



Developer Support Documentation camt.053

**Swiss Implementation Guidelines for
Client-Bank Messages (Reports)**

**Element-level change assessment between SPS 2021
and SPS 2022**

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(s)
1.0	28.02.2022	First publication	

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

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 extremely grateful if you would notify these by e-mail to operations.sic@six-group.com.

Table of contents

Change history	2
General notes	3
Table of contents	4
1 Introduction	5
1.1 Reference documents	5
1.2 Target audience	5
1.3 Change assessment	6
1.4 Validation portal	6
1.5 Abbreviations and relevant websites	7
2 Technical specifications	8
2.1 Group Header (GrpHdr, A-level)	8
2.2 Statement (Stmnt, B-level)	12
2.3 Entry (Ntry, C-level)	28
2.4 Entry Details (NtryDtls, D-level)	40
2.5 Batch (Btch, D-level)	41
2.6 Transaction Details (TxDtls, D-level)	43

Table of tables

Table 1:	Change history	2
Table 2:	Reference documents	5
Table 3:	Links to corresponding websites	5
Table 4:	Typographical conventions in the delta tables	6
Table 5:	Abbreviations used in the delta tables and relevant websites for further information	7
Table 6:	Group Header Delta (GrpHdr, A-level)	11
Table 7:	Statement Delta (Stmnt, B-level)	27
Table 8:	Entry Delta (Ntry, C-level)	39
Table 9:	Entry Details Delta (NtryDtls, D-level)	40
Table 10:	Batch Delta (Btch, D-level)	42
Table 11:	Transaction Details Delta (TxDtls, D-level)	77

1 Introduction

1.1 Reference documents

Ref	Document	Title	Source
[1]	Swiss Business Rules	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages	SIX Interbank Clearing
[2]	Swiss Implementation Guidelines camt.053 SPS2022	Swiss Implementation Guidelines for Customer-Bank Messages for Bank-to-Customer Statement	SIX Interbank Clearing

Table 2: Reference documents

Organization	Link
SIX	www.iso-payments.ch www.six-group.com/interbank-clearing

Table 3: Links to corresponding websites

1.2 Target audience

The "Swiss Implementation Guidelines for Customer-Bank Messages for the Bank to-Customer Statement" and this "Developer Support Documentation camt053" are addressed to all users of the Swiss Payment Standard.

Disclaimer:

This document is not sufficient for a correct implementation of SPS 2022 camt.053. It must not be used as the single source for development. In addition to this document it is strongly recommended to include the SPS 2022 Implementation Guidelines camt.053 [2] and the SPS Business Rules document [1].

1.3 Change assessment

This "Change assessment" is a detailed description of the changes implemented to the XML Schema and the camt.053 message, migrating from the previous version to ISO 20022 Schema 2019.

Refer to the Implementation Guidelines for the Bank-to-Customer Statement (camt.053) and the Base document for full details.

The following typographical conventions are used in the tables in chapter 2 to quickly identify all of the significant changes in this release.

Convention	Meaning
Red band on the right	Identifies new elements and/or changed definitions of existing elements
Green text	Always starts with the prefix " Schema 2019: " and identifies any changes in the 2019 version of the native ISO schema compared to the previous version.
Blue text	Information about specific customizations for Swiss market practices becoming effective in November 2022.

Table 4: *Typographical conventions in the delta tables*

1.4 Validation portal

The corresponding implementation guideline can also be downloaded from the SPS Validation Portal (validation.iso-payments.ch/SPS).

After successful registration, users can upload their own messages and have them validated against the Implementation Guidelines.

1.5 Abbreviations and relevant websites

The abbreviations used in delta tables below refer to these industry-relevant market practices:

Abbreviation	Explanation
SPS	<p>Swiss Payment Standards</p> <p>The Swiss financial industry has released recommendations on data exchanges between customers and banks based on the ISO 20022 definitions for Payments and Cash Management.</p> <p>The Swiss Payment Standards for the implementation of the message standards for "Payment Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland).</p> <p>www.iso-payments.ch</p>
CBPR+	<p>Cross-Border Payments and Reporting Plus (CBPR+) is a SWIFT initiative.</p> <p>The CBPR+ market practice group has been created to prepare the ISO 20022 migration of the cross-border payments business by:</p> <ul style="list-style-type: none"> defining global ISO 20022 market practice guidelines for selected payments and cash reporting messages in the many-to-many space creating translation rules between FIN and ISO 20022 for category 1, 2 and 9 message types. <p>www.swift.com/de/node/301451</p>

Table 5: Abbreviations used in the delta tables and relevant websites for further information

2 Technical specifications

2.1 Group Header (GrpHdr, A-level)

The following table specifies all the elements of the "Group Header" block of the "camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Document +Bank-to-Customer Statement	BkToCstmrStmt	1..1	M	The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.08".	
Group Header	GrpHdr	1..1	M	The "Group Header" (A-Level of the message) contains information about the message. It occurs once.	
Group Header +Message Identification	MsgId	1..1	M	Unique message reference which is assigned by the sender of the message.	
Group Header +Creation Date Time	CreDtTm	1..1	M	Date and time when the message was created	SWIFT All: Included in the Application Header Block 2 of the SWIFT message. Example: {2: O 100 1200 970103BANKBEBBAXXX2222 123456 970103 1201 N}
Group Header +Message Recipient	MsgRcpt	0..1	O	Element can be used if the recipient is not the account holder (see "Statement/Account/Owner"). For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition	
Group Header +Message Recipient ++Name	Nm	0..1	O	Name of the recipient of the message	
Group Header +Message Recipient ++Postal Address	PstlAdr	0..1	ND	Address Element not provided, Status ND	
Group Header +Message Recipient ++Identification	Id	0..1	O	Identification	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId	1..1	M	At least one sub-element from AnyBIC, LEI or Other must be used. Modified CH-Definition to include the LEI		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	D	If used, "Other" must not be present. Schema 2019: Element Name changed		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier Schema 2019: New Element		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..2	D	A maximum of 2 instances of "Other" may be used. CH-Definition modified: the element is provided a maximum of 2 times		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Identification	Id	1..1	M	Identifier		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name	SchmeNm	0..1	O	Designation of the identification scheme		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name +++++Code	Cd	1..1	M	Identification code		
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O	Identification Issuer		
Group Header +Message Recipient ++Country Of Residence	CtryOfRes	0..1	ND	State of residence or of institution Element not provided, Status ND		
Group Header +Message Recipient ++Contact Details	CtctDtls	0..1	ND	Contact Details Element not provided, Status ND		
Group Header +Message Pagination	MsgPgntn	0..1	O			
Group Header +Message Pagination ++Page Number	PgNb	1..1	M	The page number, beginning with "1", is used to count the number of messages in a statement.	SWIFT MT 940: Part of field :28C: (Sequence Number) MT 942: Part of field :28C: (Sequence Number) MT 900/910: No correspondence The :28C: element corresponds in the "camt" to these elements: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Group Header +Message Pagination ++Last Page Indicator	LastPgInd	1..1	M	This element indicates whether the message is the last in the statement. If, on account of size restrictions, a statement must be divided into more than one message, this element is marked FALSE in the first messages and TRUE in the last one. The individual messages belonging to a single "Electronic Sequence Number" are enumerated using the "Page Number" element (see above).	
Group Header +Original Business Query	OrgnlBizQry	0..1	ND	Element not provided, Status ND	
Group Header +Additional Information	AddtlInf	0..1	O	Code SPS to indicate that in this element values can be sent in accordance with the Swiss Payment Standards Implementation Guidelines. "/" is used as a separator between the values that are sent. Value 1 contains the reference to the underlying Guideline Major Release number in the form "n.n". Examples: "1.9", "1.10", "1.11". Value 2 is either PROD or TEST; if not provided, then PROD applies. Example: "SPS/1.7/TEST". Removed ISR specific information	

