4)).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

## 1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

Abbreviation	Explanation
SPS	<p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p><a href="http://www.iso-payments.ch">www.iso-payments.ch</a></p>
CBPR+	<p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative. The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> <li>defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space</li> <li>creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types</li> </ul> <p><a href="http://www.swift.com/de/node/301451">www.swift.com/de/node/301451</a></p>
HVPS+	<p>High Value Payments Plus (HVPS+) is a SWIFT initiative.</p> <p>One of the principal aims of HVPS+ is to promote harmonization around ISO 20022 and to reduce the risk of fragmentation due to inconsistencies and multiple standards across different markets.</p> <p><a href="http://www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation">www.swift.com/news-events/news/high-value-payments-plus-hvps-next-stage-step-towards-iso-20022-harmonisation</a></p>
TARGET2	<p>Trans-European Automated Real-time Gross Settlement Express Transfer System</p> <p>The real-time gross settlement (RTGS) system owned and operated by the Eurosystem. Central banks and commercial banks submit payment orders in euro to TARGET2, where they are processed and settled in central bank money, i.e. money held in an account with a central bank.</p> <p>About the T2-T2S consolidation project:</p> <p>TARGET2 has been running smoothly for over a decade, ensuring the safety and efficiency of European payments. Payments have changed significantly in the meantime due to technological developments, regulatory requirements and changing consumer demands. The new RTGS system will offer the market enhanced and modernized services. The ISO 20022 messaging standard is used, which is also the case for T2S and TIPS, and this facilitates payments in several currencies at the discretion of the respective central bank.</p> <p><a href="http://www.ecb.europa.eu/paym/target/target2/html/index.en.html">www.ecb.europa.eu/paym/target/target2/html/index.en.html</a></p> <p><a href="http://www.ecb.europa.eu/paym/target/consolidation/html/index.en.html">www.ecb.europa.eu/paym/target/consolidation/html/index.en.html</a></p>

Table 3: Abbreviations used in the Delta tables and relevant websites for further information

## 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.004" 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 +Payment Return V09	PmtRtr	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	<b>Message Identification</b> 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 return to be processed successfully, no duplicates must be detected at either message level or transaction level.  <b>Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).</b>	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>	
Group Header +Number Of Transactions	NbOfTx	1..1	1..1	<b>Number of Transactions</b> The entry for the number of transactions must be "1".	
Group Header +Total Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlm Amt	0..1	0..1	<b>Total Returned Settlement Amount</b> If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> 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.	SEPRTN: 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			<b>Currency Code</b> If present, the currency must be identical with the currency of the settlement amount in the <RtrdIntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system. <b>Generic and payment type specific definition harmonised with other pacs messages (only typo, no change of usage).</b>	SEPRTN: Only EUR permitted.
Group Header +Settlement Information	SttlmInf	1..1	1..1	<b>Settlement Information</b>	
Group Header +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	<b>Settlement Method</b> Content must be CLRG (Clearing).	
Group Header +Settlement Information ++Settlement Account	SttlmAcct	0..1	0..1	<b>Settlement Account</b> Must not be used.	
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	1..1	<b>Clearing System</b> Must be used to unambiguously identify the clearing system. <b>Cardinality Change 0..1 -&gt; 1..1: will be globally declared mandatory for all SIC/euroSIC payment types to unambiguously identify related clearing system SIC and/or euroSIC. Because of future global mandatory usage of ClrSys new definition has been added and all former definitions/restrictions have been removed (i.e. system-specific codes for payment return types). Note: payment type codes have been moved to element &lt;ClrSysRef&gt;.</b> <b>Subelement &lt;Prtry&gt; removed to adapt TARGET2 usage.</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Clearing System +++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Unambiguous identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used  <b>New generic CH definition and payment type specific definition SEPRTN added with definition of allowed code values.</b>	SEPRTN: Only SEU permitted.

