



# Implementation Guidelines for ISO 20022 Interbank Messages

SIC and euroSIC

**Bank and Third-Party System Payments (pacs.009)**

Version 2.1, valid from 18 November 2022

## Change history

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

| Version | Date       | Description of the change  | Chapter       |
|---------|------------|--|---------------|
| 2.1     | 07.04.2022 | Errata per SIC Platform Release 4.9  |               |
|         |            | New CH schema version pacs.009.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")   | 1.4           |
|         |            | Correction of the description of the "Debtor" in Table 6: initiating instead of sending institution (editorial change).  | 3.3           |
|         |            | 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 <PstlAdr> 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 12)   | 3.7           |
|         |            | Modifications to the "Technical specifications for the RTGS systems" according to the separate document "Delta Commentary pacs.009"  | 4             |
| 2.0     | 05.11.2021 | Complete revision due to update of ISO 20022 version 2019  | All           |
|         |            | New "Introduction" chapter (replaces and includes the previous "Overview of the documentation structure" chapter and annexes)  | 1             |
|         |            | New ISO 20022 schema version   | 1, 2          |
|         |            | Discontinuation of the "TCMSTM" payment type   | 3, 4          |
|         |            | Revision of the "Naming of the parties in a bank or third-party system payment" to include the new parties   | 3.3           |
|         |            | Revision of the "Identifying financial institutions (Agents)" chapter  | 3.4           |
|         |            | New explanatory chapters below "Business specifications for the RTGS systems"  | 3.5, 3.6, 3.7 |
|         |            | Revision of previous sub-chapters under "Use of references", new sub-chapter about "Unique End-to-end Transaction Reference" (replaces former chapter on "Handling of SWIFT UETR Information in SIC and euroSIC")  | 3.8           |
|         |            | Revision of "Specific Swiss code values": "Code list for specifying creditor account numbers" and "Entering the instructed payment amount", update of "Entering a payment code for compensation payments" as per the SIC handbook including removal of codes 088 and 712 which are no longer required. | 3.9           |
|         |            | Revision of "Additional functions in the RTGS systems": new "Entering an earliest possible settlement time", revision of "Handling SWIFTgpi payments in SIC and euroSIC"   | 3.10          |

|      |            |   |   |
|------|------------|---|---|
|      |            | Complete revision of "Technical specifications for the RTGS systems";<br>Details as per the separate document "Delta Commentary pacs.009" | 4 |
| 1.14 | 22.03.2021 | Last edition based on previous ISO 20022 version status   |   |
| 1.0  | 01.01.2014 | First edition   |   |

*Table 1: Change history*

Please address all suggestions, corrections, and proposed improvements to this document to:

**SIX Interbank Clearing Ltd**

Hardturmstrasse 201

CH-8005 Zurich

E-Mail: [operations.sic@six-group.com](mailto:operations.sic@six-group.com)

[www.six-group.com](http://www.six-group.com)

## General notes

SIX Interbank Clearing Ltd ("**SIC Ltd**") reserves the right to modify this document, as the need arises, at any time without prior notice.

SIC Ltd reserves all rights for this document including the rights of photomechanical reproduction, storage on electronic media and the translation into foreign languages.

Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out. SIC Ltd cannot be held liable for any decision made or action taken in reliance on the information in this document or for any consequential, special or similar damages.

To improve readability, the use of masculine and feminine forms of language are avoided wherever possible. All personal designations are to be regarded as gender neutral.

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

## Table of contents

|   |           |
|---|-----------|
| <b>Change history .....</b>   | <b>2</b>  |
| <b>General notes .....</b>  | <b>4</b>  |
| <b>Table of contents.....</b>   | <b>5</b>  |
| <b>Table of tables .....</b>  | <b>7</b>  |
| <b>Table of figures.....</b>  | <b>8</b>  |
| <b>1 Introduction .....</b>   | <b>9</b>  |
| 1.1 Overview of the documentation structure .....                                       | 9         |
| 1.2 Target audience.....  | 10        |
| 1.3 Change control .....  | 10        |
| 1.4 XML schema .....  | 10        |
| 1.5 Validation portal .....   | 10        |
| 1.6 Reference documents .....   | 10        |
| <b>2 ISO definitions.....</b>   | <b>11</b> |
| <b>3 Business specifications for the RTGS systems .....</b>                             | <b>12</b> |
| 3.1 Use cases.....  | 12        |
| 3.2 Payment types.....  | 13        |
| 3.3 Naming of the parties in a bank or third-party system payment .....                 | 14        |
| 3.4 Identifying financial institutions (Agents).....                                    | 18        |
| 3.4.1 Instructing agent/Instructed agent.....   | 18        |
| 3.4.2 Other institutions at the transaction level (B-level).....                        | 18        |
| 3.4.3 Institutions of the underlying customer payment for cover payments (C-level)..... | 19        |
| 3.5 Identification of other parties (Parties).....                                      | 19        |
| 3.6 Use of address information .....  | 20        |
| 3.6.1 "Structured" variant .....  | 22        |
| 3.6.2 "Unstructured" variant .....  | 22        |
| 3.7 Use of account information .....  | 23        |
| 3.8 Use of references .....   | 26        |
| 3.8.1 Message reference .....   | 26        |
| 3.8.2 Transaction reference .....   | 27        |
| 3.8.3 Debtor reference.....   | 28        |
| 3.8.4 Creditor reference.....   | 28        |
| 3.8.5 Unique End-to-end Transaction Reference .....                                     | 28        |
| 3.9 Specific Swiss code values .....  | 29        |
| 3.9.1 Sending processing instructions to the RTGS systems.....                          | 29        |
| 3.9.2 Entering a payment code for compensation payments .....                           | 30        |
| 3.10 Additional functions in the RTGS systems .....                                     | 32        |
| 3.10.1 Entering an earliest possible settlement time .....                              | 32        |
| 3.10.2 Request to use reserved liquidity .....  | 33        |
| 3.10.3 Requesting a confirmation of settlement.....                                     | 33        |
| 3.10.4 Handling SWIFTgpi payments in SIC and euroSIC .....                              | 33        |
| 3.11 Further business-related definitions .....   | 33        |
| <b>4 Technical specifications for the RTGS systems .....</b>                            | <b>34</b> |
| 4.1 Group Header (GrpHdr, A-level).....   | 34        |



|     |  |    |
|-----|--|----|
| 4.2 | Credit Transfer Transaction Information (CdtTrfTxInf, B-level).....    | 37 |
| 4.3 | Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)..... | 61 |

## Table of tables

|           |   |    |
|-----------|---|----|
| Table 1:  | Change history .....  | 3  |
| Table 2:  | Use cases for bank payments using the "pacs.009" message .....  | 12 |
| Table 3:  | Use cases for third-party system payments using the "pacs.009" message.....                                 | 12 |
| Table 4:  | List of payment types for bank payments and their code values in the "pacs.009" message .....               | 13 |
| Table 5:  | List of payment types for third-party system payments and their code values in the "pacs.009" message.....  | 13 |
| Table 6:  | Names of the parties involved in bank or third-party system payments .....                                  | 14 |
| Table 7:  | Parties of the underlying customer payment for cover payments.....  | 17 |
| Table 8:  | List of other institutions at the transaction level (identification of financial institutions).....         | 18 |
| Table 9:  | Data elements for address information (Postal Address).....   | 21 |
| Table 10: | List of parties and institutions which may not use the "unstructured" variant for address information ..... | 22 |
| Table 11: | List of the parties that have accounts (use of account information).....                                    | 23 |
| Table 12: | Data elements for account information (cash account).....   | 25 |
| Table 13: | Character required in the first position of the transaction identification .....                            | 27 |
| Table 14: | Code values for sending processing instructions to the RTGS systems .....                                   | 29 |
| Table 15: | Payment codes for a compensation payment.....   | 31 |
| Table 16: | Group Header (GrpHdr, A-level).....   | 36 |
| Table 17: | Credit Transfer Transaction Information (CdtTrfTxInf, B-level) .....  | 60 |
| Table 18: | Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level).....                                      | 68 |

## Table of figures

|            |   |    |
|------------|---|----|
| Figure 1:  | Documentation structure for message type "pacs.009" .....                     | 9  |
| Figure 2:  | Basic message structure of the "pacs.009" message .....                       | 11 |
| Figure 3:  | Specifying the payment type in the "pacs.009" message .....                   | 13 |
| Figure 4:  | Address information (postal address).....                                     | 20 |
| Figure 5:  | Account information elements (cash account).....                              | 24 |
| Figure 6:  | Use of references .....   | 26 |
| Figure 7:  | Message Identification .....  | 26 |
| Figure 8:  | Transaction Identification.....   | 27 |
| Figure 9:  | End to End Identification of the debtor reference .....                       | 28 |
| Figure 10: | Creditor reference (remittance information) .....                             | 28 |
| Figure 11: | Entering a code for sending processing instructions to the RTGS systems ..... | 29 |
| Figure 12: | Entering a payment code for compensation payments.....                        | 30 |
| Figure 13: | Entering an earliest settlement time .....                                    | 32 |
| Figure 14: | Group Header (GrpHdr) .....   | 34 |
| Figure 15: | Credit Transfer Transaction Information (CdtTrfTxInf) .....                   | 38 |
| Figure 16: | Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf) .....                | 62 |



# 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.009" – 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.

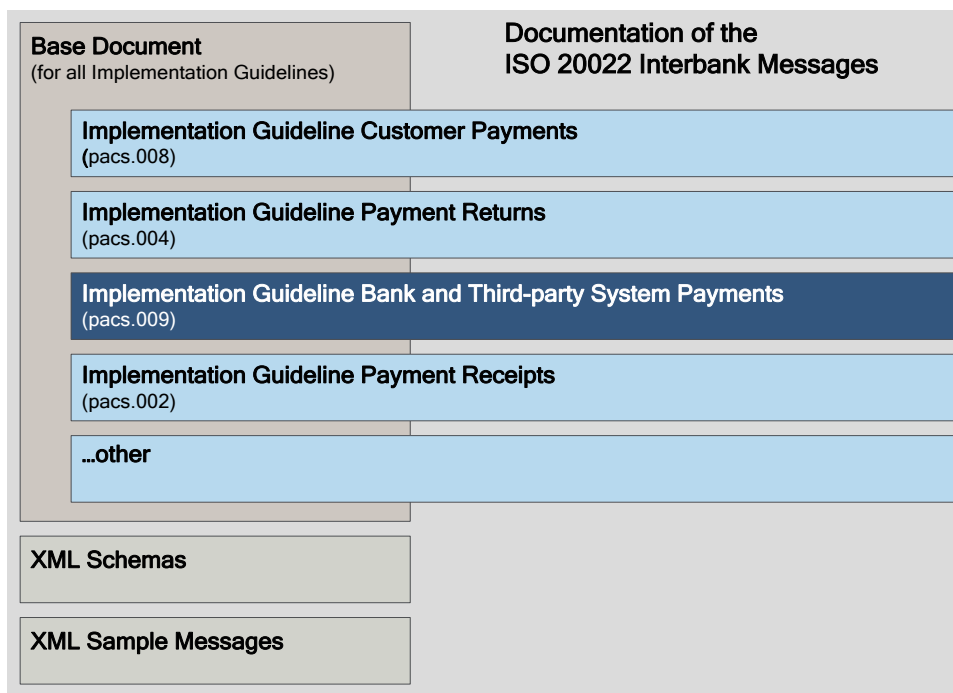


Figure 1: Documentation structure for message type "pacs.009"

## 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.009" for the RTGS systems

- ***pacs.009.001.08.ch.02.xsd***

is published on the SIX Interbank Clearing Ltd website [www.iso-payments.ch](http://www.iso-payments.ch).

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

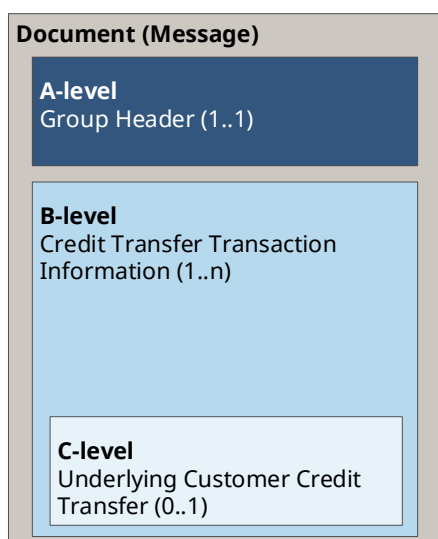
Additional information on the Implementation Guidelines can be found in the reference documents listed in the Base Document.

