



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

Customer Payments (pacs.008)

Version 2.1, valid from 18 November 2022

## Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

Version	Date	Change description	Chapter
2.1	07.04.2022	Errata per SIC Platform Release 4.9	
		New CH schema version pacs.008.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		Moved the recommendation to use a structured address for agents to chapter 3.6.1 (editorial change)	3.4.2
		Removal of the redundant requirement to use <PstAdr> and <Nm> at the same time (already checked via the permissible addressing options)	3.4.2
		Addition of the term "institutions" to the 4th bullet point (clarification)	3.6.2
		Correction of the maximum length of the account name in the <Nm> element from 35 to 70 characters (Table 10)	3.7
		Modifications to the "Technical definitions for the RTGS system" according to the separate document "Delta Commentary pacs.008"	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
		Removal of the "ESRPMT" payment type, renaming of the "ESRDEB" and "IPIDEB" payment types	3, 4
		Revised "Naming of the parties in a customer transfer" due to new parties	3.3
		Revision of "Identification of financial institutions (Agents)"	3.4
		New descriptive sub-chapters added under "Business specifications for the RTGS systems"	3.5, 3.6, 3.7
		Revision of previous sub-chapters from "Use of references", new sub-chapter "Unique End-to-end Transaction Reference (UETR)" added (replaces former "Handling of SWIFT UETR information in SIC and euroSIC")	3.8
		Revisions within "Specific Swiss code values"	3.9.2, 3.9.3
		Revision of "Handling SWIFTgpi payments in SIC and euroSIC"	3.10.3
		Complete revision of the "Technical definitions for the RTGS system"; Details according to the separate document "Delta Commentary pacs.008"	4
1.19	20.07.2021	Last edition based on 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).

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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.008" – 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.

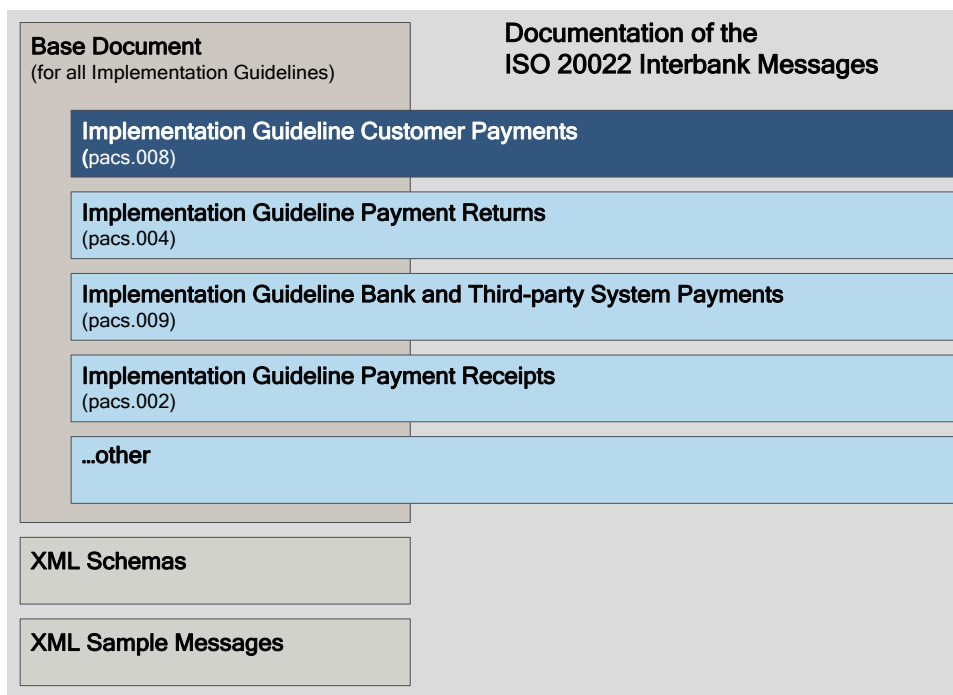


Figure 1: Documentation structure for message type "pacs.008"

## 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.008" for the RTGS systems is published on the SIX Interbank Clearing Ltd website [www.iso-payments.ch](http://www.iso-payments.ch):

- ***pacs.008.001.08.ch.02.xsd***

It should preferably be opened using specialized XML software.

## 1.5 Validation portal

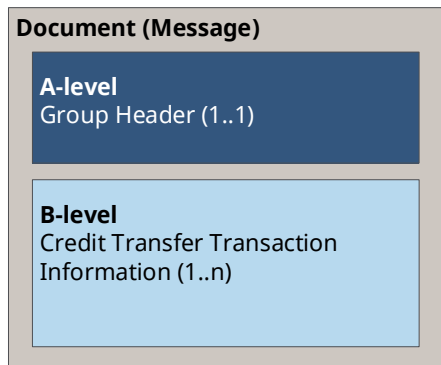
After registration, users can upload their own messages to the SIC & euroSIC Validation Portal Interbank Messages ([validation.iso-payments.ch/SIC4](http://validation.iso-payments.ch/SIC4)) and validate them against this Implementation Guideline. In addition, sample XML messages are available in the download area of the validation portal.

## 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 Customer Credit Transfer" message (pacs.008) is sent from the debtor's financial institution (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor's financial institution (the instructed participant) in order to process a customer payment. It is used on the basis of the ISO 20022 XML schema "pacs.008.001.08".



The "pacs.008" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element.  
This block must occur exactly once.
- **B-level:** Payment or transaction level, "*Credit Transfer Transaction Information*" element.  
This block must occur at least once and can occur n times in the ISO definition. In the RTGS systems, this block is only permitted once.

Figure 2: Basic message structure of the "pacs.008" message

## 3 Business specifications for the RTGS systems

### 3.1 Use cases

The "FI to FI Customer Credit Transfer" message is used in the following use cases in the RTGS systems:

Use case	Input/Output	ISO 20022
Customer payment	I/O	pacs.008
Direct debit payment	I/O	pacs.008
SEPA credit transfer (euroSIC only)	I/O	pacs.008

Table 2: Use cases for the "pacs.008" message

### 3.2 Payment types

Various different payment types can be handled using a "pacs.008" message. The following are provided for:

Payment type	Code value
Direct debit payment (LSV reference)	ESRDEB
Direct debit payment (IPI reference)	IPIDEB
SEPA payment	SEPPMT
SEPA fee and/or compensation payment	SEPFCP
Generic customer payment	CSTPMT

Table 3: List of payment types and their code values in the "pacs.008" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the `.../CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry` element for identification purposes.

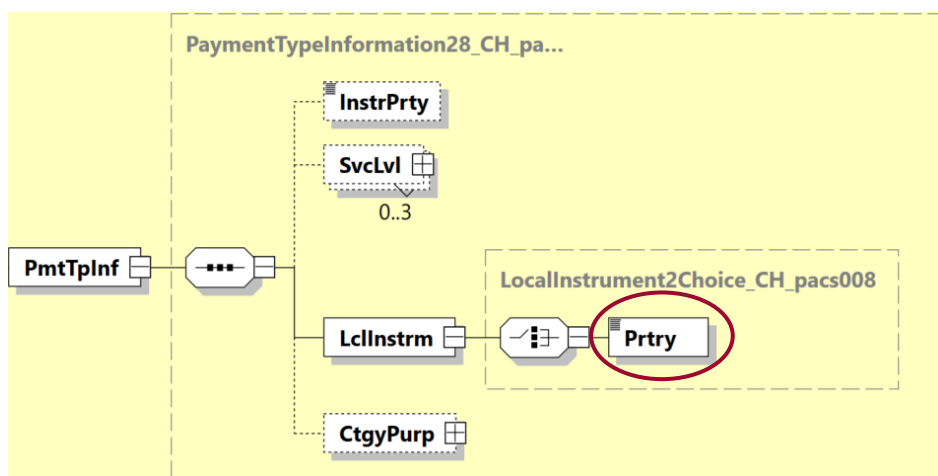


Figure 3: Specifying the payment type in the "pacs.008" message

### 3.3 Naming of the parties in a customer transfer

The parties involved in customer transfers are defined as follows:

Name		Comment	ISO 20022	
Ultimate Debtor			Ultimate Debtor	
Debtor		Is a customer of the debtor's financial institution	Debtor	
Debtor Agent		Manages the debtor's account	Debtor Agent	
Previous Instructing Agents		Keep accounts (when they exist) of participating institutions (prior to the instructing participant)	Previous Instructing Agent	
Instructing Participant		The instructing participant has a settlement account in the RTGS system which is debited	Instructing Agent [Member ID]	
	Optional ID	Is filled in by the RTGS system in the case of a concatenated identification or when forwarded directly to an institution: the participant whose settlement account in the RTGS system is being credited and to whom the transfer is being made	Instructed Agent [Other ID]	
Instructed Participant		The instructed participant has a settlement account in the RTGS system which is credited	Instructed Agent [Member ID]	
Intermediary Agents		Keep accounts (when they exist) of participating institutions (subsequent to the instructed participant)	Intermediary Agent	
Creditor Agent		Manages the creditor's account	Creditor Agent	
Creditor		Is a customer of the creditor's financial institution	Creditor	
Ultimate Creditor			Ultimate Creditor	

Table 4: Names of the parties involved in customer transfers

## Notes on the individual parties:

### Debtor Agent/Creditor Agent

- The "*Debtor Agent*" / "*Creditor Agent*" elements correspond to the account-holding institutions of the "*Debtor*" / "*Creditor*" and must always be sent.
- If the system participant is the same as the creditor's financial institution, then the same information is sent in the "*Creditor Agent*" element as under "*Instructed Agent*".

### Previous Instructing Agent

- A total of 3 occurrences of the "*Previous Instructing Agent*" element are optionally supported.
- Notes for correct usage:  
These institutions, which are sequenced in numerical order, are historical information about the payment paths that have been followed when forwarding cross-system payments from the "*Instructing Agent*" (system participant, sending institution) to the "*Instructed Agent*" (system participant, receiving institution). The information from any respective "*Previous Instructing Agent*" remains static throughout the cycle of such a payment, but the number of specified "*Previous Instructing Agent*" elements (in sequentially correct order) may grow with each forwarding. In intra-system traffic between direct system participants, the use of "*Previous Instructing Agent*" should be avoided.

### Intermediary Agent

- A total of 3 occurrences of the "*Intermediary Agent*" element are optionally supported.
- Notes for correct usage:  
These institutions, which are sequenced in numerical order, are desired payment routing channels for cross-system payments that the "*Instructing Agent*" (system participant, sending institution) provides to the "*Instructed Agent*" (system participant, receiving institution). Accordingly, the specification of one or more "*Intermediary Agent*" elements in the entire cycle of such a payment is not static, but must be reset individually - but nevertheless operationally accurate - by the respective forwarding institution. The use of "*Intermediary Agent*" should be avoided in intra-system traffic between direct system participants.