Table 4: Group Header Delta (GrpHdr, A-level)

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

The following table specifies all the elements of the "Transaction Information" block of the "pacs.004" 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
Transaction Information	TxInf	0..n	1..1	<b>Cardinality Change 1..n -&gt; 1..1: former business rule for maximum usage of 1 has been replaced by new schema definition.</b>	
Transaction Information +Return Identification	RtrId	0..1	1..1	<b>Transaction Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must include a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level.  <b>Rule "Must be used." removed because already given by schema definition (redundant information, no change of usage).</b>  <b>Term "SWIFT character set" replaced by generic term for restricted character set (only typo, no change of allowed characters).</b>	
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Information</b>  <b>Cardinality Change 0..1 -&gt; 1..1: will be globally declared mandatory for all SIC/euroSIC return payment types to provide corresponding information of the original message. Therefore former payment type-specific rule "Must be used." for SEPRTN has been deleted.</b> <b>Note: It is the full responsibility of the message sender to provide accurate information from original payment.</b>	
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> <li>• pacs.008</li> <li>• pacs.009</li> </ul> Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the RTGS system. <b>Generic business rule restriction for permitted form of message type presentation changed, now only permitted in lower case.</b> <b>Returns on bank payments must now also be made using pacs.004, therefore message type pacs.009 has been added.</b> <b>CR2022-SIC4-0016</b>	
Transaction Information +Original Group Information ++Original Creation Date Time	OrgnCreDtTm	0..1	0..1	<b>Original Creation Date Time</b> <b>New element within CH market practice, cardinality change 0..0 -&gt; 0..1 (adaption of CBPR+ usage).</b>	
Transaction Information +Original Instruction Identification	OrgnInstrId	0..1	0..1	<b>Original Additional Transaction Identification</b> <b>Naming of element harmonised with other pacs messages (only typo, no change of usage).</b> <b>Note: It is the full responsibility of the message sender to provide accurate information from original payment.</b> <b>Payment Type CSTRTN: former rule for mandatory usage in returns on payment type CSTPMT removed because &lt;InstrId&gt; is an optional element in this payment type and same generic behaviour is used here.</b> <b>Payment Type SEPRTN: definition harmonised with pacs.008 payment type SEPPMT (only typo, no change of usage)</b>	SEPRTN: Messages from RTGS system: Contains the original original transaction reference (from element <RtrId> of the SEPA-Return). Only used for incoming returns from SECB and includes the original transaction reference for the sake of clarity. Message from participant to RTGS system: Must not be used.
Transaction Information +Original End To End Identification	OrgnEndToEndId	0..1	0..1	<b>Original Debtor Reference</b>	SEPRTN: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Original Transaction Identification	OrgnITxId	0..1	1..1	<b>Original Transaction Identification</b> Rule "Must be used." removed because already given by schema definition (redundant information, no change of usage). Additionally former business rule restriction "Must not contain more than 16 characters." removed because this will no longer be checked by RTGS. Note: It is the full responsibility of the message sender to provide accurate information from original payment.	
Transaction Information +Original UETR	OrgnIUETR	0..1	0..1	<b>Original Unique End-to-end Transaction Reference</b> This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it must be indicated in the return (not checked by the RTGS platform). The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022. <b>Schema 2019: New Element</b> New element within CH market practice, generic CH definition has been added to explain format and usage. Note: It is the full responsibility of the message sender to provide accurate information from original payment.	
Transaction Information +Original Interbank Settlement Amount	OrgnIntrBkSttlMamt	0..1	1..1	<b>Original Settlement Amount</b> Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99. <b>Cardinality Change 0..1 -&gt; 1..1: will be globally declared mandatory for all SIC/euroSIC return payment types to provide corresponding information of the original payment (adaption of TARGET2 usage). Therefore former payment type-specific rule "Must be used." for SEPRTN has been deleted.</b> Note: It is the full responsibility of the message sender to provide accurate information from original payment.	SEPRTN: The maximum accepted amount is 999,999,999.99.
	@ Ccy			<b>Currency Code</b> The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only EUR permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	<b>Original Interbank Settlement Date</b> <b>Schema 2019: New Element</b> <b>ERRATA: Cardinality Change 0..1 -&gt; 1..1: New element within CH market practice, former content of element &lt;OrgnlTxRef&gt;&lt;IntrBkSttlmDt&gt;. Element is generally declared mandatory for all pacs.004 return types in SIC/euroSIC to adapt TARGET2 usage.</b> <b>Note: It is the full responsibility of the message sender to provide accurate information from original payment.</b>	
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	<b>Returned Settlement Amount</b> Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99. <b>Payment Type SEPRTN: term for return with reason code FOCCR changed to eliminate inconsistencies (only typo, no change of usage).</b>	SEPRTN: In SEPA returns, the amount repaid must, in the event of a "Payment of SEPA return request" (where the code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCCR), be the same as the settlement amount from the original payment, minus any charges show in the <ChrgsInf><Amt> element. Otherwise, the settlement amount that is repaid must be the same as the settlement amount in the original payment, as shown in the <OrgnlIntrBkSttlmAmt> element. The amount given must be > 0 and <= 999,999,999.99.
	@ Ccy			<b>Currency Code</b> The currency code must be CHF or EUR. The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only EUR permitted.
Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	<b>Requested Settlement Date</b> Requested settlement date of the payment return. Is 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. <b>Element moved from A-Level (GrpHdr) to C-Level (TxInf). Note: Usage remains unchanged.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	<b>Settlement Priority</b> 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.  <b>Schema 2019: New Element</b> <b>New optional element within CH market practice to offer existing functions consistently across all pacs payment messages in SIC/euroSIC.</b>	
Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	<b>Settlement Indication</b> 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.  <b>Schema 2019: New Element</b> <b>New element within CH market practice to offer existing functions consistently across all pacs payment messages in SIC/euroSIC.</b>	
Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	<b>Earliest Settlement Time</b> 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.  <b>New element within CH market practice to offer function "Earliest Settlement Time" across all pacs payment messages in SIC/euroSIC.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	<b>Credit Date Time</b> 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.  New element within CH market practice to harmonise information about "Credit Date Time" across all pacs payment messages in SIC/euroSIC. Note: takes over former usage of <RtrRsnInf><AddtlInf>.	
Transaction Information +Returned Instructed Amount	RtrdInstdAmt	0..1	0..1	<b>Returned Instructed Amount</b> Payment Type CSTRTN: former business rule restriction "Must not be used" replaced by new definition which describes usage in case of currency conversion.  Payment Type SEPRTN: term for return with reason code FOCCR changed to eliminate inconsistencies (only typo, no change of usage).	CSTRTN: Must be provided in the case of "Return with Currency Conversion" with indication of the foreign currency amount booked with the creditor of the original payment (not verified by the RTGS platform). SEPRTN: The amount given must be > 0 and <= 999,999,999.99. Must be used if the element <ChrgsInf> is used. May be used in the event of "Payment of SEPA return request" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCCR), otherwise not permitted.
	@ Ccy			<b>Currency Code</b> Payment Type CSTRTN: new business rule restriction added that currency must not be identical with <RtrdIntrBkSttlmAmt>.	CSTRTN: The currency code must not be identical to that of <RtrdIntrBkSttlmAmt>. SEPRTN: Only EUR permitted.
