Swiss Payment Standards

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

Bank-to-Customer Account Report (camt.052)
Bank-to-Customer Statement (camt.053)
Bank-to-Customer Debit/Credit Notification (camt.054)

SPS 2025 Version 2.3, with effect from 14 November 2026

Change history

All changes made to this document are listed below with the version number, change date, a brief description of the change and references to the chapters affected.

Version	Date	Description of the change	Chapter
2.3	20.02.2026	Adjustments due to the discontinuation of euroSIC in November 2027 and textual adjustments	All
2.2	24.02.2025	Editorial changes	
2.2	24.02.2025	Adjustments to "Interest"	
2.2	24.02.2025	Adjustments to "Account"	
2.2	24.02.2025	Adjustments to "Status" (ND-fields)	1.5.6
2.1.1	08.03.2024	Update of the link	
2.1	20.02.2024	Adjustments in relation to instant payments and other changes (see separate delta commentary)	All
2.0.2	20.02.2023	Editorial changes	
2.0.1	28.02.2022	New format	
2.0	05.07.2021	Complete revision	All
1.7.2	26.02.2021	Last version based on the previous ISO 20022 version status	
1.0	16.08.2011	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-8021 Zurich

SIC Operations
T +41 58 399 42 00
Contact: www.six-group.com/payment-standards/contact

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If you detect any errors in this document or have any ideas or suggestions for improvements, we would be very grateful if you would notify us via www.six-group.com/payment-standards/contact.

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1   Introduction

The *Swiss Payment Standards* for the implementation of the message standards for "Payments Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland). This version is based on the "ISO Maintenance Release 2019" (camt version .08) and the current EPC recommendations.

The **Business Rules** document describes the requirements of business representatives on the part of users, financial institutions and software manufacturers from the process perspective. It covers the following topics:

- Definition and description of the individual business cases with the relevant players and the messages used (payment types, report variants)

- Representation of the message structures as an overview with broadening of individual structural elements

- Description of the most important validation rules and error handling.

The **Implementation Guidelines** serve as a guide for the technical implementation of the standard and provide assistance for the realisation of the individual message types. They describe the XML structures and validation rules in detail.

1.1   Change control

The *Swiss Business Rules* and *Implementation Guidelines* are subject to the change authority of

> SIX Interbank Clearing Ltd
> Hardturmstrasse 201
> CH-8021 Zurich

Changes and enhancements are made by SIC Ltd.

The latest version of this document can be downloaded from the SIC Ltd website at the following address: www.iso-payments.ch.

1.2   Reference documents

Ref.	Document	Title	Source
	Basic documents		
[1]	*Message Definition Report*	*Bank-To-Customer Cash Management: Message Definition Report*	ISO
[2]	camt.052.001.08	*BankToCustomerAccountReport,* version 0.8	ISO
[3]	camt.053.001.08	*BankToCustomerStatement*, version 0.8	ISO
[4]	camt.054.001.08	*BankToCustomerDebitCreditNotification*, version 0.8	ISO
[5]	EPC188-09 *Recommendation on Customer Reporting SCT and SDD*	*Recommendation on Customer Reporting of SEPA Credit transfers and SEPA Direct Debits*, version 3.0 of 8 July 2019	EPC
	Additional Documents		
[6]	*Swiss Business Rules*	*ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages*	SIC
[7]	*Swiss Implementation Guidelines QR-bill*	*Swiss Implementation Guidelines QR-bill – technical and functional specifications for the payment section using the Swiss QR Code*	SIC

Table 2:   Reference documents

Organisation	Link
ISO	www.iso20022.org
EPC	www.europeanpaymentscouncil.eu
SIX	www.iso-payments.ch www.sepa.ch www.six-group.com/interbank-clearing

Table 3:   Links to relevant websites

1.3   Overview of the ISO 20022 "Cash Management Messages"

The ISO 20022 message standard specifies the following "Cash Management Messages", among others:

- Bank-to-Customer Account Report (camt.052),

- Bank-to-Customer Statement (camt.053) and

- Bank-to-Customer Debit/Credit Notification (camt.054).

All these messages are described in the document *ISO 20022 Message Definition Report* [1].

Not all financial institutions offer messages for displaying intraday account movements (camt.052), batch booking breakdown or debit/credit notifications (camt.054).
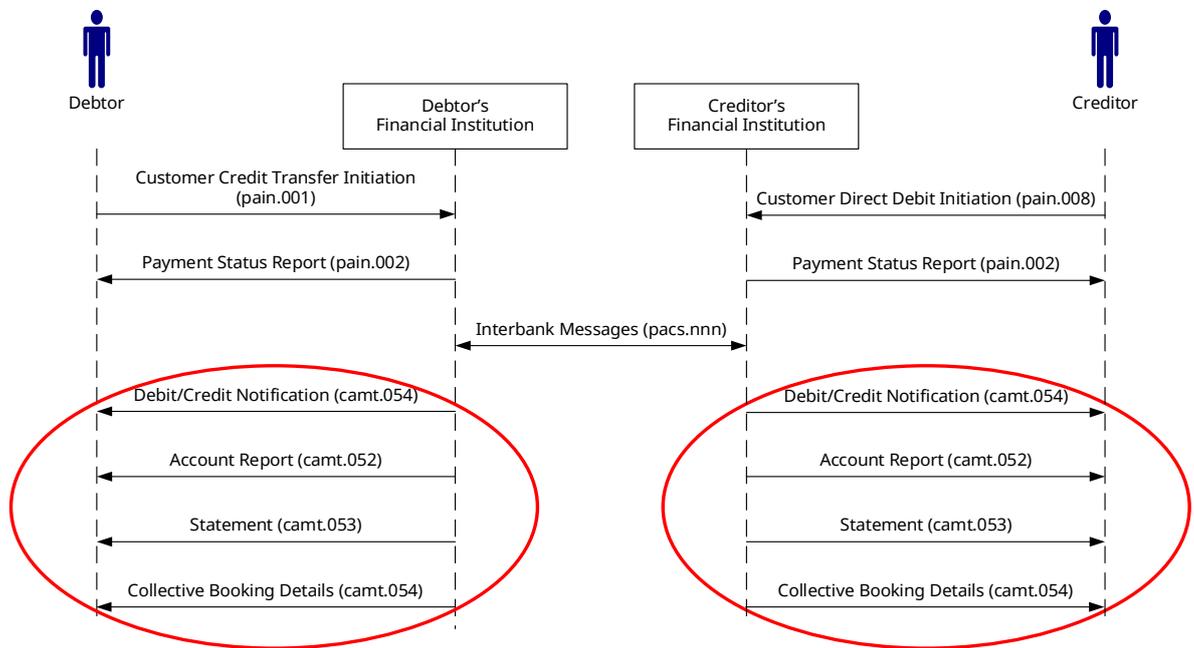
Figure 1:   *Payment instructions and cash management (reporting) with ISO 20022*

The message flows are clarified in Figure 1 above.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and cover all possibilities. For special areas of application and country-specific circumstances, the messages are adapted, i.e. not all possibilities of the standard are used.

1.4   Scope

These Implementation Guidelines relate exclusively to the specifications for the customer-bank message types "Bank-to-Customer Account Report", "Bank-to-Customer Account Statement" and "Bank-to-Customer Debit/Credit Notification" for the *Swiss Payment Standards*.

This document does not cover all the aspects regarding the communication channels used for message transmission between financial institution and customer and their security features. They are entirely the responsibility of the financial institutions involved and their customers.

1.5   Representation conventions

The following presentation conventions apply to this document.

1.5.1   Designation of XML elements

In some publications, the names of XML elements are written as one term without spaces, e.g. BankToCustomerStatement. To improve readability, spaces are usually inserted in this document.

1.5.2   Table data of the Swiss ISO 20022 payment standard

The tables contain information from ISO 20022 (index, multiplicity, message item, XML tag). In addition, the following information can be found in the tables:

- Status of the element (according to the definition in chapter 1.5.6 "Status")

- General definition

- Product-specific definitions (SPS/SEPA/Swift column, see chapter 1.5.7 "Product-specific definitions in the SPS/SEPA/Swift columns")

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult.	St.	Generelle Definition	SPS / SEPA / SWIFT

1.5.3   Colours in the tables

The column headings are colored clay-brown for information on the ISO 20022 standard and light gray for information on the *Swiss Payment Standards*.

Elements that contain at least one sub-element are highlighted in light blue in the columns for the ISO 20022 standard.

1.5.4   Tree structure representation in the tables

In order to be able to recognise where an element is located in the tree structure, the nesting depth is indicated with a preceding "+" sign for the message item. The page number element in the "Group Header" is displayed as follows, for example:

Group Header
+Message Pagination
++Page Number

1.5.5   Representation of choice

Elements with a choice are marked in the "XML Tag" column as follows:

{Or	for the beginning of the choice
Or}	for the end of the choice

Example:

Statement +Account ++Identification	Id		1..1	M
Statement +Account ++Identification +++IBAN	IBAN	{Or	1..1	D
Statement +Account ++Identification +++Other	Othr	Or}	1..1	D

Figure 2:   Example of a choice

1.5.6   Status

The following status codes (information about use) are possible for the individual XML elements according to *Swiss Payment Standards*:

Status	Designation	Description
M	Mandatory	The element is mandatory and is always delivered.
O	Optional	The element is optional. • FI (financial institutions) may deliver this element
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, the element can be mandatory or optional.