### Instructing Participant/Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and performs a dual role as system participant and sender.
- The "*Instructing Agent*" is also used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking. If the "*Debtor Agent*" is the same as the system participant/sender, then that identification is sent in the "*Instructing Agent*" element and also as the "*Debtor Agent*".
- The "*Instructed Agent*" element must be filled in by the sender with the system participant on the creditor side.
- The two elements "*Instructing Agent*" / "*Instructed Agent*" are only used at the <CdtTrfTxInf> level; entering them at the <GrpHdr> level is not supported.
- The information that is delivered in the input under "*Instructed Agent*" / "*Creditor Agent*" is forwarded in the output by the RTGS systems unchanged.
- In the case of concatenation or direct forwarding, the details of the destination for the concatenation/direct forwarding are given in the output under the following sub-element of "*Instructed Agent*": *.../InstdAgt/FinInstnId/OthrId*.

- The type of addressing for the concatenation destination will be done in the same way as it was provided by the sender (SIC IID or BIC). The direct forwarding destination will always be provided as a SIC IID, regardless of the type of addressing provided by the sender.
- Details of the destination for the concatenation/direct forwarding are only given in the *"Instructed Agent"*, even if in the input the elements *"Instructed Agent"*/*"Creditor Agent"* were sent with the same information about the system participant.

### 3.4 Identification of financial institutions (Agents)

#### 3.4.1 Instructing Agent/Instructed Agent (sender/recipient of the message)

- Addressing uses either the SIC IID or BIC
- The following elements can be used:  
 BIC: *.../FinInstnId/BIC*  
 SIC IID: *.../FinInstnId/ClrSysMmbId/MmbId*  
 with "Cd = CHSIC" then mandatory in *.../ClrSysMmbId/ClrSysId/Cd*  
 (format: 6 digits numerical i.e. only digits 0 – 9)
- The sub-elements *.../FinInstnId/BIC* and *.../FinInstnId/ClrSysMmbId* must not be used at the same time.
- The identification used by the sender is forwarded to the recipient unchanged.
- Use of the "Name", "Postal Address" or "LEI" elements is not permitted.

#### 3.4.2 Other institutions

The following definitions apply to the following institutions:

Element	Description
CdtTrfTxInf/DbtrAgt	Debtor Agent
CdtTrfTxInf/CdtrAgt	Creditor Agent Note: In addition to the following definitions, the delivery of the <i>.../BrnchId/Id</i> sub-element is optionally possible for this party. This sub-element is only intended for forwarding information from or to cross-system payments. It is not recommended to use it for intra-system payments between direct participants (not validated by the RTGS platform).
CdtTrfTxInf/PrvsInstgAgt1	Previous Instructing Agent 1
CdtTrfTxInf/PrvsInstgAgt2	Previous Instructing Agent 2
CdtTrfTxInf/PrvsInstgAgt3	Previous Instructing Agent 3
CdtTrfTxInf/IntrmyAgt1	Intermediary Agent 1
CdtTrfTxInf/IntrmyAgt2	Intermediary Agent 2
CdtTrfTxInf/IntrmyAgt3	Intermediary Agent 3
CdtTrfTxInf/ChrgsInf/Agt	Charges Information / Agent

Table 5: List of other institutions (identification of financial institutions)



- Addressing must be made using one of the following 3 options:
  - Option 1: BIC in element *.../FinInstnId/BICFI*
  - Option 2: Proprietary institution identification in element *.../FinInstnId/ClrSysMmbId*
  - Option 3: Full address in the *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* elements
- When using a proprietary institution identification for addressing (option 2), the following 2 sub-elements must be provided under *.../FinInstnId/ClrSysMmbId*:
  1. *.../FinInstnId/ClrSysMmbId/ClrSysId/Cd*  
Identification type of the clearing system, one of the ISO code values as per the corresponding external code list
  2. *.../FinInstnId/ClrSysMmbId/MmbId*  
Participant identifier
- When using a full address for addressing (option 3), both of the sub-elements *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* must be provided.
- The following combinations of the 3 options listed above are permitted:
  1. Option 1 (BIC) with option 3 (full address)
  2. Option 2 (Proprietary institution identification) with option 3 (full address)
- Combining option 1 (BIC) with option 2 (proprietary institution identification) is not permitted.
- The sub-element *.../FinInstnId/LEI* may optionally be used in combination with any one or more of the 3 options listed above.

**Note:**

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical definitions for the RTGS system" down to the element level.

## 3.5 Identification of other parties (Parties)

### 3.5.1 Debtor/Creditor, Ultimate Debtor/Ultimate Creditor

- Addressing must be made using at least one of the following 2 options:
  - Option 1: BIC in element `.../Id/OrgId/AnyBIC`
  - Option 2: Name in element `.../Nm`
- Combining option 1 (BIC) with option 2 (Name) is permitted.
- The sub-element `.../PstAdr` must only be used if the `.../Nm` element is provided.
- Additional information may optionally be used in the following sub-elements in combination with at least one of the options 1 and 2 above:
  - `.../Id/OrgId/LEI` (Legal Entity Identification)
  - `.../Id/OrgId/Othr` (Organization Identification / Other)
  - `.../Id/IdPrvtId` (Private Identification)
  - `.../CtryOfRes` (Country of Residence)

### 3.5.2 Further parties

For all further parties, all available sub-elements (taking into account the schema definitions) may be used without restrictions or dependencies.

These definitions are valid for the following parties:

Element	Description
CdtTrfTxInf/InitgPty Restriction: The sub-element <code>.../PstAdr</code> may only be used if the <code>.../Nm</code> sub-element is provided.	Initiating Party
CdtTrfTxInf/RmtInf/Strd/Invcr	Invoiceer
CdtTrfTxInf/RmtInf/Strd/Invcee	Invoicee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee	Garnishee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr	Garnishment Administrator

Table 6: List of further parties (identification of other parties)

#### Note:

Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed in chapter 4 "Technical definitions for the RTGS system" down to the element level.

### 3.6 Use of address information

The following address elements can usually be used in the «Postal Address» element:

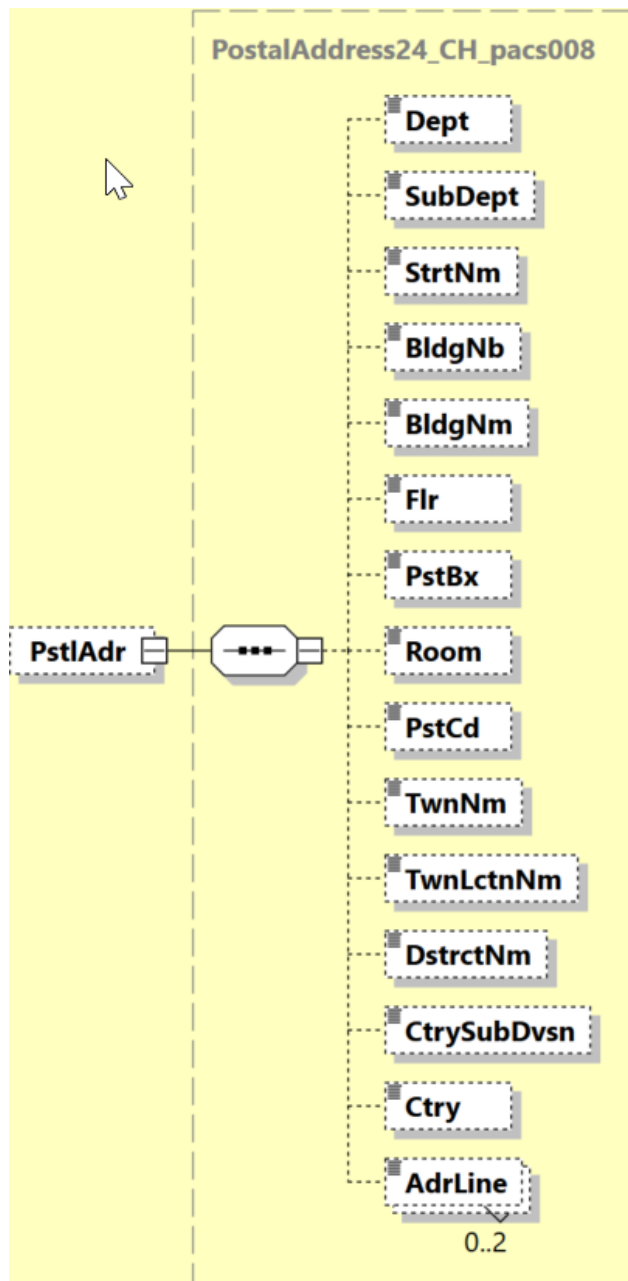


Figure 4: Address information (Postal Address)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General Definition	Remarks
Department	Dept	0..1	0..1	Department	
Sub Department	SubDept	0..1	0..1	Sub Department	
Street Name	StrtNm	0..1	0..1	Street Name	
Building Number	BldgNb	0..1	0..1	Building Number	
Building Name	BldgNm	0..1	0..1	Building Name	
Floor	Flr	0..1	0..1	Floor	
Post Box	PstBx	0..1	0..1	Post Box	
Room	Room	0..1	0..1	Room	
Post Code	PstCd	0..1	0..1	Post Code	
Town Name	TwnNm	0..1	0..1	Town Name	Must be supplied if <AdrLine> is not supplied.
Town Location Name	TwnLctnNm	0..1	0..1		
District Name	DstrctNm	0..1	0..1	District	
Country Sub Division	CtrySubDvsn	0..1	0..1	Region (e.g., canton, province, state)	
Country	Ctry	0..1	0..1	Country (Country code as per ISO 3166 alpha-2 code list)	Must be supplied if <AdrLine> is not supplied.
Address Line	AdrLine	0..7	0..2	Address line (unstructured)	Maximum 2 lines permitted. Note: For certain parties, the use of unstructured address information is no longer permitted, see the definition below of the "Unstructured" variant.

Table 7: Data elements for address information (Postal Address)

The addresses of the parties / institutions involved can either be structured (see chapter 3.6.1) or unstructured (see chapter 3.6.2) within the "Postal Address" element.

### 3.6.1 "Structured" variant

- The elements "Town Name" and "Country" must be provided.
- The following elements may optionally be provided in addition:
  - "Department"
  - "Sub Department"
  - "Street Name"
  - "Building Number"
  - "Building Name"
  - "Floor"
  - "Post Box"
  - "Room"
  - "Post Code"
  - "Town Location Name"
  - "District Name"
  - "Country Sub Division"
- The "structured" variant can be used for any parties that have a "Postal Address" element.

#### Recommendation for financial institutions (Agents)

It is recommended to use a structured address inside *.../FinInstnId/PstlAdr*, especially for cross-system payments.

#### Exceptions for Debtor / Creditor / Ultimate Debtor / Ultimate Creditor

- Within the scope of the Interbank message definitions, the RTGS system must ensure the conflict-free transmission of origin information from various sources of the customer orders.
- In particular, financial institutions supporting "Swiss Payment Standards" (SPS), the Swiss recommendations for customer-bank messages, must always support the two latest "major" guideline versions of SPS in parallel.
- Due to these framework conditions, the mandatory requirement above that states '*The elements "Town Name" and "Country" must be provided.*' in the RTGS systems cannot actually be implemented as a mandatory requirement in the "Debtor" (<Dbtr>), "Creditor" (<Cdtr>), "Ultimate Debtor" (<UltmtDbtr>), and "Ultimate Creditor" (<UltmtCdtr>) parties for the time being.
- However, system participants are recommended to consistently use the two elements "Town Name" and "Country" even for parties mentioned above when applying the "structured" variant.
- Especially for cross-system payments, the financial institutions are required to comply with the generic minimum requirement of the "structured" variant without exception (not checked by the RTGS platform).