## 2 ISO definitions

In a **bank payment**, the "Financial Institution Credit Transfer" message (pacs.009) is sent from a financial institution (instructing participant) to the RTGS systems and from the RTGS systems to a financial institution (instructed participant).

In a **third-party system payment**, the "Financial Institution Credit Transfer" message (pacs.009) is sent by a third-party system to the RTGS systems and from the RTGS systems back to the third-party system. The sender and recipient are both the same corresponding third-party system (SECOM, Eurex etc.).

The "Financial Institution Credit Transfer" message is used on the basis of the ISO 20022 XML schema "pacs.009.001.08".



The "pacs.009" 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.
- **C-level:** Customer payment level, the "*Underlying Customer Credit Transfer*" element. This block is mandatory for covering payments, but not allowed for any other payment type.

Figure 2: Basic message structure of the "pacs.009" message

## 3 Business specifications for the RTGS systems

### 3.1 Use cases

The "Financial Institution Credit Transfer" message is used in the RTGS systems in the following use cases for **bank payments**:

| Use case  | Input/Output | ISO 20022 |
|---|--------------|-----------|
| FI-to-FI-payment                                  | I/O          | pacs.009  |
| Cover payment                                     | I/O          | pacs.009  |
| Compensation payment                              | I/O          | pacs.009  |
| Sight deposit account transfer by the participant | I/O          | pacs.009  |

Table 2: Use cases for bank payments using the "pacs.009" message

The "Financial Institution Credit Transfer" message is used in the RTGS systems in the following use cases for **third-party system payments**:

| Use case            | Input/Output | ISO 20022 |
|---------------------|--------------|-----------|
| SECOM settlement    | I/O          | pacs.009  |
| Eurex settlement    | I/O          | pacs.009  |
| Repo settlement     | I/O          | pacs.009  |
| Debit settlement    | I/O          | pacs.009  |
| Terravis settlement | I/O          | pacs.009  |
| Viseca settlement   | I/O          | pacs.009  |

Table 3: Use cases for third-party system payments using the "pacs.009" message

## 3.2 Payment types

Various different payment types can be handled using a "pacs.009" message.

The following are provided for **bank payments**:

| Payment type                                      | Code value |
|---|------------|
| FI-to-FI-payment                                  | F2FPMT     |
| Cover payment                                     | COVPMT     |
| Compensation payment                              | CMPPMT     |
| Sight deposit account transfer by the participant | PPTTSD     |

Table 4: List of payment types for bank payments and their code values in the "pacs.009" message

The following payment types are provided for **third-party system payments**:

| Payment type        | Code value |
|---------------------|------------|
| SECOM settlement    | SECSTM     |
| Eurex settlement    | EUXSTM     |
| Repo settlement     | REPSTM     |
| Bancomat settlement | BCMSTM     |
| EFT/POS settlement  | POSSTM     |
| Terravis settlement | STVSTM     |
| Viseca settlement   | VISSTM     |

Table 5: List of payment types for third-party system payments and their code values in the "pacs.009" 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.

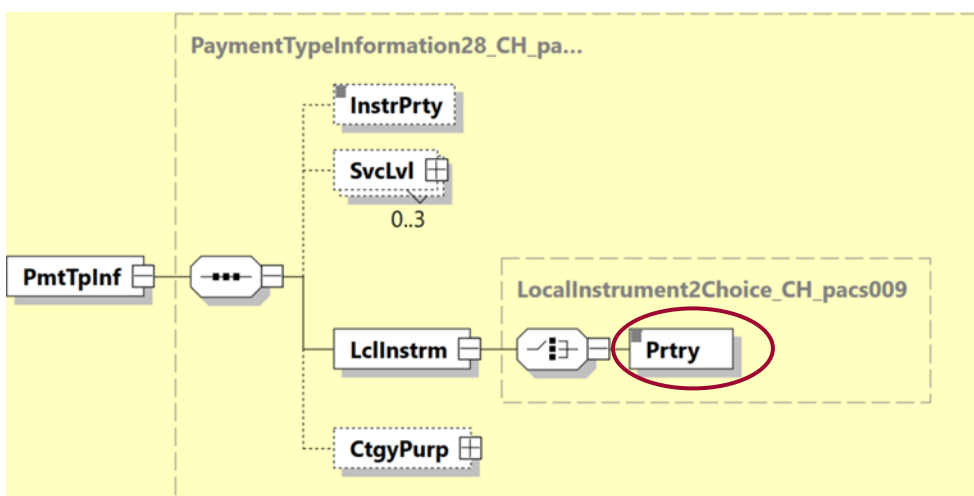


Figure 3: Specifying the payment type in the "pacs.009" message

### 3.3 Naming of the parties in a bank or third-party system payment

In bank or third-party system payments, the parties involved are named as follows:

| Name                        |             | Comment  | ISO 20022                        |  |
|-----------------------------|-------------|--|----------------------------------|--|
| Debtor                      |             | The institution initiating the payment   | Debtor                           |  |
| Debtor Agent                |             | Manages the debtor's account, if there is one  | 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<br>[Member ID] |  |
|                             | Optional ID | Is filled in by the RTGS system in the case of a concatenated identification: the participant whose settlement account in the RTGS system is being credited and to whom the transfer is being made | Instructed Agent<br>[Other ID]   |  |
| Instructed Participant      |             | The instructed participant has a settlement account in the RTGS system which is credited   | Instructed Agent<br>[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, if there is one  | Creditor Agent                   |  |
| Creditor                    |             | The institution receiving the payment  | Creditor                         |  |

Table 6: Names of the parties involved in bank or third-party system payments

## Notes on the individual parties:

### Debtor/Creditor

- The "*Debtor*" / "*Creditor*" elements correspond to the sending and receiving institution respectively and must always be supplied.
- FI-to-FI-payment and cover payment:
  - If the instructing participant is the same as the debtor, then the same information is sent in the "*Debtor*" element as under "*Instructing Agent*".
  - If the instructed participant is the same as the creditor, then the same information is sent in the "*Creditor*" element as under "*Instructed Agent*".
- Other payment types:
  - The instructing participant must be identical to the debtor. This means that all the information in the "*Debtor*" element must have the same content (identical string) as the information in the "*Instructing Agent*" element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value XXX, then these two BICs are considered identical.
  - The instructed participant must be identical to the creditor. This means that all the information in the "*Creditor*" element must have the same content (identical string) as the information in the "*Instructed Agent*" element. Exception: If the first 8 digits of a BIC8 and BIC11 are identical and if the last three digits of the BIC11 contain the value XXX, then these two BICs are considered identical.

### Debtor Agent / Creditor Agent

- The "*Debtor Agent*" / "*Creditor Agent*" elements can only be provided for FI-to-FI payments and for cover payments.
- The "*Creditor Agent*" must be used if "*Intermediary Agent 1*" is provided.

### Previous Instructing Agents

- These institutions can only be provided for FI-to-FI payments and for cover payments.
- Up to 3 specifications of "*Previous Instructing Agent*" are optionally supported.
- Notes on correct usage:  
These instructing agents, which are sequenced in numerical order, are historical information about payment routes already traversed when forwarding cross-system payments from the "*Instructing Agent*" (system participant, sending institution) to the "*Instructed Agent*" (system participant, receiving institution). The information from the corresponding "*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 Agents

- These institutions can only be provided for FI-to-FI payments and for cover payments.
- Up to 3 specifications of *"Intermediary Agent"* are optionally supported.
- Notes on correct usage:  
These institutions, which are sequenced in numerical order, are desired payment routing channels for cross-system payments, which the *"Instructing Agent"* (system participant, sending institution) passes as instructions 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 still 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 plays a dual role as system participant and sender.
- In the case of third-party system payments, the third-party system as technical sender/ receiver is not mapped as a party involved within the payment message. However, the corresponding information is implicitly included in the payment message due to the specification of the corresponding payment type (see chapter 3.2 "Payment types").
- The *"Instructing Agent"* is also used together with the *"Transaction Identification"* element and the *"Message Identification"* for duplicate checking.
- 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 used at the *<CdtTrfTxInf>* level; entering them at *<GrpHdr>* level is not supported.
- The information that is delivered in the input under *"Instructed Agent" / "Creditor"* is forwarded in the output by the RTGS systems unchanged.
- In the case of concatenation, the details of the destination for the concatenation are given in the output under the following sub-element of *"Instructed Agent"*: *.../InstdAgt/FinInstnId/OthrId*.
- The concatenation target is always output in the same addressing type (SIC-IID or BIC) as for the participant to be credited originally addressed by the sender.
- Details of the destination for the concatenation are only given in the *"Instructed Agent"*, even if in the input the elements *"Instructed Agent"/"Creditor"* were sent with the same information about the system participant.



Additionally for cover payments, the following parties are available in the "Underlying Customer Credit Transfer" element at the level of the underlying customer payment (C-level):

| Name                         | Comment  | ISO 20022                    |
|------------------------------|--|------------------------------|
| Ultimate Debtor              |  | Ultimate Debtor              |
| Initiating Party             |  | Initiating Party             |
| Debtor                       | Is a customer of the debtor agent (of the underlying customer payment)   | Debtor                       |
| Debtor Agent                 | Manages the account of the debtor (of the underlying customer payment)   | Debtor Agent                 |
| Previous Instructing Agent 1 |  | Previous Instructing Agent 1 |
| Previous Instructing Agent 2 |  | Previous Instructing Agent 2 |
| Previous Instructing Agent 3 |  | Previous Instructing Agent 3 |
| Intermediary Agent 1         |  | Intermediary Agent 1         |
| Intermediary Agent 2         |  | Intermediary Agent 2         |
| Intermediary Agent 3         |  | Intermediary Agent 3         |
| Creditor Agent               | Manages the creditor account (of the underlying customer payment)        | Creditor Agent               |
| Creditor                     | Is a customer of the creditor agent (of the underlying customer payment) | Creditor                     |
| Ultimate Creditor            |  | Ultimate Creditor            |

Table 7: Parties of the underlying customer payment for cover payments

## 3.4 Identifying financial institutions (Agents)

### 3.4.1 Instructing agent/Instructed agent

- Addressing is achieved using the SIC IID or BIC
- The following elements can be used:
  - BIC: `.../FinInstnId/BICFI`
  - SIC-IID: `.../FinInstnId/ClrSysMmbId/MmbId`  
and "Cd = CHSIC" is mandatory under `.../ClrSysMmbId/ClrSysId/Cd`  
(format: 6 numerical characters, i.e. only digits 0 – 9)
- The sub-elements `.../FinInstnId/BIC` and `.../FinInstnId/ClrSysMmbId` must not both be used at the same time.
- The identification used by the sender is forwarded to the recipient unchanged.
- The use of the "Name", "Postal Address" or "LEI" elements is not permitted.

### 3.4.2 Other institutions at the transaction level (B-level)

The following institutions are defined at the transaction level:

| Element                   | Description                  |
|---------------------------|------------------------------|
| CdtTrfTxInf/Dbtr          | Debtor                       |
| CdtTrfTxInf/Cdtr          | Creditor                     |
| CdtTrfTxInf/DbtrAgt       | Debtor Agent                 |
| CdtTrfTxInf/CdtrAgt       | Creditor Agent               |
| 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         |

Table 8: List of other institutions at the transaction level (identification of financial institutions)

- Addressing must be necessarily via at least one of the 3 following options:
  - Option 1: BIC in the element `.../FinInstnId/BICFI`
  - Option 2: Proprietary institution identification in the element `.../FinInstnId/ClrSysMmbId`
  - Option 3: Full address using element `.../FinInstnId/Nm` and `.../FinInstnId/PstlAdr`

- When addressing via a proprietary institution identification (option 2), the following 2 sub-elements must be used under *.../FinInstnId/ClrSysMmbId*:
  1. *.../FinInstnId/ClrSysMmbId/ClrSysId/Cd*  
Identification type of the clearing system, permissible ISO code values as per the external Code list
  2. *.../FinInstnId/ClrSysMmbId/MmbId*  
Identification of the participant
- When addressing with a full address (option 3), both of the *.../FinInstnId/Nm* and *.../FinInstnId/PstlAdr* elements must be provided.
- The following combinations of the previously listed options above are permitted:
  1. Option 1 (BIC) and option 3 (full address)
  2. Option 2 (Proprietary Institution Identification) und Option 3 (full address)
- The combination of option 1 (BIC) and Option 2 (Proprietary Institution Identification) is not permitted.
- The *.../FinInstnId/LEI* sub-element may optionally be used in combination with one or more of the three addressing options.