Table 6: Group Header Delta (GrpHdr, A-level)

2.2 Statement (Stmt, B-level)

The following table specifies all the elements of the "Statement" block of the "camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement	Stmt	1..n	M	Only one instance will be provided, one account per "camt" message. Details about the statement for which the following information is being delivered. This level is described as follows in the various other "camt" message types: camt.053: Element name is "Statement", <Stmt> camt.052: Element name is "Report", <Rpt> camt.054: Element name is "Notification", <Ntfcn> The message type determines what this element contains: camt.053: Report on balances and transactions on an account camt.052: Report on movement within a particular period camt.054: Notification of credits and debits and batch booking breakdown Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly.		
Statement +Identification	Id	1..1	M	Unique Statement Identification. This ID is unique for a period of at least one calendar year.	SWIFT All: Field :20: Transaction Reference Number	
Statement +Statement Pagination	StmtPgntn	0..1	ND	Element not provided, Status ND		
Statement +Electronic Sequence Number	ElctrncSeqNb	0..1	O	This field is mandatory for camt.052/camt.053 and shows the current statement number for each message type and each account. It begins each year with 1 and always increments in ascending sequence. Schema 2019: Cardinality changed	SWIFT Field :28C: Statement/Sequence Number The element :28C: corresponds to the following elements in the "camt" message: <GrpHdr>/<PgNb>: Sequence number <Stmt>/<ElctrncSeqNb>: Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb>: 1 <Stmt>/<ElctrncSeqNb>: 50	
Statement +Reporting Sequence	RptgSeq	0..1	O			
Statement +Reporting Sequence ++From Sequence	FrSeq {Or	1..1	D			

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Reporting Sequence ++To Sequence	ToSeq	1..1	D		
Statement +Reporting Sequence ++From To Sequence	FrToSeq	1..n	ND	Element not provided, Status ND	
Statement +Reporting Sequence ++Equal Sequence	EQSeq	1..n	ND	Element not provided, Status ND	
Statement +Reporting Sequence ++Not Equal Sequence	NEQSeq Or}	1..n	ND	Element not provided, Status ND	
Statement +Legal Sequence Number	LglSeqNb	0..1	ND	Element not provided, Status ND	
Statement +Creation Date Time	CreDtTm	0..1	M	Date and time of creation of the statement Schema 2019: Cardinality changed	SWIFT MT 940: No correspondence MT 942: Corresponds to field :13D: MT 900/910: No correspondence
Statement +From To Date	FrToDt	0..1	O		
Statement +From To Date ++From Date Time	FrDtTm	1..1	M		
Statement +From To Date ++To Date Time	ToDtTm	1..1	M		
Statement +CopyDuplicateIndicator	CpyDplctInd	0..1	O	Details of the current message type (copy, duplicate, copy of a duplicate). All 3 values (CODU/COPY/DUPL) are permitted. This element is not delivered in the original message. Messages to other recipients of the original message contain the value COPY. If a message is created again, it contains the value DUPL for the original recipient and CODU for other recipients.	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Reporting Source	RptgSrc	0..1	O		
Statement +Account	Acct	1..1	M	Information about the account, its owner and the financial institution.	
Statement +Account ++Identification	Id	1..1	M	This element is used as follows: • IBAN or • Other ("Proprietary Account") (Some financial institutions offer IBAN only.)	
Statement +Account ++Identification +++IBAN	IBAN {Or	1..1	D	If used, then "Proprietary Account" must not be present. Removed ISR specific information	QR: Corresponds to the account, not the QR-IBAN. SWIFT All: Field :25: Account Identification (if an IBAN is used)
Statement +Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.	
Statement +Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary account number Must be used if "Other" is used.	SWIFT All: Field :25: Account Identification (if proprietary account numbers are used)
Statement +Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	ND	Element not provided, Status ND	
Statement +Account ++Identification +++Other ++++Issuer	Issr	0..1	ND	Element not provided, Status ND	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Account ++Type	Tp	0..1	O	Element enabled in schema	
Statement +Account ++Currency	Ccy	0..1	O	Account currency	
Statement +Account ++Name	Nm	0..1	O	Additional name of the account Element enabled in schema	
Statement +Account ++Proxy	Prxy	0..1	ND	Schema 2019: New Element Element not provided, Status ND	
Statement +Account ++Owner	Ownr	0..1	O	Information about the account holder For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition	
Statement +Account ++Owner +++Name	Nm	0..1	O	Name	
Statement +Account ++Owner +++Postal Address	PstlAdr	0..1	O	Not normally sent. For a general description of the sub-elements, see chapter 3.4 "Address data". (This information is redundant for the message recipient, as it is implicitly already known from the account details). Added reference to generic description of postal addresses to CH-Definition	
Statement +Account ++Owner +++Identification	Id	0..1	O	Identification of the account holder Modified CH-Definition	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Account ++Owner +++Identification ++++Organisation Identification	OrgId {Or	1..1	D	At least one sub-element from AnyBIC, LEI or Other must be used. Modified CH-Definition		
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	O	BIC as per ISO 9362 Schema 2019: Element Name changed		
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	O	Legal Entity Identifier Schema 2019: New Element		
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other	Othr	0..2	O	Other identifier of the legal entity Element enabled in schema		
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other +++++Scheme Name	SchmeNm	0..1	O	Designation of the identification scheme		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Account ++Owner +++Identification ++++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" can be used. If used, then "Organisation Identification" must not be present.		
Statement +Account ++Owner +++Country Of Residence	CtryOfRes	0..1	ND	State of residence or of institution Element not provided, Status ND		
Statement +Account ++Owner +++Contact Details	CtctDtls	0..1	ND	Contact details Element not provided, Status ND		
Statement +Account ++Servicer	Svcr	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (agents)". Added reference to generic description of agents to CH-Definition		
Statement +Account ++Servicer +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Statement +Account ++Servicer +++Financial Institution Identification ++++BICFI	BICFI	0..1	O	BIC of the financial institution as per ISO 9362 Schema 2019: Element Name changed		
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O	Clearing System Member Identification		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification	ClrSysId	0..1	O	Clearing System Identifier		
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd {Or	1..1	M	Code		
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	ND	Proprietary Element not provided, Status ND		
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	M	Clearing system Member Identifier (e.g. IID, BLZ)		