### 3.6.2 "Unstructured" variant

- The "Address Line" element must be provided; a maximum of two lines are permitted.
- The "Country" element may be optionally delivered in addition.
- The "**unstructured**" variant is not permitted for the following parties and institutions:

Element	Description
CdtTrfTxInf/InitgPty	Initiating Party
CdtTrfTxInf/RltdRmtInf/RmtLctnDtls/PstlAdr/Adr	Remittance Location Details
CdtTrfTxInf/RmtInf/Strd/Invcr	Invoicer
CdtTrfTxInf/RmtInf/Strd/Invcee	Invoicee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee	Garnishee
CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr	Garnishment Administrator

Table 8: List of parties and institutions which may not use the "unstructured" variant for address information

- The use of the "unstructured" variant of the "Postal Address" element is still permitted for all other parties and institutions not listed above.

**Note:**

- Any restrictions to the aforementioned specifications for individual payment types or characteristics are detailed down to the element level in chapter 4 "Technical definitions for the RTGS system".

### 3.7 Use of account information

The following definitions apply to the account information elements of the following parties:

Element	Description
CdtTrfTxInf/DbtrAcct	Debtor Account
CdtTrfTxInf/DbtrAgtAcct	Debtor Agent Account
CdtTrfTxInf/PrvsInstgAgt1Acct	Previous Instructing Agent 1 Account
CdtTrfTxInf/PrvsInstgAgt2Acct	Previous Instructing Agent 2 Account
CdtTrfTxInf/PrvsInstgAgt3Acct	Previous Instructing Agent 3 Account
CdtTrfTxInf/IntrmyAgt1Acct	Intermediary Agent 1 Account
CdtTrfTxInf/IntrmyAgt2Acct	Intermediary Agent 2 Account
CdtTrfTxInf/IntrmyAgt3Acct	Intermediary Agent 3 Account
CdtTrfTxInf/CdtrAgtAcct	Creditor Agent Account
CdtTrfTxInf/CdtrAcct	Creditor Account

Table 9: List of the parties that have accounts (use of account information)

The following account information can usually be used for all such accounts:

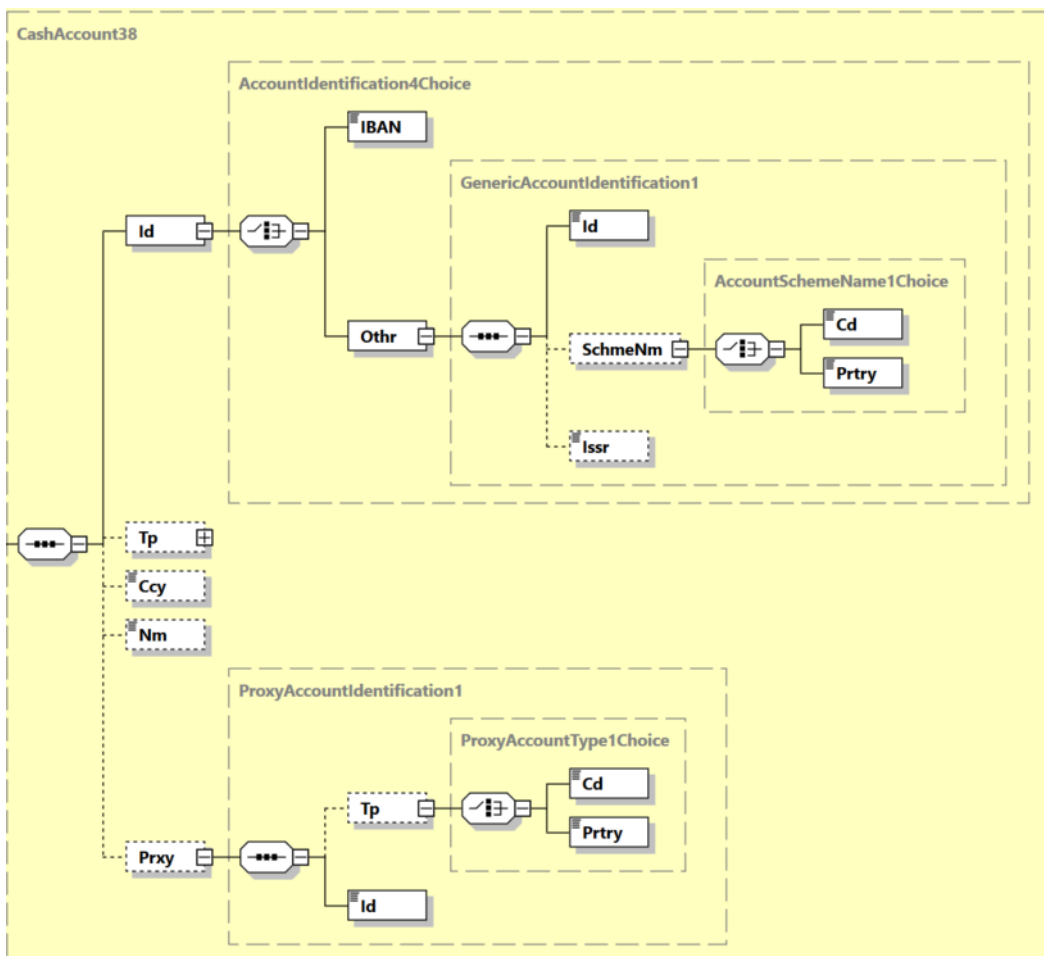


Figure 5: Account information elements (cash account)

ISO 20022 standard			Swiss ISO 20022 payment standard		
Message Item	XML Tag	Mult	Mult	General definition	Remarks
Identification	Id	1..1	1..1	Account identification	
+IBAN {Or	IBAN	1..1	1..1	IBAN	Must be a valid IBAN as per ISO 13616. The check digits (3rd and 4th IBAN characters) must lie in the range from 02 to 98.
+Other Or}	Other	1..1	1..1	Proprietary account format	
++Identification	Id	1..1	1..1	Account number	Max. 34 characters, proprietary account number
++Scheme Name	SchmeNm	0..1	0..1	Type of account number	
+++Code {Or	Cd	1..1	1..1	Type of account number (code)	Permitted ISO code values as per the external code list
+++Proprietary Or}	Prty	1..1	1..1	Type of account number (proprietary)	Max. 35 characters permitted
++Issuer	Issr	0..1	0..1	Account number issuer	Max. 35 characters permitted
Type	Tp	0..1	0..1	Account type or purpose	
+Code {Or	Cd	1..1	1..1	Account type or purpose (code)	Permitted ISO code values as per the external code list
+Proprietary Or}	Prty	1..1	1..1	Account type or purpose (proprietary)	Max. 35 characters permitted
Currency	Ccy	0..1	0..1	Account currency	Valid currency code as per ISO 4217
Name	Nm	0..1	0..1	Account name	Max. 70 characters permitted
Proxy	Pxy	0..1	0..1	Alternative account identifier	
+Type	Tp	0..1	0..1	Type of alternative account identifier	
++Code {Or	Cd	1..1	1..1	Type of alternative account identifier (code)	Permitted ISO code values as per the external code list
++Proprietary Or}	Prty	1..1	1..1	Type of alternative account identifier (proprietary)	Max. 35 characters permitted
+Identification	Id	1..1	1..1	Alternative account identification	Max. 320 characters permitted

Table 10: Data elements for account information (cash account)



## 3.8 Use of references

Along the processing chain, various references are sent in the "pacs.008" message.

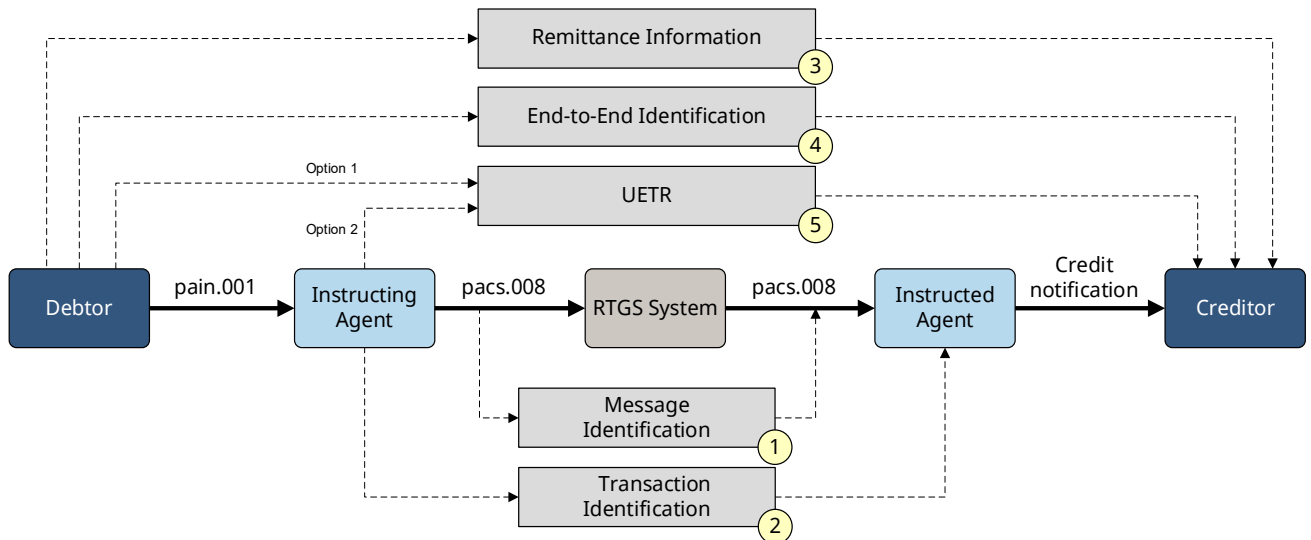


Figure 6: Use of references

### 3.8.1 Message reference

#### Message Identification (A-level) ①

The message identification is a "technical", unique reference of the message. This reference is assigned by the instructing participant when the message is 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).

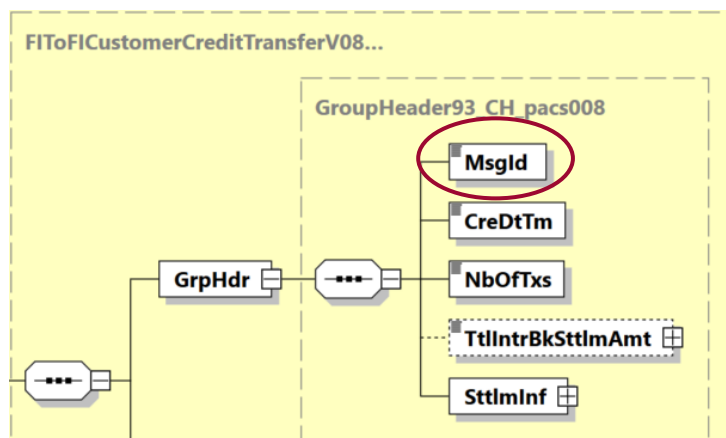


Figure 7: Message Identification

## 3.8.2 Transaction references

### Transaction Identification (B-level) <sup>②</sup>

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant and is passed on unchanged by the RTGS systems to the instructed participant. The transaction identification is used for the "operational duplicate checking" at the transaction level.