**Note:**

Any restrictions to the previously listed specifications for individual payment types or characteristics are described at the element level in chapter 4 "Technical specifications for the RTGS systems".

### 3.4.3 Institutions of the underlying customer payment for cover payments (C-level)

The specifications in the Implementation Guideline "Customer Payments (pacs.008)", chapter 3.4 "Identification of Financial Institutions (Agents)" apply for the definition of the institutions of the underlying customer payment for cover payments within an "*Underlying Customer Credit Transfer*".

## 3.5 Identification of other parties (Parties)

Other parties only occur in cover payments and refer exclusively to parties of the underlying customer payment within the element "*Underlying Customer Credit Transfer*". The specifications of the Implementation Guideline "Customer Payments (pacs.008)", chapter 3.5 "Identification of other parties" apply for the definition of the other parties of the underlying customer payment.

### 3.6 Use of address information

The following address elements can always be used in the "Postal Address" element:

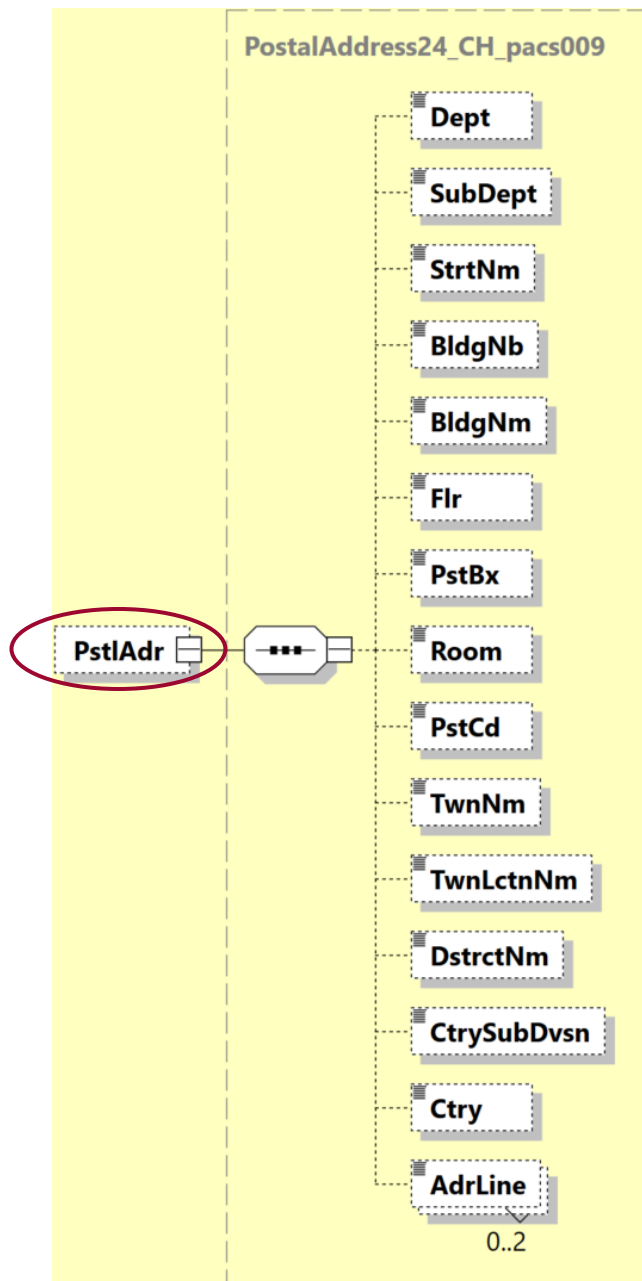


Figure 4: Address information (postal address)

| 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.<br>Note:<br>For certain parties, the use of unstructured address information is no longer permitted, see the definition below of the "Unstructured" variant. |

Table 9: Data elements for address information (Postal Address)

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

### 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.

### 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 following parties / institutions of the underlying customer payment within the "Underlying Customer Credit Transfer" element *may not use the "unstructured" variant*:

| Element   | Description               |
|---|---------------------------|
| UndrlygCstmrCdtTrf/InitgPty                             | Initiating Party          |
| UndrlygCstmrCdtTrf/RmtInf/Strd/Invcr                    | Invoicer                  |
| UndrlygCstmrCdtTrf/RmtInf/Strd/Invcee                   | Invoicee                  |
| UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee       | Garnishee                 |
| UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr | Garnishment Administrator |

Table 10: List of parties and institutions which may not use the "unstructured" variant for address information

- The use of the "unstructured" variant in the "Postal Address" element is still allowed for all other parties and institutions of the "Underlying Customer Credit Transfer" element.

#### Note:

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

### 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   |
| UndrlygCstmrCdtTrf/DbtrAcct          | Underlying Customer Credit Transfer / Debtor Account                       |
| UndrlygCstmrCdtTrf/DbtrAgtAcct       | Underlying Customer Credit Transfer / Debtor Agent Account                 |
| UndrlygCstmrCdtTrf/PrvsInstgAgt1Acct | Underlying Customer Credit Transfer / Previous Instructing Agent 1 Account |
| UndrlygCstmrCdtTrf/PrvsInstgAgt2Acct | Underlying Customer Credit Transfer / Previous Instructing Agent 2 Account |
| UndrlygCstmrCdtTrf/PrvsInstgAgt3Acct | Underlying Customer Credit Transfer / Previous Instructing Agent 3 Account |
| UndrlygCstmrCdtTrf/IntrmyAgt1Acct    | Underlying Customer Credit Transfer / Intermediary Agent 1 Account         |
| UndrlygCstmrCdtTrf/IntrmyAgt2Acct    | Underlying Customer Credit Transfer / Intermediary Agent 2 Account         |
| UndrlygCstmrCdtTrf/IntrmyAgt3Acct    | Underlying Customer Credit Transfer / Intermediary Agent 3 Account         |
| UndrlygCstmrCdtTrf/CdtrAgtAcct       | Underlying Customer Credit Transfer / Creditor Agent Account               |
| UndrlygCstmrCdtTrf/CdtrAcct          | Underlying Customer Credit Transfer / Creditor Account                     |

Table 11: List of the parties that have accounts (use of account information)

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

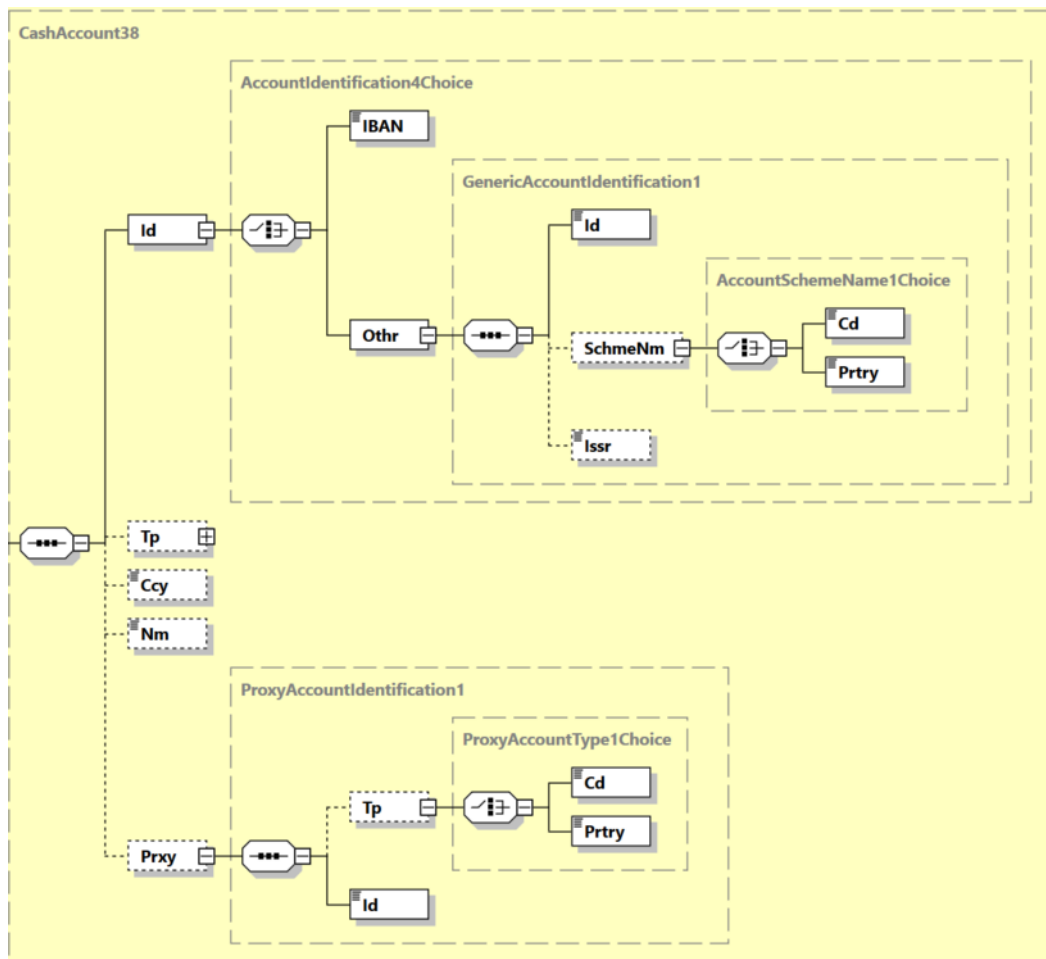


Figure 5: Account information elements (cash account)



| 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 12: Data elements for account information (cash account)

## 3.8 Use of references

Along the processing chain, various references are sent in the "pacs.009" message.

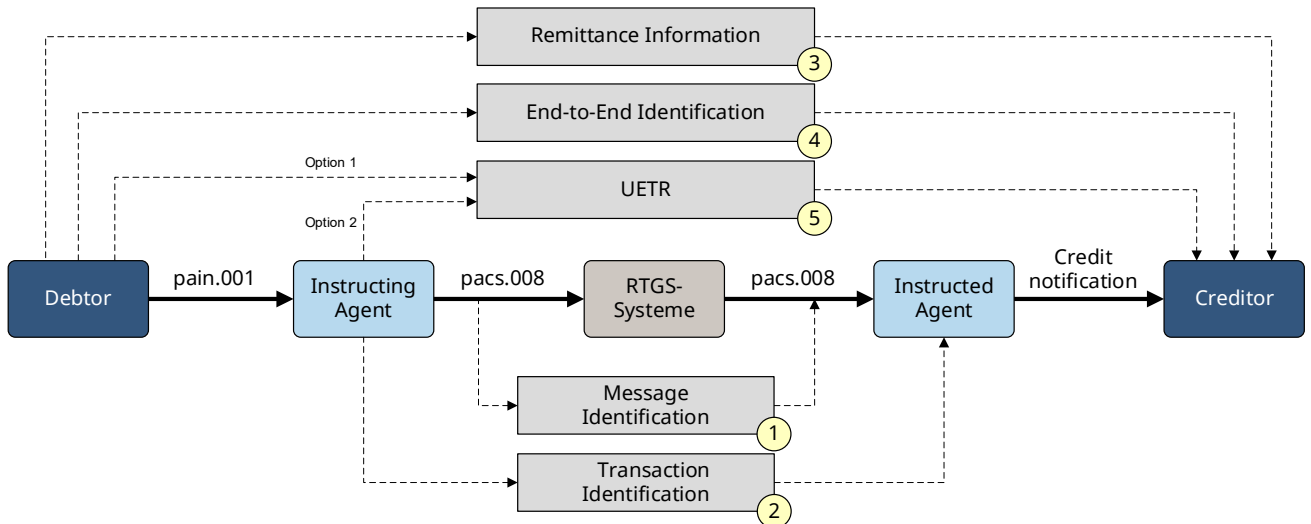


Figure 6: Use of references

### 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).

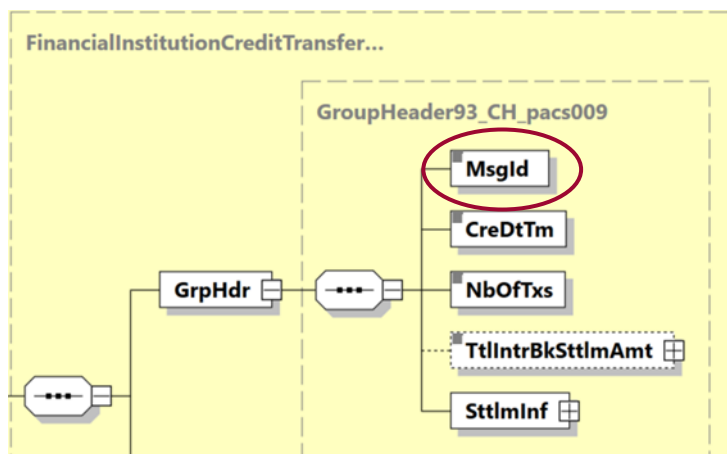


Figure 7: Message Identification

### 3.8.2 Transaction reference

#### 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.

The first position in the transaction identification must contain the following character, depending on the payment type:

| Payment type                             | Character required in first position  |
|--|---------------------------------------|
| All bank payments                        | Digit "0" to "9" or letter "a" to "Z" |
| SECOM or Repo settlement                 | Special character "/"                 |
| Eurex settlement                         | Special character "?"                 |
| Bancomat, Tancomat or EFT/POS settlement | Special character "-"                 |
| Terravis settlement                      | Special character ":"                 |
| Viseca settlement                        | Special character ","                 |