Table 4:   Status elements

1.5.7 Product-specific definitions in the SPS/SEPA/Swift columns

The following codes are used to designate the product-specific rules in the SPS column:

Code	Product
QR	QR-bill
QR_Feld	Swiss QR Code data element (QR-bill)
LSV	LSV[+]/BDD direct debit
SCT	SEPA Credit Transfer
SDD	SEPA Direct Debit
Swift	Swift FIN message type

Table 5:   Codes

1.5.8 Field definitions

In these Implementation Guidelines, only those elements are described that are supplied by financial institutions in Switzerland in the Swiss standard.

Element groups for which no SPS-specific rules have been defined are shown in the tables without their sub-elements.

Example:

Transaction Details +Return Information ++Originator +++Contact Details	CtctDtls	0..1	O	Kontaktdaten	

Element groups that occur several times in the schema (e.g. postal addresses) and are defined in the same way in SPS are described generically in chapter 3 "Functional specifications". These general definitions are referred to in the tables in chapter 4 "Technical specifications".

Transaction Details +Return Information ++Originator +++Postal Address	PstlAdr	0..1	O	Adresse Generelle Beschreibung der Subelemente siehe Kapitel 3.4 «Adressdaten»	

Deviations are described in more detail in the tables only in case of deviations (e.g. a sub-element is exceptionally not supported).

If there are no deviations, the data group is displayed in the main table without being expanded (without its sub-elements).

1.6   Representation of XML messages

Basic XML knowledge is assumed for the considerations in this document. Consequently, only specific points are explained in detail.

The logical structure of XML messages corresponds to a tree structure. This structure can be represented in different ways: graphically, in a table or by text. Textual representation is well suited for specific message examples, while tabular and graphical representation are mainly used for the clear presentation of XML schemas. The figures used in this document are based on the *Swiss Payment Standards* schema.

XML editors with the option of graphical representation use symbols that may look slightly different depending on the type of editor (the figures in this document were created using the *XMLSpy* editor from Altova GmbH). The most important symbols are briefly introduced in the document *Swiss Business Rules*. Detailed information can be found in the user manual or online help of the XML editor used.
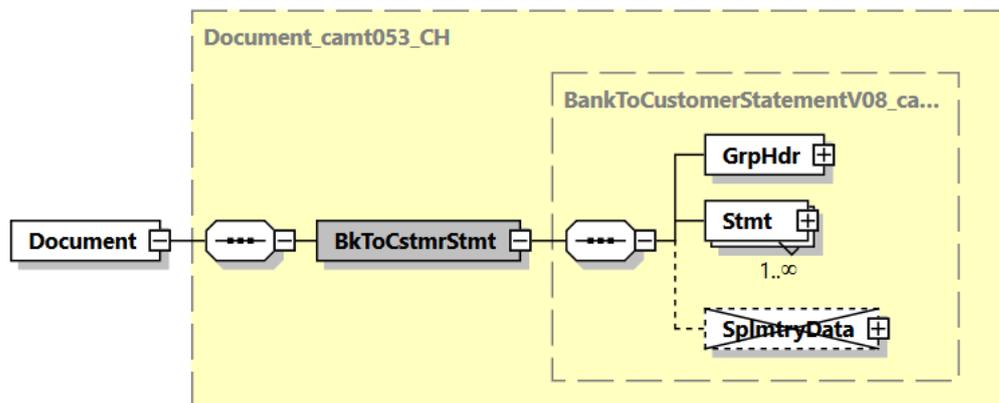
Figure 3:   Example of a graphical XML message representation

1.7   XML schema validation

The technical validation of the various XML messages is done with the help of XML schemas.

For the *Swiss Payment Standards*, no separate XML schemas are issued for the messages "camt.052", "camt.053" or "camt.054", in contrast to the messages for Payment Instructions (pain.001) and Direct Debits (pain.008). The messages of the Swiss financial institutions therefore comply with the ISO standard but do not use it to its full extent for SPS.

The specific use of the individual elements in the Swiss standard is described in detail in chapter 4 "Technical specifications".

2 Use of Customer-to-Bank messages

2.1 Booking-relevant "camt" messages (day-end)

The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions to send account information to their customers. Essentially, the following booking-relevant messages are available according to *Swiss Payment Standards*:

New ISO 20022 messages	Examples of alternative messages
1. camt.053 account statement with internal batch booking breakdown	**MT940** Customer Statement Message
2. camt.053 account statement with external batch booking breakdown in camt.054[1]	

Table 6:   Booking-relevant messages

2.2 "camt.052" messages (intraday)

The delivery of the ISO 20022 message "camt.052" Account Report for intraday account movements[2] (account turnovers, reserved items) is possible periodically (e.g. hourly) or daily at fixed times.

There are two different variants of intraday messages. The first variant contains all transactions since the last regular account statement (camt.053), the second variant contains only the transactions since the last intraday statement.

Debit and credit notes are covered by "camt.054". The delivery of the notifications is usually event-driven (e.g. after the order has been booked) on an ongoing basis for incoming or outgoing transactions.

In accordance with the *Swiss Payment Standards*, the following "camt.052" intraday cash management messages are available:

New ISO 20022 messages	Examples of alternative messages
1. camt.052 account report with internal batch booking breakdown	**MT941** Balance Report **MT942** Interim Transaction Report
2. camt.052 account report with external batch booking breakdown in camt.054	

Table 7:   Cash management messages: "camt.052"

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[1] Not every financial institution offers the message "camt.053" account statement with external batch booking breakdown in "camt.054."

[2] Not every financial institution offers cash management-relevant messages.

2.3　Dual role of "camt.054"

The "camt.054" message is used for both the detailed notification of batch bookings and for the notification of credits and debits. The external breakdown of batch bookings via "camt.054" happens independently and in addition to the possible use of "camt.054" for debit and credit notifications.

New ISO 20022 message	Examples of alternative messages
camt.054 notification (debit and credit notifications)	**MT900** Confirmation of Debit
	MT910 Confirmation of Credit

Table 8:　　　Cash management message: "camt.054"

2.4　Notification for instant payments

The "camt.054" can be used to immediately display the debit and credit of an instant payment and can be used, for example, for automatic reconciliation of accounts payable with a structured reference.

Notification of booking can be sent individually in a debit or credit advice and/or as part of a collective booking in two different "camt.054". In this case, duplicate checking can be performed using the Account Servicer Reference at the Transaction Details level (D-level).

When collecting incoming payments in the standardised procedure, financial institutions may provide a combined offer for incoming instant payments as part of their customer offering. This can include immediate notification (e.g. with a camt.054 credit advice) with simultaneous collection/aggregation of incoming payments with periodic booking and the corresponding cancellation in a "camt.053" or in a separate "camt.054".

3   Functional specifications

3.1   Character set

Only characters in Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML messages.

The "camt" message must be UTF-8-encoded.

Due to the transmission of the original messages across several financial institutions and platforms, it is possible that only a reduced character set is delivered. For certain elements (address lines, unstructured transmission information or similar), it is also possible that characters such as umlauts or special characters have been replaced or removed.

3.2   Representation conventions for amount fields

In the XML context, different representation formats are permitted in amount fields. The following display rules apply:

- No use of leading or trailing padding characters (spaces, white space, zeros, plus signs).

- If a decimal separator is used, then a full stop/period must be used for it.

- Maximum number of decimal places depends on the currency in accordance with ISO 4217.

Correct examples for amount fields are e.g. for CHF:

- Five centimes: 0.05

- One franc and ten centimes: 1.1 or 1.10

- One franc: 1 or 1.0 or 1.00

Incorrect examples of amount fields would be:

- Five centimes: 05 or .05

- One franc: 000001 or 1.

3.3   Principles of use for amount elements (Amounts)

The following amount elements can be used on C and D-levels in "camt":

Element	XML Tag	Definition	M/O	Usage example
Amount	Amt	Amount in account currency (C-level) Depends on the posting principle (D-level)	M	Is always delivered. Regardless of either with or without conversion
Currency	Ccy	Account currency	M	
Amount Details				
Instructed Amount	InstdAmt	Amount in the currency of the instruction	O	Amount and currency of a pain.001 order or pacs.008 incoming payment
Amount*	Amt	Amount	O	
Currency*	Ccy	Currency	O	
Currency Exchangeized*	CcyXchg	Currency exchange	O	
Source Currency*	SrcCcy	Source currency	O	
Target Currency*	TrgtCcy	Target currency	O	
Unit Currency*	UnitCcy	Currency in which the exchange rate is specified	O	
Exchange Rate*	XchgRate	Exchange rate	O	
Contract Identification*	CtrctId	Contract number	O	
Quotation Date*	QtnDt	Date/time of exchange	O	
Transaction Amount	TxAmt	Amount exchanged between the financial institutions involved	O	Amount and currency before conversion on the account
Counter Value Amount	CntrValAmt	Amount in account currency before charges	O	Amount in account currency with conversion details
Announced Posting Amount	AnncdPstngAmt	Not currently used	O	

Table 9:   Amount elements

* The substructure is identical for Transaction Amount, Counter Value Amount and Announced Posting Amount.

