



Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Payment Receipts (pacs.002)

Version 2.2, 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
2.2	28.02.2023	Modifications per SIC Platform Release 4.10	
		Additions to and editorial revision of notes in chapter "General" (clarification of current system behaviour, no functional change)	3.1
		.../TxInfAndSts/OrgnIUETR: note added for handling in messages from RTGS to participants (clarification of current system behaviour, no functional change)	4.3
2.1	07.04.2022	Errata per SIC-Plattform-Release 4.9	
		New CH schema version pacs.002.001.10.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
2.0	05.11.2021	Complete revision due to update of ISO 20022 version 2019	All
		New chapter "Introduction" (replaces the previous chapter "Overview of the documentation structure" and appendices)	1
		New ISO 20022 schema version	1, 2
		Revision of the "ISO definitions" based on the modified message structures	2
		Revision of chapters "General", "Acknowledging messages that cannot be validated", "References in the Payment Status Report" and "Status overview" based on the modified message structures (B-level is no longer supported, or new mandatory elements at the C-level).	3.1, 3.2, 3.3, 3.4
		Complete revision of "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary pacs.002" (only in English).	4
1.5	28.02.2020	Last version based on the previous ISO 20022 version status	
1.0	01.01.2014	First edition	

Table 1: Change history

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

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1 Introduction

1.1 Overview of the documentation structure

The Implementation Guidelines (IG) consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.002" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC in the ISO 20022 message standard.

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- An XML schema (XSD) and generic XML sample messages are published for each separate Implementation Guideline.

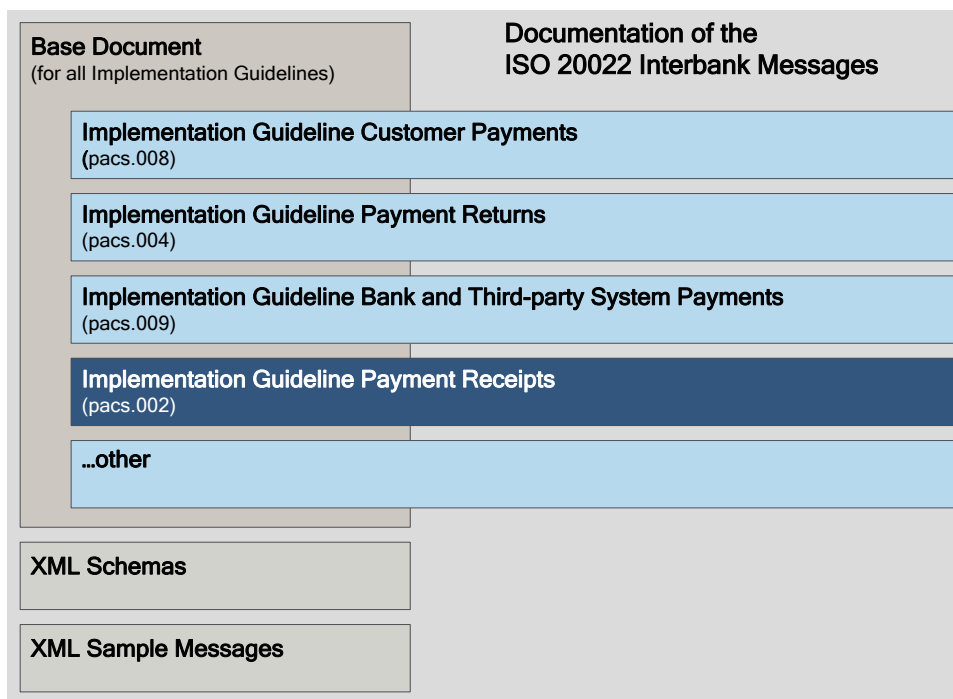


Figure 1: Documentation structure for message type "pacs.002"

1.2 Target audience

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

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "pacs.002" for the RTGS systems is published on the www.iso-payments.ch website:

- ***pacs.002.001.10.ch.02.xsd***

It should preferably be opened using specialized XML software.