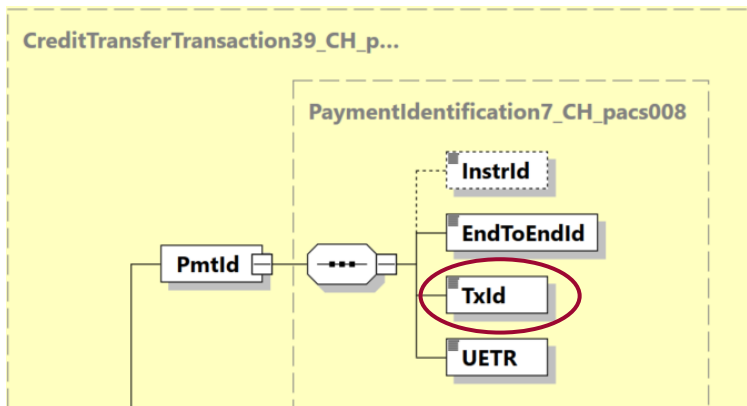


Figure 8: Transaction Identification

## 3.8.3 Customer references

### 3.8.3.1 Debtor reference

#### «End to End Identification» <sup>④</sup>

The debtor can provide the payment with a unique reference which is forwarded unchanged throughout the whole processing chain in the "End to End Identification" element.

### 3.8.3.2 Creditor reference

In addition to the references in the processing chain that are listed above, a creditor reference can also be sent in structured or unstructured form in the "Remittance Information" element.

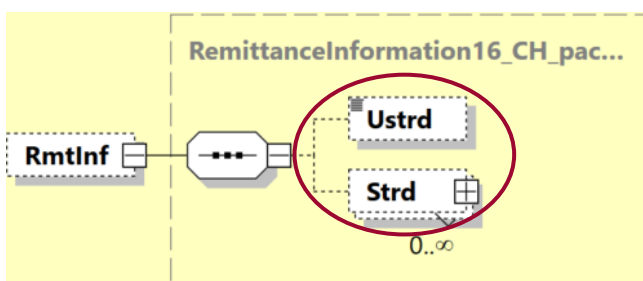


Figure 9: Creditor reference (Remittance Information)

### General observations regarding "Structured"/"Unstructured" sub-elements

- The simultaneous use of the "Unstructured"/"Structured" sub-elements is not permitted within the "Remittance Information" element.
- "Unstructured" may be used a maximum of once only.
- "Structured" may be used only once, and the number of all characters supplied within this sub-element may not exceed the maximum number of 9000 characters (not counting the XML tags of the sub-elements).

### Structured Customer Reference as Remittance Information <sup>3</sup>

The following types of structured reference can be sent in the `.../CdtrRefInf/Ref` element:

#### 1. Using the Swiss QR reference

In Switzerland, the QR reference enables the creditor to make automatic comparisons between its QR-bills and the incoming payments.

#### 2. Using the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his invoices and the incoming payments.

The following definitions are to be observed concerning the structured reference diagram:

The `CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref` element is used for all structured reference numbers.

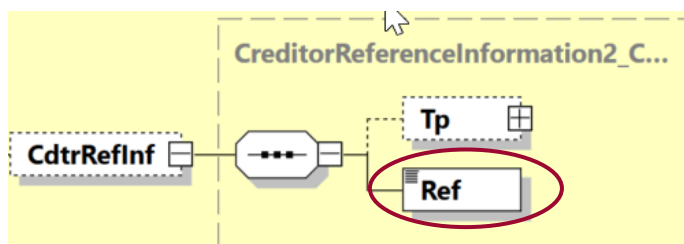


Figure 10: Creditor reference information

- In addition to the reference number, in certain cases it is mandatory to supply a code value that uniquely identifies the type of reference number. The elements `CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd` or `.../Prtry` can be used for this purpose (see also chapter 3.9 "Specific Swiss code values").

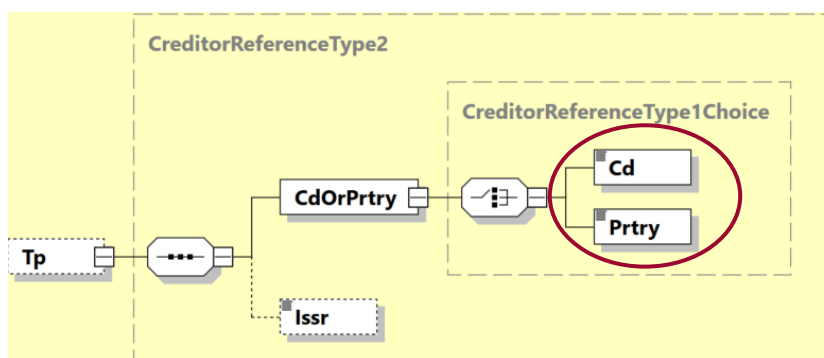


Figure 11: Creditor reference type

### Unstructured Customer Reference as Remittance Information 3

Instead of the structured reference, this can also be sent in unstructured form, maximum length 140 characters.

#### Limiting rules regarding "Structured"/"Unstructured"

For certain circumstances/payment types, there are rules limiting the use of "Structured"/"Unstructured":

a) QR-bill with QR reference or ISO Creditor Reference:

Element `.../Strd/CdtrRefInf/Ref`: Supplying a QR reference is mandatory where a QR-IBAN is used in the `.../CdtrAcct/Id/IBAN` element. If the content of the `<DbtrAgt>` element differs from the `<InstgAgt>` element for payments using a QR IBAN, the element may be assigned the value "000000000000000000000000000000" (27x zero). If an IBAN (non-QR) is used in the element `.../CdtrAcct/Id/IBAN`, then the provision of an ISO Creditor Reference according to ISO 11649 is allowed.

Element `.../Strd/AddtlRmtInf`: Can be used for additional unstructured information when using a structured reference.

Element `.../Ustrd`: Not allowed when using a structured reference.

b) SEPA payment: either `../Ustrd` or `../Strd`; with `.../Strd` the ISO Creditor Reference under ISO 11649 can be used.

c) Direct debit payments: either `.../Strd` with LSV reference or IPI reference and LSV ID/requested processing date; `.../Ustrd` is not permitted.

### 3.8.3.3 Unique End-to-end Transaction Reference (UETR) 5

The UETR is a globally unique reference created either by the debtor (option 1) or by the instructing participant (or the debtor's financial institution) (option 2).

In the case of option 1, the UETR assigned by the debtor is included unchanged in the interbank message if the financial institution offers this service. Financial institutions are also required to forward a UETR unchanged even for cross-system payments in the interbank area.

The UETR corresponds to a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The RTGS platform only checks the UETR against the specifications according to the ISO 20022 schema definition.

### 3.9 Specific Swiss code values

At various points in the "pacs.008" message, specific Swiss code values are used. These are all defined for "Proprietary" versions and are used for the unique identification of specific values in the Swiss Interbank Standard.

These code values are used whenever it is not possible uniquely to identify a transaction using values from the ISO "External Code Lists".

#### 3.9.1 Identifying direct debit information

Relevant information from LSV<sup>+</sup>/BDD transactions is identified using the code value LSVBDD.

Code value	Meaning
LSVBDD	Information from the LSV <sup>+</sup> /BDD transaction (LSV <sup>+</sup> /BDD identification, requested processing date)

Table 11: Code value for LSV<sup>+</sup>/BDD transactions

The code value is sent in the *FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry* element.

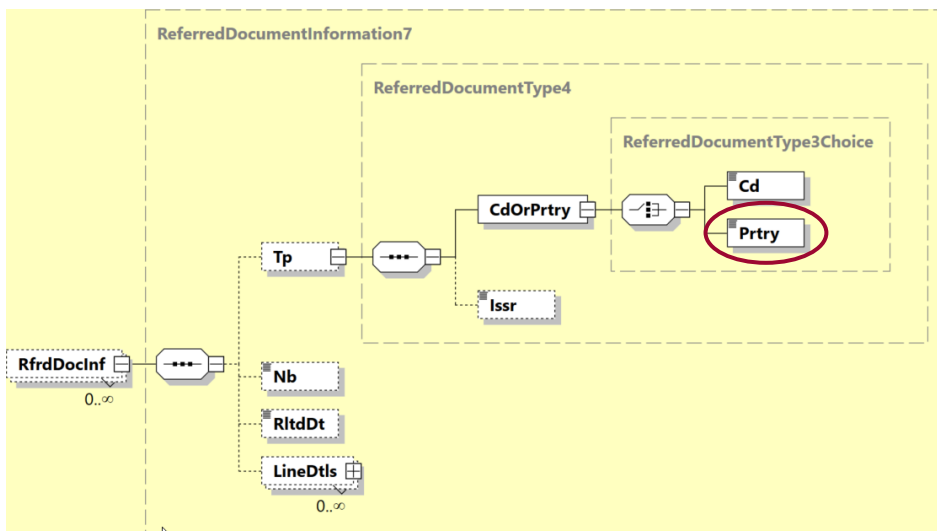


Figure 12: Identifier for direct debits

### 3.9.2 Code list for defining creditor account numbers

The following codes are available for identifying the account number type for the creditor account:

Code value	Meaning
PCACC	Postal account number
ESRPT	LSV participant number (direct debit payments only)

Table 12: Defining creditor account numbers

The code value is sent in the *FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/SchmeNm/Prtry* element.

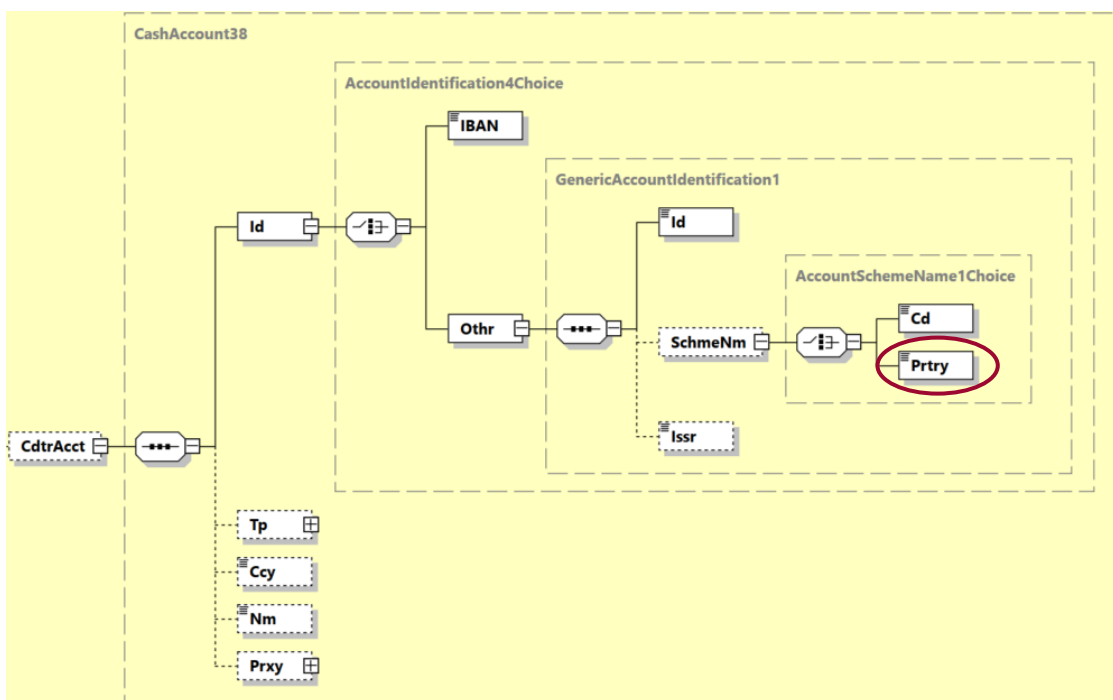


Figure 13: Account number definition

### 3.9.3 Reference type for a structured reference

Structured references of the LSV, QRR or IPI types are identified using the following code values in the "Proprietary" element *FiToFiCstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Prtry*:

Code value	Meaning
QRR	QR reference
ESR	LSV reference (direct debit payments only)
IPI	IPI reference (direct debit payments only)

Table 13: Code values for reference types in the "Proprietary" element

A "Structured Communication Reference" is identified using the following code value in the "Code" element *FiToFiCstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd*.