Use for batch booking

Depending on the booking logic of the financial institution, the definition of the mandatory element "Amount" may be different between the C and D-levels. This is the case if the transaction is a batch booking and the D-level contains the details of the individual transactions. The exact definition is listed in the table below. There are two different cases:

- **Case A:** Conversion to order level (C-level)

- **Case B:** Conversion to transaction level (D-level)

Level	Element	XML Tag	Case A: Conversion at the C level	M/O	Case B: Conversion at the D level	M/O
Entry	Amount	Amt	Amount in account currency	M	Amount in account currency	M
	Currency	Ccy	Account currency	M	Account currency	M
	Amount Details	AmtDtls				
	Instructed Amount	InstdAmt			n/a	
	Amount	Amt	Amount	O	n/a	
	Currency	Ccy	Currency	O	n/a	
	Currency Exchange	CcyXchg	Currency exchange	O	n/a	
	Transaction Amount	TxAmt				
	Amount	Amt	Credit amount	O	n/a	
	Currency	Ccy	Credit currency	O	n/a	
	Currency Exchange	CcyXchg	Currency exchange	O	n/a	
	Counter Value Amount	CntrValAmt				
	Amount	Amt	Amount in account currency before charges	O	n/a	
	Currency	Ccy	Account currency	O	n/a	
	Currency Exchange	CcyXchg	Currency exchange	O	n/a	
Entry Details	Amount	Amt	Amount	M	Amount in account currency	M
	Currency	Ccy	Currency	M	Account currency	M
	Amount Details	AmtDtls				
	Instructed Amount	InstdAmt			Instructed Amount or Equivalent Amount	
	Amount	Amt	Amount	O	Amount	O
	Currency	Ccy	Currency	O	Currency	O
	Currency Exchange	CcyXchg	n/a	O	Currency exchange	O
	Transaction Amount	TxAmt				
	Amount	Amt	Credit amount	O	Credit amount	O
	Currency	Ccy	Credit currency	O	Credit currency	O
	Currency Exchange	CcyXchg	n/a	O	Currency exchange	O
	Counter Value Amount	CntrValAmt				
	Amount	Amt	n/a	O	Amount in account currency before fees	O
	Currency	Ccy	n/a	O	Account currency	O
	Currency Exchange	CcyXchg	n/a	O	Currency exchange	O

Table 10:   Definition of the mandatory element "Amount" for batch booking

3.4   Address data

The following address elements can be used in "camt" messages:
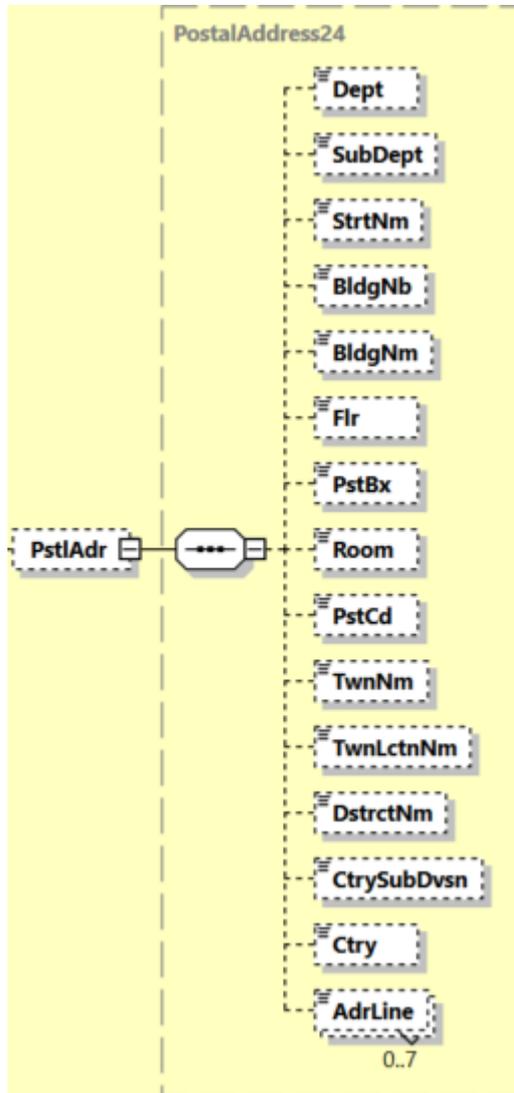
Figure 4:   Data elements for address data (generic)

ISO 20022 Standard			Swiss Payment Standards	
Message Item	XML Tag	Mult	General Definition	Remark
Address Type	AdrTp	0..1		Not used
Department	Dept	0..1	Department	
Sub Department	SubDept	0..1	Sub Department	
Street Name	StrtNm	0..1	Street Name	
Building Number	BldgNb	0..1	Street Number	
Building Name	BldgNm	0..1	Building Name	
Floor	Flr	0..1	Floor	
Post Box	PstBx	0..1	Post Box	
Room	Room	0..1	Room	
Post Code	PstCd	0..1	Post Code	
Town Name	TwnNm	0..1	Town Name	
Town Location Name	TwnLctnNm	0..1		
District Name	DstrctNm	0..1	District/commune	
Country Sub Division	CtrySubDvsn	0..1	Part of the country (e.g.canton, province, state)	
Country	Ctry	0..1	Country (country code as per ISO 3166, Alpha-2 code)	
Address Line	AdrLine	0..7	Unstructured Address Information	

Table 11:   Data elements for address data (generic)

3.5   Designation of the parties of a payment

For payments, the parties involved are named as follows:

Designation	Comment	ISO 20022
Ultimate debtor		Ultimate debtor
Debtor	Is a customer of the debtor agent	Debtor
Debtor agent	Maintains the debtor account	Debtor agent
Intermediary institution	Manages the creditor agent account, if applicable	Intermediary agent
Creditor agent	Maintains the creditor account	Creditor agent
Creditor	Is a customer of the creditor agent	Creditor
Ultimate creditor		Ultimate creditor

Table 12:   Designations of parties in credit transfers

The parties highlighted in grey in the table are financial institutions (agents), the parties highlighted in white are the other parties (parties).

The identification of the agents and parties in the "camt" messages is carried out via their own specific data structures, which are generally described in the following chapters.

Deviations from the general rules for individual parties are described in chapter 4 "Technical specifications" for the respective party.

Note: The scope and type of party data provided will depend on the availability of data at the financial institution producing the "camt" reports.

3.6   Identification of financial institutions (Agents)

The primary element "Financial Institution Identification" for the identification of institutions contains the following elements:
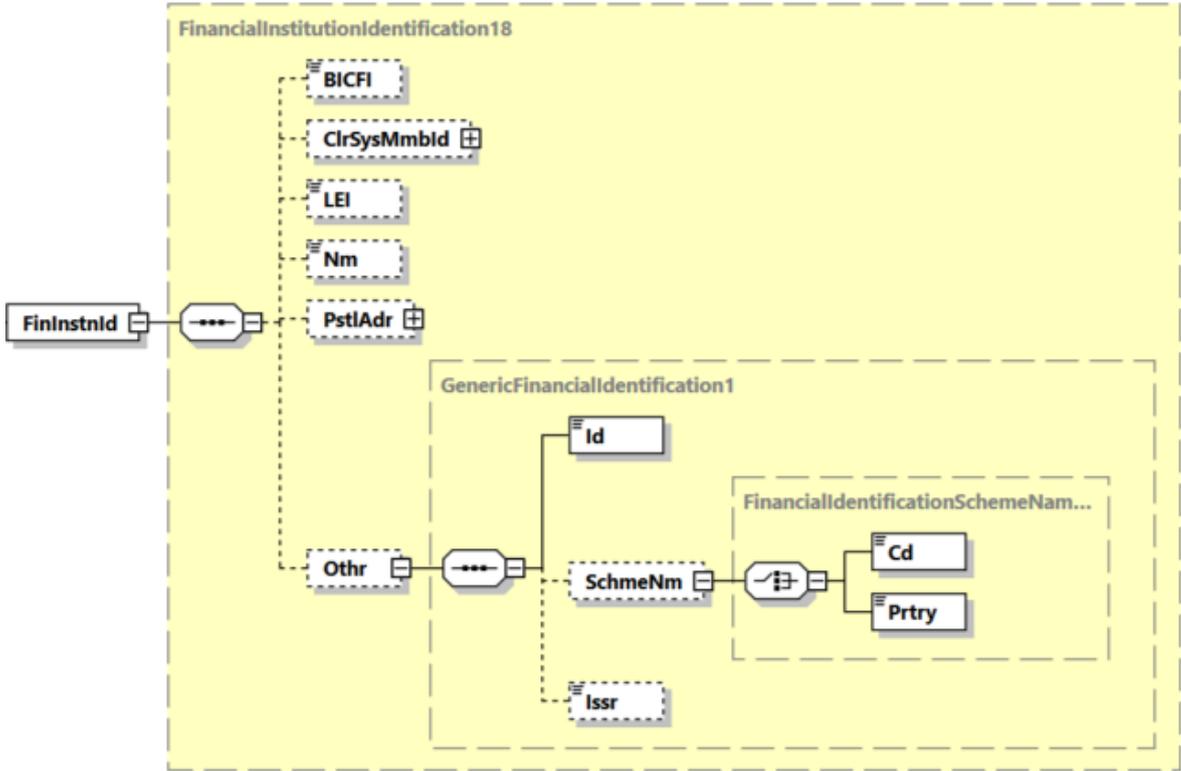
Figure 5:   Financial institution identification data elements (generic)

Optionally, in addition to the element "Financial Institution Identification", the element "Branch Identification" can also be supplied:
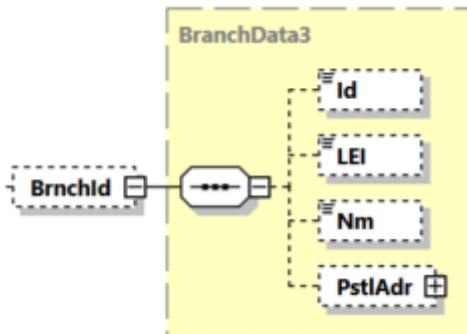
Figure 6:   Additional data elements for the identification of branches of financial institutions (generic)