ISO 2022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Account ++Servicer +++Financial Institution Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier Schema 2019: New Element		
Statement +Account ++Servicer +++Financial Institution Identification ++++Name	Nm	0..1	O	Financial institution name		
Statement +Account ++Servicer +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	ND	Postal address Element not provided, Status ND		
Statement +Account ++Servicer +++Financial Institution Identification ++++Other	Othr	0..1	O	Other identifier of the financial institution		
Statement +Account ++Servicer +++Financial Institution Identification ++++Other ++++Identification	Id	1..1	M	VAT number		
Statement +Account ++Servicer +++Financial Institution Identification ++++Other ++++Scheme Name	SchmeNm	0..1	ND	Name of the identification scheme Element not provided, Status ND		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Issuer	Issr	0..1	O	VAT-ID value	
Statement +Account ++Servicer +++Branch Identification	BrnchId	0..1	ND	Branch office identifier Element not provided, Status ND	
Statement +Related Account	RltdAcct	0..1	O	Related Account	
Statement +Interest	Intrst	0..n	O		
Statement +Balance	Bal	1..n	M	The content of the "camt.053", "camt.052" and "camt.054" messages differ only in the use of this element. The following rules apply: • camt.053: Is always sent. • camt.052: Can be sent. • camt.054: Is not sent.	
Statement +Balance ++Type	Tp	1..1	M	Type of balance	
Statement +Balance ++Type +++Code or Proprietary	CdOrPrtry	1..1	M	The <Prtry> sub-element is not sent in Switzerland CH-Definition added	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Balance ++Type +++Code or Proprietary ++++Code	Cd {Or	1..1	M	In Switzerland, the following values are used, depending on the use case: 1. camt.053: • mandatory OPBD in combination with CLBD • optional CLAV • optional FWAV • optional INFO 2. camt.052 full (transactions always since the last regular statement) • optional OPBD in combination with ITBD • optional ITAV • optional XPCD 3. camt.052 incremental (transactions since the last Intraday statement) • optional ITBD (can be sent up to twice as interim balance, opening and closing, or closing only, in combination with the "Balance/Date/Date Time" element) • optional ITAV • optional XPCD		
Statement +Balance ++Type +++Code or Proprietary ++++Proprietary	Prtry Or}	1..1	ND	Element not provided, Status ND		
Statement +Balance ++Type +++Sub Type	SubTp	0..1	O	The <Prtry> sub-element is not sent in Switzerland CH-Definition added		
Statement +Balance ++Type +++Sub Type ++++Code	Cd	1..1	M	Multi-page statement: where an account statement is divided into more than one message (e.g. because of space limitations, <Message Pagination><Page Number> greater than 1), the relevant interim balances are identified with the code INTM. • INTM (Intermediate)		
Statement +Balance ++Credit Line	CdtLine	0..n	O			

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Balance ++Amount	Amt	1..1	M		SWIFT MT 940: "Currency and Amount" from Field : 60: "Opening Balance" and Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence
	@ Ccy		M		
Statement +Balance ++Credit Debit Indicator	CdtDbtInd	1..1	M		SWIFT MT 940: "D/C Mark" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence
Statement +Balance ++Date	Dt	1..1	M	Date of balance depending on "Balance Type"	
Statement +Balance ++Date +++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	SWIFT MT 940: "Date" from Field :60: "Opening Balance" or from Field :62: "Closing Balance" MT 942: No correspondence MT 900/910: No correspondence
Statement +Balance ++Date +++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.	
Statement +Balance ++Availability	Avlbty	0..n	ND	Element not provided, Status ND	
Statement +Transactions Summary	TxsSummry	0..1	O	Totals per statement. Contains the total for the entries and the breakdown into credits and debits.	
Statement +Transactions Summary ++Total Entries	TtlNtries	0..1	O	Summary of all account movements per statement.	
Statement +Transactions Summary ++Total Entries +++Number Of Entries	NbOfNtries	0..1	O	Total number of account movements in this statement	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Transactions Summary ++Total Entries +++Sum	Sum	0..1	O	Total amount for all account movements in this statement		
Statement +Transactions Summary ++Total Entries +++Total Net Entry	TtlNetNtry	0..1	O			
Statement +Transactions Summary ++Total Entries +++Total Net Entry ++++Total Net Entry Amount	Amt	1..1	M	Changes to the account balance as a result of all the account movements shown in the statement		
Statement +Transactions Summary ++Total Entries +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	M	Shows whether the change in element "Total Net Entry Amount" is positive or negative		
Statement +Transactions Summary ++Total Credit Entries	TtlCdtNtries	0..1	O			
Statement +Transactions Summary ++Total Credit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all credits	SWIFT MT 940: No correspondence MT 942: Element "Number" from Field :90C: MT 900/910: No correspondence	
Statement +Transactions Summary ++Total Credit Entries +++Sum	Sum	0..1	O	Total amount of all credits	SWIFT MT 940: No correspondence MT 942: Element "Amount" from Field :90C: MT 900/910: No correspondence	
Statement +Transactions Summary ++Total Debit Entries	TtlDbtNtries	0..1	O			

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Transactions Summary ++Total Debit Entries +++Number Of Entries	NbOfNtries	0..1	O	Number of all debits	SWIFT MT 940: No correspondence MT 942: Element "Number" from Field :90D: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Debit Entries +++Sum	Sum	0..1	O	Total amount of all debits	SWIFT MT 940: No correspondence MT 942: Element "Amount" from Field :90D: MT 900/910: No correspondence
Statement +Transactions Summary ++Total Entries per Bank Transaction Code	TtlNtriesPerBkTxCd	0..n	O	Summary of all account movements, grouped by "Bank Transaction Code" (BTC)	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Number Of Entries	NbOfNtries	0..1	O	Number of all account movements per BTC	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Sum	Sum	0..1	O	Total amount of all account movements per BTC	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry	TtlNetNtry	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Total Net Entry Amount	Amt	1..1	M	Change to the account balance as a result of all the account movements per BTC shown in the statement.	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Total Net Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	M	Shows whether the change in the "Total Net Entry Amount" element is positive or negative.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Credit Entries	CdtNtries	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Debit Entries	DbtNtries	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Forecast Indicator	FcstInd	0..1	O	Shows whether the information applies to booked or pending account movements.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides information about the type of booking.	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain	Domn	0..1	M	Domain of the "Bank Transaction Code" This is always sent in Switzerland.	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Cd	Cd	1..1	M	Domain Code of the "Bank Transaction Code". This is always sent in Switzerland.		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family	Fmly	1..1	M	Family of the "Bank Transaction Code". This is always sent in Switzerland.		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family +++++Cd	Cd	1..1	M	Family Code of the "Bank Transaction Code". This is always sent in Switzerland.		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Domain +++++Family +++++Sub Family Code	SubFmlyCd	1..1	M	Sub-family code of the "Bank Transaction Code". This is always sent in Switzerland.		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary	Prtry	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Code	Cd	1..1	M		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Bank Transaction Code ++++Proprietary +++++Issuer	Issr	0..1	O		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Availability	Avlbty	0..n	O	Status changed to O	
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Date	Dt	0..1	O		

Table 7: Statement Delta (Stmnt, B-level)