Transaction Information +Exchange Rate	XchgRate	0..1	0..1	<b>Exchange Rate</b> Payment Type CSTRTN: new definition added which describes usage in case of currency conversion.	CSTRTN: Must be provided in the case of "Return with Currency Conversion" with indication of the conversion rate applied (not verified by the RTGS platform). SEPRTN: Must not be used.
Transaction Information +Charge Bearer	ChrgBr	0..1	0..1	<b>Charge Bearer</b>	CSTRTN: Must not be used. SEPRTN: Only charge bearer SLEV permitted.
Transaction Information +Charges Information	ChrgsInf	0..n	0..1	<b>Charges Information</b> Payment Type SEPRTN: term for return with reason code FOCCR changed to eliminate inconsistencies (only typo, no change of usage).	CSTRTN: Must not be used. SEPRTN: Only permitted in the case of "Payment of SEPA return request" (code for the reason for the return in the element <RtrRsnInf><Rsn><Cd> = FOCCR).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	<b>Charges Amount and Currency</b> Must contain no more than 14 digits (excl. decimal separators), including a maximum of 5 fractional digits. If used, amount must be >0.	SEPRTN: Only currency code "EUR" is permitted. The amount given must be > 0 and <= 999,999,999.99.
	@ Ccy			<b>Currency Code</b> The currency must correspond to the currency in the relevant RTGS system.	SEPRTN: Only currency code "EUR" is permitted.
Transaction Information +Charges Information ++Agent	Agt	1..1	1..1	<b>Charges Receiver</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" <b>Schema 2019: Pty -&gt; Agt</b> <b>Former definition replaced by reference to descriptive chapter, therefore no more need to show sub-elements within table. Additionally still valid business rule restriction for payment type SEPRTN has been moved to show it on parent level (no change of usage).</b>	SEPRTN: Subelement <FinInstnId><BICFI> must be used. Other Subelements must not be used.
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	<b>Return Type</b> Must be used for entering system-specific codes for unique identification of the payment return type. The following codes for payment return types are available: CSTRTN = Payment return SEPRTN = SEPA payment return <b>Schema 2019: New Element</b> <b>Cardinality Change 0..1 -&gt; 1..1: new element within CH market practice to take on former mandatory usage of element &lt;SttlmInf&gt;&lt;ClrSys&gt; for system-specific return type codes.</b> <b>Note: unlike other pacs messages &lt;ClrSysRef&gt; must be used for this purpose instead of &lt;LclInstrm&gt;, which does not exist in pacs.004.</b>  <b>Payment type description changed for CSTRTN.</b> <b>CR2022-SIC4-0016</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	<b>Instructing Participant</b> Must be used. Is used together with <MsgId> / <RtrId> for duplicate checking. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited. <b>Element moved from A-Level (GrpHdr) to C-Level (TxInf). Note: Usage remains unchanged.</b> <b>Payment Type SEPRTN: business rule restriction "Must be participant of the SEPA Credit Transfer Scheme." removed to harmonise with pacs.008 usage for payment type SEPPMT.</b> <b>Note: This requirement does not necessarily apply to the direct system participants and is therefore here not checked by the RTGS platform anymore.</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructing Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. Must not be concatenated. <b>Schema 2019: BIC -&gt; BICFI</b> <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	SEPRTN: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain a valid identification of an active participant. Must not be concatenated.	SEPRTN: Must not be used.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.  <b>Subelement &lt;Prtry&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC-IID (=6n)).	
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructed Agent	InstdAgt	0..1	1..1	<b>Instructed Participant</b> Must be used. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the RTGS system which is credited.  <b>Element moved from A-Level (GrpHdr) to C-Level (TxInf). Note: Usage remains unchanged.</b>  <b>Payment Type SEPRTN: business rule restriction "Must be participant of the SEPA Credit Transfer Scheme." removed to harmonise with pacs.008 usage for payment type SEPPMT.</b> <b>Note: This requirement does not necessarily apply to the direct system participants and is therefore here not checked by the RTGS platform anymore.</b>	
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters. This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.  <b>Schema 2019: BIC -&gt; BICFI</b>  <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	SEPRTN: Must be used. Payments from the participant to the RTGS have to be addressed to SECB with BIC SECGDEFF.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructed Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.	SEPRTN: Must not be used.
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type. <b>Subelement &lt;Prtry&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC-IID (=6n)).	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used.  <b>Generic definition revised to harmonise with pacs.008 (usage remains unchanged).</b>	
Transaction Information +Return Chain	RtrChain	0..1	1..1	<b>Return Chain</b> Must be used to indicate the parties involved in the return chain. In this element the role of the various parties changes compared to the original payment, as this is information about the return payment.  <b>Schema 2019: New Element</b>  <b>Cardinality Change 0..1 -&gt; 1..1: New element within CH market practice (adaption of CBPR+ usage). Element is generally declared mandatory and contains all parties which may be involved in the return payment chain itself.</b> <b>Note 1: This new element allows usage of parties involved in a return payment pacs.004 in a similar way as in pacs.008 / pacs.009 and has been introduced to adapt CBPR+ usage. A short explanation on the correct usage of the corresponding parties can be found in chapter 3.3 of the Implementation Guideline pacs.004. Further information can also be found in the CBPR+ User Handbook which explains "Return Chain" and its use in detail.</b> <b>Note 2: Optional content from involved parties of the original payment still has to be delivered under &lt;OrgnlTxRef&gt;.</b> <b>Note 3: Due to ISO 20022 native precondition sub-elements &lt;Dbtr&gt; / &lt;Cdtr&gt; must be supplied as a minimum.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Subelement &lt;Agt&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information +Return Chain ++Ultimate Debtor +++Party	Pty	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Debtor	Dbtr	1..1	1..1	<b>Debtor</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Debtor +++Party	Pty  {Or	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information" <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Debtor +++Agent	Agt  Or}	1..1	1..1	<b>Identification of a financial institution</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information" <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Initiating Party	InitgPty	0..1	0..1	<b>Initiating Party</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Subelement &lt;Agt&gt; removed to adapt CBPR+ usage.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Initiating Party +++Party	Pty	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	<b>Previous Instructing Agent 1</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	<b>Previous Instructing Agent 2</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	<b>Previous Instructing Agent 3</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	<b>Intermediary Agent 1</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	<b>Intermediary Agent 2</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>ERRATA: New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	<b>Intermediary Agent 3</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Creditor	Cdtr	1..1	1..1	<b>Creditor</b>  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Creditor +++Party	Pty  {Or	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Chain ++Creditor +++Agent	Agt  Or}	1..1	1..1	<b>Identification of a financial institution</b> For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Chain ++Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b>  <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Subelement &lt;Agt&gt; removed to adapt CBPR+ usage.</b>	
Transaction Information +Return Chain ++Ultimate Creditor +++Party	Pty	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Reason Information	RtrRsnInf	0..n	1..1	<b>Return Reason Information</b>  <b>Rule "Must be used. This element must not be used more than once." removed because already given by schema definition (redundant information, no change of usage).</b>	
Transaction Information +Return Reason Information ++Originator	Orgtr	0..1	0..1	<b>Return Originator</b>  <b>Cardinality change 1..1 -&gt; 0..1, naming of element generalised and former generic business rules regarding restrictions on combination of subelements removed to adapt (optional) CBPR+/TARGET2 usage.</b>  <b>Payment Type SEPRTN: Business rule "Must be used." added</b>	SEPRTN: Must be used. Only the following versions are permitted: <Id><OrgId><AnyBIC> for financial institutions <Nm> for non-financial institutions