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Financial Institution Identification	FinInstnId	1..1	Financial Institution Identification	
Financial Institution Identification +BICFI	BICFI	0..1	BIC of the Financial Institution as per ISO 9362	
Financial Institution Identification +Clearing System Member Identification	ClrSysMmbId	0..1	Clearing System Member Identification	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification	ClrSysId	0..1	Clearing System Identifier	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Code	Cd {Or	1..1	Code	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Proprietary	Prtry Or}	1..1	Proprietary	
Financial Institution Identification +Clearing System Member Identification ++Member Identification	MmbId	1..1	Clearing System Member Identification (e.g. IID, sort code)	
Financial Institution Identification +LEI	LEI	0..1	Legal Entity Identifier	
Financial Institution Identification +Name	Nm	0..1	Name of the Financial Institute	
Financial Institution Identification +Postal Address	PstlAdr	0..1	Postal Address	For a general description of the sub-elements, see chapter 3.11 "Using address information"
Financial Institution Identification +Other	Othr	0..1	Other Identification of the Financial Institute	
Financial Institution Identification +Other ++Identification		1..1	Identification	
Financial Institution Identification +Other ++Scheme Name	SchmeNm	0..1	Name of the Identification Scheme	

ISO 20022 Standard			Swiss Payment Standards	
Message Item	XML Tag	Mult	General Definition	Remark
Financial Institution Identification +Other ++Scheme Name +++Code	Cd	1..1	Identification Code	
Financial Institution Identification +Other ++Scheme Name +++Proprietary	Prtry Or}	1..1	Proprietary Identification	
Financial Institution Identification +Other ++Issuer	Issr	0..1	Identification Issuer	
Branch Identification	BrnchId	0..1	Branch Identification	
Branch Identification +Identification	Id	0..1	Identification	
Branch Identification +LEI	LEI	0..1	Legal Entity Identifier	
Branch Identification +Name	Nm	0..1	Name of the financial institution branch office	
Branch Identification +Postal Address	PstlAdr	0..1	Financial institution branch office address	For a description of the sub-elements, see chapter 3.4 "Address data".

Table 13:   Financial institution identification data elements (generic)

3.7   Identification of other parties (Parties)

The following elements can generally be used in "camt" for the identification of other parties (debtor, creditor, ultimate debtor, ultimate creditor, account owner, etc.):
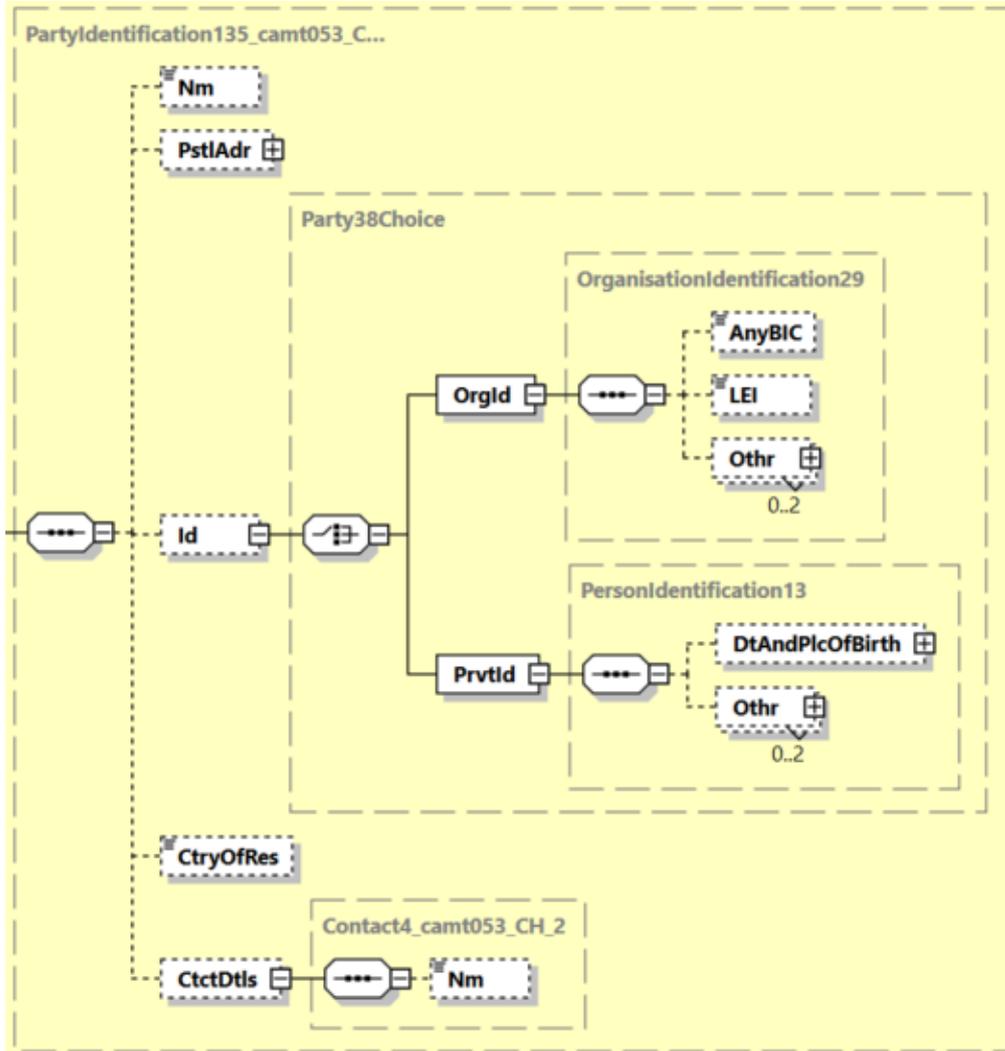
Figure 7:   Identification of other party data elements (generic)

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Name	Nm	0..1	Name	
Postal Address	PstlAdr	0..1	Address	For a general description of the sub-elements, see chapter 3.11 "Using address information"
Identification	Id	0..1	Identification	
Identification +Organisation Identification	OrgId	1..1	Identification of a Legal Entity	
Identification +Organisation Identification ++Any BIC	AnyBIC	0..1	BIC as per ISO 9362	
Identification +Organisation Identification ++LEI	LEI	0..1	Legal Entity Identifier	
Identification +Organisation Identification ++Other	Othr	0..2	Other Identification of a Legal Entity	
Identification +Organisation Identification ++Other +++Identification	Id	1..1	Identification	
Identification +Organisation Identification ++Other +++Scheme Name	SchmeNm	0..1	Identification Scheme Name	
Identification +Organisation Identification ++Other +++Scheme Name ++++Code	Cd	1..1	Identification Code	
Identification +Organisation Identification ++Other +++Scheme Name ++++Proprietary	Prtry	1..1	Proprietary Identification	
Identification +Organisation Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Identification +Private Identification	PrvtId	1..1	Identification of a Natural Person	
Identification +Private Identification ++Date And Place Of Birth	DtAndPlcOfBirth	0..1	Date and Place of Birth	
Identification +Private Identification ++Date And Place Of Birth +++Birth Date	BirthDt	1..1	Date of Birth	

ISO 20022 Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**General Definition**	**Remark**
Identification +Private Identification ++Date And Place Of Birth +++Province Of Birth	PrvcOfBirth	0..1	Part of the country (e.g. canton, province, state)	
Identification +Private Identification ++Date And Place Of Birth +++City Of Birth	CityOfBirth	1..1	City of Birth	
Identification +Private Identification ++Date And Place Of Birth +++Country Of Birth	CtryOfBirth	1..1	Country of Birth	
Identification +Private Identification ++Other	Othr	0..2	Other Identification of a Natural Person	
Identification +Private Identification ++Other +++Identification	Id	1..1	Identifier	
Identification +Private Identification ++Other +++Scheme Name	SchmeNm	0..1	Identification Scheme Name	
Identification +Private Identification ++Other +++Scheme Name ++++Code	Cd	1..1	Identification Code	
Identification +Private Identification ++Other +++Scheme Name ++++Proprietary	Prtry	1..1	Proprietary Identification	
Identification +Private Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Country Of Residence	CtryOfRes	0..1	State of residence or of institution	
Contact Details	CtctDtls	0..1	Contact data	
Contact Details +Name	Nm	0..1	Name of the contact person	

Table 14:   Identification of other party data elements (generic)

3.8   References

The following chapter provides an overview of which references are used in the individual messages.

Depending on the business case (pain.001, pain.008 or others) on which the bank statement is based on, different references are provided in the "camt" messages.

3.8.1   References in the processing chain

The Swiss versions of the ISO messages use the following references, identifiers and bank transaction codes.

Identifier (point-to-point)	Meaning
1: <MsgId>	"Message ID" of the A-level (Group Header) of the original message (pain.001 or pain.008).
2: <PmtInfId>	"Payment Information ID" of the B-level of the original message (pain.001 or pain.008).
3: <InstrId>	"Instruction ID" of the C-level of the original message (pain.001 or pain.008).
10: <TxId>	"Transaction ID" of the corresponding interbank message (pacs.008 or pacs.003).
11: <AcctSvcrRef>	Booking reference of the account-holding institution. Can be used for a duplicate check, if supplied.
References (End-to-End)	**Meaning**
4: <EndToEndId>	End-to-end ID created by the initiating party.
12: <UETR>	UETR: Globally unique reference Reference assigned by the debtor (optional) or by the debtor agent.
5: <CrdtRefInf>	Initiating party reference from the element "Remittance Information". For QR-bills, this element includes the QR reference number or the ISO creditor reference.
Identifications	**Meaning**
6: <MndtId>	Mandate ID This element is only used for direct debits (pain.008).
7: <CrdtId>	Creditor scheme identification This element is only used for direct debits (pain.008).
Bank transaction codes	
8: <BkTxCd>	Bank transaction code The "Bank Transaction Code" varies within a business case depending on the role of the recipient of a "camt" message. "Bank Transaction Code" for the creditor.
9: <BkTxCd>	"Bank Transaction Code" for the debtor.