2.3 Entry (Ntry, C-level)

The following table specifies all the elements of the "Entry" block of the " camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry	Ntry	0..n	O	<p>Detailed information about a single entry</p> <p>Is always sent, provided at least 1 account movement has taken place. If there has been no account movement and only account balances are being reported, this element is not sent.</p> <p>camt.052/053: This element is optional.</p> <p>camt.054: This element is always sent.</p> <p>Description of the sub-elements as per chapter 4.1.4</p> <p>CH-Definition adjusted to reference new chapter number (textual change only)</p>	<p>SWIFT MT 940: No correspondence</p> <p>MT 942: No correspondence</p> <p>MT 900/910: No correspondence</p>	
Entry +Entry Reference	NtryRef	0..1	O	<p>Standardised procedure:</p> <p>For ISR/LSV, CH-DD and QR-IBAN entries and for entries with reference type SCOR, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Swiss Business Rules [6], chapter 1.2):</p> <p>Version 1: ISR participant number in the format 010001628</p> <p>Version 2: ISR participant number and BISR-ID (example: 010001628/123456)</p> <p>Version 3: RS-PID in the format 41100000000872800</p> <p>Version 4: QR-IBAN in the format CH4431999123000889012</p> <p>Version 5: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456)</p> <p>Version 6: IBAN in the format CH4412345123000889012</p> <p>Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference, capital/lower case lettering is not relevant for collection (example: CH4412345123000889012/123ABC)</p> <p>Non-standardised procedure:</p> <p>In other cases the "Reference for the account owner" can be sent.</p> <p>Removed ISR specific information, modified QR</p>	<p>QR: For an IBAN without a reference: no indication</p> <p>Version 6 or 7</p> <p>For QR-IBAN:</p> <p>Version 4 or 5</p> <p>QR_Feld: QRCH</p> <p>+CdtrInf</p> <p>++IBAN</p> <p>LSV: Similar to ISR payment.</p> <p>SCT: Version 6: IBAN</p> <p>Version 7: IBAN and positions 5 – 10 of the ISO Creditor Reference.</p> <p>SWIFT For the non-standardised procedure:</p> <p>MT 940: Subfield 7 from Field 61</p>	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Amount	Amt	1..1	M	Amount and currency of the entry The currency shown in the "Amount" field at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the "Amount" element. Removed ISR specific information	QR: Individual or collective booking QR_Feld: For individual bookings: QRCH +CcyAmtDate ++Amt LSV: Type3: Individual amount or amount from collective booking SWIFT MT 940: Subfield 5 (Amount) from Field :61; Currency from Field:60a: Currency MT 942: Subfield 5 (Amount) from Field :61; Currency from Field:60a: Currency MT 900/910: Subfield 2+3 (Currency, Amount) from Field :32A:
	@ Ccy		M	Currency code Removed ISR specific information	QR_Feld: For individual bookings: QRCH +CcyAmtDate ++Ccy LSV: Type3: Currency code, always CHF
Entry +Credit Debit Indicator	CdtDbtInd	1..1	M	Indicator of credit or debit entry Removed all payment type specific information	SWIFT MT 940: Subfield 3 (Debit/Credit Mark) from Field :61; MT 942: Subfield 3 (Debit/Credit Mark) from Field :61; MT 900/910: DBIT with MT900, CRDT with MT910

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry +Reversal Indicator	RvslInd	0..1	O	Indicator shows whether the entry is a return. It should only be present for a transaction (Entry) in the following cases: 1. Reversal after SDD (Return/Refund). 2. Reversal after CH-DD or CH-TA. 3. Reversal after transfers (refund because a payment could not be credited to the creditor's financial institution). 4. Bank internal cancellation. If the "Credit Debit Indicator" is CRDT and the "Reversal Indicator" is TRUE, then the original entry was a debit entry. If the "Credit Debit Indicator" is DBIT and the "Reversal Indicator" is TRUE, then the original entry was a credit entry. Removed all payment type specific information		
Entry +Status	Sts	1..1	M	Schema 2019: Content Model changed		
Entry +Status ++Code	Cd {Or	1..1	M	Status of an entry Swiss financial institutions offer the following codes: • BOOK (Booked) • PDNG (Pending) camt.053: Only BOOK is sent. camt.052/054: BOOK and PDNG may be sent.		
Entry +Status ++Proprietary	Prtry Or}	1..1	ND	Element not provided, Status ND		
Entry +Booking Date	BookgDt	0..1	O	Corresponds to the booking date. camt.053: Element is always sent. camt.052: Element may be sent. camt.054: Element may be sent. Added payment type specific information	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.	
Entry +Booking Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present. Removed all payment type specific information	SWIFT MT 940: Subfield 2 (Entry Date) from Field :61: MT 942: Subfield 2 (Entry Date) from Field :61: MT 900/910: No correspondence	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry +Booking Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.		
Entry +Value Date	ValDt	0..1	O	Corresponds to the value date. Added payment type specific information	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.	
Entry +Value Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present. Removed all payment type specific information	SWIFT MT 940: Subfield 1 (Value Date) from Field :61: MT 942: Subfield 1 (Value Date) from Field :61: MT 900/910: Subfield 1 (Date) from Field :32A:	
Entry +Value Date ++Date Time	DtTm Or}	1..1	D	If used, then "Date" must not be present.		
Entry +Account Servicer Reference	AcctSvcrRef	0..1	O	Unique reference for the entry, assigned by the financial institution. The element should be sent: the element enables the booking to be linked in different notification messages (e.g. camt.054, camt.053, MT940) and is used for duplicate checking at the booking level. CH-Definition modified	SWIFT MT 940: Subfield 8 (Account Servicing Institution Reference) from Field :61: MT 942: Subfield 8 (Account Servicing Institution Reference) from Field :61: MT 900/910: Feld :20:	
Entry +Availability	Avlbtty	0..n	ND	Element not provided, Status ND		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry +Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides details of the type of entry. Removed ISR specific information	QR: With QR Reference (QRR) or ISO Reference (SCOR): For the creditor: PMNT / RCDT / VCOM LSV: For direct debit: PMNT / IDDT / PMDD (for the creditor) For reverse direct debit: PMNT / IDDT / PRDD (for the debtor and the creditor) The reverse direct debit is an own business case and not a cancellation booking. SCT: For the creditor: PMNT / RCDT / ESCT For the debtor: PMNT / ICDT / ESCT	
Entry +Bank Transaction Code ++Domain	Domn	0..1	M	Domain of the "Bank Transaction Code" Always sent in Switzerland. Schema 2019: Cardinality changed		
Entry +Bank Transaction Code ++Domain +++Code	Cd	1..1	M	Domain code of the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M	Family of the "Bank Transaction Code" Always sent in Switzerland.		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M	Family code of the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	M	Sub-family code of the "Bank Transaction Code" Always sent in Switzerland.		
Entry +Bank Transaction Code ++Proprietary	Prtry	0..1	O			
Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	M	May contain the existing proprietary bank transaction code.		
Entry +Bank Transaction Code ++Proprietary +++Issuer	Issr	0..1	O			
Entry +Commission Waiver Indicator	ComssnWvrInd	0..1	ND	Element not provided, Status ND		
Entry +Additional Information Indicator	AddtlInfInd	0..1	O	This element can contain a reference to the separate notification in a "camt.054" message. camt.053: Element may be provided. camt.052: Element may be provided. camt.054: Element is not used.		
Entry +Additional Information Indicator ++Message Name Identification	MsgNmId	0..1	O	Name (type) of message containing the details of this transaction		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Additional Information Indicator ++Message Identification	MsgId	0..1	O	ID of the message containing the details of this transaction	
Entry +Amount Details	AmtDtls	0..1	O	For rules on entries, see chapter 3.3 "Usage principles for Amount elements" Added reference to generic description of amount elements to CH-Definition	
Entry +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction	
Entry +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Instructed Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate CH-Definition modified	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1	O	Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).		
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Contract Identification	CtrctId	0..1	O	Contract number		
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date/time of exchange		
Entry +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved. For sub-element details, see element "Instructed Amount" <InstdAmt>. CH-Definition modified		
Entry +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M			
Entry +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate		
Entry +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in the account currency, before charges CH-Definition modified		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Amount Details ++Counter Value Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Counter Value Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Entry +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1	O	Not currently used CH-Definition added	
Entry +Amount Details ++Announced Posting Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Entry +Amount Details ++Announced Posting Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Entry +Amount Details ++Proprietary Amount	PrtryAmt	0..n	ND	Element not provided, Status ND	
Entry +Charges	Chrgs	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.	
Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field. Removed ISR specific information	QR: Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Charges ++Record	Rcrd	0..n	O	Details about individual charges	
Entry +Charges ++Record +++Amount	Amt	1..1	M	Removed ISR specific information	QR: Total charges per type
	@ Ccy		M		
Entry +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O	Removed ISR specific information	QR: For credits = DBIT, for returns = CRDT
Entry +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O	Removed ISR specific information	QR: Depends on the financial institution
Entry +Charges ++Record +++Type	Tp	0..1	O		
Entry +Charges ++Record +++Type ++++Code	Cd {Or	1..1	D		
Entry +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	D		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	<ul style="list-style-type: none"> • Values 1-5 for QR charges • Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution) • Values 1000-1999 and/or free text for external charges (assigned by each specific institution) Removed ISR specific information	QR: Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record Any other internal charges by the financial institution
Entry +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		
Entry +Charges ++Record +++Rate	Rate	0..1	O		
Entry +Charges ++Record +++Bearer	Br	0..1	O		
Entry +Charges ++Record +++Agent	Agt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition	
Entry +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Financial Institution Identification	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Charges ++Record +++Agent ++++Branch Identification	BrnchId	0..1	O	Branch office identification	
Entry +Charges ++Record +++Tax	Tax	0..1	O		
Entry +Technical Input Channel	TechInptChanl	0..1	O	Enabled element in schema	
Entry +Interest	Intrst	0..1	O		
Entry +Card Transaction	CardTx	0..1	O		