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Originator +++Name	Nm	0..1	0..1	<b>Name</b> Naming of element generalised and former generic description and restrictions removed because originator may be any type of party (adaption of TARGET2 usage).  Payment Type SEPRN: specific usage for non-financial institution, restriction "Must not be used together with <Id><OrgId><BICorBEI>." and limitation to 70 characters added to respect SEPA guidelines.	SEPRN: To be used in case of non-financial institution. Must not be used together with <Id><OrgId><AnyBIC>. Maximum of 70 characters permitted.
Transaction Information +Return Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> For use of sub-elements see chapter 3.6 "Use of Address Information".  ERRATA: New element within CH market practice (adaption of TARGET2 usage).  ERRATA: Payment Type SEPRN: business rule restriction "Must not be used." added.	SEPRN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	<b>Identification</b> Payment Type SEPRN: business rule restriction "Must not be used together with <Nm>." added.	SEPRN: Must not be used together with <Nm>.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId    {Or	1..1	1..1	<b>Organisation Identification</b> Business rule restriction "Only <BICorBEI> is permitted." moved from generic CH definition to payment type specific definition SEPRN and element name changed to <AnyBIC>.	SEPRN: Only <AnyBIC> permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> 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. <b>Schema 2019: BICOrBEI -&gt; AnyBIC</b> <b>Business rule restriction "Must not be used together with &lt;Nm&gt;." moved from generic CH definition to payment type specific definition SEPRTN.</b> <b>Definition of valid BICs revised for clarification and use of correct terms (only typo, no change of usage).</b>	SEPRTN: Must not be used together with <Nm>.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b> <b>Schema 2019: New Element</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b> <b>Payment Type SEPRTN: business rule restriction "Must not be used." added.</b>	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b> <b>Cardinality change: adapt to CBPR+ usage 0..2</b> <b>ERRATA: New element within CH market practice</b> <b>Payment Type SEPRTN: business rule restriction "Must not be used." added.</b>	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b> <b>Business rule restriction "Must not be used." moved from generic CH definition to payment type specific definition SEPRTN.</b>	SEPRTN: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification +++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	<b>Date and Place of Birth</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification +++++Other	Othr	0..n	0..2	<b>Other Private Identification</b> <b>Cardinality change: adapt to CBPR+ usage 0..2</b> <b>ERRATA: New element within CH market practice</b>	
Transaction Information +Return Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b> <b>Payment Type SEPRTN: business rule restriction "Must not be used." added.</b>	SEPRTN: Must not be used.
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	<b>Return Reason</b> <b>Subelement &lt;Prtry&gt; removed to adapt CBPR+ usage, therefore also former generic CH definition removed.</b>	
Transaction Information +Return Reason Information ++Reason +++Code	Cd	1..1	1..1	<b>Return Reason (code)</b> ISO code values according to the ISO External Code Lists are permitted.  In case of a «Request for Return» (Code = FOCTR) the identification of the return request must be provided in the element <AddtlInf>.  If code NARR is provided a specific description of the reason must be provided in the element <AddtlInf>.	SEPRTN: Permitted Codes according to SEPA Implementation Guidelines. (Not validated in the RTGS system.)