Table 15:   References in "camt" messages

3.8.2 References for payment instructions (pain.001)

The following graphic shows the use of the different references for a payment (pain.001).
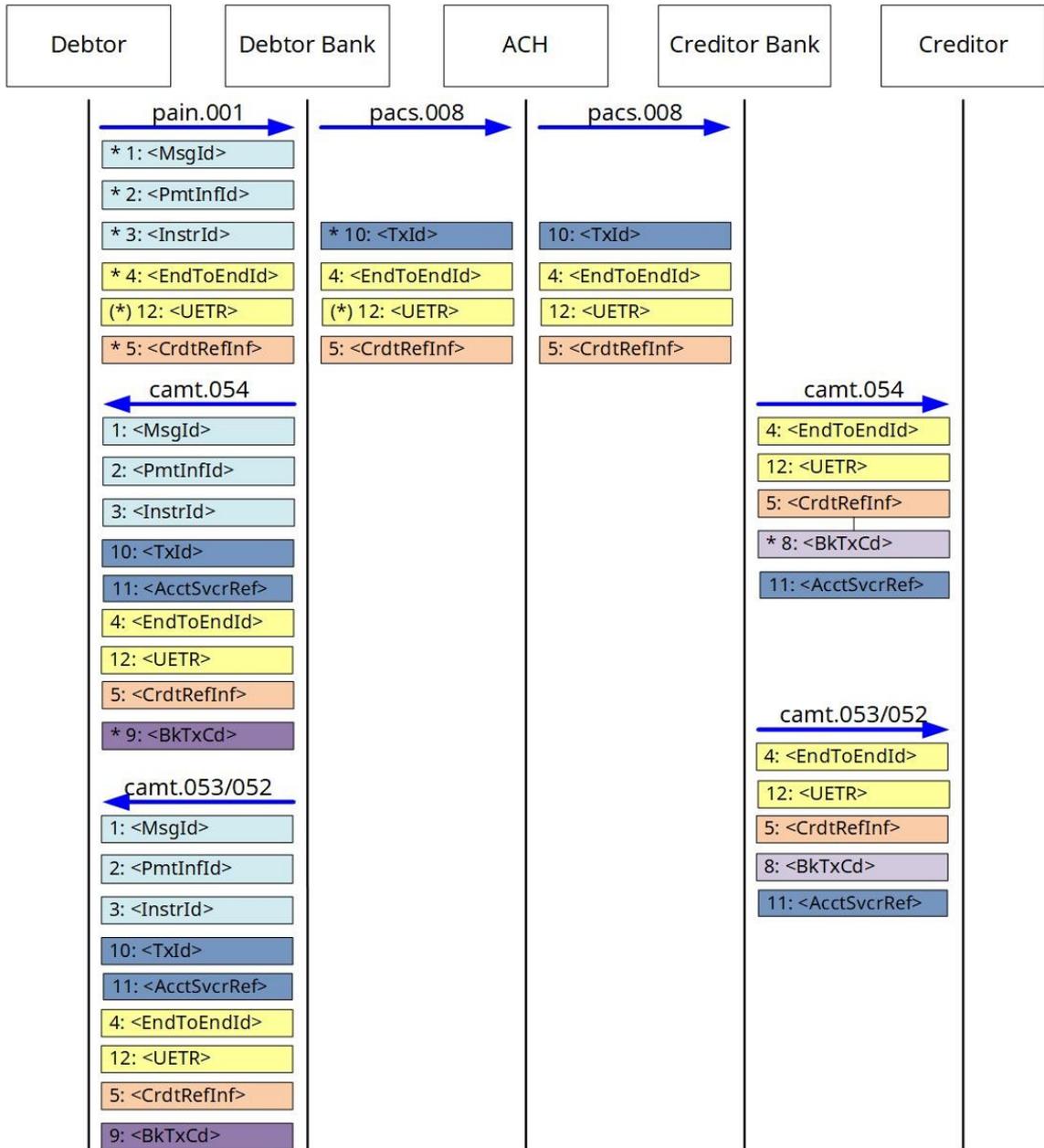
Figure 8:   *"camt" references of a payment*

* Position where the corresponding element is created.

3.8.3 References for direct debits (pain.008)

The following figure shows the use of the different references for a direct debit (pain.008).
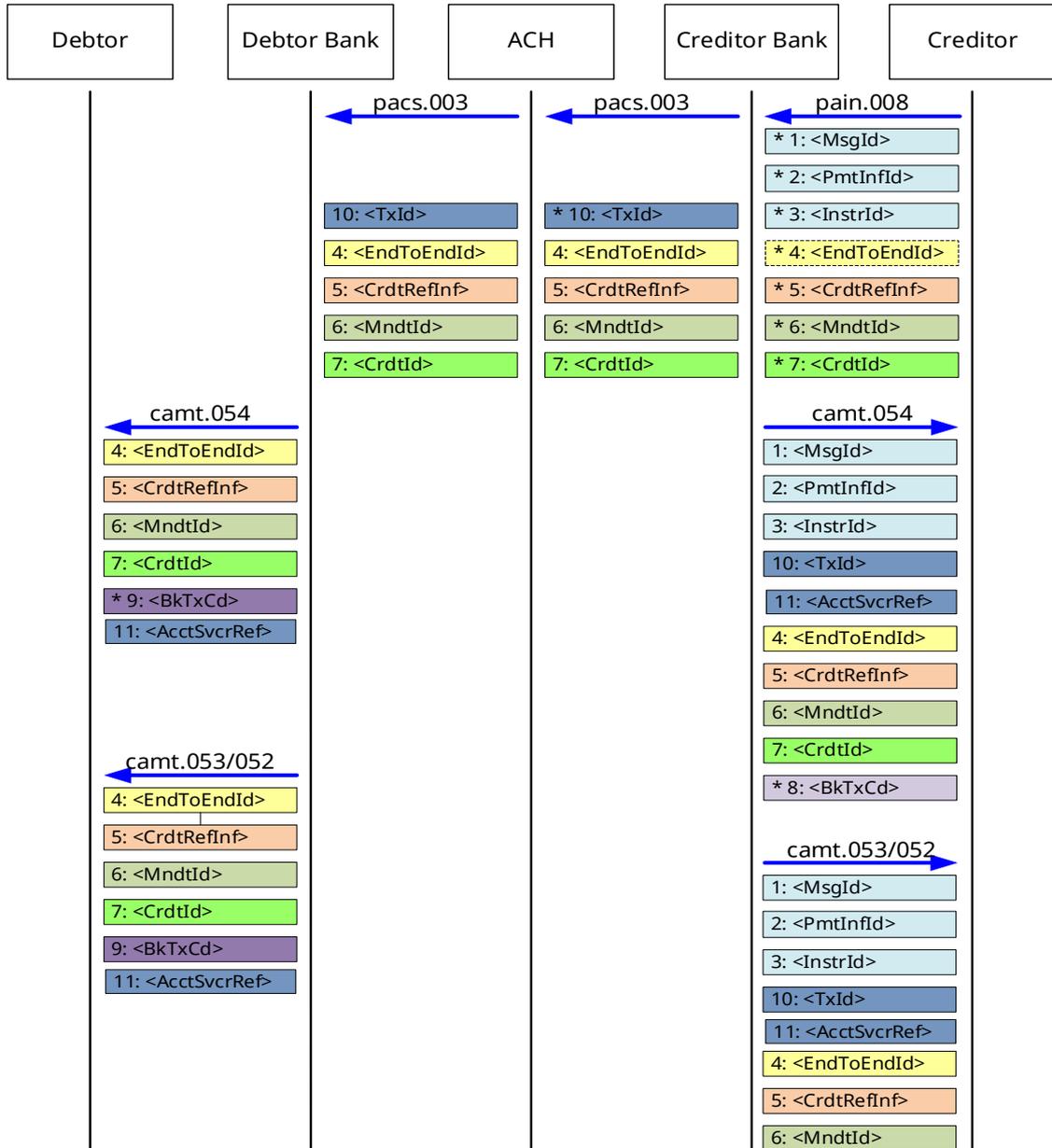
Figure 9:   *"camt" references of a direct debit*

* Position where the corresponding element is created.

3.8.4   Structured reference numbers in "camt" messages

The structured reference number (e.g. QR reference or ISO creditor reference) is originally delivered to the financial institution by a message of the "Credit Transfer" or "Direct Debit" type in the C-level element "Creditor Reference Information".

In the subsequent "camt" messages of the financial institutions, the reference number in the D-level element "Creditor Reference Information" is forwarded to the debtor as well as to the creditor.