Code value	Meaning
SCOR	Structured Communication Reference

Table 14: Code values for reference types in the "Code" element

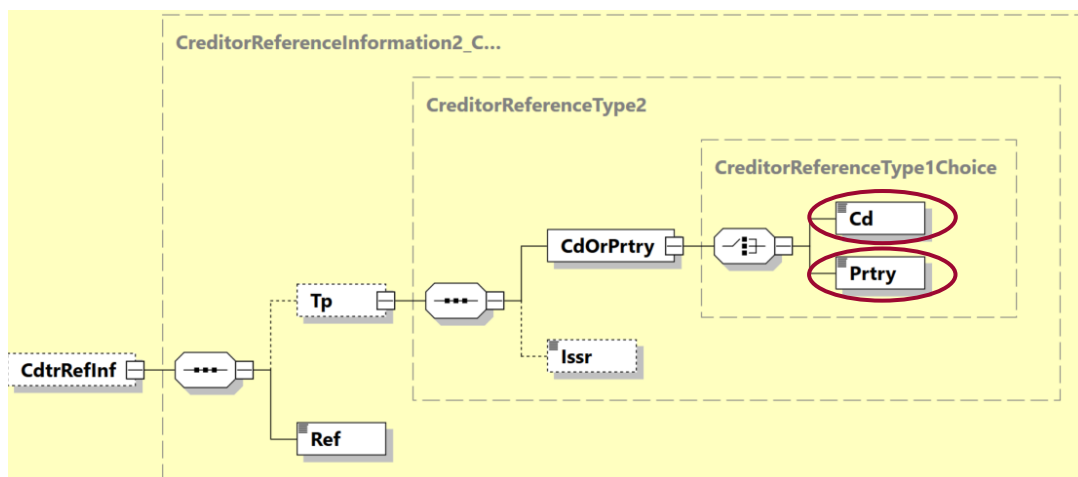


Figure 14: Entering a code for the reference type of a structured reference

### 3.9.4 Sending processing instructions to the RTGS systems

Processing instructions can be sent to the RTGS systems for the following tasks using a code value:

- For the function "Request to use reserved liquidity " (LIQU) (see also chapter 3.10.2 "Request to use reserved liquidity").
- For the request of a confirmation of settlement (CONF).
- For overriding the SEPA Default Routing (NODR, euroSIC only).

Code value	Meaning
LIQU	Request to use reserved liquidity
CONF	Request confirmation of settlement
NODR	Overriding the SEPA Default Routing (euroSIC only)

Table 15: Code values for sending processing instructions to the RTGS systems

The code value is sent in the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element.

In order to reflect any combination of these processing instructions and any future processing instructions, the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element can be sent more than once. Only one processing instruction can be sent on each occasion. The same processing instructions may not be sent more than once.

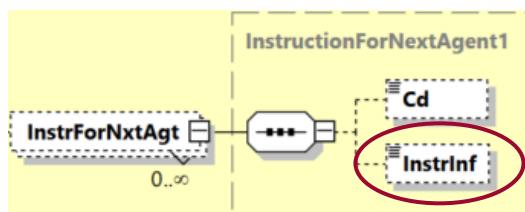


Figure 15: Entering a code for sending processing instructions to the RTGS systems



## 3.10 Further functions in the RTGS systems

### 3.10.1 Entering an earliest possible settlement time

By entering an earliest settlement time, the sender has the option of adding payments to the corresponding wait file at a specific time. To do this, the calendar date and time of the earliest requested settlement time must be supplied. Entering a calendar date is required, because in RTGS systems one clearing day extends across more than one calendar day.

To ensure that the payment is correctly processed when the earliest settlement time is reached, various consistency checks are carried out when the payment is received. The following conditions should be taken into account:

- A valid calendar date and a valid time must be supplied.
- If the indicated earliest settlement time is before the time of delivery, it will be replaced by the time of delivery. The change will be advised in the "pacs.002" acknowledgement message with status ACWC.
- The earliest settlement time is entered in addition to the requested settlement date. To avoid inconsistencies, a check is performed to evaluate if the time specified is within the clearing day given for the requested settlement date.
- If this is not the case, the payment will be rejected.
- The checks on the validity of the time are based on the clearing stop times according to the standard daily schedule for the clearing day in question. For operational reasons, the system manager may alter the actual clearing stop times. To avoid processing problems due to subsequent alterations, the requested time must not be between clearing stops 1 and 3 on the clearing day in question.
- Where an earliest settlement time is used, the sender must ensure that the requested settlement date can be met. If this is not the case (e.g. not a banking business day, date is in the past), the payment will be rejected.

A requested earliest settlement time can be entered in the *FiToFiCstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/DbtDtTm* element.

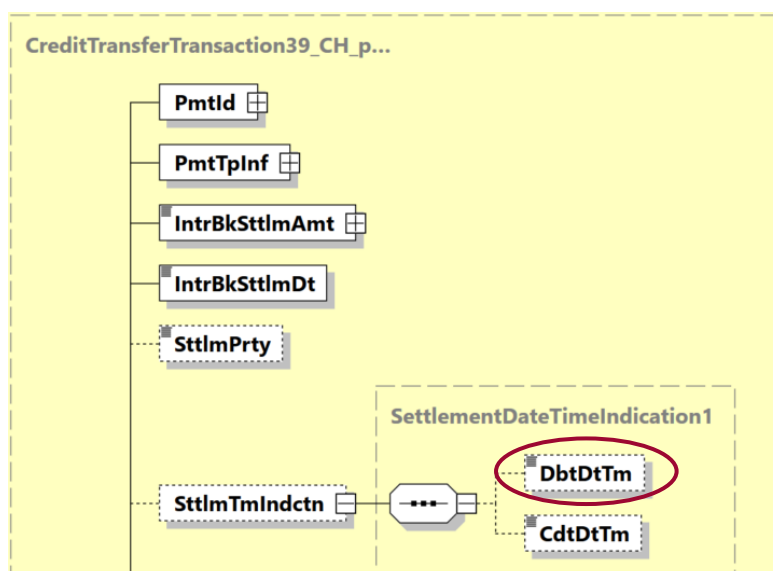


Figure 16: Entering an earliest possible settlement time

### 3.10.2 Request to use reserved liquidity

Liquidity reservations are used to ensure that there is sufficient liquidity for certain payments. The participant reserves this liquidity on the settlement account. This reserved amount can then only be used to execute credit transfers with a specific processing instruction.

The processing instruction to make use of reserved liquidity can be entered using the code LIQU in the *FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also chapter 3.9.4 "Sending processing instructions to the RTGS systems").

### 3.10.3 Handling SWIFTgpi payments in SIC and euroSIC

Both SIC and euroSIC support the handling of SWIFTgpi transactions as a basic standard "Market Practice" within Switzerland as agreed with SWIFT. This enables the forwarding of GPI information in SIC and euroSIC.

For GPI participants who want to process payments in SIC and euroSIC as SWIFTgpi transactions, the requirements apply as per the SWIFT publication "Annex for Clearing and Settlement through Payments Market Infrastructures", chapter "Best Practice for Mapping to the SIC and euroSIC Format". In particular, participating institutions must pay attention to the instructions in chapter "Roles and Responsibilities".

## 3.11 Further business-related definitions

Further business-related definitions are available in the base document.

## 4 Technical definitions for the RTGS system

### 4.1 Group Header (GrpHdr, A-level)

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

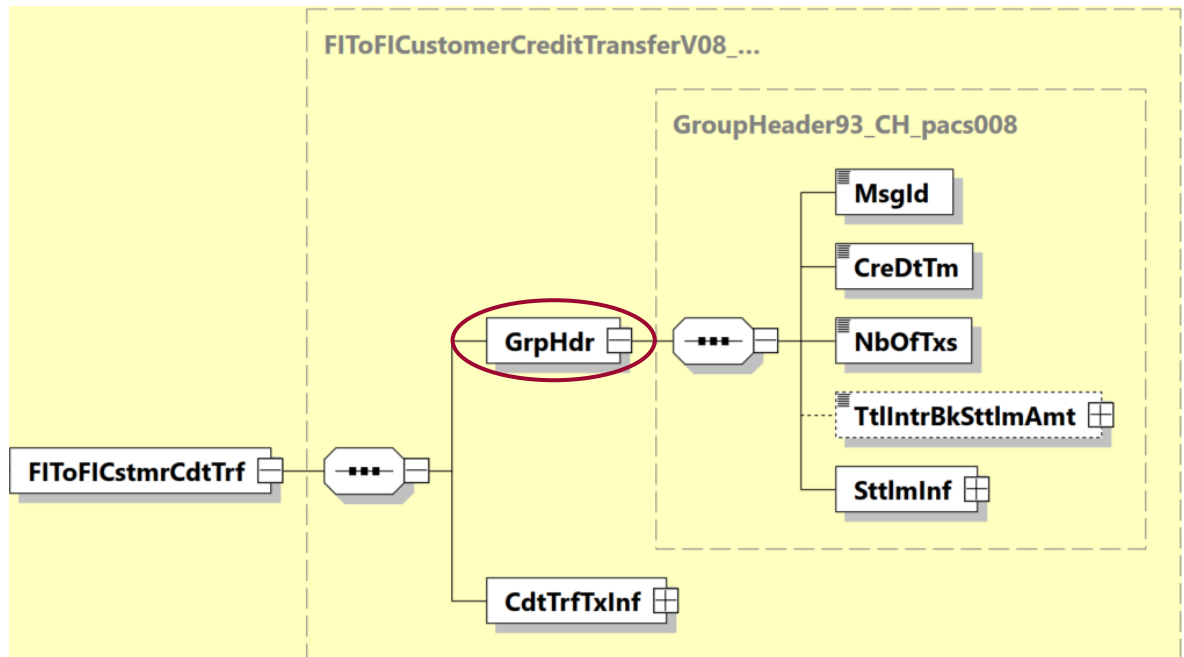


Figure 17: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.008" message that are relevant to the RTGS systems.

