



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Status Request (pacs.028)

Version 2.0, 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
2.0	28.02.2023	Modifications per SIC Platform Release 4.10	
		Complete revision and renaming of the Implementation Guideline "Status Request" (formerly "SEPA Request for Status Update") due to <ul style="list-style-type: none"> <li>update of ISO 20022 version 2019 (CR2023-SIC4-0003) and</li> <li>introduction of the generalized use case "Status Request" for SIC and euroSIC (CR2023-SIC4-0004)</li> </ul>	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" due to the new ISO 20022 version as well as changed usage of the message in the RTGS systems	2
		Use case "SEPA Request for Status Update" replaced by "Status Request", revision of the use case description	3.1
		New chapter "Status request types"	3.2
		Editorial revision of the chapter "Message reference" (alignment with other pacs messages)	3.3.1
		New chapter "Transaction reference" (alignment of the chapter structure with other pacs messages)	3.3.2
		Former chapter "Other references" restructured and renamed to "References from the original message"	3.4
		Renaming of all sub-chapters under "Technical specifications for the RTGS systems" (term "block" replaced by "level"), new definition for the chapter "Original Group Information (OrgnlGrpInf, B-level)" (not supported anymore)	4
		Complete revision of the chapter "Technical specifications for the RTGS systems"; Details as per the separate document "Delta Commentary pacs.028"	4
1.2	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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## General notes

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

## Table of contents

<b>Change history .....</b>	<b>2</b>
<b>General notes .....</b>	<b>4</b>
<b>Table of contents.....</b>	<b>5</b>
<b>Table of tables .....</b>	<b>6</b>
<b>Table of figures.....</b>	<b>7</b>
<b>1 Introduction .....</b>	<b>8</b>
1.1 Overview of the documentation structure .....	8
1.2 Target audience.....	9
1.3 Change control .....	9
1.4 XML schema .....	9
1.5 Validation portal .....	9
1.6 Reference documents .....	9
<b>2 ISO definitions.....</b>	<b>10</b>
<b>3 Business specifications for the RTGS systems .....</b>	<b>11</b>
3.1 Use cases .....	11
3.2 Status request types .....	12
3.3 Use of references .....	13
3.3.1 Message reference .....	13
3.3.2 Transaction reference .....	14
3.4 References from the original message.....	15
3.4.1 Original Message Identification .....	15
3.4.2 Original Transaction Identification .....	15
3.4.3 Original Instruction Identification .....	16
3.4.4 Original UETR.....	16
3.4.5 Original End To End Identification.....	16
3.5 Further business-related definitions .....	16
<b>4 Technical specifications for the RTGS systems .....</b>	<b>17</b>
4.1 Group Header (GrpHdr, A-level).....	17
4.2 Original Group Information (OrgnlGrpInf, B-level).....	19
4.3 Transaction Information (TxInf, C-level) .....	19
4.4 Original Transaction Reference (OrgnlTxRef, D-level) .....	25

## Table of tables

Table 1:	Change history .....	2
Table 2:	Use case for the ISO 20022 message type "pacs.028" .....	11
Table 3:	List of Status Request types .....	12
Table 4:	Group Header (GrpHdr, A-level).....	18
Table 5:	Transaction Information (TxInf, C-level) .....	24
Table 6:	Original Transaction Reference (OrgnITxRef, D-level).....	27

## Table of figures

Figure 1:	Documentation structure for message type "pacs.028" .....	8
Figure 2:	Basic message structure of the "pacs.028" message .....	10
Figure 3:	Specifying the status request type in the "pacs.028" message.....	12
Figure 4:	Message Identification.....	13
Figure 5:	Transaction reference (Status Request Identification) .....	14
Figure 6:	References from the original message.....	15
Figure 7:	Group Header (GrpHdr) .....	17
Figure 8:	Transaction Information (TxInf).....	19
Figure 9:	Original Transaction Reference (OrgnITxRef) .....	25

# 1 Introduction

## 1.1 Overview of the documentation structure

The Implementation Guidelines 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.028" – 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.