Reference in credit transfer – "pain.001"

In a "Credit Transfer", the debtor receives the creditor's details, in particular the reference number, in the form of a QR-bill. The debtor fills this reference number into the element "Creditor Reference Information" of a "pain.001" message, which is transmitted to the creditor bank using "pacs" messages. The reference number is displayed to the creditor via "camt" messages.
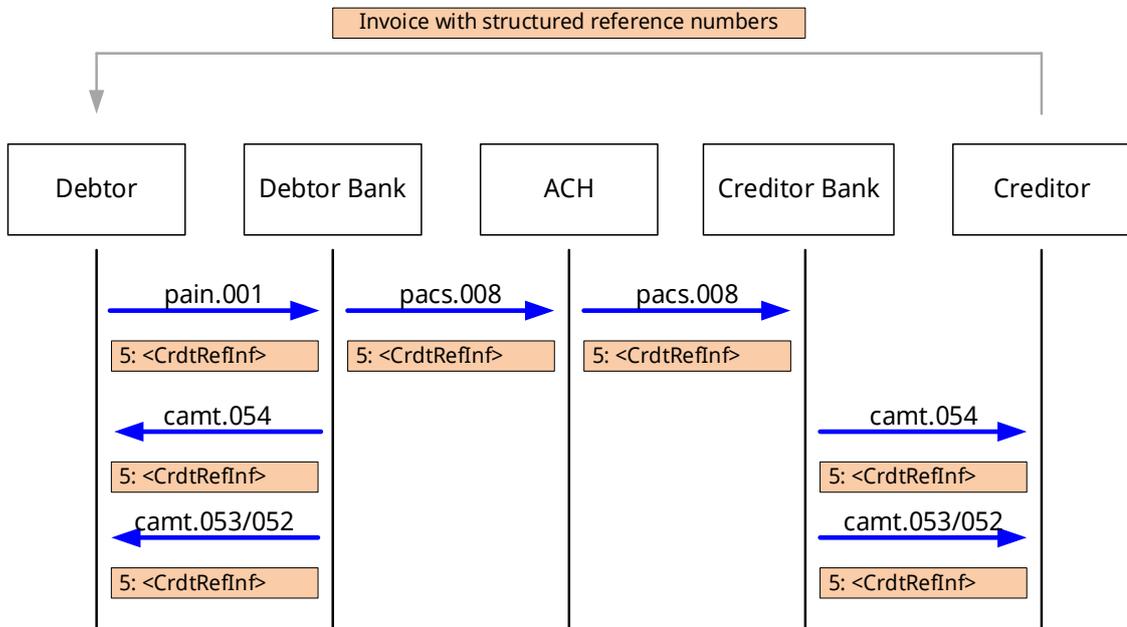
Figure 10:   Structured reference in Credit Transfer (pain.001)

Structured reference in direct debit – "pain.008"

In a "Direct Debit", the debtor receives information about an upcoming debit as an advance notification. The form and content of this notification are essentially free, and the notification does not necessarily need to include the reference number. The creditor sends the reference number in a direct debit message (pain.008) to the debtor bank, which forwards the corresponding information to the debtor via "camt" messages.
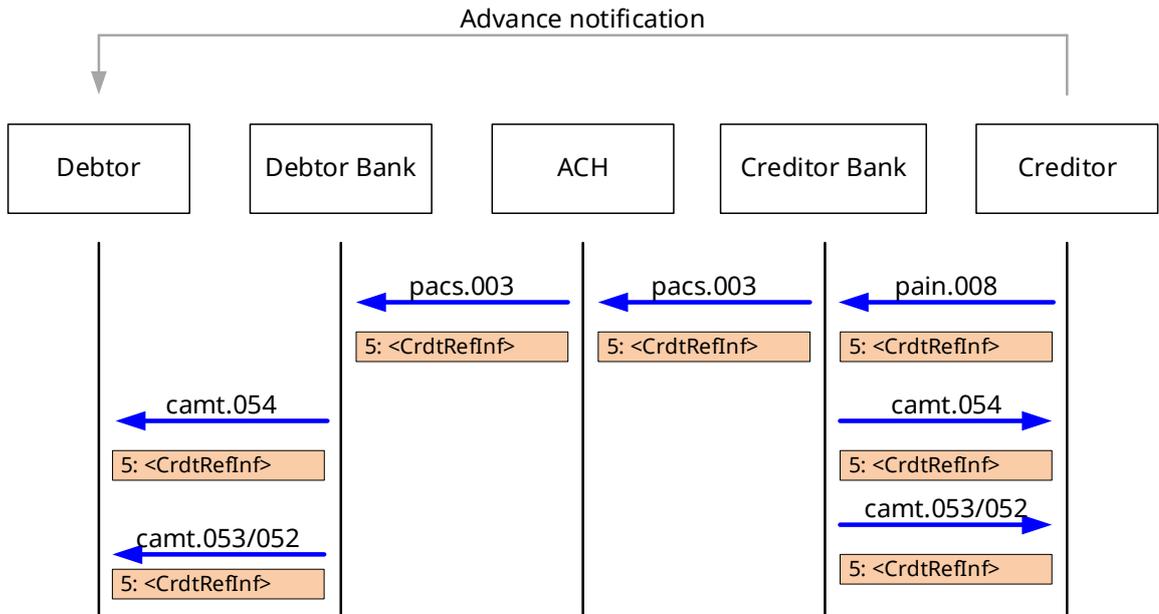
Figure 11:   Structured reference in Direct Debit (pain.008)

3.9 Possible detailed notification

The detailed notification of batch bookings can be done in two ways and can be delivered in all three "camt" messages:

- **Internal:** Batch booking breakdown within a "camt.053" or a "camt.052" message (if offered by financial institution).

  In this case, the amount is to be seen on the "Entry" level as the batch booking total. Each line item forms a "Transaction Detail". Optionally, the data element "Number of Transactions" can also be assigned with the number of individual bookings behind the batch.

- **External:** External batch booking breakdown by referencing a "camt.054" message (if offered by financial institution).

  Only the total amount on entry level is available in the "camt.053" or "camt.052" message. The further information on the transaction level can be found in the "camt.054" message.

  In this case, the financial institution can optionally reference a "camt.054" message via the data element group "Additional Information Indicator" to be assigned at the "Entry" level. Only one "camt.054" message can be referenced per entry.

Example: Optional referencing to a "camt.054" message

```
<Ntry>
…
  <AddtlInfInd>
    <MsgNmId>camt.054.001.08</MsgNmId>
    <MsgId>MessageId of the camt.054 message</MsgId>
  </AddtlInfInd>
…
</Ntry>
```

Possible reference to a batch booking submitted by the customer:

- In the case of batch bookings submitted by the customer using "pain.001" and "pain.008" SEPA Direct Debit files, financial institutions can optionally reference back to this original message in the "camt" message, both in the case of an internal and an external batch booking breakdown.

- In this case, a file submitted by the customer (pain.001 or pain.008) is referenced via the "Batch" data element group to be assigned at the "Entry Details" level. The "Payment Information Identification" data element contains the batch booking reference assigned by the customer. In addition, the "Message ID" of the original message as well as the number of individual transactions within the batch booking can be specified.

Example: Optional reference to a "pain.001" message

```
<Ntry>
…
  <Btch>
    <MsgId>MsgId of the pain message</MsgId>
    <PmtInfId>Id of the PmtInf block</PmtInfId>
  </Btch>
…
</Ntry>
```

3.10   Elements of the parties involved in R transactions

If an R transaction (Return/Refund or Reject) takes place within the scope of interbank processing, this is performed with "pacs.004" or "pacs.002" messages. In these interbank messages from which "camt" account information is generated, the parties involved are retained from the payment, since e.g. the elements "Debtor" and "Creditor" from the payment are part of the block "Original Transaction Information" (i.e. the data of the original transaction). Thus, in the "pacs.004" or "pacs.002" message, the debtor (within the element "Original Transaction Information") receives the amount credited and the creditor is debited. This logic is maintained in the "camt" messages (not all financial institutions use the described procedure for all R transaction types but use normal credits and debits instead).

Element in the pacs.002/pacs.004 interbank messages for R transactions	Mapping in the camt.052, camt.053 and camt.054 cash management messages
<OrgTxRef><UltmtDbtr>	<NtryDtls><TxDtls><RltdPties><UltmtDbtr>
<OrgTxRef><Dbtr>	<NtryDtls><TxDtls><RltdPties><Dbtr>
<OrgTxRef><DbtrAcct>	<NtryDtls><TxDtls><RltdPties><DbtrAcct>
<OrgTxRef><DbtrAgt>	<NtryDtls><TxDtls><RltdAgts><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgts><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdrtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

Table 16:   Elements of the parties involved in R transactions

3.11 Example for the handling of "Multipage statements"

If a bank statement is split into several messages, this can be recognised by the elements "Message Pagination/Page Number" and "Message Pagination/Last Page Indicator". The following example shows the assignment of the relevant elements including the amounts and the "Balance Type Code" when splitting a bank statement into two messages.

Message 1	Value	Note
Page Number	1	
Last Page Indicator	false	
Balance Code	OPBD	
Sub Type	–	
Amount	1000	
Booking 1	100	Credit
Booking 2	200	Credit
Booking	100	Credit
Balance Code	CLBD	
Sub Type	INTM	
Amount	1400	

Table 17:   Split bank statement: Message 1

Message 2	Value	Note
Page Number	2	
Last Page Indicator	true	
Balance Code	OPBD	
Sub Type	INTM	
Amount	1400	
Booking 1	100	Debit
Booking 2	400	Credit
Booking	100	Debit
Balance Code	CLBD	
Sub Type	–	
Amount	1600	

Table 18:   Split bank statement: Message 2

4 Technical specifications

4.1 Bank-to-Customer Statement (camt.053)

4.1.1 General

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 based on the ISO 20022 XML schema "camt.053.001.08" (ISO Release 2019).