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..2	<b>Additional Details/Reference of the Return Request</b> <b>Cardinality change 0..7 -&gt; 0..2: former generic business rules (i.e. individual maximum usage of 1 occurrences for messages sent to RTGS and specific usage for settlement timestamp in messages from RTGS) removed to adapt CBPR+ usage.</b> <b>Note: Information about settlement timestamp has been moved to new element &lt;SttlmTmIndctn&gt;&lt;CdtDtTm&gt;.</b>  <b>Payment Type SEPRTN: business rule "Delivery: Maximum of 2 instances (including time of settlement information) will be provided." replaced by restriction that element cannot be used more than once (as a consequence of generic business rule changes).</b>  <b>Payment Types SEPRTN/CSTRTN: reference to proprietary return reasons removed because &lt;Prtry&gt; has been removed.</b>	SEPRTN: This element cannot be used more than once. Must be sent when Reason Code FOCT is present. Must not be provided for any of the other reason codes. In the case "Positive Response to the Request for Recall by the Originator": A mandatory occurrence starting with AT51 followed by the information as per attribute description "The specific reference of the Originator Bank for the Request for Recall by the Originator". In the case of a "Positive Answer to a Recall of Credit Transfer": field must be present and contains information as given in the attributes description "AT-R7: Specific Reference of the bank initiating the Recall". CSTRTN: Must be provided for reason codes FOCT and NARR. Must not be provided for any of the other reason codes. In the case of an answer to a return request (camt.056): field must contain the identification of the return request as given in the camt.056 element "Cancellation Identification".