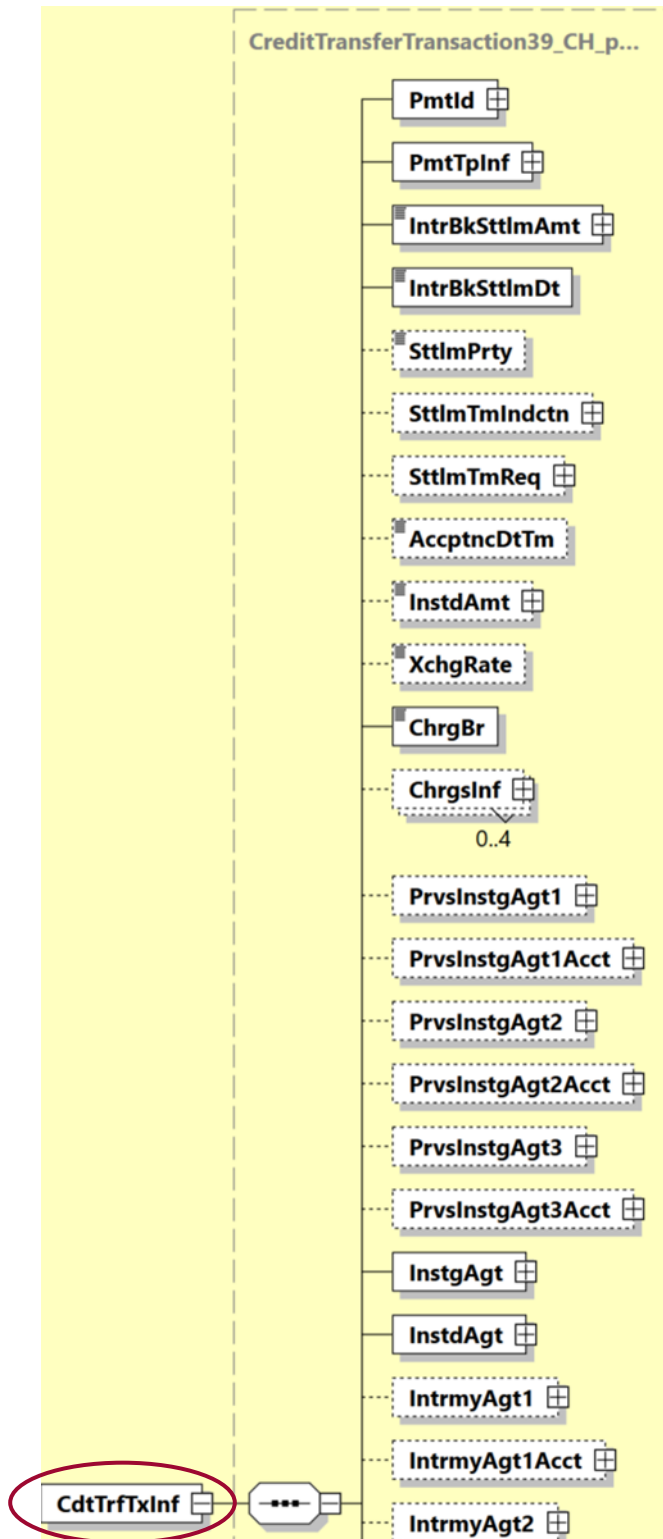
ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Document +FITo FICustomer Credit Transfer V08	FIToFICstmrCdtTrf	1..1	1..1		
Group Header	GrpHdr	1..1	1..1		
Group Header +Message Identification	MsgId	1..1	1..1	<b>Message 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 to be processed successfully, no duplicates must be detected at either message level or transaction level.	
Group Header +Creation Date Time	CreDtTm	1..1	1..1	<b>Creation Date Time</b>	
Group Header +Number Of Transactions	NbOfTxs	1..1	1..1	<b>Number of Transactions</b> The entry for the number of transactions must be "1".	
Group Header +Total Interbank Settlement Amount	TtlIntrBkSttlmAmt	0..1	0..1	<b>Total Settlement Amount</b> If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPPMT: Currency EUR: Must be used. The maximum accepted amount is 999,999,999.99. SEPFCP: Currency EUR: Must be used. The maximum accepted amount is 999,999,999.99.
	@ Ccy			<b>Currency Code</b> If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element. The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	SEPPMT: Only EUR permitted. SEPFCP: 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).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Group Header +Settlement Information ++Settlement Account	StlmAcct	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.	
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	SEPPMT: Only SEU permitted. SEPPCP: Only SEU permitted.

Table 16: Group Header (GrpHdr, A-level)

## 4.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

The "Credit Transfer Transaction Information" block (B-level of the message) contains the following information about the payment or transaction:



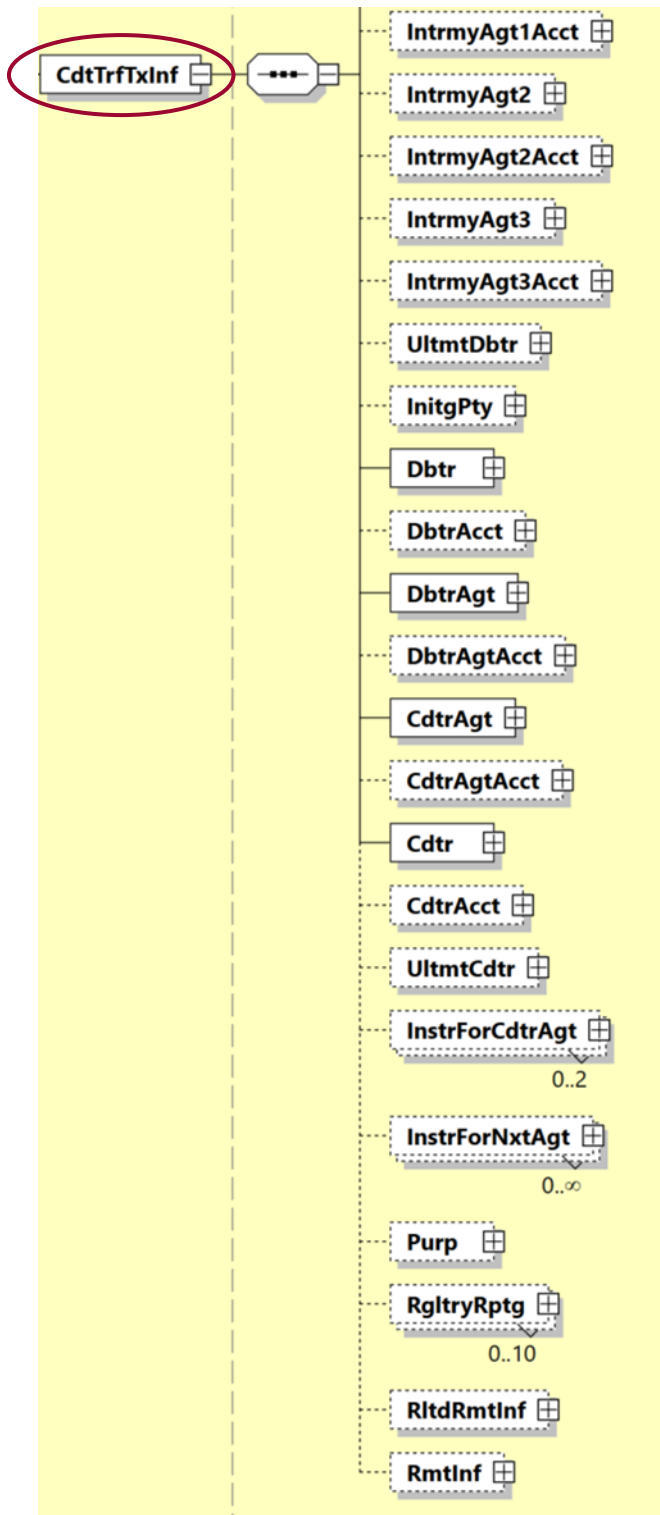


Figure 18: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" block of the "pacs.008" message that are relevant to the RTGS systems.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	1..1	This element cannot be used more than once.	
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	1..1	<b>Payment References</b>	
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	0..1	<b>Additional Transaction Identification</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Message from RTGS system to participant: Contains the original transaction reference (content from <TxId>) of the SEPA payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity. Message from participant to RTGS system: Must not be used. SEPFCP: Message from RTGS system to participant: Contains the original transaction reference (content from <TxId>) of the SEPA fee and/or compensation payment. Only used for incoming payments from SECB and includes the original transaction reference for the sake of clarity. Message from participant to RTGS system: Must not be used.
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	1..1	<b>Debtor Reference</b> The identification corresponds to the debtor's reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor and the debtor.	SEPFCP: Identification of the <Resolved Case><Identification> element of "SEPA Investigation Resolution" (camt.029.001.08), from which the request for a fee and/or compensation payment originates. This identification comes from the originally established SEPA investigation, i.e. the <Case Identification> element of the "SEPA Missing Incoming Payment Query (camt.027)" or "SEPA Value Date Adjustment Request (camt.087)".



ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Payment Identification ++Transaction Identification	TxId	0..1	1..1	<b>Transaction Identification</b> Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level.	SEPPMT: Message from RTGS system to participant: Contains a new transaction reference generated by SECB. The original SEPA payment transaction reference can be found in the <InstrId> element. SEPPFCP: Message from RTGS system to participant: Contains a new transaction reference generated by SECB. The original SEPA fee and/or compensation payment transaction reference can be found in the <InstrId> element.	
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	1..1	<b>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 already contained in the underlying customer order or in a payment to be forwarded from other interbank networks, it should be forwarded unchanged. The UETR is only checked by the RTGS platform against the schema definition according to ISO 20022.		
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	1..1	<b>Payment Type Information</b> Must be used.		
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	0..1	<b>Instruction Priority</b> Value HIGH can be used that the creditor agent is recommended to give it priority treatment.		
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	0..3	<b>Service Level</b>	SEPPMT: Must be used. This element cannot be used more than once. SEPPFCP: Must be used. This element cannot be used more than once.	
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd  {Or	1..1	1..1	<b>Service Level (code)</b>	CSTPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). SEPPMT: Code SEPA is mandatory, other values are not permitted. SEPPFCP: Code SEPA is mandatory, other values are not permitted.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry  Or}	1..1	1..1	<b>Service Level (proprietary)</b>	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	1..1	<b>Payment Type</b> Must be used for indicating system-specific codes to unambiguously identify the payment type.	
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry	1..1	1..1	<b>Payment Type (proprietary)</b> Unambiguous identification of the payment type, the following code values for payment types are available: ESRDEB = Payment resulting from a direct debit (LSV reference) IPIDEB = Payment resulting from a direct debit (IPI reference) SEPPMT = SEPA payment (EUR only) SEPFCP = SEPA fee and/or compensation payment (EUR only) CSTPMT = Generic customer payment	
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	0..1	<b>Category Purpose</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd  {Or	1..1	1..1	<b>Category Purpose (code)</b> A salary, pension or bonus payment can be communicated to the beneficiary by assigning the appropriate purpose code (SALA, PENS or BONU).	SEPFCP: Must be used. Following ISO code values are valid: FCOL = fee INTE = interest FCIN = fee and interest
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry  Or}	1..1	1..1	<b>Category Purpose (proprietary)</b>	CSTPMT: For the identification of payments due to eBill the value EBIL has to be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Interbank Settlement Amount	IntrBkSttlmAmt	1..1	1..1	<b>Settlement Amount</b> Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.	SEPPMT: Currency EUR: The maximum accepted amount is 999,999,999.99. SEPFCP: Currency EUR: The maximum accepted amount is 999,999,999.99. Corresponds to the amount of the fee and/or compensation in the «SEPA Investigation Resolution» (camt.029.001.08).
	@ Ccy			<b>Currency Code</b> The currency code must be CHF or EUR. The currency must correspond to the currency in the respective RTGS system.	SEPPMT: Only EUR permitted. SEPFCP: Only EUR permitted.
Credit Transfer Transaction Information +Interbank Settlement Date	IntrBkSttlmDt	0..1	1..1	<b>Requested Settlement Date</b> Will be forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. Must not be more than 90 calendar days in the past.	
Credit Transfer Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	<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.	
Credit Transfer 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Indication ++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.	
Credit Transfer 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.	
Credit Transfer Transaction Information +Settlement Time Request	SttlmTmReq	0..1	0..1	<b>Settlement Time Request</b> The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS platform).	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Settlement Time Request ++CLSTime	CLSTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++Till Time	TillTm	0..1	0..1		
Credit Transfer Transaction Information +Settlement Time Request ++From Time	FrTm	0..1	0..1		