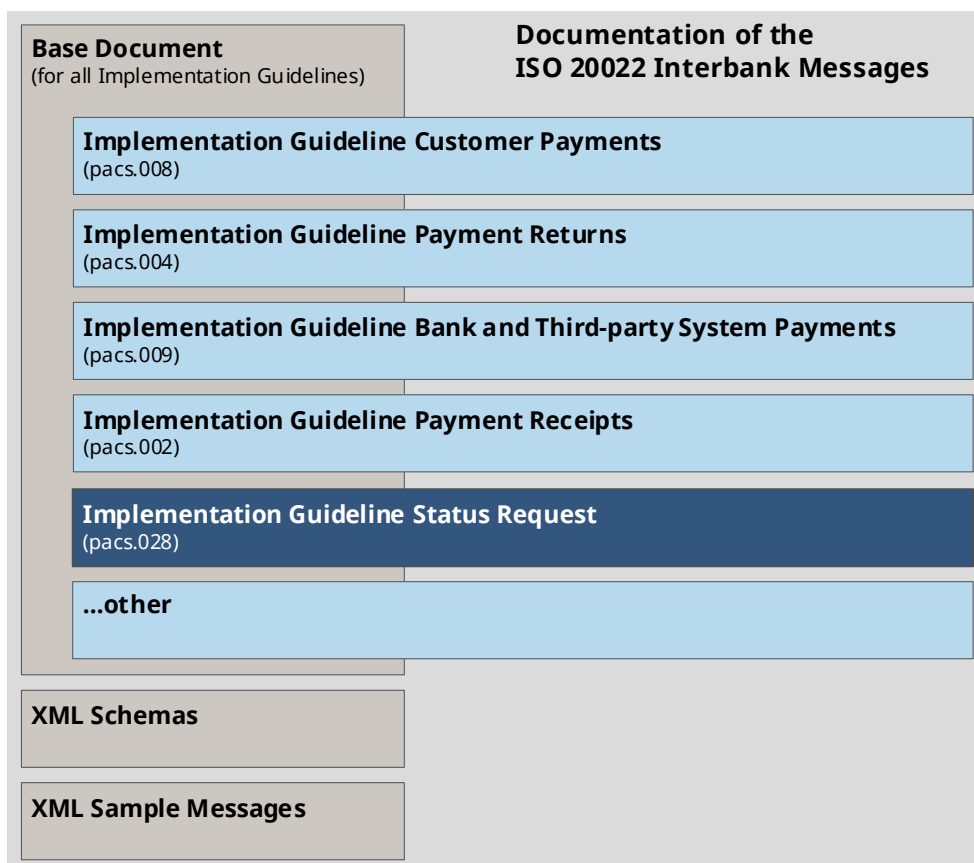


Figure 1: Documentation structure for message type "pacs.028"



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

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

It should preferably be opened using 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](http://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 Request" message (pacs.028) is sent from the debtor agent (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor agent (the instructed participant) to ask the latter about the status of a previously sent "Return Request" (camt.056), "SEPA Missing Incoming Payment Query" (camt.027) or "SEPA Value Date Adjustment Request" (camt.087). It is used on the basis of the ISO 20022 XML schema "pacs.028.001.03".