Table 5: Transaction Information Delta (TxInf, C-level)

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

The following table specifies all the elements of the "Original Transaction Reference" block of the "pacs.004" 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
Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> Generic definition "Must be used." has been removed, business rule restrictions on subelements of <OrgnlTxRef> have been completely revised and subelements are partially shown on parent level only. Only schema definition, generic global validations (such as IBAN, BIC, currency and country validation), definitions from descriptive chapters on subsequent elements and some specific business rules explicitly mentioned below will be checked by the RTGS platform. Note: Definition of subelements are harmonised with corresponding elements of pacs.008/pacs.009. It is the full responsibility of the message sender to provide (if needed) accurate information from original payment.  Payment Type SEPRTN: former usage to send an exact copy of content from the original payment and all payment type-specific business rule restrictions on subelements of <OrgnlTxRef> have been removed (despite the fact that the formal SEPA rules have not been changed). Such specific requirements will no longer be verified by RTGS. Note: such rule removals won't be explicitly shown with red band markers on subelement level.  Subelement <IntrBkSttlmDt> removed, has been replaced by new mandatory element <TxInf><OrgnlIntrBkSttlmDt> (adaption of CBPR+ usage).	
Original Transaction Reference +Amount	Amt	0..1	0..1	<b>Ordered Amount</b> New element within CH market practice (adaption of CBPR+ usage).	
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Settlement Information ++Settlement Method	SttlmMtd	1..1	1..1	<b>Settlement Method</b>	
Original Transaction Reference +Settlement Information ++Clearing System	ClrSys	0..1	0..1	<b>Clearing System</b> New element within CH market practice, subelement <Prtry> removed (adaption of CBPR+ usage).	
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>	
Original Transaction Reference +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	<b>Instruction Priority</b> New element within CH market practice (adaption of CBPR+ usage).	
Original Transaction Reference +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	<b>Service Level</b> Schema 2019: Cardinality change 0..1 -> 0..n Cardinality change: adapt CBPR+ usage 0..3	
Original Transaction Reference +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	1..1	<b>Service Level (code)</b>	
Original Transaction Reference +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	1..1	<b>Service Level (proprietary)</b> Adapt CBPR+ usage, i.e. removal of generic business rule restriction "Not used".	
Original Transaction Reference +Payment Type Information ++Local Instrument	LclInstrm	0..1	0..1	<b>Payment Type</b>	
Original Transaction Reference +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	<b>Category Purpose</b>	
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Remittance Information ++Unstructured	Ustrd	0..n	0..1	<b>Remittance Information Unstructured</b> May only be used if no structured notification is present.	
Original Transaction Reference +Remittance Information ++Structured	Strd	0..n	0..n	<b>Remittance Information Structured</b> 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). <b>Schema 2019: Cardinality change: 0..1 -&gt; 0..n</b> <b>Cardinality change 0..1 -&gt; 0..n: former schema definition replaced by new business rule.</b>  <b>New generic CH definition added that total business data (excluding tags) must not exceed 9000 characters. This business rule restriction also replaces former specific maximum occurrence restriction on sub element level which will be set to unbounded occurrence from native ISO 20022 definition.</b>  <b>Several subelements newly added within CH market practice (adaption of CBPR+ usage).</b> <b>Note: changes on subelement level won't be explicitly shown, new schema definition must be considered.</b>	
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b> This element should only be used when a customer payment is returned (<OrgnlMsgNmId> = pacs.008, not verified by the RTGS platform). <b>Schema 2019: Content model change: xs:sequence -&gt; xs:choice Pty or Agt</b> <b>Former generic definition revised to adapt CBPR+ usage.</b>  <b>Subelement &lt;Agt&gt; removed to adapt CBPR+ usage.</b>	