1.5 Validation portal

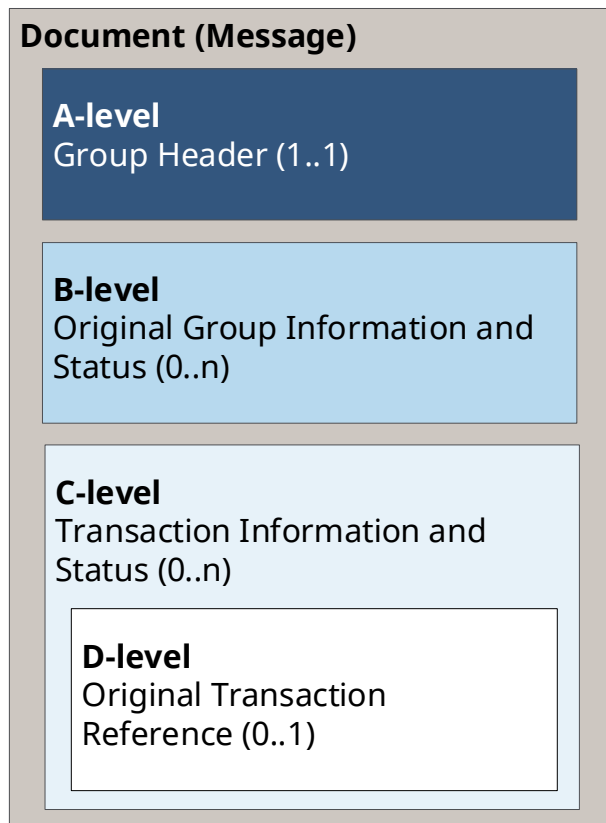
After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages (validation.iso-payments.ch/SIC4) and validate them against these Implementation Guidelines.

1.6 Reference documents

Additional information on the Implementation Guidelines can be found in the reference documents listed in the Base document.

2 ISO definitions

The "FI to FI Payment Status Report" message (pacs.002) is sent from the RTGS systems to the debtor's financial institution (the instructing participant) and from the creditor's financial institution (the instructed participant) to the RTGS systems to acknowledge that a payment has been received. It is used on the basis of the ISO 20022 XML schema "pacs.002.001.10".



The "pacs.002" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element. This block must occur exactly once.
- **B-level:** Group information and status level, "*Original Group Information and Status*" element. This block is optional and can occur n times in the ISO definition. It is not used in the RTGS systems.
- **C-level:** Transaction information and status level, "*Transaction Information and Status*" element. This block is optional and can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once and is mandatory.
- **D-level:** Original transaction level, "*Original Transaction Reference*" element. This block can be present once. In the RTGS systems this block is only used for acknowledgements to the sender of the original message.

Figure 2: Basic message structure of the "pacs.002" message

3 Business specifications for the RTGS systems

3.1 General

The "FI to FI Payment Status Report" message is used in the RTGS systems for acknowledging payment messages as follows:

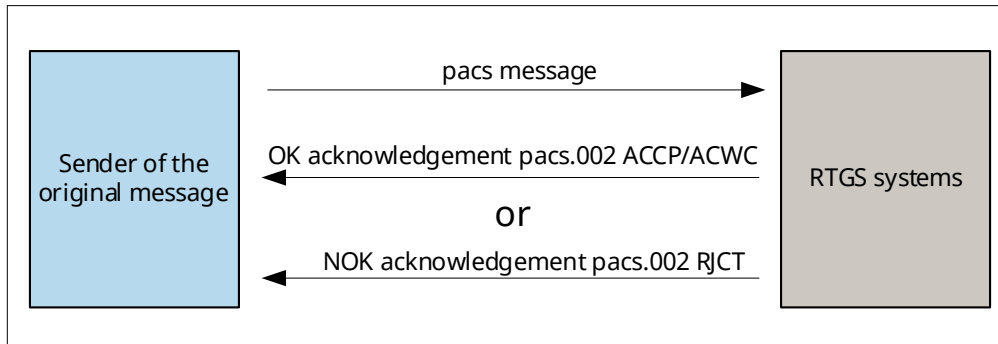


Figure 3: Acknowledgement of a payment message by the RTGS systems

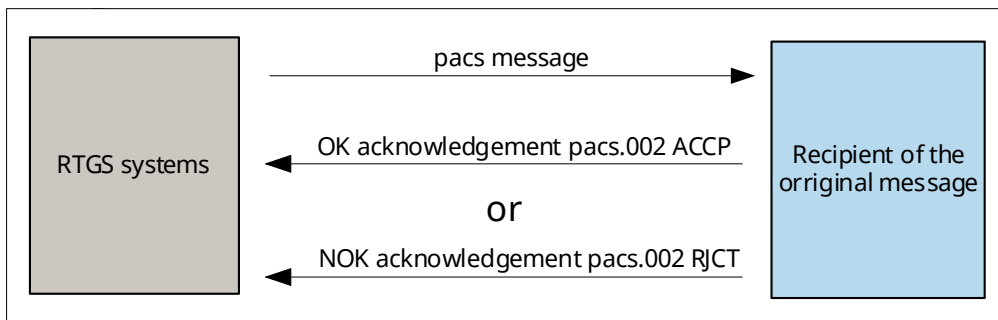


Figure 4: Acknowledgement of a payment message by the participant

Notes:

- All pacs messages will be acknowledged with "pacs.002".
- For a successful OK acknowledgement (pacs.002 with status ACCP) from the participant to the RTGS systems, the following element contents must match the corresponding attributes of the acknowledged message:
 - *TxInfAndSts/OrgnlGrpInf/OrgnlMsgId* (message identification of the original message)
 - *TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId* (message type of the original message)
 - *TxInfAndSts/OrgnlTxId* (transaction reference of the original message)
 - *TxInfAndSts/InstgAgt* (instructing agent of the original message)
- NOK acknowledgements (pacs.002 with status RJCT) from the participant to the RTGS systems may only be sent in the event of an authentication error of the received message.
- SWIFT InterAct messages received via the SWIFT gateway must not be acknowledged by the participant.

3.2 Acknowledging messages that cannot be validated

If a submitted message cannot be validated for technical reasons (e.g. message is blank, or not an XML message), it is acknowledged by the RTGS systems with a generic NOK message.

The element *.../TxInfAndSts/StsRsnInf/Rsn/Prtry* (Proprietary Reason of the Status Report) will be filled with the SIC error code "118".

At the same time, the following mandatory elements will be filled with the value UNKNOWN:

- *TxInfAndSts/OrgnlGrpInf/OrgnlMsgId* (message identification of the original message)
- *TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId* (message type of the original message)
- *TxInfAndSts/OrgnlTxId* (transaction reference of the original message)
- *TxInfAndSts/InstgAgt* (instructing agent of the original message)
- *TxInfAndSts/InstdAgt* (instructed agent of the original message)

In addition, up to 930 characters of the message that was delivered can be returned in the *.../TxInfAndSts/StsRsnInf/AddtlInf* element.

Note about schema violations

If a submitted message cannot be validated due to a schema violation, the element *.../TxInfAndSts/StsRsnInf/Rsn/Prtry* is filled in with the SIC error code "221". Additional information in the *.../TxInfAndSts/StsRsnInf/AddtlInf* element will not be sent in this case or is filled with the value "n/a".

3.3 References in the Payment Status Report

Along the processing chain, various references are sent in the "pacs.002" message:

A-level: *GrpHdr/MsgId* – unique message identification for the "pacs.002" message

C-level: *TxInfAndSts/OrgnlGrpInf/OrgnlMsgId* – message identification for the acknowledged message

C-level: *TxInfAndSts/OrgnlTxId* – transaction reference for the acknowledged message

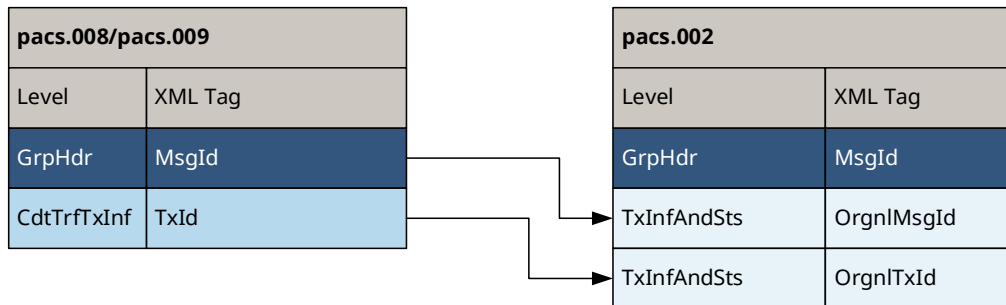


Figure 5: Mapping of references from "pacs.008/pacs.009" in the "pacs.002" message

In case of a payment return (pacs.004), the *.../TxInf/RtrId* element contains the transaction reference of the payment return. This must be inserted accordingly in the *.../TxInfAndSts/OrgnlTxId* element of the acknowledgement message (pacs.002).