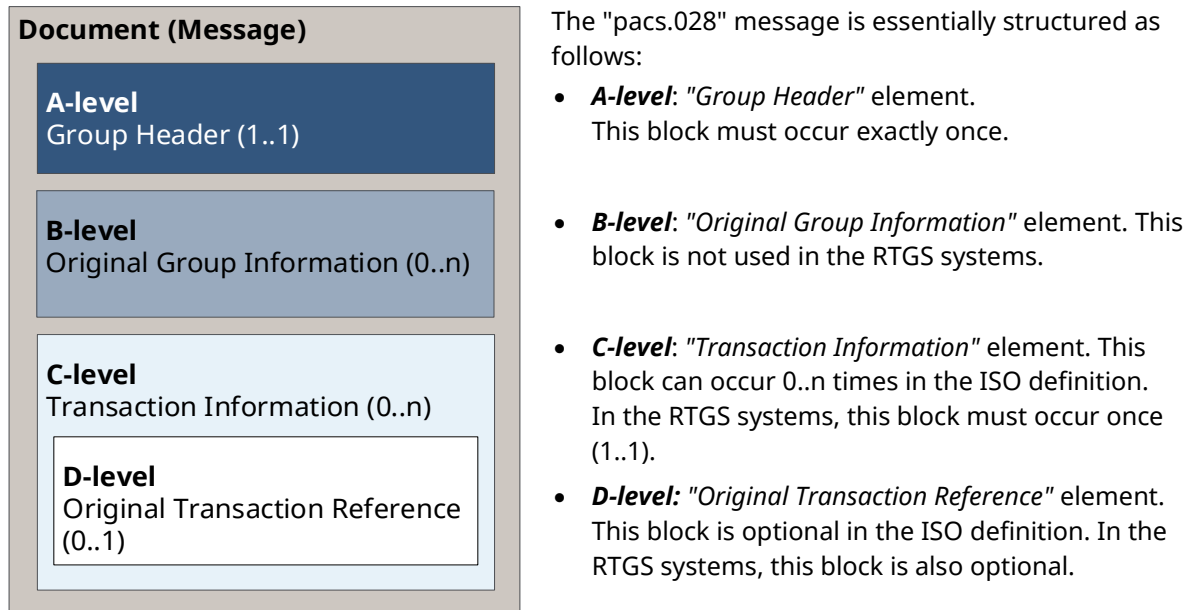


Figure 2: Basic message structure of the "pacs.028" message

## 3 Business specifications for the RTGS systems

### 3.1 Use cases

The "FI To FI Payment Status Request" message is used in the following use case in the RTGS systems:

Use case	Input/Output	ISO 20022
Status request	I/O	pacs.028

Table 2: Use case for the ISO 20022 message type "pacs.028"

With the use case "Status request" the debtor agent (of the original payment) can ask in SIC and euroSIC about the status of a previously submitted "Return request" (camt.056). The creditor agent (of the original payment) is obliged, in response to a status request (or to the original return request), either to refund the original payment amount with a payment return (pacs.004) or to reject the return request with the use case "Return request rejection" (camt.029).

In addition, the use case "Status request" can be used in euroSIC in traffic with the SECB

- to query the status of a previously submitted "SEPA missing incoming payment query" (camt.027). In this case, the creditor agent responds with a "SEPA investigation resolution" (camt.029).
- to query the status of a previously submitted "SEPA value date adjustment request" (camt.087). Also in this case, the creditor agent responds with a "SEPA investigation resolution" (camt.029).

#### Checking of referenced messages through the RTGS system

The RTGS systems do not check whether or not the previously used messages camt.056/camt.027/camt.087 or the referenced customer payment were actually processed in the RTGS systems.

## 3.2 Status request types

The following status request type is provided:

Status request type	Code value
Status request	STSREQ

Table 3: List of Status Request types

To allow for correct, type-specific definition and validation, a corresponding code value is provided in the `.../TxInf/ClrSysRef` element for purposes of identification.

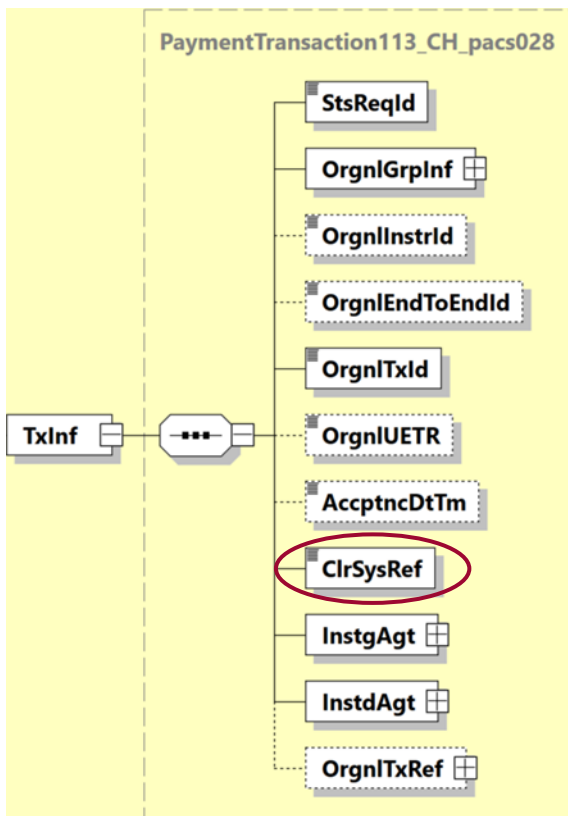


Figure 3: Specifying the status request type in the "pacs.028" message

### 3.3 Use of references

The mandatory references described below must be used in the "Status Request" message.