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Settlement Time Request ++Reject Time	RjctTm	0..1	0..1		
Credit Transfer Transaction Information +Acceptance Date Time	AccptncDtTm	0..1	0..1	<b>Start Time</b> Must not be used within SIC/euroSIC (exclusively intended for future use in the context of instant payments).	
Credit Transfer Transaction Information +Instructed Amount	InstdAmt	0..1	0..1	<b>Instructed Amount and Currency</b> Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. Mandatory if <ChrgsInf> is present.	SEPPMT: Must not be used. SEPFCP: Must not be used.
	@ Ccy			<b>Currency Code</b> Must contain a valid currency code according to ISO 4217.	
Credit Transfer Transaction Information +Exchange Rate	XchgRate	0..1	0..1	<b>Exchange Rate</b> Exchange rate (foreign currency to CHF or EUR) of the instructed amount in the <InstdAmt> element. Mandatory if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is different from that in <IntrBkSttlmAmt/@Ccy>. Not permitted if <InstdAmt> is not present. Not permitted if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is the same as that in <IntrBkSttlmAmt/@Ccy>.	SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Charge Bearer	ChrgBr	1..1	1..1	<b>Charge Bearer</b> CRED = All charges are charged to the creditor DEBT = All charges are charged to the debtor; the creditor receives the full instructed amount SHAR = Charges of the debtor agent are charged to the debtor; all other charges are charged to the creditor SLEV = Service Level Agreement  Note: If no explicit charge bearer is required, the code SHAR is regarded as the default value.	SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. ESRDEB: Charge bearer SLEV not permitted. IPIDEB: Charge bearer SLEV not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. SEPPMT: Charge bearer SLEV must be used, other codes not permitted. SEPPFCP: Charge bearer SLEV must be used, other codes not permitted. CSTPMT: SLEV must be used when bilaterally agreed charges will be applicable. IPIDEB: Charge bearer SLEV not permitted. ESRDEB: Charge bearer SLEV not permitted.
Credit Transfer Transaction Information +Charges Information	ChrgsInf	0..n	0..4	<b>Charges Information</b> If <ChrgBr> = CRED: Must be used at least once, may be used max. 4 times. If <ChrgBr> = DEBT: May be used max. once. If <ChrgBr> = SHAR: May be used max. 4 times. If <ChrgBr> = SLEV: May be used max. 4 times.	CSTPMT: May be used together with SLEV to specify bilaterally agreed charges. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Charges Information ++Amount	Amt	1..1	1..1	<b>Charges Amount and Currency</b> Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. If <ChrgBr> = DEBT: amount must be greater than 0,00.	
	@ Ccy			<b>Currency Code</b> If <ChrgBr> = DEBT: The currency code must be CHF or EUR and must correspond to the currency in the respective RTGS system.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Charges Information ++Agent	Agt	1..1	1..1	<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"	CSTPMT: If <ChrgBr> = SLEV: sub-element <FinInstnId><Nm> may be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content not validated by the RTGS-Platform.
Credit Transfer Transaction Information +Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	<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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 1 Account	PrvsInstgAgt1Acct	0..1	0..1	<b>Previous Instructing Agent 1 Account</b> May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	<b>Previous Instructing Agent 2</b> May only be used if <PrvsInstgAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 2 Account	PrvsInstgAgt2Acct	0..1	0..1	<b>Previous Instructing Agent 2 Account</b> May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	<b>Previous Instructing Agent 3</b> May only be used if <PrvsInstgAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Previous Instructing Agent 3Account	PrvsInstgAgt3Acct	0..1	0..1	<b>Previous Instructing Agent 3 Account</b> May only be used if <PrvsInstgAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	<b>Instructing Participant</b> Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the RTGS system which is debited.	
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Credit Transfer 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.	SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<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.	SEPPMT: Must not be used. SEPFCP: Must not be used.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.	
Credit Transfer 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)).	
Credit Transfer 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.	
Credit Transfer 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.	
Credit Transfer 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	Payment Type-specific Definition
Credit Transfer 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.	SEPPMT: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF. SEPFCP: Must be used. Payments from the participant to euroSIC have to be addressed to SECB with BIC SECGDEFF.
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<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.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.	
Credit Transfer 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)).	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b> SIC IID (=6n), must be contained in the bank master data and active.	
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1		
Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	<b>Assigned Identification of the Instructed Participant</b> Message from RTGS system to participant: In case of a concatenated SIC IID or direct routing, 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). The direct forwarding destination will always be provided as a SIC IID, regardless of the type of addressing provided by the sender. Message from participant to RTGS system: Must not be used.	
Credit Transfer Transaction Information +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"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	0..1	<b>Intermediary Agent 1 Account</b> May only be used if <IntrmyAgt1> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 2	IntrmyAgt2	0..1	0..1	<b>Intermediary Agent 2</b> May only be used if <IntrmyAgt1> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Intermediary Agent 2Account	IntrmyAgt2Acct	0..1	0..1	<b>Intermediary Agent 2 Account</b> May only be used if <IntrmyAgt2> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3	IntrmyAgt3	0..1	0..1	<b>Intermediary Agent 3</b> May only be used if <IntrmyAgt2> is present. For use of sub-elements see the following chapters: 3.4 "Identification of Financial Institutions (Agents)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Intermediary Agent 3Account	IntrmyAgt3Acct	0..1	0..1	<b>Intermediary Agent 3 Account</b> May only be used if <IntrmyAgt3> is present. For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	0..1	<b>Ultimate Debtor</b> For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	0..1	<b>Name</b>	SEPPMT: Maximum of 70 characters permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	0..1	<b>Identification</b>	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	<b>Organisation Identification</b>	SEPPMT: Only <AnyBIC> or one element of <Othr> is permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> Only a valid published BIC (Business Identifier Code) is permitted. BICs for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous alphanumeric characters.	
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b>	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b>	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b>	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	<b>Date and Place of Birth</b>	

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

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Name	Nm	0..1	0..1	<b>Name</b>	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFCP: Must be used. Maximum of 70 characters permitted. Contains BIC of the debtor agent.
Credit Transfer Transaction Information +Debtor ++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Only variant "unstructured" according to chapter 3.6 permitted. Only mandatory when the Originator Bank or the Beneficiary Bank is located in a non-EEA SEPA country or territory.
Credit Transfer Transaction Information +Debtor ++Identification	Id	0..1	0..1	<b>Identification</b>	SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	<b>Organisation Identification</b>	SEPPMT: Only <AnyBIC> or one element of <Othr> is permitted. SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> 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.	SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b>	SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b>	SEPPMT: Maximum of 1 variation permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b>	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	<b>Date and Place of Birth</b>	
Credit Transfer Transaction Information +Debtor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	<b>Other Private Identification</b>	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Debtor ++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b>	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Account	DbtrAcct	0..1	0..1	<b>Debtor Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must be used. SEPPFCP: Must not be used.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Account ++Identification	Id	1..1	1..1	<b>Account Identification</b>	
Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	1..1	<b>IBAN</b> Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. QR-IBAN not permitted.	SEPPMT: Must be used.
Credit Transfer Transaction Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	1..1	<b>Proprietary Account Format</b>	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Type	Tp	0..1	0..1	<b>Type or purpose of the account</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Currency	Ccy	0..1	0..1	<b>Account currency</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Name	Nm	0..1	0..1	<b>Account name</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.
Credit Transfer Transaction Information +Debtor Account ++Proxy	Prxy	0..1	0..1	<b>Alternative account identification</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCE: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor Agent	DbtrAgt	1..1	1..1	<b>Debtor Agent</b> For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPFCP: Must be a participant in the "SEPA Credit Transfer Scheme".
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Debtor Agent Identification (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>.	SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Debtor Agent Identification (proprietary)</b> This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	1..1	<b>Clearing System Identification</b> Must be used to unambiguously identify the address type.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Debtor 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 values according to the External Code List.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b>	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++LEI	LEI	0..1	0..1	<b>Legal Entity Identifier (LEI)</b> May be used only as a supplement to other sub-elements of <FinInstnId>.	
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	<b>Agent Name</b>	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	<b>Agent Address</b> Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Debtor Agent Account	DbtrAgtAcct	0..1	0..1	<b>Debtor Agent Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information".	SEPPMT: Must not be used. SEPPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	1..1	1..1	<b>Creditor Agent</b> For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".	SEPPMT: Must be a participant in the "SEPA Credit Transfer Scheme". SEPFCP: Must be a participant in the "SEPA Credit Transfer Scheme".
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	<b>Financial Institution Identification</b>	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	<b>Creditor Agent Identification (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>.	SEPPMT: Must be used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	0..1	<b>Creditor Agent Identification (proprietary)</b> This element must not be used at the same time as <BICFI>.	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor 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.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	1..1	<b>Clearing System Identification (code)</b> Permitted ISO code values according to the External Code List.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	1..1	<b>Member Identification</b>	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++LEI	LEI	0..1	0..1	<b>Legal Entity Identifier (LEI)</b> May be used only as a supplement to other sub-elements of <FinInstnId>.	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	0..1	<b>Agent Name</b>	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	0..1	<b>Agent Address</b> Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used. SEPPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification	BrnchId	0..1	0..1	<b>Branch Identification</b> This element is only intended for forwarding information from or to cross-system payments, it is not recommended to use it for intra-system payments (not validated by the RTGS platform).	ESRPDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Agent ++Branch Identification +++Identification	Id	0..1	0..1	<b>Identification</b>	
Credit Transfer Transaction Information +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".	SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor	Cdtr	1..1	1..1	<b>Creditor</b> Is a customer of the creditor agent. For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Information about the creditor agent (as with <CdtrAgt>, is not verified by the RTGS platform).
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	0..1	<b>Name</b>	SEPPMT: Must be used. Maximum of 70 characters permitted. SEPFCP: Must be used. Maximum of 70 characters permitted. Contains BIC of the creditor agent.
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Only variant "unstructured" according to chapter 3.6 permitted. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	0..1	<b>Identification</b>	SEPFCP: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	<b>Organisation Identification</b>	SEPPMT: Only <AnyBIC> or one element of <Othr> is permitted. SEPFCP: Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> 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.	SEPPFCP: Must be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b>	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b>	SEPPMT: Maximum of 1 variation permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b>	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	<b>Date and Place of Birth</b>	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	<b>Other Private Identification</b>	SEPPMT: Maximum of 1 variation permitted.
Credit Transfer Transaction Information +Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b>	SEPPMT: Must not be used. SEPPFCP: Must not be used.
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	0..1	<b>Creditor Account</b> For use of sub-elements see chapter 3.7 "Use of Account Information".	ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPPFCP: Must be used. Contains the account at the creditor agent to which the payment must be made, as indicated by the «SEPA Investigation Resolution» (camt.029.001.08), either for compensation (IBAN of the <Compensation><Creditor Agent><Financial Institution Identification><Other><Identification> element), or for a fee (IBAN of the <Charges><Agent><Financial Institution Identification><Other><Identification> element).
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	1..1	<b>Account Identification</b>	
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN  {Or	1..1	1..1	<b>IBAN</b> Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98.	CSTPMT: Must contain the QR-IBAN for payments with a structured QR payment reference. ESRDEB: Must not be used. IPIDEB: Must be used. SEPPMT: Must be used. SEPPFCP: Must be used.