In case of a SEPA request for status update (pacs.028), the *.../TxInf/StsReqId* element contains the transaction reference of the SEPA request for status update. This must be inserted accordingly in the *.../TxInfAndSts/OrgnlTxId* element of the acknowledgement message (pacs.002).

3.4 Status overview

The following status values are provided for in the *.../TxInfAndSts/TxSts* (Transaction Status) element:

Code	Beschreibung
ACCP (Accepted Customer Profile)	The received message is correct.
ACWC (Accepted with Change)	From the RTGS systems to the participant: The received message is correct, the value date or the earliest settlement time has been changed.
RJCT (Rejected)	From the RTGS systems to the participant: The received message contains errors and cannot be processed, or the received message cannot be validated. From the participant to the RTGS systems: Must only be sent in case of an authentication error of the received message.

Table 2: Permitted status values in the *TxInfAndSts/TxSts* element

3.5 Error codes

In the "pacs.002" message, the 3-digit error codes are used in accordance with the SIC/euroSIC Handbooks.

3.6 Naming of the parties

In a "pacs.002" message in the RTGS systems, both the participant being debited (Instructing Agent) and the participant being credited (Instructed Agent) from the underlying message are entered in the "Transaction Information and Status" at the C level in the message.

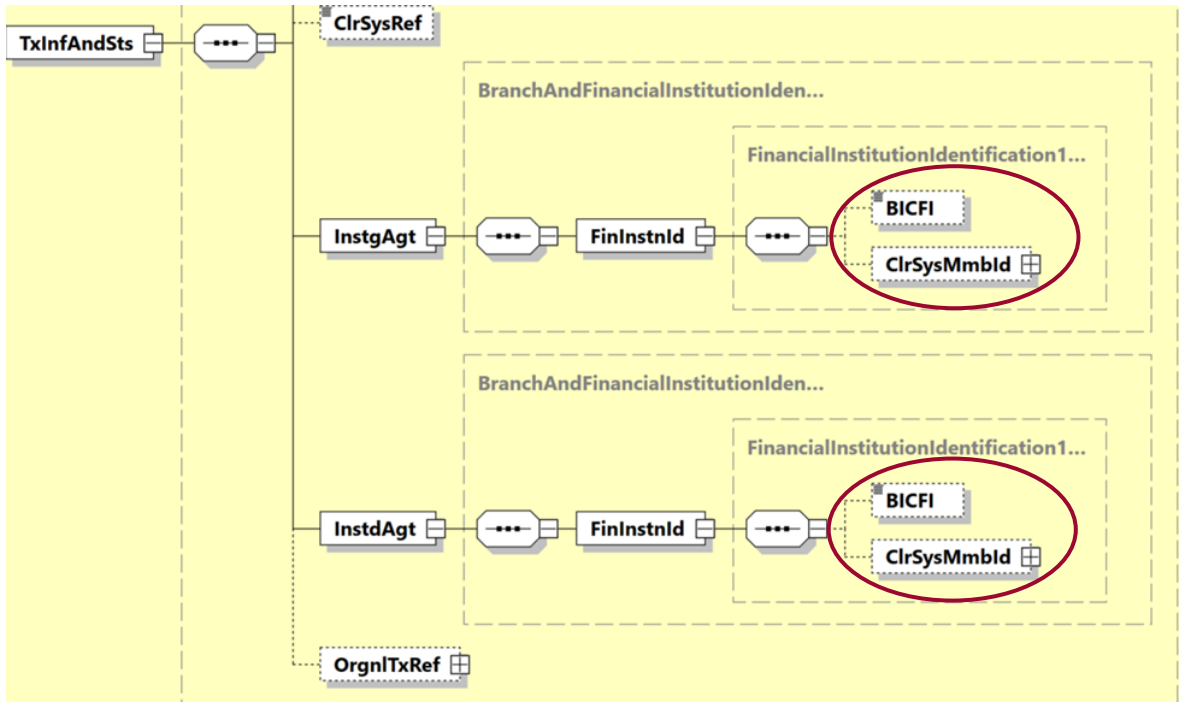


Figure 6: Details of participants

At present, participants are identified solely using the BIC or the corresponding SIC IID.

Where the SIC-IID is used, it is given as a 6-digit numerical value, i.e. only digits 0–9, in the `.../ClrSysMmbld/Mmbld` element. The `.../ClrSysMmbld/ClrSysId/Cd` element must contain the value "CHSIC".

3.7 Further business-related definitions

Further business-related definitions can be found in the base document.