Table 8: Entry Delta (Ntry, C-level)

2.4 Entry Details (NtryDtls, D-level)

The following table specifies all the elements of the "Entry Details" block of the " camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Entry Details	NtryDtls	0..n	O	Contains details about the entry. For descriptions of the sub-elements, see chapter 4.1.5 CH-Definition adjusted	

Table 9: Entry Details Delta (NtryDtls, D-level)

2.5 Batch (Btch, D-level)

The following table specifies all the elements of the "Batch" block of the " camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Entry Details ++Batch	Btch	0..1	O	Removed ISR specific information	QR: Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element LSV: Single Advice: N/A Batchbooking: Number of transactions in the "Number of Transactions" element
Entry +Entry Details ++Batch +++Message Identification	MsgId	0..1	O	Reference to the message ID of the original message.	
Entry +Entry Details ++Batch +++Payment Information Identification	PmtInfId	0..1	O	The batch booking reference assigned by the customer can be entered here.	
Entry +Entry Details ++Batch +++Number Of Transactions	NbOfTx	0..1	O	Number of payments in the batch booking.	
Entry +Entry Details ++Batch +++Total Amount	TtlAmt	0..1	O	Total value of payments in the batch booking.	
	@ Ccy		M		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Entry +Entry Details ++Batch +++Credit Debit Indicator	CdtDbtInd	0..1	O	Indicates whether the batch booking is a credit or a debit booking.	

Table 10: Batch Delta (Btch, D-level)

2.6 Transaction Details (TxDtIs, D-level)

The following table specifies all the elements of the "*Transaction Details*" block of the " camt.053" message in the Swiss Payments Standard.

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details	TxDtIs	0..n	O	Contains booking details for the entry, e.g. the end-to-end identification and remittance information. For descriptions, see chapter "Transaction Details (TxDtIs, D-Level)".	
Transaction Details +References	Refs	0..1	O	References to the original transaction for which these details are being sent.	
Transaction Details +References ++Message Identification Reference	MsgId	0..1	O	"Message Identification" (A-Level) from the original instruction message (e.g. from "pain.001" or MT103, Field :20:)	
Transaction Details +References ++Account Servicer Reference	AcctSvcrRef	0..1	O	If references other than to the C-Level are available in the same element, these could be given here (e.g. C-Level = collective reference and/or D-Level = breakdown for each transaction in the batch). In the case of separate transactions (one C- and one D-Level), the reference can be the same.	
Transaction Details +References ++Payment Information Identification	PmtInfId	0..1	O	Identification from the original instruction message (B-Level from "pain.001" or "pain.008")	
Transaction Details +References ++Instruction Identification	InstrId	0..1	O	ID of the C-Level from the original instruction ("pain.001" or "pain.008") is sent back to the relevant initiating party.	
Transaction Details +References ++End To End Identification	EndToEndId	0..1	O	Customer reference for the debtor from the original instruction is sent throughout (C-Level from "pain.001"). For "pain.008", this may be the reference for the payment recipient. Removed ISR specific information	QR: Reference of the debtor LSV: Reference of the creditor SCT: AT-41 The Originator's Reference of the Credit Transfer Transaction
Transaction Details +References ++UETR	UETR	0..1	O	Schema 2019: New Element	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +References ++Transaction Identification	TxId	0..1	O	"Transaction ID" for the corresponding Interbank message (pacs.008 or pacs.003).	
Transaction Details +References ++Mandate Identification	MndtId	0..1	O	Mandate identification from the original SEPA Direct Debit instruction (C-Level, from "pain.008")	
Transaction Details +References ++Cheque Number	ChqNb	0..1	O		
Transaction Details +References ++Clearing System Reference	ClrSysRef	0..1	O		
Transaction Details +References ++Account Owner Transaction Identification	AcctOwnrTxId	0..1	O		
Transaction Details +References ++Account Servicer Transaction Identification	AcctSvcrTxId	0..1	O		
Transaction Details +References ++Market Infrastructure Transaction Identification	MktInfrstrctrTxId	0..1	O		
Transaction Details +References ++Processing Identification	PrcgId	0..1	O		
Transaction Details +References ++Proprietary	Prtry	0..n	O	Proprietary reference The element is supplied maximum 1 time	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Amount	Amt	0..1	M	Transaction amount Note: the currency is always sent as an attribute of the "Amount" element. Schema 2019: Cardinality changed	
Transaction Details +Credit Debit Indicator	CdtDbtInd	0..1	M	Schema 2019: Cardinality changed	
Transaction Details +Amount Details	AmtDtls	0..1	O	For rules on entries, see chapter 3.3 "Usage principles for Amount elements" Added reference to generic description of amount elements to CH-Definition	
Transaction Details +Amount Details ++Instructed Amount	InstdAmt	0..1	O	Amount in the currency of the instruction	
Transaction Details +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M		
	@ Ccy		M		
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Target Currency	TrgtCcy	0..1	O	Target currency	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Unit Currency	UnitCcy	0..1	O	Currency in which the exchange rate is specified. For example, if 1 CHF = xxx CUR, then the unit currency is CHF.	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Exchange rate for the given booking Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK).	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Contract Identification	CtrctId	0..1	O	Contract number	
Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++Quotation Date	QtnDt	0..1	O	Date/time of exchange	
Transaction Details +Amount Details ++Transaction Amount	TxAmt	0..1	O	Amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>.	
Transaction Details +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M	Transaction amount: The amount that is exchanged between the financial institutions that are involved. Removed ISR specific information	QR_Feld: QRCH +CcyAmtDate ++Amt QR: Amount LSV: Amount SCT: AT-04 Amount of the SEPA Credit Transfer in euro