#### 3.3.1 Message reference

##### Message Identification (A-level)

The message identification is a unique "technical" reference of the message. This reference is assigned by the instructing participant when the messages are created and is passed on unchanged by the RTGS systems to the instructed participant. The *<MsgId>* is used in the RTGS systems for duplicate checking at the message level ("technical" duplicate checking).

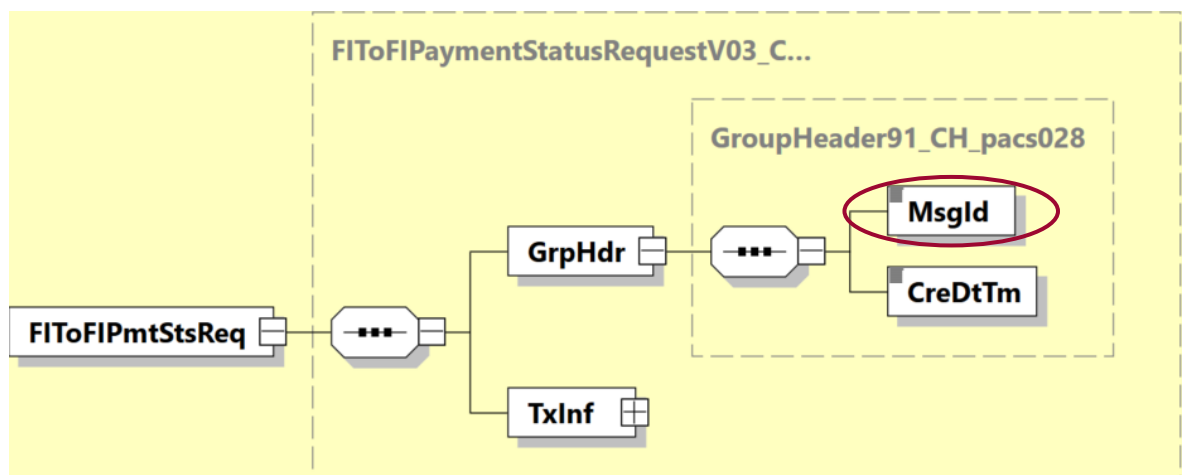


Figure 4: Message Identification

### 3.3.2 Transaction reference

#### Transaction reference "Status Request Identification" (C-level)

The transaction reference is the unique reference for a Status Request. This reference is assigned by the instructing participant when the transaction is created and is forwarded unchanged by the SIC IP service to the instructed participant. The transaction reference is used for "operational" duplicate checking at the transaction level.

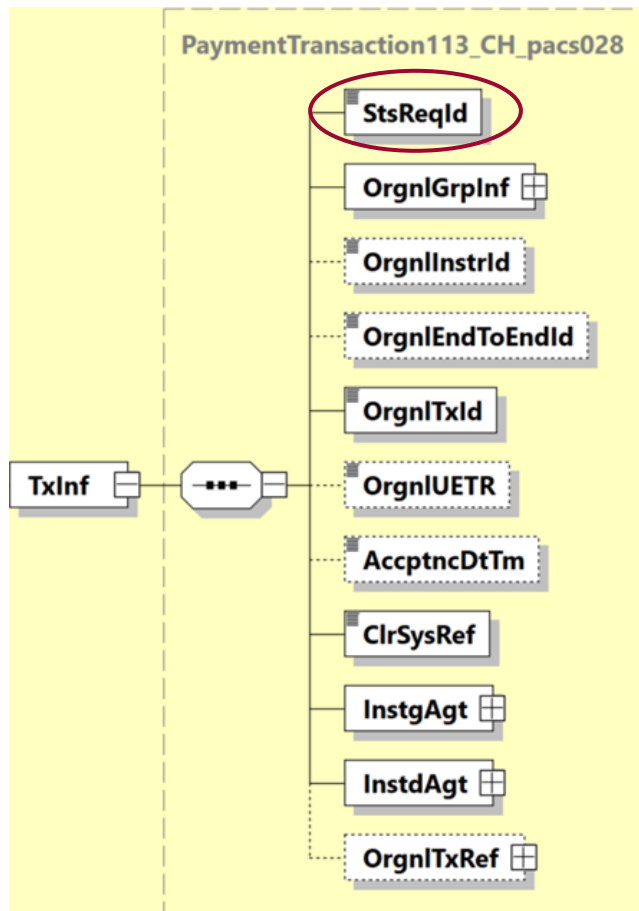


Figure 5: Transaction reference (Status Request Identification)

### 3.4 References from the original message

The transaction block (C-level) of the Status Request uses the following references from the original message.

