



Modification of the validation of pacs.004 and pacs.009 in SIC and euroSIC as of 1 December 2022 (after end-of-day processing)

Affected validation rule

Modification to chapter 3.6.1 "Use of address information" → "'Structured' variant" of the "Implementation Guidelines Payment Returns" and "Implementation Guidelines Bank and Third-Party System Payments" (both Version 2.1 from 7 April 2022):

Elements "Town name" and "Country" must be provided.

Modification

The requirement for the delivery of elements "Town name" and "Country" will no longer be implemented as mandatory for the parties "Debtor" (<Dbtr>), "Creditor" (<Cdtr>), "Ultimate Debtor" (<UltmtDbtr>) and "Ultimate Creditor" (<UltmtCdtr>) analogous to customer payments (pacs.008). This concerns the validation of address information in the following elements:

- **Payment return pacs.004 (payment type CSTRTN)**
PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/PstlAdr
PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr
PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr
PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/PstlAdr
PmtRtr/TxInf/OrgnlTxRef/UltmtDbtr/Pty/PstlAdr
PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/PstlAdr
PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/PstlAdr
PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/PstlAdr
- **Cover payment pacs.009 (payment type COVPM)**
FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/PstlAdr
FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr
FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr
FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/PstlAdr

Note

The published XML schemas pacs.004.001.09.ch.02.xsd and pacs.009.001.08.ch.02.xsd are not affected by this modification and remain valid.