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Amount Details ++Transaction Amount +++Currency Exchange	CcyXchg	0..1	O	Information about the exchange rate	
Transaction Details +Amount Details ++Counter Value Amount	CntrValAmt	0..1	O	Amount in account currency before charges For sub-elements see element "Instructed Amount" <InstdAmt>.	
Transaction Details +Amount Details ++Announced Posting Amount	AnncdPstngAmt	0..1	O	Not used for payments within nor originating from CH/LI Added CH-Definition	
Transaction Details +Amount Details ++Proprietary Amount	PrtryAmt	0..n	O	Not used for payments within nor originating from CH/LI Added CH-Definition	
Transaction Details +Availability	Avlbty	0..n	ND	Element not provided, Status ND	
Transaction Details +Bank Transaction Code	BkTxCd	0..1	O	Information about the type of transaction. External code list similar to the element at the C-Level. Code at the D-Level may be different from at the C-Level, e.g. in a batch breakdown (see also the Swiss code list in the appendix). Removed ISR specific information	QR: For the debtor: Version 1: Without origin of the individual transaction. BTC is the same as it is at the C-Level: PMNT / RCDT / VCOM Version 2: Shows the origin of the individual transaction. Post Office: PMNT / CNTR / CDPT PO: PMNT / RCDT / DMCT Electronic: PMNT / RCDT / AUTT SIC/euroSIC: PMNT / RCDT / ATXN LSV: "Proprietary" element used with "old transaction type codes".

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Bank Transaction Code ++Domain	Domn	0..1	O		
Transaction Details +Bank Transaction Code ++Domain +++Code	Cd	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family	Fmly	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Code	Cd	1..1	M		
Transaction Details +Bank Transaction Code ++Domain +++Family ++++Sub Family Code	SubFmlyCd	1..1	M		
Transaction Details +Bank Transaction Code ++Proprietary	Prtry	0..1	O	Status changed to O	
Transaction Details +Charges	Chrgs	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field. Removed ISR specific information	
Transaction Details +Charges ++Total Charges And Tax Amount	TtlChrgsAndTaxAmt	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field. Removed ISR specific information	QR: Total charges for the individual transaction
	@ Ccy		M		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Charges ++Record	Rcrd	0..n	O	Details of individual charges		
Transaction Details +Charges ++Record +++Amount	Amt	1..1	M	Removed ISR specific information	QR: Charges by type	
	@ Ccy		M			
Transaction Details +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O	Removed ISR specific information	QR: For credits = DBIT For cancellations = CRDT	
Transaction Details +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O	Removed ISR specific information	QR: Depends on the financial institution	
Transaction Details +Charges ++Record +++Type	Tp	0..1	O			
Transaction Details +Charges ++Record +++Type ++++Code	Cd {Or	1..1	D			
Transaction Details +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	D			

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	<ul style="list-style-type: none"> • Values 1-5 for ISR/QR charges • Values 6-999 and/or free text for internal institutional charges (assigned by each specific institution) • Values 1000-1999 and/or free text for external charges (assigned by each specific institution) 	QR: Types of charge: 1 = Reject 2 = Paying in at Post Office counter 4 = Post-processing 5 = Full record Any other internal charges by the financial institution
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Issuer	Issr	0..1	O		
Transaction Details +Charges ++Record +++Rate	Rate	0..1	O		
Transaction Details +Charges ++Record +++Bearer	Br	0..1	O	The sub-element "Charge Bearer" can also be used to show who is responsible for the charges. There is a fixed list of codes: <ul style="list-style-type: none"> • DEBT • CRED • SHAR • SLEV See Swiss Business Rules [6], chapter 1.2.	
Transaction Details +Charges ++Record +++Agent	Agt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition	
Transaction Details +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Charges ++Record +++Agent ++++Branch Identification	BrnchId	0..1	O	Branch office identification		
Transaction Details +Charges ++Record +++Tax	Tax	0..1	O			
Transaction Details +Interest	Intrst	0..1	O			
Transaction Details +Related Parties	RltdPties	0..1	O	Related parties, where known, can be shown on the statement. Sub-elements are as per the ISO standard. Listed below are those elements which are uniformly understood and sent by all Swiss financial institutions. In the case of R-transactions, the parties involved (Creditor/Debtor, Ultimate Creditor/Ultimate Debtor) retain their roles from the original transaction.		
Transaction Details +Related Parties ++Initiating Party	InitgPty	0..1	O	Initiating Party Schema 2019: Content Model changed		
Transaction Details +Related Parties ++Initiating Party +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Initiating Party +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		
Transaction Details +Related Parties ++Debtor	Dbtr	0..1	O	Debtor Schema 2019: Content Model changed German definition of QR adjusted (textual change only)	QR_Feld: n/a (comes from the payment order, not from the QR code) QR: Details about the debtor	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Debtor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Debtor +++Party ++++Name	Nm	0..1	O	Name of the debtor (for credit transfers) CH-Definition modified	SCT: AT-02 name of the Originator	
Transaction Details +Related Parties ++Debtor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the debtor For a general description of the sub-elements, see chapter 3.4 "Address data". Added reference to generic description of postal addresses to CH-Definition	SCT: AT-03 address of the Originator	
Transaction Details +Related Parties ++Debtor +++Party ++++Identification	Id	0..1	O	ID of the debtor (for credit transfers) CH-Definition modified	SCT: AT-10 The Originator identification Code	
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity		
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution		
Transaction Details +Related Parties ++Debtor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact data, only the <Nm> sub-element is sent		
Transaction Details +Related Parties ++Debtor +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	SCT: AT-01 The IBAN of the account of the Originator	
Transaction Details +Related Parties ++Debtor Account +++Identification	Id	1..1	M			
Transaction Details +Related Parties ++Debtor Account +++Identification ++++IBAN	IBAN {Or	1..1	D			
Transaction Details +Related Parties ++Debtor Account +++Identification ++++Other	Othr Or}	1..1	D			