Table 13: Character required in the first position of the transaction identification

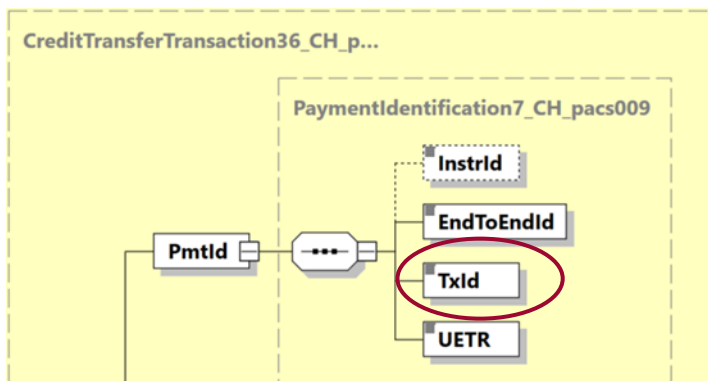


Figure 8: Transaction Identification

### 3.8.3 Debtor reference

#### "End to End Identification" <sup>3</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.

For **cover payments**, the transaction identification from the underlying customer payment must always be used.

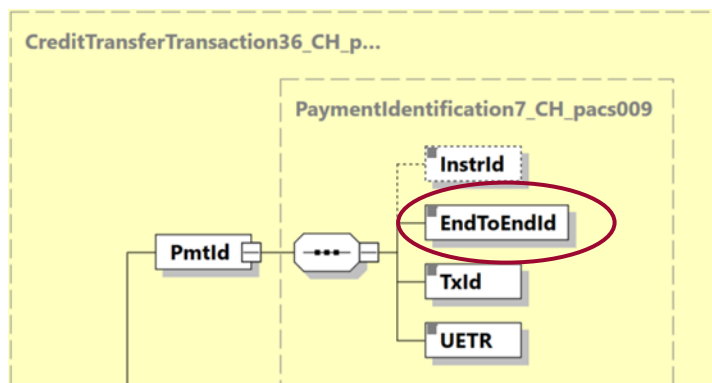


Figure 9: End to End Identification of the debtor reference

### 3.8.4 Creditor reference

#### "Ustrd" <sup>4</sup>

In addition to the references listed above in the processing chain, a creditor payment reference can be included in the "Remittance Information" element in an unstructured form.

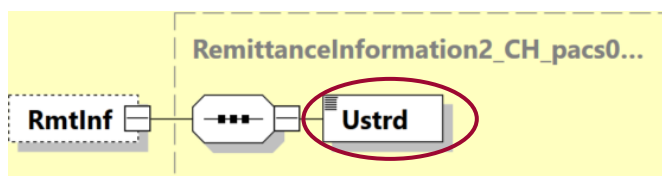


Figure 10: Creditor reference (remittance information)

### 3.8.5 Unique End-to-end Transaction Reference

#### «UETR» <sup>5</sup>

The UETR is a globally unique reference created either by the debtor (option 1) or by the paying participant (or the payer'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 arena.

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 as per the ISO 20022 schema definition.

### 3.9 Specific Swiss code values

Swiss-specific code values are used at various points in the "pacs.009" message. 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 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 option of requesting a confirmation of settlement (CONF) (see also chapter 3.10.3 "Requesting a confirmation of settlement").

| Code value | Meaning                            |
|------------|------------------------------------|
| LIQU       | Request to use reserved liquidity  |
| CONF       | Request confirmation of settlement |

Table 14: Code values for sending processing instructions to the RTGS systems

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

In order to reflect any combination of these processing instructions and any future processing instructions, the element *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* 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.

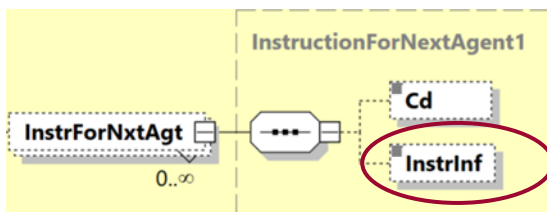


Figure 11: Entering a code for sending processing instructions to the RTGS systems

### 3.9.2 Entering a payment code for compensation payments

For **compensation payments**, the original transaction must be quoted in the "Category purpose" element, either as an ISO code value according to the External Code List in element `.../CtgyPurp/Cd`, or in the form of a proprietary 3-position payment code in the `.../CtgyPurp/Prtry` element (definition follows below).

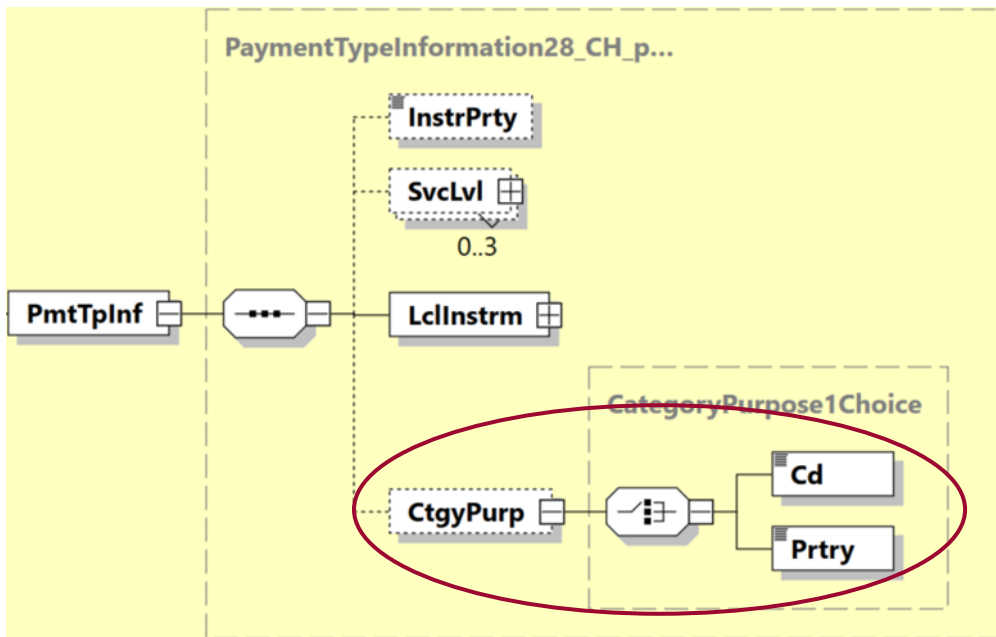


Figure 12: Entering a payment code for compensation payments

The proprietary payment codes for a compensation payment in the `.../CtgyPurp/Prtry` element are structured as follows:

- First two digits: Group code, denotes the business area to which the code refers.
- Third digit: "payment type":
  - 1 = Concurring payment (prior demand of the exact amount by the creditor agent based on settlements, etc.)
  - 2 = Direct payment (the creditor agent has not sent a statement to the debtor agent).
  - 3 = Payment by the debtor agent is simultaneously considered as a payment advice to the creditor agent.

Group designation codes (00, 10, etc.) cannot be used as payment codes.

| Group | Code  | Description                                      | Group | Code  | Description              |
|-------|-------|--|-------|-------|--------------------------|
| 00    | 011   | Cash   | 50    | 511/2 | Mortgages                |
|       | 021   | Payment due to reverse debit                     |       | 521/2 | Loans                    |
|       | 088   | Transfer to sight deposit account by participant |       | 531/2 | Sub-participations       |
|       | 091/2 | Various  |       | 591/2 | Various                  |
| 10    | 112   | Spot/cash  | 60    | 611   | Check                    |
|       | 122   | Deadline   |       | 613   | Remittances              |
|       | 132   | Notes  |       | 621   | Change                   |
|       | 192   | Various  |       | 631   | SBTC                     |
|       |       |  |       | 632   | WMD (World Money Direct) |
| 20    | 212   | Fixed term deposits                              |       | 641   | Letters of credit        |
|       | 222   | Calls  |       | 651   | Sureties                 |
|       | 232   | Fiduciary investments                            |       | 661   | Documentary collections  |
|       | 242   | Intraday Money Market (IMM)                      |       | 691   | Various                  |
|       | 292   | Various  | 70    | 711   | Other covering funds     |
| 30    | 312   | Spot/cash  |       |       | Cover for FINPAY         |
|       | 322   | Deadline   |       |       |                          |
|       | 332   | Numismatics and coins                            |       |       |                          |
|       | 392   | Various  |       |       |                          |
| 40    | 411/2 | Issues   |       |       |                          |
|       | 421/2 | Stock exchange (excluding SIX Security Services) |       |       |                          |
|       | 431/2 | Coupons  |       |       |                          |
|       | 441/2 | Reimbursable instrument                          |       |       |                          |
|       | 491/2 | Various  |       |       |                          |

Table 15: Payment codes for a compensation payment

## 3.10 Additional 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 wait queue at a specific time. To do this, the calendar date and time of the earliest requested settlement time must be given. Entering a calendar date is required because in the 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 sent.
- 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 acknowledgement "pacs.002" with status ACWC.
- The earliest settlement time is entered in addition to the requested settlement date. To avoid inconsistencies, a check is carried out to find out whether 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 adhered to. If this is not the case (e.g. not a banking business day, date is in the past), the payment will be rejected.

A desired earliest settlement time can be specified in the *FICdtTrf/CdtTrfTxInf/SttImTmIndctn/DbtDtTm* element.

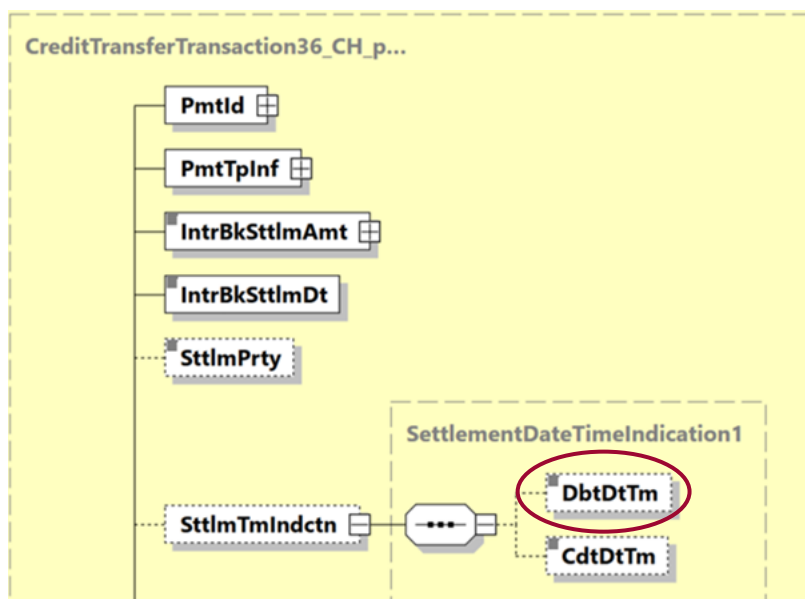


Figure 13: Entering an earliest settlement time



### 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 *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element (see also chapter 3.9.1 "Sending processing instructions to the RTGS systems").

### 3.10.3 Requesting a confirmation of settlement

In the RTGS systems, for payment messages using message standard ISO 20022, a confirmation of settlement can be requested by using the code CONF in the *FICdtTrf/CdtTrfTxInf/InstrForNxtAgt/InstrInf* element for the following payment types (see also chapter 3.9.1 "Sending processing instructions to the RTGS systems"):

- FI-to-FI-payments
- compensation payments
- cover payments
- sight deposit account transfers by the participant

The CONF code is not permitted for any other payment type.

### 3.10.4 Handling SWIFTgpi payments in SIC and euroSIC

Both SIC and euroSIC support the processing 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 can be found in the base document.