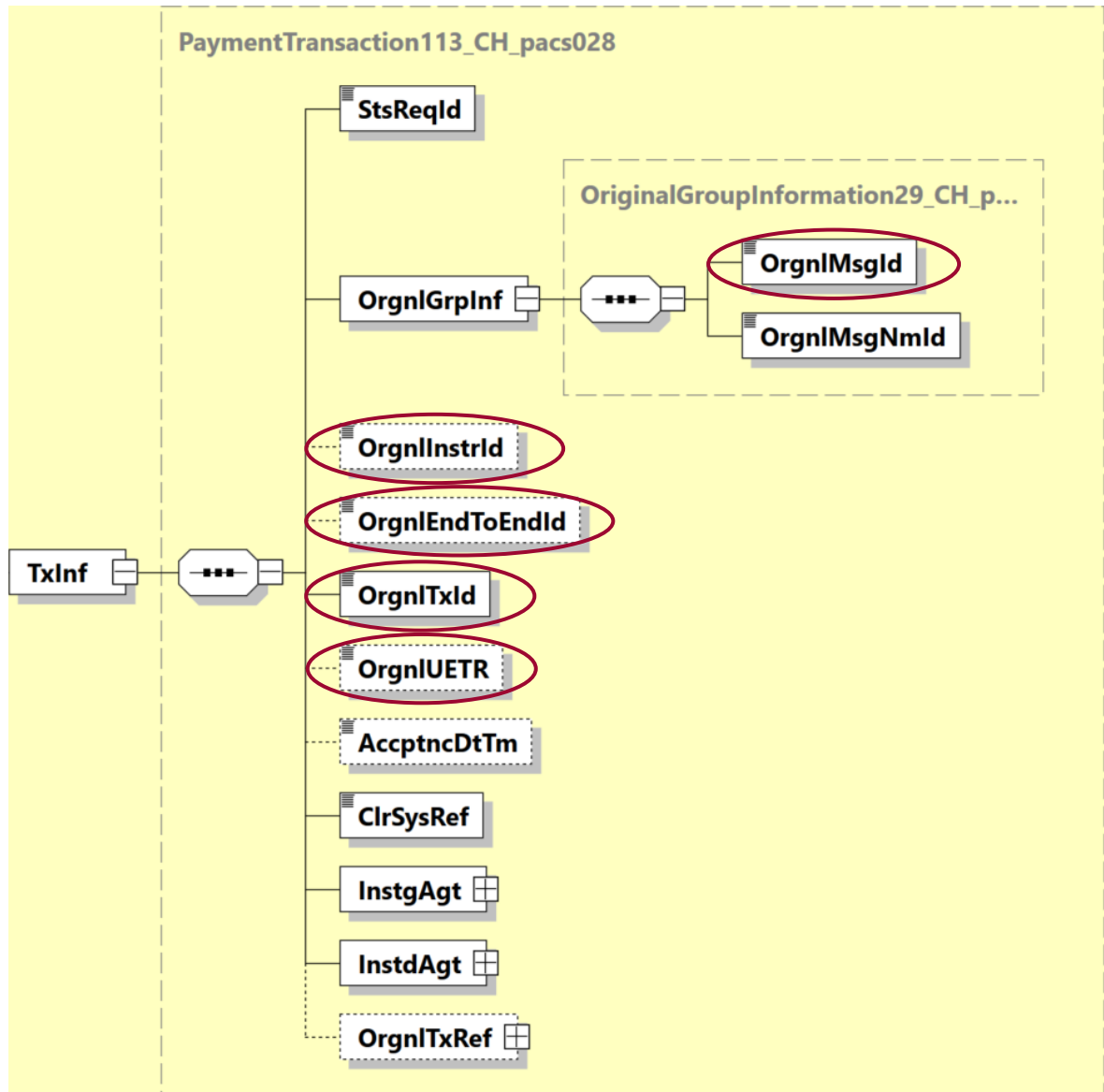


Figure 6: References from the original message

#### 3.4.1 Original Message Identification

The message identification of the original message to which the status request refers is mandatory and is transmitted in the `<OrgnlMsgId>` element. This identification corresponds to the message identification of the original message camt.027, camt.056 or camt.087 (element `<Assgnmt><Id>`).