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Debtor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI CH-Definition adapted, Status O		
Transaction Details +Related Parties ++Debtor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI CH-Definition adapted, Status O		
Transaction Details +Related Parties ++Debtor Account +++Name	Nm	0..1	O			
Transaction Details +Related Parties ++Debtor Account +++Proxy	Prxy	0..1	O	Schema 2019: New Element		
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor Schema 2019: Content Model changed	QR: Information about the ultimate debtor obligations based on the QR code	
Transaction Details +Related Parties ++Ultimate Debtor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Name	Nm	0..1	O	Name of ultimate debtor (for credit transfers)	QR_Feld: QRCH +UltmtDbtr ++Name SCT: AT-08 The name of the Originator Reference Party	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the ultimate debtor For a description of the sub-elements, see chapter 3.4 "Address data". Added reference to generic description of postal addresses to CH-Definition	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtDbtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry QRCH unstructured: +UltmtDbtr ++Addressline 1 ++Addressline 2 ++Ctry	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification	Id	0..1	O	ID of the ultimate debtor (for credit transfers)	SCT: AT-09 The identification Code of the Originator Reference Party	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity		
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution		
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Contact Details	CtctDtls	0..1	O			
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Contact Details ++++Name	Nm	0..1	O	Name of the contact person		
Transaction Details +Related Parties ++Ultimate Debtor +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		
Transaction Details +Related Parties ++Creditor	Cdtr	0..1	O	Creditor Schema 2019: Content Model changed	QR: Creditor: No indication, because the data is redundant with the account-holder (B-Level)	
Transaction Details +Related Parties ++Creditor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification".		
Transaction Details +Related Parties ++Creditor +++Party ++++Name	Nm	0..1	O	Name of the creditor (for credit transfers)	SCT: AT-21 The name of the Beneficiary	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Creditor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the creditor For a general description of the sub-elements, see chapter 3.4 "Address data". Added reference to generic description of parties to CH-Definition	SCT: AT-22 The address of the Beneficiary	
Transaction Details +Related Parties ++Creditor +++Party ++++Identification	Id	0..1	O	ID of the creditor (for credit transfers)	SCT: AT-24 The Beneficiary identification code	
Transaction Details +Related Parties ++Creditor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity		
Transaction Details +Related Parties ++Creditor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person		
Transaction Details +Related Parties ++Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution		
Transaction Details +Related Parties ++Creditor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact details		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Related Parties ++Creditor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person	
Transaction Details +Related Parties ++Creditor +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND	
Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	O	Account of the creditor	SCT: AT-20 The IBAN of the account of the beneficiary
Transaction Details +Related Parties ++Creditor Account +++Identification	Id	1..1	M		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++IBAN	IBAN {Or	1..1	D		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++Other	Othr Or}	1..1	D		
Transaction Details +Related Parties ++Creditor Account +++Identification ++++Other +++++Identification	Id	1..1	M		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Creditor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI CH-Definition adapted, Status O		
Transaction Details +Related Parties ++Creditor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI CH-Definition adapted, Status O		
Transaction Details +Related Parties ++Creditor Account +++Name	Nm	0..1	O			
Transaction Details +Related Parties ++Creditor Account +++Proxy	Prxy	0..1	O	Schema 2019: New Element		
Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	O	Ultimate creditor Schema 2019: Content Model changed	QR: Ultimate creditor: Information about the ultimate creditor based on the QR code	
Transaction Details +Related Parties ++Ultimate Creditor +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Name	Nm	0..1	O	Name of the ultimate creditor (for credit transfers)	QR_Feld: QRCH +UltmtCdtr ++Name SCT: AT-28 The name of the Beneficiary Reference Party	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the ultimate creditor For a general description of the sub-elements, see chapter 3.4 "Address data". Added reference to generic description of postal addresses to CH-Definition	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtCdtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry QRCH unstructured: +UltmtCdtr ++Addressline 1 ++Addressline 2 ++Ctry	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification	Id	0..1	O	ID of ultimate creditor (for credit transfers)	SCT: AT-29 Identification Code of the Beneficiary Reference Party	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity		
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution		
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact data		
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person		
Transaction Details +Related Parties ++Ultimate Creditor +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		
Transaction Details +Related Parties ++Trading Party	TradgPty	0..1	O	Schema 2019: Content Model changed		
Transaction Details +Related Parties ++Trading Party +++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Trading Party +++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Parties ++Proprietary	Prtry	0..n	O			
Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	M			
Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	M	Schema 2019: Content Model changed		
Transaction Details +Related Parties ++Proprietary +++Party ++++Party	Pty {Or	1..1	M	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Related Parties ++Proprietary +++Party ++++Agent	Agt Or}	1..1	ND	Element not provided, Status ND		
Transaction Details +Related Agents	RltdAgts	0..1	O	Related financial institutions, where known In the case of R-transactions, the parties involved (Creditor Agent/Debtor Agent, Intermediary Agent 1) retain their roles from the original transaction. CH-Definition modified		
Transaction Details +Related Agents ++Instructing Agent	InstgAgt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification	FinInstnId	1..1	M	Financial Institution Identification		
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++BICFI	BICFI	0..1	O	BIC of the financial institution as per ISO 9362 Schema 2019: Element Name changed		
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O	Clearing System Member Identification		
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier Schema 2019: New Element		
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Name	Nm	0..1	O	Name of the financial institution		
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	For a description of the sub-elements, see chapter 3.4 "Address data". Added reference to generic description of postal addresses to CH-Definition		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Agents ++Instructing Agent +++Financial Institution Identification ++++Other	Othr	0..1	O	Other identification of the financial institution		
Transaction Details +Related Agents ++Instructing Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification		
Transaction Details +Related Agents ++Instructed Agent	InstdAgt	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition		
Transaction Details +Related Agents ++Instructed Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Transaction Details +Related Agents ++Instructed Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification		
Transaction Details +Related Agents ++Debtor Agent	DbtrAgt	0..1	O	Debtor's financial institution For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition		
Transaction Details +Related Agents ++Debtor Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Transaction Details +Related Agents ++Debtor Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification Element enabled in schema		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Related Agents ++Creditor Agent	CdtrAgt	0..1	O	Creditor's financial institution For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition	
Transaction Details +Related Agents ++Creditor Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Creditor Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification Element enabled in schema	
Transaction Details +Related Agents ++Intermediary Agent 1	IntrmyAgt1	0..1	O	Intermediary financial institution 1 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition	
Transaction Details +Related Agents ++Intermediary Agent 1 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Intermediary Agent 1 +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Intermediary Agent 2	IntrmyAgt2	0..1	O	Intermediary financial institution 2 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition	

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Related Agents ++Intermediary Agent 2 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Transaction Details +Related Agents ++Intermediary Agent 2 +++Branch Identification	BrnchId	0..1	O	Branch office identification		
Transaction Details +Related Agents ++Intermediary Agent 3	IntrmyAgt3	0..1	O	Intermediary financial institution 3 For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (Agents)". Added reference to generic description of agents to CH-Definition		
Transaction Details +Related Agents ++Intermediary Agent 3 +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Transaction Details +Related Agents ++Intermediary Agent 3 +++Branch Identification	BrnchId	0..1	O	Branch office identification		
Transaction Details +Related Agents ++Receiving Agent	RcvgAgt	0..1	O			
Transaction Details +Related Agents ++Receiving Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution		
Transaction Details +Related Agents ++Receiving Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Related Agents ++Delivering Agent	DlvrgAgt	0..1	O		
Transaction Details +Related Agents ++Delivering Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Delivering Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Issuing Agent	IssgAgt	0..1	O		
Transaction Details +Related Agents ++Issuing Agent +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Issuing Agent +++Branch Identification	BrnchId	0..1	O	Branch office identification	
Transaction Details +Related Agents ++Settlement Place	SttlmPlc	0..1	O		
Transaction Details +Related Agents ++Settlement Place +++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	
Transaction Details +Related Agents ++Settlement Place +++Branch Identification	BrnchId	0..1	O	Branch office identification	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Related Agents ++Proprietary	Prtry	0..n	O	Not used for payments within nor originating from CH/LI CH-Definition changed	
Transaction Details +Local Instrument	LclInstrm	0..1	O	New element	
Transaction Details +Purpose	Purp	0..1	O	Reason for the transaction, taken from the instruction. "Purpose" (e.g. SALA) may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type "External Purpose Code", see www.iso20022.org).	SCT: AT-44 The purpose of the SEPA Credit Transfer
Transaction Details +Purpose ++Code	Cd {Or	1..1	D	Code from the list of values for "Purpose"	SCT: AT-44 The purpose of the SEPA Credit Transfer
Transaction Details +Purpose ++Proprietary	Prtry Or}	1..1	D		
Transaction Details +Related Remittance Information	RltdRmtInf	0..10	O	The element is supplied maximum 2 times	
Transaction Details +Remittance Information	RmtInf	0..1	O	Removed CH-Definition	
Transaction Details +Remittance Information ++Unstructured	Ustrd	0..n	O	This element can contain unstructured messages, e.g. for messages from a "pain.001" instruction or booking information. The element can occur more than once. Removed ISR specific information, adapted CH-Definition. The element is supplied maximum 1 time	QR: Procedure with notification: Messages from the QR Code In case of QR-IBAN or IBAN with SCOR: The additional information is shown in the "Structured" tag under "AddtlRmtInf". QR_Feld: QRCH +RmtInf ++Ustrd