4 Technical specifications for the RTGS systems

4.1 Group Header (GrpHdr, A-level)

The "Group Header" (A-level of the message) occurs exactly once in the message and contains the following elements:

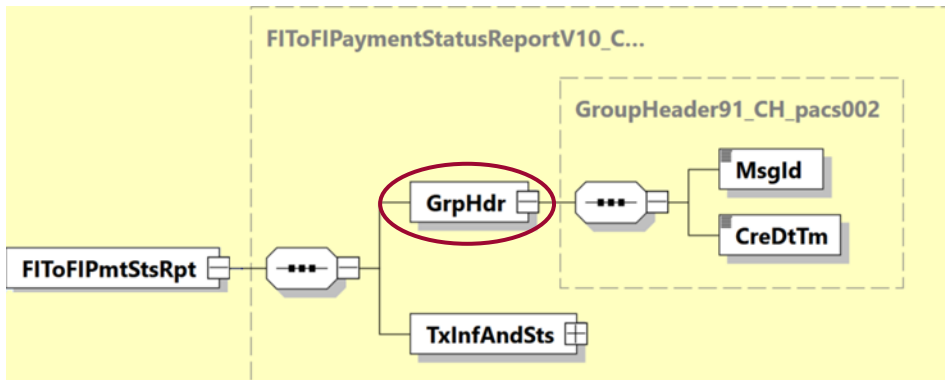


Figure 7: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.002" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +FITo FIPayment Status Report V10	FIToFIPmtStsRpt	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.
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time

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

4.2 Original Group Information and Status (OrgnlGrpInfAndSts, B-level)

The "Original Group Information and Status" (B-level of the message) is not used in the RTGS Systems.

4.3 Transaction Information and Status (TxInfAndSts, C-level)

The "Transaction Information and Status" (C-level of the message) contains the information about the status of the underlying message.