#### 3.4.2 Original Transaction Identification

The transaction reference of the original payment (pacs.008, element `<TxId>`) is mandatory and is transmitted in the `<OrgnlTxId>` element.

### 3.4.3 Original Instruction Identification

The following reference must be specified in the `<OrgnlInstrId>` element as the transaction reference of the original message to which the status request refers, depending on the message type in the `<OrgnlMsgNmId>` element:

- camt.027: Reference of the "SEPA missing incoming payment query" from the `<Case><Id>` element
- camt.056: Reference of the "Return request" from the `<CxlId>` element
- camt.087: Reference of the "SEPA value date adjustment request" from the `<Case><Id>` element

### 3.4.4 Original UETR

If a UETR was present in the original payment, it may be specified in the status request (not checked by the RTGS systems). The UETR is transmitted in the `<OrgnlUETR>` element.

### 3.4.5 Original End To End Identification

A debtor reference supplied in the original payment can optionally be transmitted in the `<OrgnlEndToEndId>` element.

## 3.5 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:

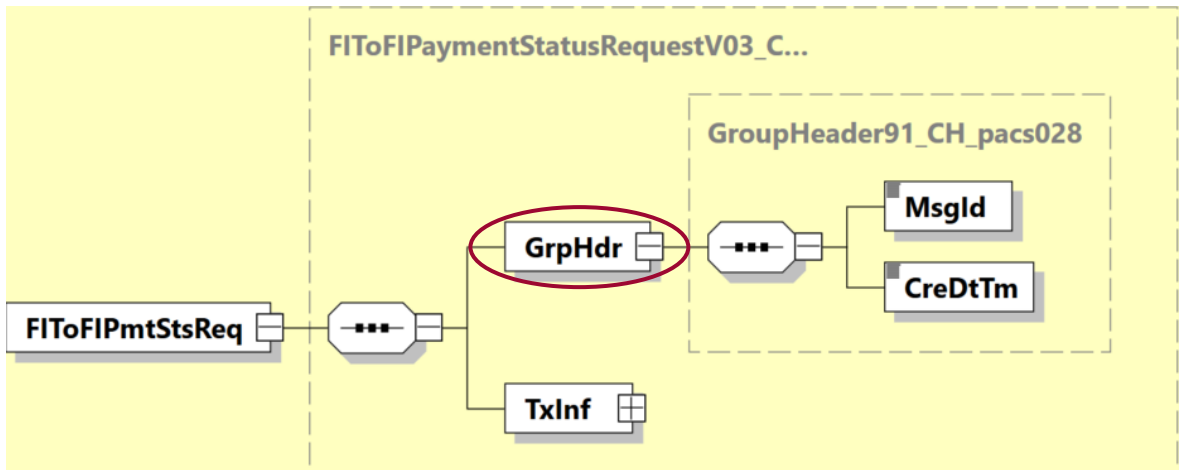


Figure 7: Group Header (GrpHdr)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Document +FITo FIPayment Status Request V03	FIToFIPmtStsReq	1..1	1..1	
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 can only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>

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

## 4.2 Original Group Information (OrgnlGrpInf, B-level)

The group information level "Original Group Information" is not used by the RTGS systems.

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

The "Transaction Information" (C-level of the message) occurs exactly once in the message and contains the following elements:

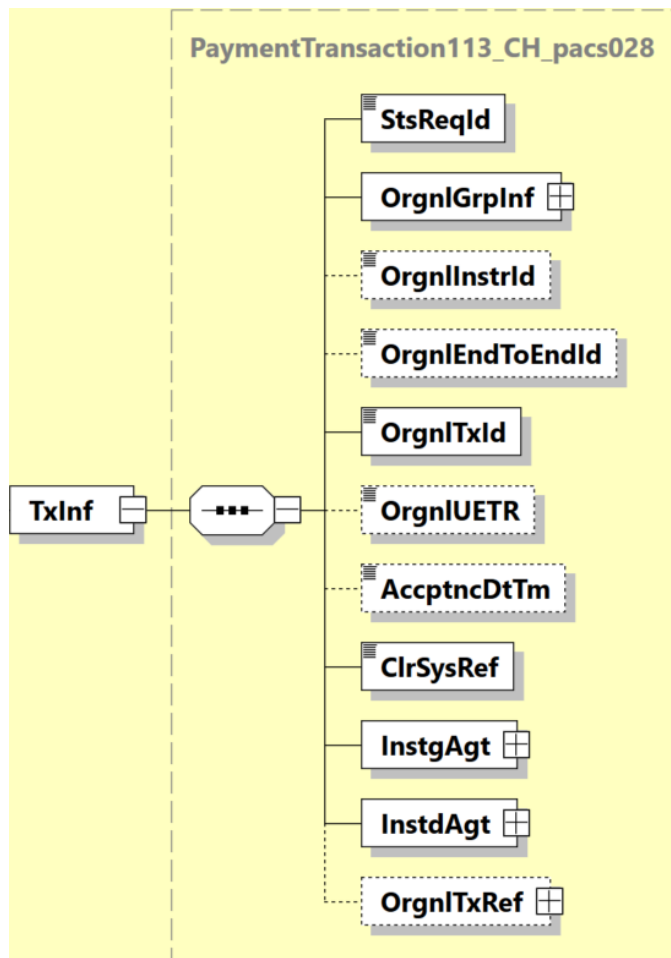


Figure 8: Transaction Information (TxInf)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information	TxInf	0..n	1..1	
Transaction Information +Status Request Identification	StsReqId	0..1	1..1	<b>Transaction Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. Must include a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	<b>Original Group Information</b>
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	<b>Original Message Identification</b> Corresponds to the message identification of the original message camt.027, camt.056 or camt.087 (element <Assgnmt><Id>). Is not checked by the RTGS system against the original message.
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	<b>Original Message Name Identification</b> The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the RTGS system): <ul style="list-style-type: none"> <li>• camt.027 (only permitted in euroSIC)</li> <li>• camt.056</li> <li>• camt.087 (only permitted in euroSIC)</li> </ul> Additional digits to indicate the complete message version (e.g. "camt.056.001.08") are permitted but will not be validated by the RTGS system.
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	<b>Original Additional Transaction Identification</b> Must be used, but is not checked by the RTGS system against the original message. Corresponds to the following reference of the corresponding original message in the <OrgnlMsgNmId> element, depending on the message type: <ul style="list-style-type: none"> <li>• camt.027 = identification of the "SEPA Claim Non Receipt" from element &lt;Case&gt;&lt;Id&gt;</li> <li>• camt.056 = identification of the "Request for Return" from element &lt;CxlId&gt;</li> <li>• camt.087 = identification of the "SEPA Inquiry for Claim for Value Date Correction" from element &lt;Case&gt;&lt;Id&gt;</li> </ul>
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	<b>Original Debtor Reference</b> Corresponds to the debtor reference of the customer payment (pacs.008, element <EndToEndId>). Can optionally be supplied, but is ignored by the RTGS system and not checked against the original payment. Must be provided in case of a cross-system SEPA status update (not verified by the RTGS system).
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	<b>Original Transaction Identification</b> Corresponds to the transaction identification of the customer payment (pacs.008, element <TxId>), but is not checked by the RTGS system against the original message.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
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 and corresponds to the UETR of the customer payment (pacs.008, element <TxId>). Can optionally be supplied, but is ignored by the RTGS system and not checked against the original payment.
Transaction Information +Acceptance Date Time	AccptncDtTm	0..1	0..1	<b>Processing Date Time</b> Must not be used within SIC/euroSIC (exclusively intended for use in the context of instant payments).
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	<b>Status Request Type</b> Must be used for indicating system-specific codes to identify the status request type. The following codes are available: STSREQ = Status request
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	<b>Instructing Participant</b> Must be used. Is used together with <MsgId> / <StsReqId> for duplicate checking. For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used.
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.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Identification of Instructing Participant (proprietary)</b> This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant. Must not be concatenated.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other	Othr	0..1	1..1	<b>Other Identification</b> Must be used to identify the clearing system.
Transaction Information +Instructing Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Clearing System Identification (proprietary)</b> Identification of the clearing system, the following code values are available: SIC (CHF only) = value SIC must be used euroSIC (EUR only) = value SEU must be used
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.
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Identification of Instructed Participant (BIC)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.  This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant.
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.
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to identify the identification type.
Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code value: CHSIC (SIC IID (=6n)).
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1	
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element. The type of addressing the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). Message from participant to RTGS system: Must not be used.