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Remittance Information ++Structured	Strd	0..n	O	The tag consists of a number of sub-elements. In Switzerland the <CdtrRefInf> element can be filled in, whenever the structured "Creditor Reference" is given in the instruction, e.g. ISR/QR/LSV reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649. Removed ISR specific information, adapted CH-Definition	SCT: AT-05 Remittance Information	
Transaction Details +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	O			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D			

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	D		LSV: Permitted code value: LSVBDD	
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	O			
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	O		LSV: LSV identifier of the original direct debit (LSV-ID)	
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	O		LSV: Contains the preferred date of execution for the original direct debit.	
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Line Details	LineDtls	0..n	O			
Transaction Details +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O			

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	O			
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	O			
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M			
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	D	Removed SCT specific information	QR: SCOR is sent in case of IBAN with ISO Creditor Reference QR_Feld: QRCH +RmtInf ++Tp	
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	D	Removed ISR specific information	QR: With QR-IBAN: QRR is always sent QR_Feld: QRCH +RmtInf ++Tp LSV: Use of field "Prtry" with the value "ISR Reference"	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O		
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	O	Removed ISR specific information	QR: With QR-IBAN: QR reference With IBAN: May contain ISO Creditor Reference QR_Feld: QRCH +RmtInf ++Ref LSV: Type3: Reference number ((payment reference of the creditor (LSV key + ESR reference)))
Transaction Details +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification".	
Transaction Details +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	O		
Transaction Details +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	O		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O	Removed ISR specific information	QR: In separate element: QR-IBAN or IBAN with SCOR: Additional information from the QR Code In case of IBAN without SCOR: The messages are shown in the unstructured part "Ustrd". QR_Feld: QRCH +RmtInf ++AddInf
Transaction Details +Related Dates	RltdDts	0..1	O	This element can be used optionally by Swiss financial institutions to enter dates.	
Transaction Details +Related Dates ++Acceptance DateTime	AcptncDtTm	0..1	O	Removed ISR specific information	QR: Acceptance date LSV: Acceptance date
Transaction Details +Related Dates ++Trade Activity Contractual Settlement Date	TradActvtyCtrctlSttImDt	0..1	O	Element enabled in schema	
Transaction Details +Related Dates ++Trade Date	TradDt	0..1	O	Element enabled in schema	
Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttImDt	0..1	O	Interbank Settlement Date	SCT: AT-42 The Settlement Date of the SEPA Credit Transfer
Transaction Details +Related Dates ++Start Date	StartDt	0..1	O	Element enabled in schema	
Transaction Details +Related Dates ++End Date	EndDt	0..1	O	Element enabled in schema	

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Transaction Details +Related Dates ++Transaction Date Time	TxDtTm	0..1	O	Element enabled in schema	
Transaction Details +Related Dates ++Proprietary	Prtry	0..n	O	Not used for payments within nor originating from CH/LI CH-Definition and Status changed	
Transaction Details +Related Price	RltdPric	0..1	O	This element can be used optionally by Swiss financial institutions to enter prices which are not directly deducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	
Transaction Details +Related Price ++Deal Price	DealPric {Or	1..1	D		
Transaction Details +Related Price ++Proprietary	Prtry Or}	1..n	D	Not used for payments within nor originating from CH/LI CH-Definition and Status changed to D	
Transaction Details +Related Quantities	RltdQties	0..n	O		
Transaction Details +Related Quantities ++Quantity	Qty {Or	1..1	D		
Transaction Details +Related Quantities ++Original And Current Face Amount	OrgnlAndCurFace Amt	1..1	D		
Transaction Details +Related Quantities ++Proprietary	Prtry Or}	1..1	D	Not used for payments within nor originating from CH/LI CH-Definition and Status changed to D	
Transaction Details +Financial Instrument Identification	FinInstrmId	0..1	O		
Transaction Details +Tax	Tax	0..1	O		
Transaction Details +Return Information	RtrInf	0..1	O		

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Return Information ++Original Bank Transaction Code	OrgnlBkTxCd	0..1	O			
Transaction Details +Return Information ++Originator	Orgtr	0..1	O	For a general description of the sub-elements, see chapter 3.7 "Party identification". Added reference to generic description of parties to CH-Definition		
Transaction Details +Return Information ++Originator +++Name	Nm	0..1	O	Name		
Transaction Details +Return Information ++Originator +++Postal Address	PstlAdr	0..1	O	Address For a description of the sub-elements, see chapter 3.4 "Address data".		
Transaction Details +Return Information ++Originator +++Identification	Id	0..1	O	Identification		
Transaction Details +Return Information ++Originator +++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution		
Transaction Details +Return Information ++Originator +++Contact Details	CtctDtls	0..1	O	Contact data		
Transaction Details +Return Information ++Reason	Rsn	0..1	O			

ISO 20022 Standard			Swiss Payments Standard			
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT	
Transaction Details +Return Information ++Reason +++Code	Cd {Or	1..1	D			
Transaction Details +Return Information ++Reason +++Proprietary	Prtry Or}	1..1	D	Not used for payments within nor originating from CH/LI CH-Definition and Status changed to D		
Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O	The element is supplied maximum 2 times		
Transaction Details +Corporate Action	CorpActn	0..1	O			
Transaction Details +Safekeeping Account	SfkpgAcct	0..1	O			
Transaction Details +Cash Deposit	CshDpst	0..n	ND	Element not provided, Status ND		
Transaction Details +Card Transaction	CardTx	0..1	O			
Transaction Details +Additional Transaction Information	AddtlTxInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at the "Transaction Details" level. This additional information always refers to the relevant detailed transaction.		
Transaction Details +Supplementary Data	SplmtryData	0..n	ND	Element not provided, Status ND		
Entry +Additional Entry Information	AddtlNtryInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at the "Entry" level (e.g. for booking information or to show charges which are not directly deducted from the entry). This additional information always refers to the relevant booking.	SWIFT MT 940: Field :86: Information to Account Owner. MT 942: Field :86: Information to Account Owner. MT 900/910: No correspondence.	
Statement +Additional Statement Information	AddtlStmntInf	0..1	O	This element may be used optionally by Swiss financial institutions for further information at the "Statement" level. This additional information always refers to the complete statement.		

ISO 20022 Standard			Swiss Payments Standard		
Message Item	XML Tag	Mult	St.	Definition	SPS/SEPA/SWIFT
Document +Bank-to-Customer Statement ++Supplementary Data	SplmtryData	0..n	ND	Element not provided, Status ND	

Table 11: Transaction Details Delta (TxDtIs, D-level)