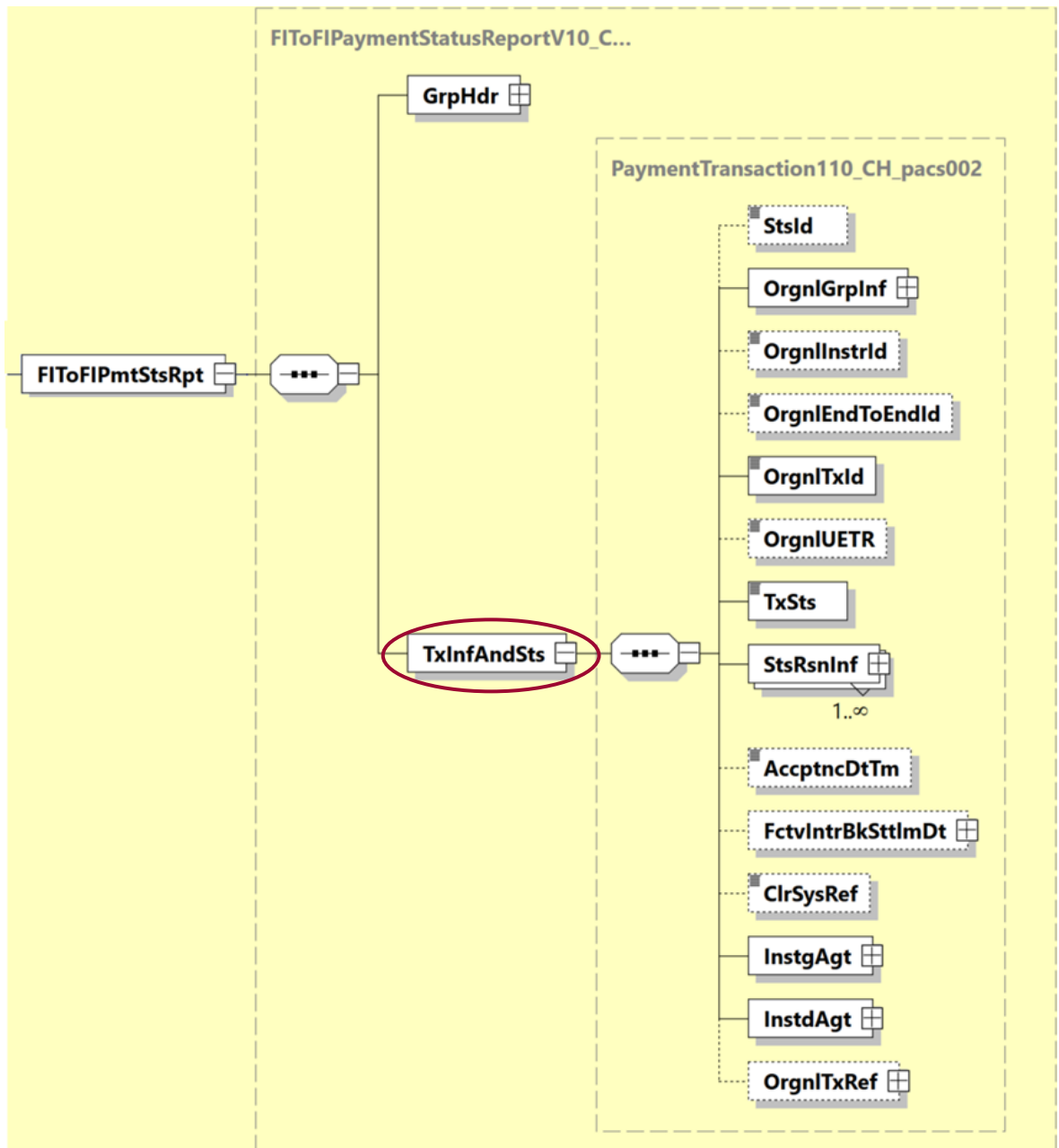


Figure 8: Transaction Information and Status (TxInfAndSts)

The following table specifies all the elements of the "*Transaction Information and Status*" of the "pacs.002" message that are relevant to the RTGS systems.

Note:

Some individual elements existing within the C-level are not currently used but are retained for possible future use in the message definitions. They are marked below with a corresponding note.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status	TxInfAndSts	0..n	1..1	
Transaction Information And Status +Status Identification	StsId	0..1	0..1	Transaction Identification Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Original Group Information	OrgnlGrpInf	0..1	1..1	Original Group Information
Transaction Information And Status +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification If <TxSts> = RJCT: The element contains UNKNOWN if the message identification of the original message could not be identified. Note for messages sent from the participant to the RTGS system: For a message to be successfully acknowledged, the correct identifications from the original message sent to the participant must be given both at message level (<OrgnlMsgId>) and at transaction level (<OrgnlTxId>).
Transaction Information And Status +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification The first 8 digits of the message type must mandatory be present. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> • pacs.004 • pacs.008 • pacs.009 • pacs.028 The element contains UNKNOWN if the type of the original message could not be identified. 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.
Transaction Information And Status +Original Instruction Identification	OrgnlInstrId	0..1	0..1	Original Additional Transaction Identification Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	Original Debtor Reference Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Identification	OrgnlTxId	0..1	1..1	Original Transaction Identification If <TxSts> = RJCT: The element contains UNKNOWN if the transaction identification of the original message could not be identified. Note for messages sent from the participant to the RTGS system: For a message to be successfully acknowledged, the correct identifications from the original message sent to the participant must be given both at message level (<OrgnlMsgId>) and at transaction level (<OrgnlTxId>).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Original UETR	OrgnIUETR	0..1	0..1	Original Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. Message from RTGS to participant: If a UETR was present in the acknowledged message, it is returned in the acknowledgement message. Note: Is only returned if it is the <UETR> element of the acknowledged message. For messages that only contain an element <OrgnIUETR>, this UETR is not returned in the acknowledgement message. Message from participant to RTGS: The UETR can optionally be supplied, but is ignored by RTGS and not checked against the original message.
Transaction Information And Status +Transaction Status	TxSts	0..1	1..1	Transaction Status The following ISO code values are permitted: ACCP = Received message is correct. ACWC = Received message is correct, the value date or the earliest settlement time has been changed (only used in messages from the RTGS to the participant). RJCT = The message could not be validated or contains errors and could not be processed. Can only be sent in messages from the participant to RTGS in case of an error in the authentication of the received message.
Transaction Information And Status +Status Reason Information	StsRsnInf	0..n	1..n	Status Reason Information Message from RTGS to participant: <TxSts> = RJCT / ACWC: One <StsRsnInf> block will be provided for each error or change that was identified. <TxSts> = ACCP: One <StsRsnInf> block will be provided. Message from participant to RTGS: Can only be used once.
Transaction Information And Status +Status Reason Information ++Originator	Orgtr	0..1	1..1	Status Reason Originator Message from RTGS to participant: <AnyBIC> is used to specify the BIC of SIC Ltd, other sub-elements are not used. Message from participant to RTGS: Either <AnyBIC> (member identification as BIC) or <Othr><Id> (member identification as SIC IID) must be used to indicate the originating participant, other sub-elements must not be used.
Transaction Information And Status +Status Reason Information ++Originator +++Name	Nm	0..1	0..1	Name Must not be used (retained in message definition for possible future use).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Status Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	Postal Address Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Originator +++Identification	Id	0..1	0..1	Identification Must be used.
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	Organisation Identification Must be used.
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	Any BIC (Business Identifier Code) Element must not be used at the same time as <Othr>. 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. Message from RTGS to participant: Contains BIC of SIC Ltd (TKZHCHZZXXX).
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	LEI (Legal Entity Identification) Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	Other Organisation Identification Element must not be used at the same time as <AnyBIC>. Not used in messages from RTGS to participant.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Identification	Id	1..1	1..1	Member Identification SIC IID (=6n)
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	0..1	Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	Private Identification Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	Country Of Residence Must not be used (retained in message definition for possible future use).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Status Reason Information ++Reason	Rsn	0..1	0..1	Status Report Reason Message from RTGS to participant: <TxSts> = RJCT / ACWC: Always used. <TxSts> = ACCP: Not used. Message from participant to RTGS: <TxSts> = RJCT: Must be used. <TxSts> = ACCP: Must not be used.
Transaction Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	1..1	Status Report Reason (code) Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	1..1	Status Report Reason (proprietary) Proprietary 3-digit SIC error code. Error codes in accordance with the SIC / euroSIC Handbook. Message from participant to RTGS: Only value 134 (= Authenticator invalid) allowed in case of an error in the authentication of the received original message.
Transaction Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	0..10	Additional Information Message from RTGS to participant: Mandatory if <TxSts> = RJCT or ACWC, not present if <TxSts> = ACCP. Location of the erroneous or changed element as an XPath. "n/a" will be provided if the error cannot be unambiguously assigned to one element. In case of error code 118 (= message unreadable) the content of the incorrect message is returned packed in CDATA sections (maximum 10 x 105 characters). Message from participant to RTGS: Must not be used.
Transaction Information And Status +Acceptance Date Time	AccptncDtTm	0..1	0..1	Processing Date Time Message from RTGS to participant: Is always used and contains validation time of the original message (calendar date / time). Message from participant to RTGS: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Effective Interbank Settlement Date	FctvIntrBkSttlmDt	0..1	0..1	Settlement Date / Settlement Time Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Clearing System Reference	ClrSysRef	0..1	0..1	Must not be used (retained in message definition for possible future use).
Transaction Information And Status +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant (of the Original Message) Contains original information from <InstgAgt> of the message being acknowledged. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. If <TxSts> = RJCT: The element contains UNKNOWN if the instructing participant of the original message could not be identified.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Transaction Information And Status +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>.
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructing Participant (proprietary) Element must not be used at the same time as <BICFI>.
Transaction Information And Status +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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +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)).
Transaction Information And Status +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) If <TxSts> = RJCT: Contains UNKNOWN if the instructing participant of the original message could not be identified.
Transaction Information And Status +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant (of the Original Message) Contains original information from <InstdAgt> of the message being acknowledged. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. If <TxSts> = RJCT: The element contains UNKNOWN if the instructed participant of the original message could not be identified.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	Financial Institution Identification
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	Identification of Instructed Participant (BIC) Element must not be used at the same time as <ClrSysMmbId>. 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>.
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	Identification of Instructed Participant (proprietary) Element must not be used at the same time as <BICFI>.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +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.
Transaction Information And Status +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)).
Transaction Information And Status +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	Member Identification SIC IID (=6n) If <TxSts> = RJCT: Contains UNKNOWN if the instructed participant of the original message could not be identified.