## 4 Technical specifications for the RTGS systems

### 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:

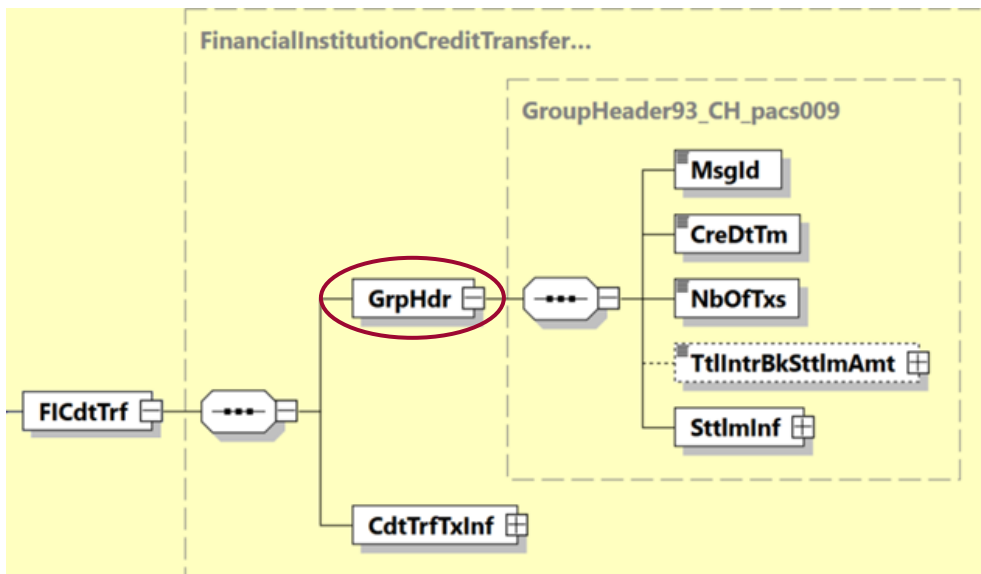


Figure 14: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.009" message that are relevant to the RTGS systems.

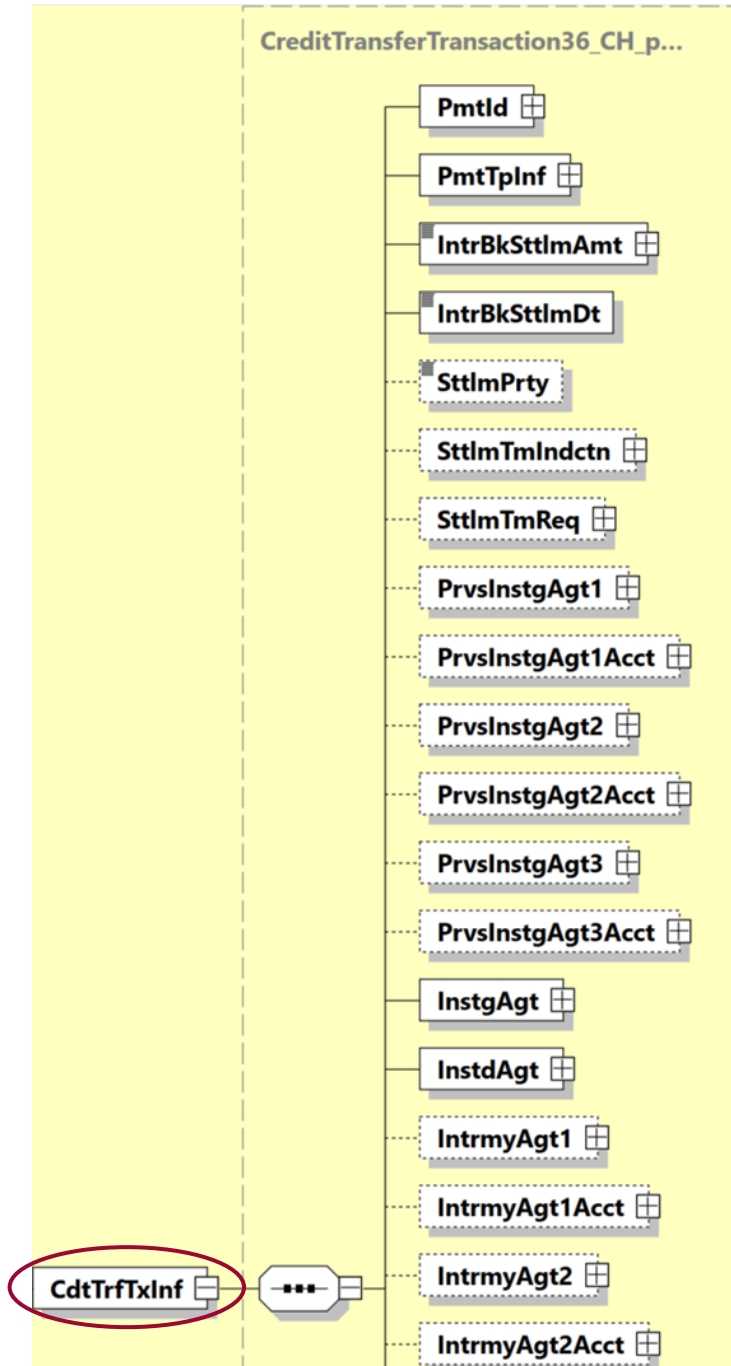
| ISO 20022 Standard   |                   |      | Swiss ISO 20022 Payments Standard |  |                                  |
|--|-------------------|------|-----------------------------------|--|----------------------------------|
| Message Item   | XML Tag           | Mult | Mult                              | Definition   | Payment Type-specific Definition |
| Document<br>+Financial Institution Credit Transfer<br>V08      | FICdtTrf          | 1..1 | 1..1                              |  |                                  |
| Group Header   | GrpHdr            | 1..1 | 1..1                              |  |                                  |
| Group Header<br>+Message Identification                        | MsgId             | 1..1 | 1..1                              | <b>Message Identification</b><br>Only the restricted character set for references (excluding spaces) is permitted for this element.<br>It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates.<br>Permitted value dates are value date today and 2 days in the past.<br>Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. |                                  |
| Group Header<br>+Creation Date Time                            | CreDtTm           | 1..1 | 1..1                              | <b>Creation Date Time</b>  |                                  |
| Group Header<br>+Number Of Transactions                        | NbOfTxs           | 1..1 | 1..1                              | <b>Number of Transactions</b><br>The entry for the number of transactions must be "1".   |                                  |
| Group Header<br>+Total Interbank Settlement Amount             | TtlIntrBkSttlmAmt | 0..1 | 0..1                              | <b>Total Settlement Amount</b><br>If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element.<br>Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits.<br>Amount must be >0, the maximum accepted amount is 99,999,999,999.99.  |                                  |
|  | @ Ccy             |      |                                   | <b>Currency Code</b><br>If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element.<br>The currency code must be CHF or EUR.<br>The currency must correspond to the currency in the respective RTGS system.  | STVSTM: Only CHF permitted.      |
| Group Header<br>+Settlement Information                        | SttlmInf          | 1..1 | 1..1                              | <b>Settlement Information</b>  |                                  |
| Group Header<br>+Settlement Information<br>++Settlement Method | SttlmMtd          | 1..1 | 1..1                              | <b>Settlement Method</b><br>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<br>+Settlement Information<br>++Settlement Account         | StlmAcct | 0..1 | 0..1                              | <b>Settlement Account</b><br>Must not be used.  |                                  |
| Group Header<br>+Settlement Information<br>++Clearing System            | ClrSys   | 0..1 | 1..1                              | <b>Clearing System</b><br>Must be used to unambiguously identify the clearing system.   |                                  |
| Group Header<br>+Settlement Information<br>++Clearing System<br>+++Code | Cd       | 1..1 | 1..1                              | <b>Clearing System Identification (code)</b><br>Unambiguous identification of the clearing system, the following code values are available:<br>SIC (CHF only) = value SIC must be used<br>euroSIC (EUR only) = value SEU must be used | STVSTM: Only SIC 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:



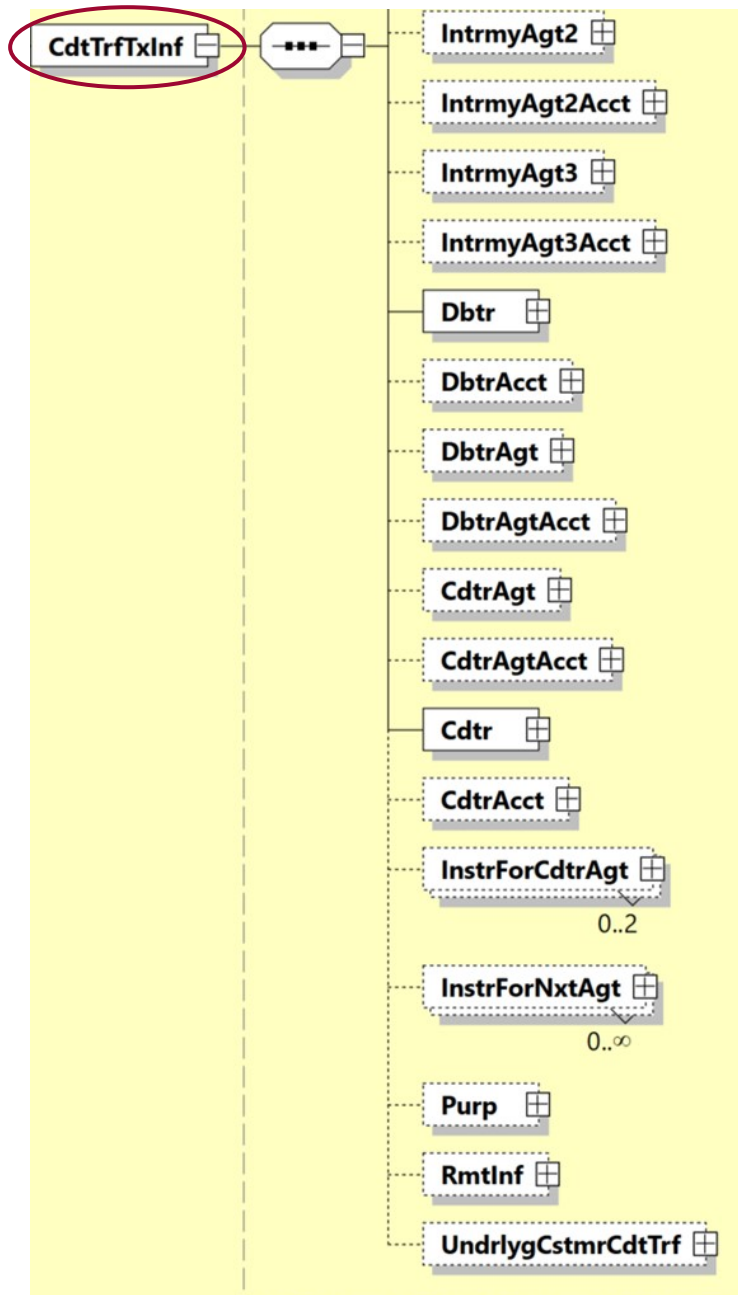


Figure 15: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" of the "pacs.009" 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                              |   |   |
| Credit Transfer Transaction Information<br>+Payment Identification                                 | PmtId       | 1..1 | 1..1                              | <b>Payment References</b>   |   |
| Credit Transfer Transaction Information<br>+Payment Identification<br>++Instruction Identification | InstrId     | 0..1 | 0..1                              | <b>Additional Transaction Identification</b>  |   |
| Credit Transfer Transaction Information<br>+Payment Identification<br>++End To End Identification  | EndToEndId  | 1..1 | 1..1                              | <b>Debtor Reference</b><br>The identification corresponds to the debtor's (agent) reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor (agent) and the debtor (agent). | COVPMT: Must contain the transaction identification from the underlying customer payment. |