Notes: This chapter first describes the "camt.053" message (Statement, Account Statement End of Day), since this message is the most frequently used message in Switzerland. Only the deviations are described for the "camt.052" (Account Report, Intraday Account Movements) and "camt.054" (Debit/Credit Notification, Batch Booking Breakdown and Debit and Credit Notes) messages, see chapter 4.2 "Bank-to-Customer Report (camt.052)" and chapter 4.3 "Bank-to-Customer Debit/Credit Notification (camt.054)".
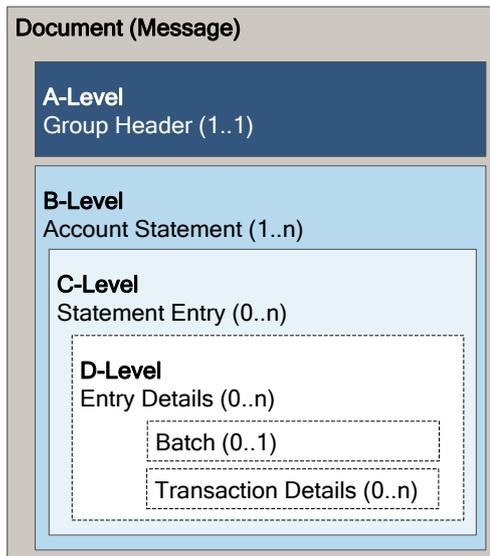
The structure of the message is as follows (camt.053):

- **A-level:** Message level, "Group Header"
- **B-level:** Account level, "Account Statement" (the *Swiss Payment Standards* support only one account per camt.053)
- **C-level:** Booking level, "Statement Entry"
- **D-level:** Booking details, "Entry Details"

Figure 12:   Message structure of the cash management messages (camt.053)

In the following ***technical specifications*** of the XML message "Bank-to-Customer Statement" (camt.053), each of these message levels is dealt with in a separate sub-chapter:

- Chapter 4.1.2 "Group Header (GrpHdr, A-level)"
- Chapter 4.1.3 "Statement (Stmt, B-level)"
- Chapter 4.1.4 "Entry (Ntry, C-level)"
- Chapter 4.1.5 "Entry Details (NtryDtls, D-level)"

Chapter 3 "Functional specifications" covers the following topics:

- Character set

- References, especially structured reference numbers

- Identification of parties (e.g. creditor, debtor)

- Identification of agents (financial institutions)

- Postal addresses

The following mapping exists between "camt" and Swift messages:

Abbreviation	camt message	Swift MT message
053/940	**camt.053** Bank-to-Customer Statement	**MT940** Customer Statement Message
052/94n	**camt.052** Bank-to-Customer Account Report	**MT941** Balance Report **MT942** Interim Transaction Report
054/9n0	**camt.054** Bank-to-Customer Debit/Credit Notification	**MT900** Confirmation of Debit **MT910** Confirmation of Credit

Table 19:   Assignment of "camt" message – Swift MT messages

The relationships between the elements of the "camt" message and those of the corresponding Swift MT message are documented in the "SPS/SEPA/Swift" column.

Comments: Swiss financial institutions usually use the "Date" instead of "Date Time" in all time information of account statements and messages.

Size restriction

It is intended that financial institutions deliver "camt" messages per message (message identification) and per individual booking (C-level) with a maximum size of 99,999 transactions (D-level). If the number of transactions exceeds this size, this is indicated by the elements "Message Pagination/Page Number" and "Message Pagination/Last Page Indicator".

Processing guidelines:

The *SPS Implementation Guidelines* for "camt.05x" describe the fields, products and specialties relevant for payment transactions in the Swiss banking centre.

However, all fields not listed or not explicitly documented can be supplied by an FI as additional information. The way these fields are processed is up to the software provider as an offering.

No fields provided by the schema, if supplied in the message, shall prevent processing in the customer software.

4.1.2 Group Header (GrpHdr, A-level)

The block "Group Header" (A-level of the message) contains all elements that apply to all transactions in the XML message "Bank-to-Customer Statement" (camt.053). It appears exactly once in the message.
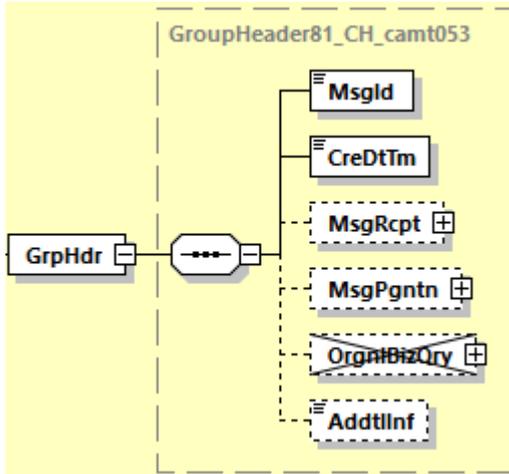
Figure 13:   Group Header (GrpHdr)

The table below specifies all the elements of the block "Group Header" that are relevant for the *Swiss Payment Standards*.

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General 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".	
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	O	Address	
Group Header +Message Recipient ++Identification	Id	0..1	O	Identification	
Group Header +Message Recipient ++Identification +++Organisation Identification	OrgId	1..1	M	At least one sub-element from AnyBIC, LEI or Other must be used.	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	D	If used, "Other" must not be present.	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other	Othr	0..2	D	A maximum of 2 instances of "Other" may be used.	
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	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Code	Cd	1..1	M	Identification code	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Scheme Name ++++++Proprietary	Prtry	1..1	O	Proprietary identification	
Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++Issuer	Issr	0..1	O	Identification Issuer	
Group Header +Message Recipient ++Identification +++Private Identification	PrvtId	1..1	O	Identification of a natural person	
Group Header +Message Recipient ++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	
Group Header +Message Recipient ++Contact Details	CtctDtls	0..1	O	Contact Details	
Group Header +Message Pagination	MsgPgntn	0..1	O		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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 element :28C: 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
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 element "Page Number" (see above).	
Group Header +Original Business Query	OrgnlBizQry	0..1	O		
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.	

Table 20:   Group Header (GrpHdr, A-level)

4.1.3 Statement (Stmt, B-level)

The entries in the elements on the B-level correspond to the booked transactions and balances in the "camt.053" message. In the "camt.052/054" messages they are account movements.
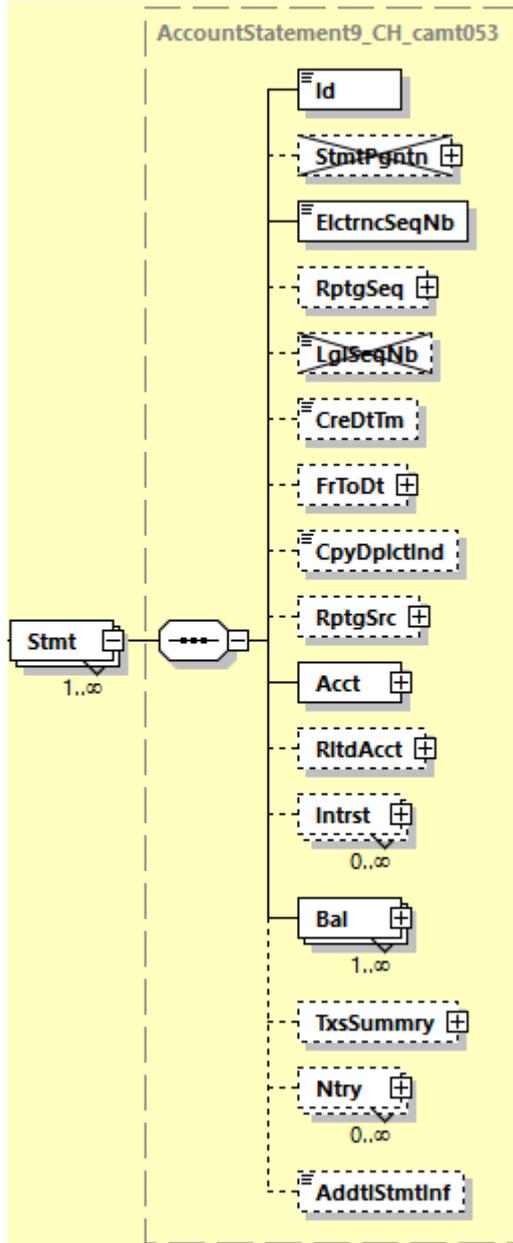
Figure 14:   Statement (Stmt)

As deviations from "camt.053", the differences for "camt.052" and "camt.054" are listed in the following table.

Element	camt.052s	camt.054
Balance <Bal>	Element is optional.	Element does not exist.

The table below specifies all the elements of the block "Statement" ("Report" for camt.052 and "Notification" for camt.054) that are relevant for the *Swiss Payment Standards*.