ISO 20022 Standard			Swiss ISO 20022 Payments Standard			
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr  Or}	1..1	1..1	<b>Proprietary Account Format</b>	ESRDEB: Must be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	1..1	<b>Account (proprietary)</b>	CSTPMT: The Postal account number is checked according to the following requirements if the code PCACC is used in <SchmeNm><Prtry>: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive ESRDEB: Only LSV participation number permitted. This number is checked on the basis of the code ESRPT in <SchmeNm><Prtry> and must comply with the following requirements: - Mandatory 9-digit numerical value (no hyphens), constructed as follows: VV999999P - VV = Leading characters, any value in the range 00 to 99 - 999999 = Ordinal number: If < 6-digits, left-padded with zeros, but must be >000000 - P = Check digit according to Modulo 10, recursive	
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	0..1	<b>Account Type</b>	ESRDEB: Must be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Code	Cd  {Or	1..1	1..1	<b>Account Type (code)</b>	ESRDEB: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Scheme Name +++++Proprietary	Prtry  Or}	1..1	1..1	<b>Account Type (proprietary)</b>	CSTPMT: The code value PCACC can be used to specify a postal account number. ESRDEB: The following code value must be used: ESRPT = LSV participation number
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Issuer	Issr	0..1	0..1	<b>Account Issuer</b>	ESRDEB: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Type	Tp	0..1	0..1	<b>Type or purpose of the account</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Currency	Ccy	0..1	0..1	<b>Account currency</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.
Credit Transfer Transaction Information +Creditor Account ++Name	Nm	0..1	0..1	<b>Account name</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCEP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	0..1	<b>Alternative account identification</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	0..1	<b>Ultimate Creditor</b> For use of sub-elements see chapter 3.5 "Identification of other parties (Parties)".	SEPFCP: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	0..1	<b>Name</b>	SEPPMT: Maximum of 70 characters permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	0..1	<b>Postal Address</b> May only be used if <Nm> is present. For use of sub-elements see chapter 3.6 "Use of Address Information".	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	0..1	<b>Identification</b>	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	1..1	<b>Organisation Identification</b>	SEPPMT: Only <AnyBIC> or one element of <Othr> is permitted.
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	0..1	<b>Any BIC (Business Identifier Code)</b> 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.	

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Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	0..1	<b>LEI (Legal Entity Identification)</b>	SEPPMT: Must not be used.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	0..2	<b>Other Organisation Identification</b>	SEPPMT: Maximum of 1 variation permitted.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	1..1	<b>Private Identification</b>	SEPPMT: Only <DtAndPlcOfBirth> or one element from <Othr> are permitted.	
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Date And Place Of Birth	DtAndPlcOfBirth	0..1	0..1	<b>Date and Place of Birth</b>		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification ++++Other	Othr	0..n	0..2	<b>Other Private Identification</b>	SEPPMT: Maximum of 1 variation permitted.	
Credit Transfer Transaction Information +Ultimate Creditor ++Country Of Residence	CtryOfRes	0..1	0..1	<b>Country Of Residence</b>	SEPPMT: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	0..2	<b>Instruction For Creditor Agent</b> Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	0..1	<b>Instruction Code</b>	
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	0..1	<b>Instruction for Creditor Agent (text)</b>	
Credit Transfer Transaction Information +Instruction For Next Agent	InstrForNxtAgt	0..n	0..n	<b>Processing Instruction</b> Element is used for sending system-specific instructions from the instructing participant to the RTGS system. The element can be used maximum twice in SIC, maximum 3 times in euroSIC. Only one instruction may be present in each variation. The same instructions must not be provided more than once.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Code	Cd	0..1	0..1	<b>Processing Instruction (code)</b> Element must not be used.	
Credit Transfer Transaction Information +Instruction For Next Agent ++Instruction Information	InstrInf	0..1	0..1	<b>Processing Instruction (text)</b> The following values are permitted for processing instructions in the RTGS system: CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited. LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment.	CSTPMT: For payments in EUR the following additional code is permitted: NODR = Overrule the default routing SEPA.
Credit Transfer Transaction Information +Purpose	Purp	0..1	0..1	<b>Transaction Purpose</b> May be used to provide additional information about the purpose of the transaction.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Purpose ++Code	Cd  {Or	1..1	1..1	<b>Transaction Purpose (code)</b>	
Credit Transfer Transaction Information +Purpose ++Proprietary	Prtry  Or}	1..1	1..1	<b>Transaction Purpose (proprietary)</b>	SEPPMT: Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	0..10	<b>Regulatory Reporting</b> This element cannot be used more than once.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	0..1	<b>Debit Credit Reporting Indicator</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	0..1	<b>Authority</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	0..n	<b>Details on the regulatory reporting information</b> This element cannot be used more than once.	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	0..1	<b>Type</b>	

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Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	0..1	<b>Date</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	0..1	<b>Country</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	0..1	<b>Code</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	0..1	<b>Amount</b>	
	@ Ccy			<b>Currency Code</b>	
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	0..n	<b>Information</b> Maximum of 3 lines permitted.	
Credit Transfer Transaction Information +Related Remittance Information	RltdRmtInf	0..10	0..1	<b>Related Remittance Information</b> Must not be used together with element <RmtInf>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	0..1	<b>Remittance Information</b> This information must be forwarded to the creditor and may be present in either unstructured (<Ustrd>) or structured (<Strd>) format. Must not be used together with element <RltdRmtInf>.	CSTPMT: Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPFCP: Must be used. Contains the identification of the «SEPA Investigation Resolution» (camt.029.001.08), from which the request for either the compensation or fee payment originates.
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	0..1	<b>Remittance Information Unstructured</b> May only be used if no structured information is present.	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +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).	CSTPMT: Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be present. IPIDEB: Must be present. SEPFCP: Must be present.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	0..n	<b>Referred Document Information</b>	ESRDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. IPIDEB: Must be present and must not be used more than once. Contains the requested processing date and the LSV-ID for the original direct debit. SEPPMT: Must not be used. SEPFCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	0..1	<b>Type</b>	ESRDEB: Must be present. IPIDEB: Must be present.



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Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1			
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Code	Cd      Or	1..1	1..1	<b>Type (code)</b>	ESRDEB: Must not be used. IPIDEB: Must not be used.	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry      Or}	1..1	1..1	<b>Type (proprietary)</b>	ESRDEB: Must be used. Permitted code value: LSVBDD IPIDEB: Must be used. Permitted code value: LSVBDD	
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	0..1	<b>Issuer</b>	ESRDEB: Must not be used. IPIDEB: Must not be used.	

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	0..1	<b>Number</b>	ESRDEB: LSV identification of the original direct debit. Must be used. IPIDEB: LSV identification of the original direct debit. Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	0..1	<b>Related Date</b>	ESRDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS system the payment will be rejected. IPIDEB: Must be used and contain the requested processing date of the original direct debit order or the processing date assigned by the LSV system in case of value date adjustment. If the provided date is more than two banking business days older than the date determined by the RTGS system the payment will be rejected.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Line Details	LineDtls	0..n	0..n	<b>Line Details</b>	ESRDEB: Must not be used. IPIDEB: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	0..1	<b>Referred Document Amount</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	0..1	<b>Creditor Reference Information</b>	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	0..1	<b>Reference Type</b>	CSTPMT: Must be used if the QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must be used. IPIDEB: Must be used. SEPPMT: Must be present if <RmtInf><Strd> was used. SEPFCP: Must be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	1..1		
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd     {Or}	1..1	1..1	<b>Reference Type (code)</b> The value SCOR can be used to specify a structured customer reference for the creditor.	CSTPMT: Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must be present if <RmtInf><Strd> was used. Only value SCOR is permitted. SEPFCP: Must be present. Only value SCOR is permitted.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Proprietary	Prtry  Or}	1..1	1..1	<b>Reference Type (proprietary)</b>	CSTPMT: - Must contain QRR (= QR reference) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. - Must be used if structured details of payment from the QR bill were used. Only value QRR is permitted. ESRDEB: The value ESR (LSV reference) must be used. IPIDEB: The value IPI (= IPI reference) must be used. SEPPMT: Must not be used. SEPPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	0..1	<b>Issuer of the Creditor Reference</b>	ESRDEB: Must not be used. IPIDEB: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	1..1	<b>Creditor Reference</b> If value SCOR is used in the element <Tp><CdOrPrtry><Cd> to specify a structured customer reference for the creditor, an ISO Creditor Reference according to ISO 11649 may be used. This reference must contain the value RF in pos. 1-2 and a correct check digit pair in pos. 3-4 and the total length must not exceed 25 characters. It is advised to not left-pad the reference with zeros. The ISO Creditor Reference will not be validated by the RTGS-Platform.	CSTPMT: Must contain a QR reference (code QRR) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. The QR reference must comply with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - Must be >0 if <InstgAgt> and <DbtrAgt> are identical. - Check digit in the last position according to Modulo 10, recursive.  ESRDEB: Must contain LSV reference (Code ESR) complying with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - If the reference number is < 27 digits, it must be left-padded with zeros. - Must be >0. - Check digit in the last position according to Modulo 10, recursive IPIDEB: Must contain IPI (Code IPI) reference complying with the following requirements: - Mandatory 20-digit value. - Must contain a correct check digit pair in positions 1 – 2. SEPPMT: Must be present, if <RmtInf><Strd> is used. SEPFCP: Must contain identification from the <Modification Details><Modification Status Identification> element of the «SEPA Investigation Resolution» (camt.029.001.08).
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	0..1	<b>Invoicer</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFCP: Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	Payment Type-specific Definition
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	0..1	<b>Invoicee</b> For use of sub-elements see the following chapters: 3.5 "Identification of other parties (Parties)" 3.6 "Use of Address Information"	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	0..1	<b>Information for tax-related purposes</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	0..1	<b>Information for garnishment-related purposes</b>	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	0..3	<b>Additional Remittance Information</b> May be used only as a supplement to other sub-elements of <Strd>.	ESRDEB: Must not be used. IPIDEB: Must not be used. SEPPMT: Must not be used. SEPFPCP: Must not be used.

Table 17: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)