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



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

The "Original Transaction Reference" (D-level of the message) contains the following information about the original payment:

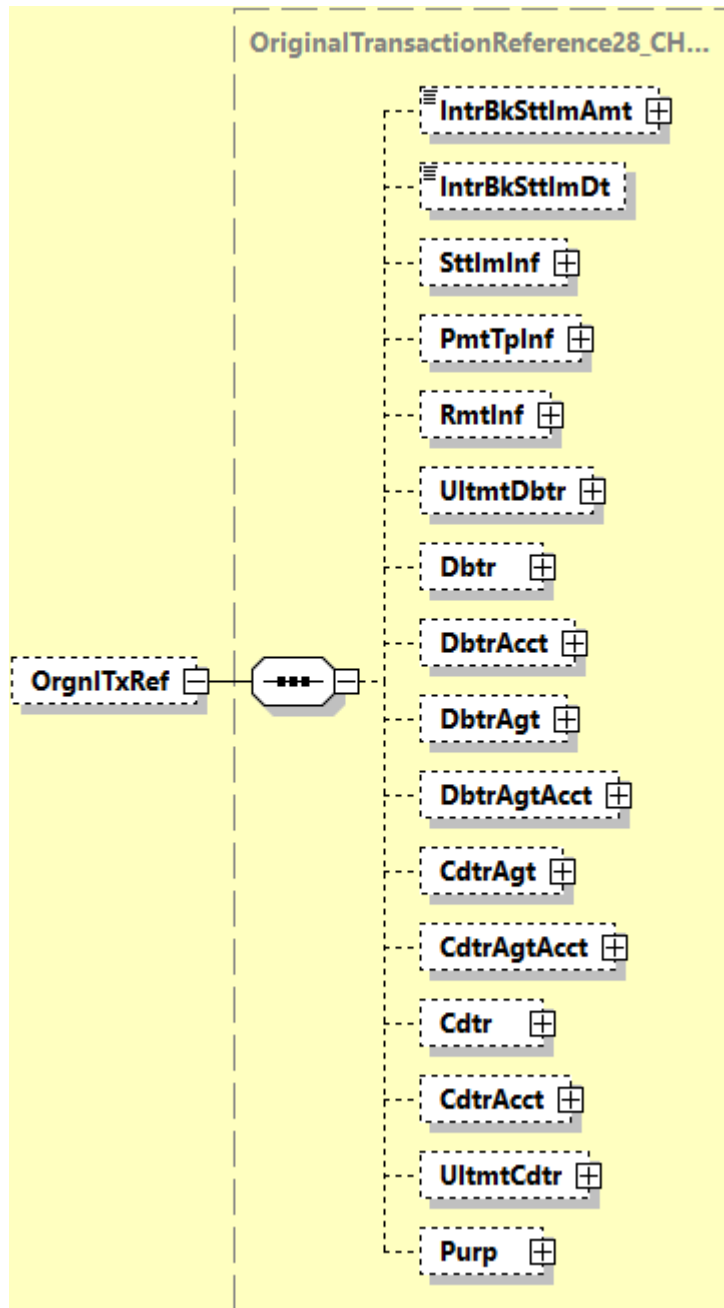


Figure 9: Original Transaction Reference (OrgnlTxRef)

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Original Transaction Reference	OrgnlTxRef	0..1	0..1	<b>Original Transaction Reference</b> The element may optionally be supplied. If used, the sub-elements of <OrgnlTxRef> used must contain exact copies of the data from the corresponding elements of the original payment (is not verified by the RTGS platform). All sub-elements from <OrgnlTxRef> are only checked by the RTGS platform against the schema definition.
Original Transaction Reference +Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..1	<b>Settlement Amount</b>
	@ Ccy			<b>Currency Code</b>
Original Transaction Reference +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	<b>Requested Settlement Date</b>
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	<b>Settlement Information</b>
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	<b>Payment Type Information</b>
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b>
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b>
Original Transaction Reference +Debtor	Dbtr	0..1	0..1	<b>Debtor</b>
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b>
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	<b>Debtor Agent</b>
Original Transaction Reference +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	<b>Debtor Agent Account</b>
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	<b>Creditor Agent</b>
Original Transaction Reference +Creditor Agent Account	CdtrAgtAcct	0..1	0..1	<b>Creditor Agent Account</b>
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	<b>Creditor</b>

ISO 20022 Standard			Swiss ISO 20022 Payments Standard	
Message Item	XML Tag	Mult	Mult	Definition
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b>
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b>
Original Transaction Reference +Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b>

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