| ISO 20022 Standard   |          |      | Swiss ISO 20022 Payments Standard |  |   |
|--|----------|------|-----------------------------------|--|---|
| Message Item   | XML Tag  | Mult | Mult                              | Definition   | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Payment Identification<br>++Transaction Identification | TxId     | 0..1 | 1..1                              | <b>Transaction Identification</b><br>Only the restricted character set for references (excluding spaces) is permitted for this element.<br>Only 16 characters permitted.<br>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.<br>Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level. | F2FPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position.<br>COVPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position.<br>CMPPMT: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position.<br>PPTTSD: Must contain a digit 0 - 9 or a letter a - z or A - Z in the first position.<br>SECSTM: Must contain the special character "/" in the first position.<br>EUXSTM: Must contain the special character "?" in the first position.<br>REPSTM: Must contain the special character "/" in the first position.<br>BCMSTM: Must contain the special character "-" in the first position.<br>POSSTM: Must contain the special character "-" in the first position.<br>STVSTM: Must contain the special character ":" in the first position.<br>VISSTM: Must contain the special character "," in the first position. |
| Credit Transfer Transaction Information<br>+Payment Identification<br>++UETR                       | UETR     | 0..1 | 1..1                              | <b>Unique End-to-end Transaction Reference</b><br>This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained 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<br>+Payment Type Information                               | PmtTpInf | 0..1 | 1..1                              | <b>Payment Type Information</b><br>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<br>+Payment Type Information<br>++Instruction Priority            | InstrPrty    | 0..1 | 0..1                              | <b>Instruction Priority</b>  |  |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Service Level                   | SvcLvl       | 0..n | 0..3                              | <b>Service Level</b>   |  |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Service Level<br>+++Code        | Cd<br>{Or    | 1..1 | 1..1                              | <b>Service Level (code)</b>  | F2FPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform).<br>COVPMT: May be used to transfer a SWIFT gpi service type identifier (not verified by the RTGS platform). |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Service Level<br>+++Proprietary | Prtry<br>Or} | 1..1 | 1..1                              | <b>Service Level (proprietary)</b>   |  |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Local Instrument                | LclInstrm    | 0..1 | 1..1                              | <b>Payment Type</b><br>Must be used for indicating system-specific codes to unambiguously identify the payment type. |  |

| ISO 20022 Standard   |                |      | Swiss ISO 20022 Payments Standard |   |  |
|--|----------------|------|-----------------------------------|---|--|
| Message Item   | XML Tag        | Mult | Mult                              | Definition  | Payment Type-specific Definition   |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Local Instrument<br>+++Proprietary | Prtry          | 1..1 | 1..1                              | <b>Payment Type (proprietary)</b><br>Unambiguous identification of the payment type, the following code values for payment types are available:<br>F2FPMT = FI-to-FI-payment<br>CMPPMT = Compensation payment<br>COVPMT = Cover payment<br>PPTTSD = Sight deposit account transfer by the participant<br>SECSTM = SECOM settlement<br>EUXSTM = Eurex settlement<br>REPSTM = Repo settlement<br>BCMSTM = Bancomat settlement<br>POSSTM = EFT/POS settlement<br>STVSTM = Terravis settlement (CHF only)<br>VISSTM = Visa settlement |  |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Category Purpose                   | CtgyPurp       | 0..1 | 0..1                              | <b>Category Purpose</b>   | CMPPMT: Must be used. Used to refer to the original transaction in compensation payments.                            |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Category Purpose<br>+++Code        | Cd<br>{Or      | 1..1 | 1..1                              | <b>Category Purpose (code)</b>  |  |
| Credit Transfer Transaction Information<br>+Payment Type Information<br>++Category Purpose<br>+++Proprietary | Prtry<br>Or}   | 1..1 | 1..1                              | <b>Category Purpose (proprietary)</b>   | CMPPMT: Valid 3-digit code values are as given in chapter 3.9.2 "Entering a payment code for compensation payments". |
| Credit Transfer Transaction Information<br>+Interbank Settlement Amount                                      | IntrBkSttlmAmt | 1..1 | 1..1                              | <b>Settlement Amount</b><br>Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits.<br>Amount must be >0, the maximum accepted amount is 99,999,999,999.99.  |  |

| ISO 20022 Standard   |               |      | Swiss ISO 20022 Payments Standard |  |                                  |
|--|---------------|------|-----------------------------------|--|----------------------------------|
| Message Item   | XML Tag       | Mult | Mult                              | Definition   | Payment Type-specific Definition |
|  | @ Ccy         |      |                                   | <b>Currency Code</b><br>The currency code must be CHF or EUR.<br>The currency must correspond to the currency in the respective RTGS system.   | STVSTM: Only CHF permitted.      |
| Credit Transfer Transaction Information<br>+Interbank Settlement Date  | IntrBkSttlmDt | 0..1 | 1..1                              | <b>Requested Settlement Date</b><br>Will be forwarded unchanged to the instructed participant.<br>Must be a valid calendar date.<br>Must not be in the future.<br>Must not be more than 90 calendar days in the past.  |                                  |
| Credit Transfer Transaction Information<br>+Settlement Priority        | SttlmPrty     | 0..1 | 0..1                              | <b>Settlement Priority</b><br>The following 3 levels of priority may be used:<br>NORM = Normal priority, lowest level<br>HIGH = High priority, medium level<br>URGT = Urgent priority, highest level.<br>If no priority is specified, normal priority applies.<br><br>Note:<br>The availability of various levels of priority can be subject to certain limitations, depending on the payment type, so the following should be taken into account:<br>Payment types F2FPMT, CMPMT, COVPMT, PPTSD: No limitation.<br>Payment types SECSTM, EUXSTM, REPSTM, BCMSTM, POSSTM, STVSTM, VISSTM:<br>The levels of priority that are available are determined by the system manager in agreement with the relevant third-party system participant. |                                  |
| Credit Transfer Transaction Information<br>+Settlement Time Indication | SttlmTmIndctn | 0..1 | 0..1                              | <b>Settlement Indication</b><br>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.<br>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<br>+Settlement Time Indication<br>++Debit Date Time  | DbtDtTm   | 0..1 | 0..1                              | <b>Earliest Settlement Time</b><br>May be used by the debtor agent or the third-party system to specify the preferred settlement time.<br>Must contain a valid calendar date and a valid time.<br>If the specified time is before the time the message was received by SIC/euroSIC, it will be replaced by the reception time.<br>The calendar date/time must be within the clearing day specified as the requested settlement date.<br>The time must not be between clearing stop 1 and clearing stop 3 of the clearing day.<br>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<br>+Settlement Time Indication<br>++Credit Date Time | CdtDtTm   | 0..1 | 0..1                              | <b>Credit Date Time</b><br>Only used in messages from 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<br>+Settlement Time Request                          | StlmTmReq | 0..1 | 0..1                              | <b>Settlement Time Request</b><br>The use of this element must be bilaterally agreed between the parties concerned (not verified by the RTGS platform).  | CMPPMT: Must not be used.<br>PPTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Settlement Time Request<br>++CLSTime             | CLSTm     | 0..1 | 0..1                              |  |   |
| Credit Transfer Transaction Information<br>+Settlement Time Request<br>++Till Time           | TillTm    | 0..1 | 0..1                              |  |   |

| ISO 20022 Standard   |                   |      | Swiss ISO 20022 Payments Standard |   |   |
|--|-------------------|------|-----------------------------------|---|---|
| Message Item   | XML Tag           | Mult | Mult                              | Definition  | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Settlement Time Request<br>++From Time   | FrTm              | 0..1 | 0..1                              |   |   |
| Credit Transfer Transaction Information<br>+Settlement Time Request<br>++Reject Time | RjctTm            | 0..1 | 0..1                              |   |   |
| Credit Transfer Transaction Information<br>+Previous Instructing Agent 1             | PrvsInstgAgt1     | 0..1 | 0..1                              | <b>Previous Instructing Agent 1</b><br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Previous Instructing Agent 1 Account     | PrvsInstgAgt1Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 1 Account</b><br>May only be used if <PrvsInstgAgt1> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".                   | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Previous Instructing Agent 2        | PrvsInstgAgt2     | 0..1 | 0..1                              | <b>Previous Instructing Agent 2</b><br>May only be used if <PrvsInstgAgt1> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Previous Instructing Agent 2Account | PrvsInstgAgt2Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 2 Account</b><br>May only be used if <PrvsInstgAgt2> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Previous Instructing Agent 3        | PrvsInstgAgt3     | 0..1 | 0..1                              | <b>Previous Instructing Agent 3</b><br>May only be used if <PrvsInstgAgt2> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Previous Instructing Agent 3Account   | PrvsInstgAgt3Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 3 Account</b><br>May only be used if <PrvsInstgAgt3> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Instructing Agent   | InstgAgt          | 0..1 | 1..1                              | <b>Instructing Participant</b><br>Must be used. Is used together with <MsgId> / <TxId> for duplicate checking.<br>For addressing the participant, either <BICFI> or <ClrSysMmbId> element must be used.<br>The instructing participant has a settlement account in the RTGS system which is debited.   |   |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification   | FinInstnId        | 1..1 | 1..1                              | <b>Financial Institution Identification</b>  |   |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++BICFI                                 | BICFI             | 0..1 | 0..1                              | <b>Identification of Instructing Participant (BIC)</b><br>Only a valid published BIC (Business Identifier Code) is permitted.<br>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.<br><br>This element must not be used at the same time as <ClrSysMmbId>.<br>Must contain a valid BIC of an active participant.<br>Must not be concatenated. |   |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification | ClrSysMmbId       | 0..1 | 0..1                              | <b>Identification of Instructing Participant (proprietary)</b><br>This element must not be used at the same time as <BICFI>.<br>Must contain a valid identification of an active participant.<br>Must not be concatenated.   |   |

| ISO 20022 Standard   |            |      | Swiss ISO 20022 Payments Standard |  |   |
|--|------------|------|-----------------------------------|--|---|
| Message Item   | XML Tag    | Mult | Mult                              | Definition   | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId   | 0..1 | 1..1                              | <b>Clearing System Identification</b><br>Must be used to unambiguously identify the address type.  |   |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd         | 1..1 | 1..1                              | <b>Clearing System Identification (code)</b><br>Permitted ISO code value: CHSIC (SIC-IID (=6n)).   |   |
| Credit Transfer Transaction Information<br>+Instructing Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification                       | MmbId      | 1..1 | 1..1                              | <b>Member Identification</b><br>SIC IID (=6n), must be contained in the bank master data, active, and not concatenated.  |   |
| Credit Transfer Transaction Information<br>+Instructed Agent   | InstdAgt   | 0..1 | 1..1                              | <b>Instructed Participant</b><br>Must be used.<br>For addressing the participant, either the <BICFI> or <ClrSysMmbId> element must be used.<br>The instructed participant has a settlement account in the RTGS system which is credited. | PPTSD: Must include the identification of the system manager: SIC = SNB, euroSIC = SECB |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++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<br>+Instructed Agent<br>++Financial Institution Identification<br>+++BICFI  | BICFI       | 0..1 | 0..1                              | <b>Identification of Instructed Participant (BIC)</b><br>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.<br><br>This element must not be used at the same time as <ClrSysMmbId>. Must contain a valid BIC of an active participant. |                                  |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification  | ClrSysMmbId | 0..1 | 0..1                              | <b>Identification of Instructed Participant (proprietary)</b><br>This element must not be used at the same time as <BICFI>. Must contain valid identification for an active participant.   |                                  |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId    | 0..1 | 1..1                              | <b>Clearing System Identification</b><br>Must be used to unambiguously identify the address type.  |                                  |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd          | 1..1 | 1..1                              | <b>Clearing System Identification (code)</b><br>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<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification | MmbId      | 1..1 | 1..1                              | <b>Member Identification</b><br>SIC IID (=6n), must be contained in the bank master data and active.  |  |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Other  | Othr       | 0..1 | 0..1                              |   |  |
| Credit Transfer Transaction Information<br>+Instructed Agent<br>++Financial Institution Identification<br>+++Other<br>++++Identification  | Id         | 1..1 | 1..1                              | <b>Assigned Identification of the Instructed Participant</b><br>Message from RTGS system to participant: In case of a concatenated SIC IID, the identification of the instructed participant will be assigned by the system and provided in this element.<br>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).<br>Message from participant to RTGS system: Must not be used. |  |
| Credit Transfer Transaction Information<br>+Intermediary Agent 1  | IntrmyAgt1 | 0..1 | 0..1                              | <b>Intermediary Agent 1</b><br>May only be used if <CdtrAgt> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information"  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Intermediary Agent 1Account | IntrmyAgt1Acct | 0..1 | 0..1                              | <b>Intermediary Agent 1 Account</b><br>May only be used if <IntrmyAgt1> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Intermediary Agent 2        | IntrmyAgt2     | 0..1 | 0..1                              | <b>Intermediary Agent 2</b><br>May only be used if <IntrmyAgt1> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Intermediary Agent 2Account | IntrmyAgt2Acct | 0..1 | 0..1                              | <b>Intermediary Agent 2 Account</b><br>May only be used if <IntrmyAgt2> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Intermediary Agent 3                             | IntrmyAgt3     | 0..1 | 0..1                              | <b>Intermediary Agent 3</b><br>May only be used if <IntrmyAgt2> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used.  |
| Credit Transfer Transaction Information<br>+Intermediary Agent 3Account                      | IntrmyAgt3Acct | 0..1 | 0..1                              | <b>Intermediary Agent 3 Account</b><br>May only be used if <IntrmyAgt3> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used.  |
| Credit Transfer Transaction Information<br>+Debtor   | Dbtr           | 1..1 | 1..1                              | <b>Debtor</b><br>For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".   | CMPPMT: Must be identical with <InstgAgt>.<br>PPTTSD: Must be identical with <InstgAgt>.<br>SECSTM: Must be identical with <InstgAgt>.<br>EUXSTM: Must be identical with <InstgAgt>.<br>REPSTM: Must be identical with <InstgAgt>.<br>BCMSTM: Must be identical with <InstgAgt>.<br>POSTM: Must be identical with <InstgAgt>.<br>STVSTM: Must be identical with <InstgAgt>.<br>VISSTM: Must be identical with <InstgAgt>. |
| Credit Transfer Transaction Information<br>+Debtor<br>++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<br>+Debtor<br>++Financial Institution Identification<br>+++BICFI  | BICFI       | 0..1 | 0..1                              | <b>Debtor Identification (BIC)</b><br>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.<br><br>This element must not be used at the same time as <ClrSysMmbId>. |                                  |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Clearing System Member Identification  | ClrSysMmbId | 0..1 | 0..1                              | <b>Debtor Identification (proprietary)</b><br>This element must not be used at the same time as <BICFI>.   |                                  |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId    | 0..1 | 1..1                              | <b>Clearing System Identification</b><br>Must be used to unambiguously identify the address type.  |                                  |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd          | 1..1 | 1..1                              | <b>Clearing System Identification (code)</b><br>Permitted ISO code values according to the External Code List.   |                                  |