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Ultimate Debtor ++Party	Pty	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Former definition on subelement level of &lt;UltmtDbtr&gt; replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Debtor	Dbtr	0..1	0..1	<b>Debtor</b> In case of return of a customer payment (<OrgnlMsgNmId> = pacs.008) the subelement <Pty> shall be used, in case of return of a bank payment (<OrgnlMsgNmId> = pacs.009) the subelement <Agt> shall be used (not checked by the RTGS platform).  <b>Schema 2019: Content model change: xs:sequence -&gt; xs:choice Pty or Agt</b> <b>Cardinality change 1..1 -&gt; 0..1 and former generic definition revised to adapt CBPR+ usage.</b>	
Original Transaction Reference +Debtor ++Party	Pty  {Or	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Former definition on subelement level of &lt;Dbtr&gt; replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Debtor ++Agent	Agt  Or}	1..1	1..1	<b>Identification of a financial institution</b> For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b> <b>CR2022-SIC4-0016</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information". <b>Former definition replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b> For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information" <b>Former definition replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	<b>Debtor Agent Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information". <b>Former definition replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b> For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information" <b>Former definition replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	<b>Creditor Agent Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information". <b>New element within CH market practice (adaption of CBPR+ usage).</b>	
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	<b>Creditor</b> In case of return of a customer payment (<OrgnlMsgNmId> = pacs.008) the subelement <Pty> shall be used, in case of return of a bank payment (<OrgnlMsgNmId> = pacs.009) the subelement <Agt> shall be used (not checked by the RTGS platform). <b>Schema 2019: Content model change: xs:sequence -&gt; xs:choice Pty or Agt</b> <b>Former generic definition revised to adapt CBPR+ usage.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Creditor ++Party	Pty  {Or	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Former definition on subelement level of &lt;Cdtr&gt; replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Creditor ++Agent	Agt  Or}	1..1	1..1	<b>Identification of a financial institution</b> For use of sub-elements see the following chapters: 3.4.3 "Institutions of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b> <b>CR2022-SIC4-0016</b>	
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information".  <b>Former definition replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b> This element should only be used when a customer payment is returned (<OrgnlMsgNmId> = pacs.008, not verified by the RTGS platform). <b>Schema 2019: Content model change: xs:sequence -&gt; xs:choice Pty or Agt</b> <b>Former generic definition revised to adapt CBPR+ usage.</b>  <b>Subelement &lt;Agt&gt; removed to adapt CBPR+ usage.</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Original Transaction Reference +Ultimate Creditor ++Party	Pty	1..1	1..1	<b>Identification of a person or an organisation</b> For use of sub-elements see the following chapters: 3.5.3 "Parties of the original payment (D-Level)" 3.6 "Use of Address Information"  <b>New element within CH market practice (adaption of CBPR+ usage).</b>  <b>Former definition on subelement level of &lt;UltmtCdtr&gt; replaced by reference to descriptive chapter.</b>	
Original Transaction Reference +Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b> May be used to provide additional information about the purpose of the transaction.  <b>Schema 2019: New Element</b> <b>New element within CH market practice (adaption of CBPR+ usage).</b>	

Table 6: Original Transaction Reference Delta (OrgnlTxRef, D-level)