Table 4: Transaction Information and Status (TxInfAndSts, C-level)

4.4 Original Transaction Reference (OrgnlTxRef, D-level)

The "Original Transaction Reference" (D-level of the message) is only used in receipts from the RTGS systems to the originating message sender and contains the following information:

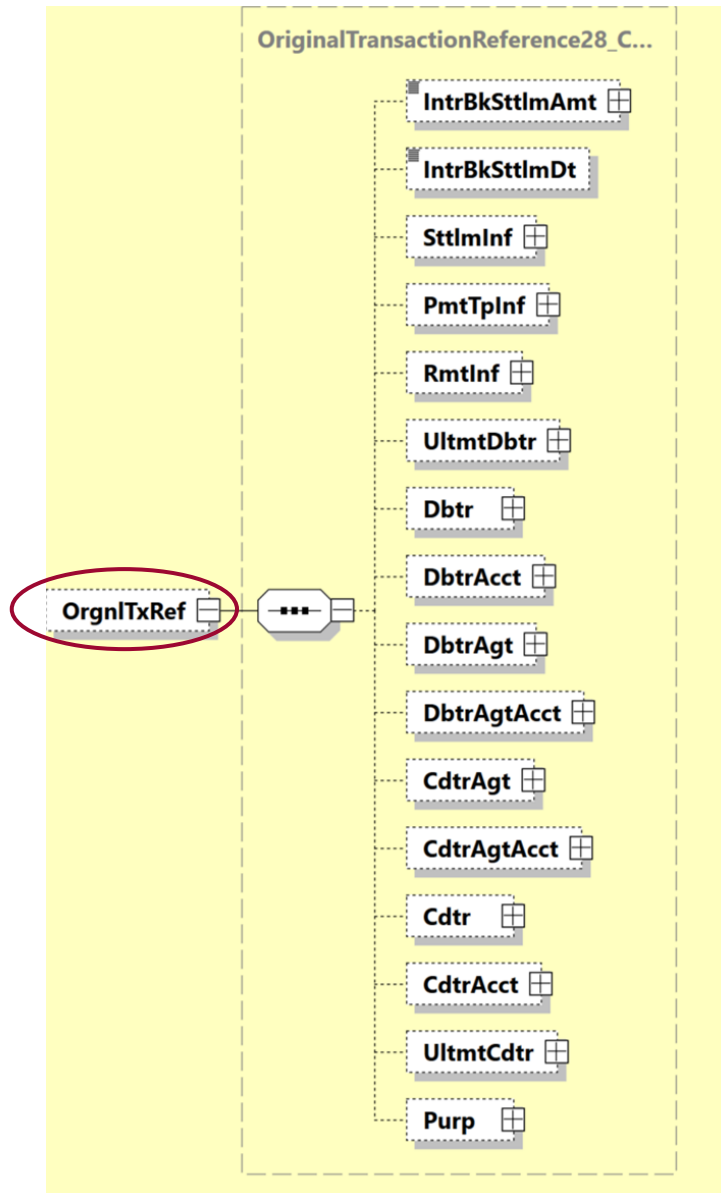


Figure 9: Original Transaction Reference (OrgnlTxRef)

The following table specifies all the elements of the "Original Transaction Reference" of the "pacs.002" message that are relevant to the RTGS systems.

Note:

The majority of the elements present within the D-level are not currently used, but they are retained for possible future use in the message definitions. The elements concerned are marked below with a corresponding note.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Original Transaction Reference	OrgnlTxRef	0..1	0..1	Original Transaction Reference Message from RTGS to participant: Is always used. Message from participant to RTGS: Must not be used.
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Settlement Date Message from RTGS to participant: Provides the designated settlement date of the payment after validation has been completed. Mandatory if <TxSts> = ACCP or ACWC. Not provided if <TxSts> = RJCT.
Transaction Information And Status +Original Transaction Reference ++Settlement Information	SttlmInf	0..1	0..1	Settlement Information Message from RTGS to participant: Is always used.
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Settlement Method	SttlmMtd	1..1	1..1	Settlement Method Is always used with value CLRG (Clearing)
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Settlement Account	SttlmAcct	0..1	0..1	Settlement Account Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Clearing System	ClrSys	0..1	0..1	Clearing System Is always used to identify the clearing system.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Original Transaction Reference ++Settlement Information +++Clearing System ++++Code	Cd	1..1	1..1	Clearing System Identification (code) Is always used, contains identification of the clearing system. The following code values are available: SIC (CHF only) = value SIC is used euroSIC (EUR only) = value SEU is used
Transaction Information And Status +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Remittance Information	RmtInf	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Debtor	Dbtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Debtor Agent Account	DbtrAgtAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Creditor Agent Account	CdtrAgtAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information And Status +Original Transaction Reference ++Creditor	Cdtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).
Transaction Information And Status +Original Transaction Reference ++Purpose	Purp	0..1	0..1	Is not used by RTGS (retained in message definition for possible future use).

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