| ISO 20022 Standard  |         |      | Swiss ISO 20022 Payments Standard |  |   |
|---|---------|------|-----------------------------------|--|---|
| Message Item  | XML Tag | Mult | Mult                              | Definition   | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification | MmbId   | 1..1 | 1..1                              | <b>Member Identification</b>   |   |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++LEI  | LEI     | 0..1 | 0..1                              | <b>Legal Entity Identifier (LEI)</b><br>May be used only as a supplement to other sub-elements of <FinInstnId>.  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Name   | Nm      | 0..1 | 0..1                              | <b>Agent Name</b>  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Debtor<br>++Financial Institution Identification<br>+++Postal Address   | PstlAdr | 0..1 | 0..1                              | <b>Agent Address</b><br>Must be used if <Nm> is present.<br>Must only be used in combination with <Nm>.<br>For use of sub-elements see chapter 3.6 "Use of Address Information". | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Debtor Account       | DbtrAcct    | 0..1 | 0..1                              | <b>Debtor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Debtor Agent         | DbtrAgt     | 0..1 | 0..1                              | <b>Debtor Agent</b><br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Debtor Agent Account | DbtrAgtAcct | 0..1 | 0..1                              | <b>Debtor Agent Account</b><br>May only be used if <DbtrAgt> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".                         | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: 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<br>+Creditor Agent                                     | CdtrAgt     | 0..1 | 0..1                              | <b>Creditor Agent</b><br>Must be used if <IntrmyAgt1> is present.<br>For use of sub-elements see the following chapters:<br>3.4 "Identification of Financial Institutions (Agents)"<br>3.6 "Use of Address Information" | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used.  |
| Credit Transfer Transaction Information<br>+Creditor Agent Account                             | CdtrAgtAcct | 0..1 | 0..1                              | <b>Creditor Agent Account</b><br>May only be used if <CdtrAgt> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".   | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used.  |
| Credit Transfer Transaction Information<br>+Creditor   | Cdtr        | 1..1 | 1..1                              | <b>Creditor</b><br>For use of sub-elements see chapter 3.4 "Identification of Financial Institutions (Agents)".   | CMPPMT: Must be identical with <InstdAgt>.<br>PPTTSD: Must be identical with <InstdAgt>.<br>SECSTM: Must be identical with <InstdAgt>.<br>EUXSTM: Must be identical with <InstdAgt>.<br>REPSTM: Must be identical with <InstdAgt>.<br>BCMSTM: Must be identical with <InstdAgt>.<br>POSTM: Must be identical with <InstdAgt>.<br>STVSTM: Must be identical with <InstdAgt>.<br>VISSTM: Must be identical with <InstdAgt>. |
| Credit Transfer Transaction Information<br>+Creditor<br>++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<br>+Creditor<br>++Financial Institution Identification<br>+++BICFI  | BICFI       | 0..1 | 0..1                              | <b>Creditor Identification (BIC)</b><br>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.<br><br>This element must not be used at the same time as <ClrSysMmbId>. SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. This element must not be used at the same time as <ClrSysMmbId>. |                                  |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Clearing System Member Identification  | ClrSysMmbId | 0..1 | 0..1                              | <b>Creditor Identification (proprietary)</b><br>This element must not be used at the same time as <BICFI>.  |                                  |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification              | ClrSysId    | 0..1 | 1..1                              | <b>Clearing System Identification</b><br>Must be used to unambiguously identify the address type.   |                                  |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Clearing System Identification<br>+++++Code | Cd          | 1..1 | 1..1                              | <b>Clearing System Identification (code)</b><br>Permitted ISO code values according to the External Code List.  |                                  |

| ISO 20022 Standard  |         |      | Swiss ISO 20022 Payments Standard |  |   |
|---|---------|------|-----------------------------------|--|---|
| Message Item  | XML Tag | Mult | Mult                              | Definition   | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Clearing System Member Identification<br>++++Member Identification | MmbId   | 1..1 | 1..1                              | <b>Member Identification</b>   |   |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++LEI  | LEI     | 0..1 | 0..1                              | <b>Legal Entity Identifier (LEI)</b><br>May be used only as a supplement to other sub-elements of <FinInstnId>.  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Name   | Nm      | 0..1 | 0..1                              | <b>Agent Name</b>  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Creditor<br>++Financial Institution Identification<br>+++Postal Address   | PstlAdr | 0..1 | 0..1                              | <b>Agent Address</b><br>Must be used if <Nm> is present.<br>Must only be used in combination with <Nm>.<br>For use of sub-elements see chapter 3.6 "Use of Address Information". | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |

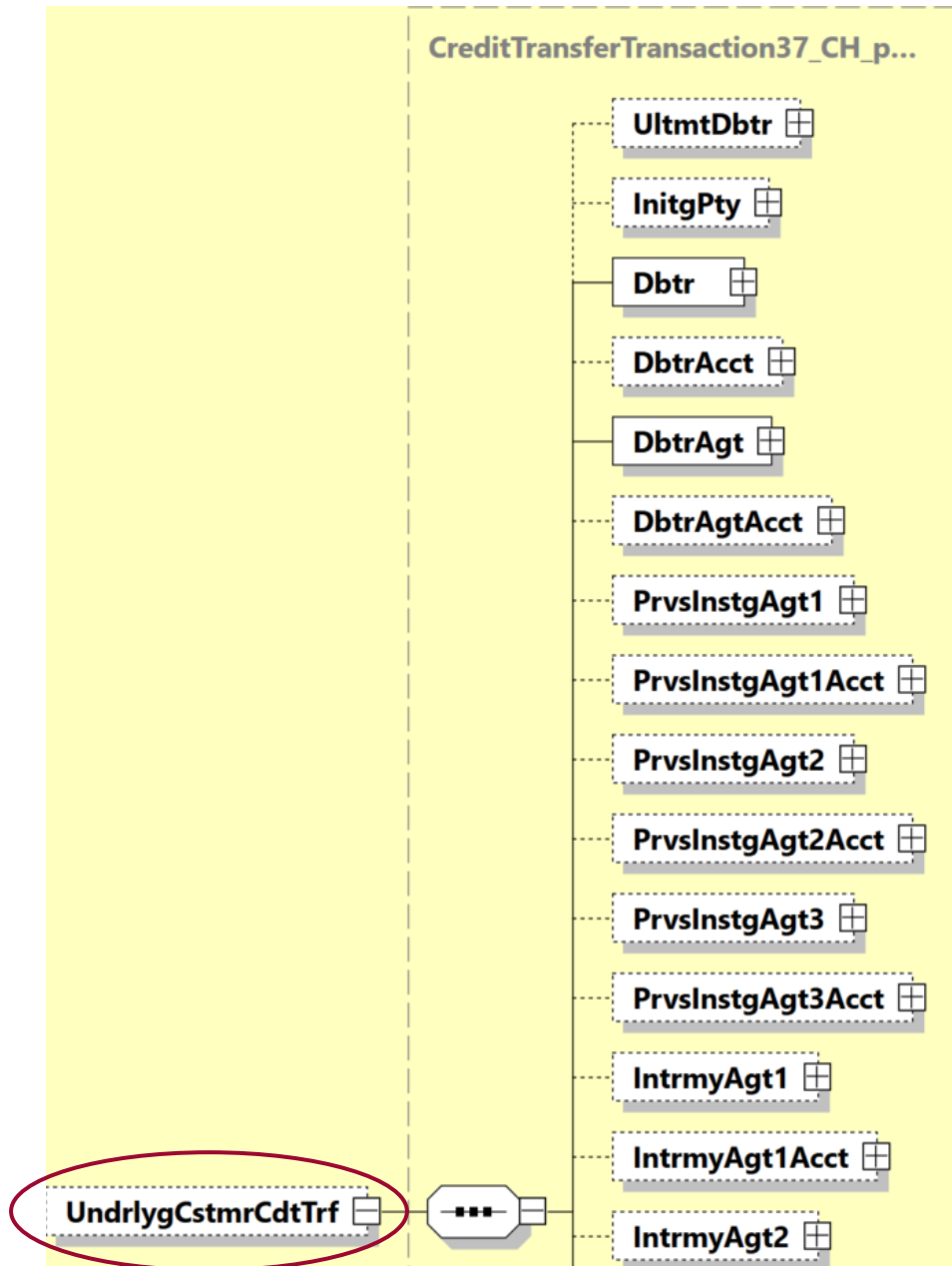
| ISO 20022 Standard  |                 |      | Swiss ISO 20022 Payments Standard |   |   |
|---|-----------------|------|-----------------------------------|---|---|
| Message Item  | XML Tag         | Mult | Mult                              | Definition  | Payment Type-specific Definition  |
| Credit Transfer Transaction Information<br>+Creditor Account  | CdtrAcct        | 0..1 | 0..1                              | <b>Creditor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".  | CMPPMT: Must not be used.<br>PPTTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Instruction For Creditor Agent                              | InstrForCdtrAgt | 0..n | 0..2                              | <b>Instruction for Creditor Agent</b><br>Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.  |   |
| Credit Transfer Transaction Information<br>+Instruction For Creditor Agent<br>++Code                    | Cd              | 0..1 | 0..1                              | <b>Instruction Code</b>   |   |
| Credit Transfer Transaction Information<br>+Instruction For Creditor Agent<br>++Instruction Information | InstrInf        | 0..1 | 0..1                              | <b>Instruction for Creditor Agent (text)</b>  |   |
| Credit Transfer Transaction Information<br>+Instruction For Next Agent                                  | InstrForNxtAgt  | 0..n | 0..n                              | <b>Processing Instruction</b><br>Element is used for sending system-specific instructions from the instructing participant to the RTGS system.<br>The element must not be used more than twice.<br>Only one instruction may be present in each variation.<br>The same instructions must not be provided more than once. |   |
| Credit Transfer Transaction Information<br>+Instruction For Next Agent<br>++Code                        | Cd              | 0..1 | 0..1                              | <b>Processing Instruction (code)</b><br>Element 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<br>+Instruction For Next Agent<br>++Instruction Information | InstrInf     | 0..1 | 0..1                              | <b>Processing Instruction (text)</b><br>The following values are permitted for processing instructions in the RTGS system:<br>CONF = Settlement confirmation request. After settlement of the payment a settlement confirmation will be issued to the participant being debited.<br>LIQU = Request to use reserved liquidity. Liquidity reserved by the participant being debited is claimed for this payment. | SECSTM: Only value LIQU permitted.<br>EUXSTM: Only value LIQU permitted.<br>REPSTM: Only value LIQU permitted.<br>BCMSTM: Only value LIQU permitted.<br>POSSTM: Only value LIQU permitted.<br>STVSTM: Only value LIQU permitted.<br>VISSTM: Only value LIQU permitted. |
| Credit Transfer Transaction Information<br>+Purpose   | Purp         | 0..1 | 0..1                              | <b>Transaction Purpose</b><br>May be used to provide additional information about the purpose of the transaction.  |  |
| Credit Transfer Transaction Information<br>+Purpose<br>++Code                                       | Cd<br>{Or    | 1..1 | 1..1                              | <b>Transaction Purpose (code)</b>  |  |
| Credit Transfer Transaction Information<br>+Purpose<br>++Proprietary                                | Prtry<br>Or} | 1..1 | 1..1                              | <b>Transaction Purpose (proprietary)</b>   |  |
| Credit Transfer Transaction Information<br>+Remittance Information                                  | RmtInf       | 0..1 | 0..1                              | <b>Remittance Information</b>  | CMPPT: Must not be used.<br>PPTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used.        |
| Credit Transfer Transaction Information<br>+Remittance Information<br>++Unstructured                | Ustrd        | 0..n | 1..1                              | <b>Remittance Information Unstructured</b>   |  |

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

### 4.3 Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)

The "Underlying Customer Credit Transfer" (C-level of the message) is only used for the payment type Cover Payment and contains the following information about the underlying customer payment:



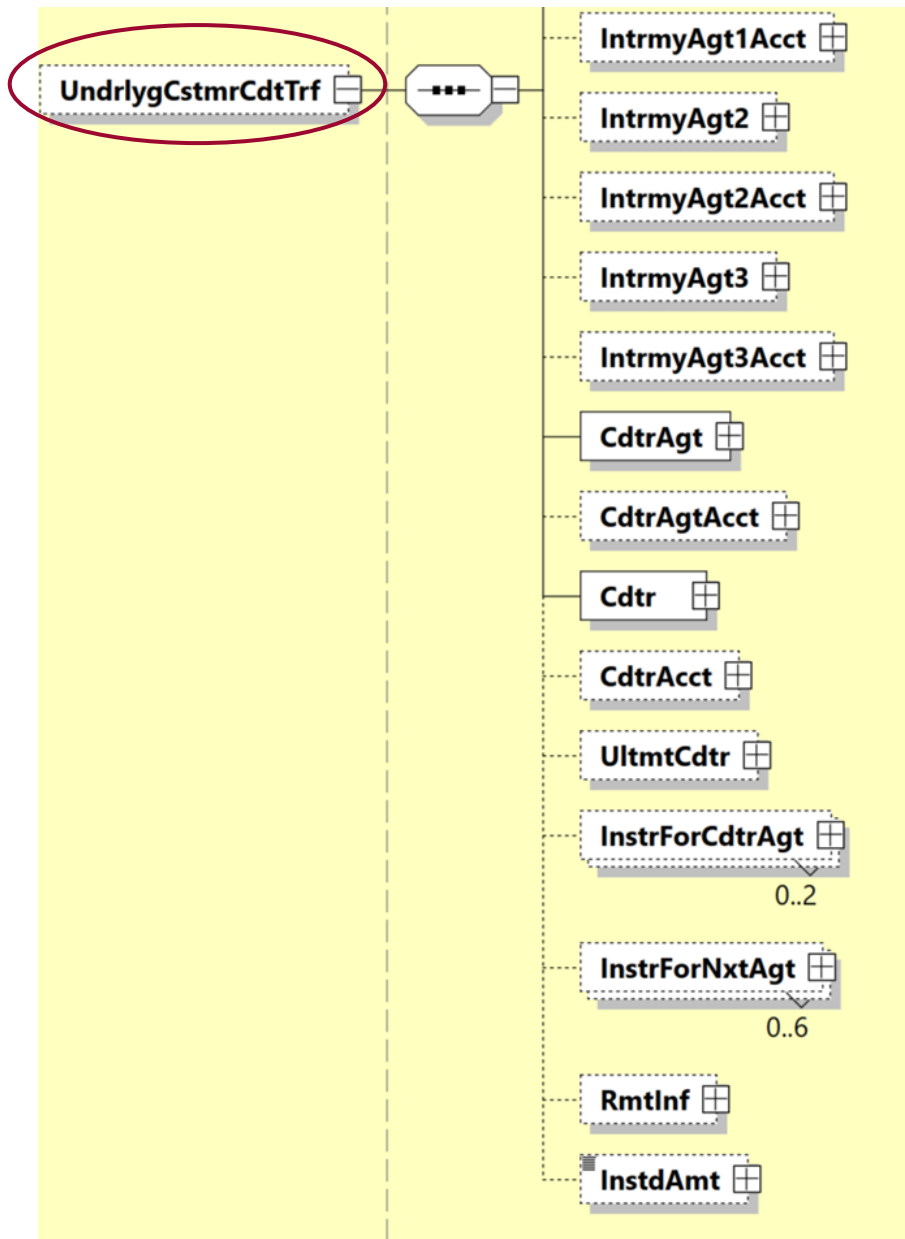


Figure 16: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf)

The following table specifies all the elements of the "Underlying Customer Credit Transfer" of the "pacs.009" 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<br>+Underlying Customer Credit Transfer                       | UndrlygCstmrCdtTrf | 0..1 | 0..1                              | <b>Underlying Customer Credit Transfer</b><br>Contains information about the underlying customer payment for cover payments.  | COVPMT: Must be used.<br>F2FPMT: Must not be used.<br>CMPMT: Must not be used.<br>PPTSD: Must not be used.<br>SECSTM: Must not be used.<br>EUXSTM: Must not be used.<br>REPSTM: Must not be used.<br>BCMSTM: Must not be used.<br>POSSTM: Must not be used.<br>STVSTM: Must not be used.<br>VISSTM: Must not be used. |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Ultimate Debtor  | UltmtDbtr          | 0..1 | 0..1                              | <b>Ultimate Debtor</b><br>For use of sub-elements see the following chapters:<br>3.5 "Identification of other parties (Parties)"<br>3.6 "Use of Address Information"                              |   |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Initiating Party | InitgPty           | 0..1 | 0..1                              | <b>Initiating Party</b><br>For use of sub-elements see the following chapters:<br>3.5 "Identification of other parties (Parties)"<br>3.6 "Use of Address Information"                             |   |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Debtor           | Dbtr               | 1..1 | 1..1                              | <b>Debtor</b><br>Is a customer of the debtor agent.<br>For use of sub-elements see the following chapters:<br>3.5 "Identification of other parties (Parties)"<br>3.6 "Use of Address Information" |   |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Debtor Account   | DbtrAcct           | 0..1 | 0..1                              | <b>Debtor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".  |   |

| ISO 20022 Standard  |                   |      | Swiss ISO 20022 Payments Standard |   |                                  |
|---|-------------------|------|-----------------------------------|---|----------------------------------|
| Message Item  | XML Tag           | Mult | Mult                              | Definition  | Payment Type-specific Definition |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Debtor Agent                         | DbtrAgt           | 1..1 | 1..1                              | <b>Debtor Agent</b><br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information"  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Debtor Agent Account                 | DbtrAgtAcct       | 0..1 | 0..1                              | <b>Debtor Agent Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 1         | PrvsInstgAgt1     | 0..1 | 0..1                              | <b>Previous Instructing Agent 1</b><br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information"  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 1 Account | PrvsInstgAgt1Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 1 Account</b><br>May only be used if <PrvsInstgAgt1> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 2         | PrvsInstgAgt2     | 0..1 | 0..1                              | <b>Previous Instructing Agent 2</b><br>May only be used if <PrvsInstgAgt1> is present.<br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information" |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 2 Account | PrvsInstgAgt2Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 2 Account</b><br>May only be used if <PrvsInstgAgt2> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |



| ISO 20022 Standard   |                   |      | Swiss ISO 20022 Payments Standard |   |                                  |
|--|-------------------|------|-----------------------------------|---|----------------------------------|
| Message Item   | XML Tag           | Mult | Mult                              | Definition  | Payment Type-specific Definition |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 3        | PrvsInstgAgt3     | 0..1 | 0..1                              | <b>Previous Instructing Agent 3</b><br>May only be used if <PrvsInstgAgt2> is present.<br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information" |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Previous Instructing Agent 3Account | PrvsInstgAgt3Acct | 0..1 | 0..1                              | <b>Previous Instructing Agent 3 Account</b><br>May only be used if <PrvsInstgAgt3> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 1                | IntrmyAgt1        | 0..1 | 0..1                              | <b>Intermediary Agent 1</b><br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information"  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 1Account         | IntrmyAgt1Acct    | 0..1 | 0..1                              | <b>Intermediary Agent 1 Account</b><br>May only be used if <IntrmyAgt1> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 2                | IntrmyAgt2        | 0..1 | 0..1                              | <b>Intermediary Agent 2</b><br>May only be used if <IntrmyAgt1> is present.<br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information"            |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 2Account         | IntrmyAgt2Acct    | 0..1 | 0..1                              | <b>Intermediary Agent 2 Account</b><br>May only be used if <IntrmyAgt2> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".  |                                  |

| ISO 20022 Standard   |                |      | Swiss ISO 20022 Payments Standard |  |                                  |
|--|----------------|------|-----------------------------------|--|----------------------------------|
| Message Item   | XML Tag        | Mult | Mult                              | Definition   | Payment Type-specific Definition |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 3        | IntrmyAgt3     | 0..1 | 0..1                              | <b>Intermediary Agent 3</b><br>May only be used if <IntrmyAgt2> is present.<br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information" |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Intermediary Agent 3Account | IntrmyAgt3Acct | 0..1 | 0..1                              | <b>Intermediary Agent 3 Account</b><br>May only be used if <IntrmyAgt3> is present.<br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Creditor Agent              | CdtrAgt        | 1..1 | 1..1                              | <b>Creditor Agent</b><br>For use of sub-elements see the following chapters:<br>3.4.3 "Institutions of the Underlying Customer Payment for Cover Payments (C-Level)"<br>3.6 "Use of Address Information"   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Creditor Agent Account      | CdtrAgtAcct    | 0..1 | 0..1                              | <b>Creditor Agent Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Creditor                    | Cdtr           | 1..1 | 1..1                              | <b>Creditor</b><br>Is a customer of the creditor agent.<br>For use of sub-elements see the following chapters:<br>3.5 "Identification of other parties (Parties)"<br>3.6 "Use of Address Information"  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Creditor Account            | CdtrAcct       | 0..1 | 0..1                              | <b>Creditor Account</b><br>For use of sub-elements see chapter 3.7 "Use of Account Information".   |                                  |

| ISO 20022 Standard   |                 |      | Swiss ISO 20022 Payments Standard |  |                                  |
|--|-----------------|------|-----------------------------------|--|----------------------------------|
| Message Item   | XML Tag         | Mult | Mult                              | Definition   | Payment Type-specific Definition |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Ultimate Creditor                         | UltmtCdtr       | 0..1 | 0..1                              | <b>Ultimate Creditor</b><br>For use of sub-elements see the following chapters:<br>3.5 "Identification of other parties (Parties)"<br>3.6 "Use of Address Information"   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Instruction For Creditor Agent            | InstrForCdtrAgt | 0..n | 0..2                              | <b>Instruction for Creditor Agent</b><br>Element is used for giving instructions to the creditor agent or instructed participant, either in structured or unstructured form.   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Instruction For Next Agent                | InstrForNxtAgt  | 0..n | 0..6                              | <b>Processing Instruction</b>  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Remittance Information                    | RmtInf          | 0..1 | 0..1                              | <b>Remittance Information</b><br>This information may be present in either unstructured (<Ustrd>) or structured (<Strd>) format.   |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Remittance Information<br>+++Unstructured | Ustrd           | 0..n | 0..1                              | <b>Remittance Information Unstructured</b><br>May only be used if no structured information is present.  |                                  |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Remittance Information<br>+++Structured   | Strd            | 0..n | 0..n                              | <b>Remittance Information Structured</b><br>Only one occurrence is allowed. May only be used if no unstructured information is present.<br>The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags). |                                  |

| ISO 20022 Standard   |          |      | Swiss ISO 20022 Payments Standard |  |                                  |
|--|----------|------|-----------------------------------|--|----------------------------------|
| Message Item   | XML Tag  | Mult | Mult                              | Definition   | Payment Type-specific Definition |
| Credit Transfer Transaction Information<br>+Underlying Customer Credit Transfer<br>++Instructed Amount | InstdAmt | 0..1 | 0..1                              | <b>Instructed Amount and Currency</b><br>Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. |                                  |
|  | @ Ccy    |      |                                   | <b>Currency Code</b><br>Must contain a valid currency code according to ISO 4217.  |                                  |

Table 18: Underlying Customer Credit Transfer (UndrlygCstmrCdtTrf, C-level)