ISO-20022-Standard					Swiss Payment Standards
Message Item	**XML Tag**	**Mult**	**St.**	**General 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	O		
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.	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		
Statement +Reporting Sequence ++To Sequence	ToSeq	1..1	D		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Statement +Reporting Sequence ++From To Sequence	FrToSeq	1..n	O		
Statement +Reporting Sequence ++Equal Sequence	EQSeq	1..n	O		
Statement +Reporting Sequence ++Not Equal Sequence	NEQSeq Or}	1..n	O		
Statement +Legal Sequence Number	LglSeqNb	0..1	O		
Statement +Creation Date Time	CreDtTm	0..1	M	Date and time of creation of the statement	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.	
Statement +Reporting Source	RptgSrc	0..1	O		
Statement +Account	Acct	1..1	M	Information about the account, its owner and the financial institution.	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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.	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	O		
Statement +Account ++Identification +++Other ++++Issuer	Issr	0..1	O		
Statement +Account ++Type	Tp	0..1	O	Can be used for account categorisation. Recommended for multibanking.	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Statement +Account ++Type +++Code	Cd {Or	1..1	O	The following codes are used to categorise the account: LOAN Credit and loan account LLSV Pension and savings account SVGS Savings account TRAN Current and payment account OTHR Other	
Statement +Account ++Type +++Proprietary	Prtry Or}	1..1	O		
Statement +Account ++Currency	Ccy	0..1	O	Account currency	
Statement +Account ++Name	Nm	0..1	O	Can be used to communicate the account name. Recommended for multibanking.	
Statement +Account ++Proxy	Prxy	0..1	O		
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".	
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).	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Statement +Account ++Owner +++Identification	Id	0..1	O	Identification of the account holder	
Statement +Account ++Owner +++Identification ++++Organisation Identification	OrgId {Or	1..1	D	At least one sub-element from AnyBIC, LEI or Other must be used.	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	O	BIC as per ISO 9362	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	O	Legal Entity Identifier	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other	Othr	0..2	O	Other identifier of the legal entity	
Statement +Account ++Owner +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	O	Designation of the identification scheme	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Statement +Account ++Owner +++Identification ++++Private Identification	PrvtId Or}	1..1	D	Either the element "Date And Place Of Birth" 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	O	State of residence or of institution	
Statement +Account ++Owner +++Contact Details	CtctDtls	0..1	O	Contact details	
Statement +Account ++Servicer	Svcr	0..1	O	For a general description of the sub-elements, see chapter 3.6 "Identification of financial institutions (agents)".	
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	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification	ClrSysMmbId	0..1	O	Clearing System Member Identification	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General 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	O	Proprietary	
Statement +Account ++Servicer +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification	MmbId	1..1	M	Clearing system Member Identifier (e.g. IID, BLZ)	
Statement +Account ++Servicer +++Financial Institution Identification ++++LEI	LEI	0..1	O	Legal Entity Identifier	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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	O	Postal address	
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	O	Name of the identification scheme	
Statement +Account ++Servicer +++Financial Institution Identification ++++Other +++++Issuer	Issr	0..1	O	VAT-ID value	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Statement +Account ++Servicer +++Branch Identification	BrnchId	0..1	O	Branch office identifier	
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 sub-element <Prtry> is not sent in Switzerland	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General 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
				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 element "Balance/Date/Date Time")
				  • optional ITAV
				  • optional XPCD	

Statement +Balance ++Type +++Code or Proprietary ++++Proprietary	Prtry Or}	1..1	O		
Statement +Balance ++Type +++Sub Type	SubTp	0..1	O	The sub-element <Prtry> is not sent in Switzerland	
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 Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General 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	O		
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 Payment Standards		
Message Item	XML Tag	Mult	St.	General 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 Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General 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 Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General 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 Payment Standards		
Message Item	XML Tag	Mult	St.	General 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 Payment Standards	
Message Item	XML Tag	Mult	St.	General 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		
Statement +Transactions Summary ++Total Entries per Bank Transaction Code +++Date	Dt	0..1	O		

Table 21:   Statement/Report/Notification (B-level)

4.1.4 Entry (Ntry, C-level)

The block "Entry" (C-level) contains the sub-elements that describe a single booking on the corresponding account. One booking can combine several transactions. The details of these transactions are described in chapter 4.1.5 "Entry Details (NtryDtls, D-level)".
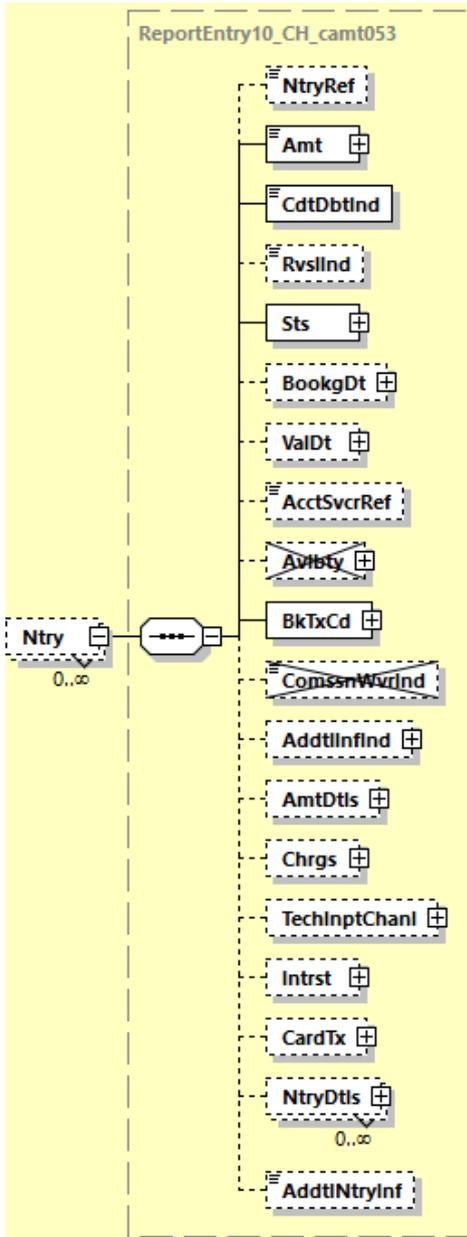
Figure 15:   Entry (Ntry)

As deviations from "camt.053", the differences for "camt.052" and "camt.054" are listed in the following table.

Element	camt.052	camt.054
Entry Status <Sts>	PDNG variant allowed	PDNG variant allowed

The table below specifies all the details of the block "Entry" that are relevant for the *Swiss Payment Standards*.

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Entry	Ntry	0..n	O	Detailed information about a single entry 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. camt.052/053: This element is optional. camt.054: This element is always sent. Description of the sub-elements as per chapter 4.1.4	Swift MT 940: No correspondence MT 942: No correspondence MT 900/910: No correspondence

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Entry Reference	NtryRef	0..1	O	Standardised CH procedures: For QR-IBAN, LSV, CH-DD inputs as well as inputs with reference type SCOR, a value is always provided and differs in the type of collective booking logic (description of the variants can be found in the Swiss Business Rules [6], Chapter 1.2): Variant 1: QR-IBAN in the format CH4431999123000889012 Variant 2: QR-IBAN and the first 6 digits of the QR reference (example: CH4431999123000889012/123456) Variant 3: IBAN in the format CH4412345123000889012 Variant 4: IBAN and digits 5–10 of the ISO Creditor Reference Variants 3 and 4 are possible for all currencies. Upper/lower case is not relevant for the collection (example: CH4412345123000889012/123ABC). LSV$^+$/BDD: Variant 5: ESR participant number in LSV in the format 010001628 Variant 6: ESR participant number in LSV and BESR-ID (example: 010001628/123456) CH-DD direct debit procedure Variant 7: RS-PID in the format 41100000000872800 And eBill Direct Debit: The distinction from inputs from QR invoice/eBill is recognisable in the different BTC. Non-standardised procedures: In other cases, the "reference for the account holder" or the IBAN can be provided.	QR: For an IBAN with a reference: no indication Version 3 or 4 For QR-IBAN: Version 1 or 2 LSV: Variant 5 and 6. CH-DD: Variant 7 Swift For the non-standardised procedure: MT 940: Subfield 7 from Field 61

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Amount	Amt	1..1	M	Amount and currency of the entry The currency shown in the field "Amount" at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the element "Amount".	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	
Entry +Credit Debit Indicator	CdtDbtInd	1..1	M	Indicator of credit or debit entry	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
Entry +Reversal Indicator	RvslInd	0..1	O	Indicator shows whether the entry is a return. 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.	
Entry +Status	Sts	1..1	M		
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.	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Status ++Proprietary	Prtry Or}	1..1	O		
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.	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.+/BDD SDD: <Dt> element is always sent.
Entry +Booking Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	Swift MT 940: Subfield 2 (Entry Date) from Field :61: MT 942: Subfield 2 (Entry Date) from Field :61: MT 900/910: No correspondence
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.	QR: <Dt> element is always sent. LSV: <Dt> element is always sent. SCT: <Dt> element is always sent.+/BDD SDD: <Dt> element is always sent.
Entry +Value Date ++Date	Dt {Or	1..1	D	If used, then "Date Time" must not be present.	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.	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	Avlbty	0..n	O		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Bank Transaction Code	BkTxCd	1..1	M	Bank Transaction Code This element provides details of the type of entry.	
Entry +Bank Transaction Code ++Domain	Domn	0..1	M	Domain of the "Bank Transaction Code" Always sent in Switzerland.	
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.	
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		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Entry +Commission Waiver Indicator	ComssnWvrInd	0..1	O		
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	
Entry +Additional Information Indicator ++Messsage 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"	
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	
Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Original currency	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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.	
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>.	
Entry +Amount Details ++Transaction Amount +++Amount	Amt	1..1	M		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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	
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	
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	O		
Entry +Charges	Chrgs	0..1	O	Both charges deducted directly from the booking and those applied later can be sent in this field.	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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.	QR: Single Advice: Total charges single transaction Batchbooking: Total charges collective transaction
Entry +Charges ++Record	Rcrd	0..n	O	Details about individual charges	
Entry +Charges ++Record +++Amount	Amt	1..1	M		QR: Total charges per type
	@ Ccy		M		
Entry +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O		QR: For credits = DBIT, for returns = CRDT
Entry +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O		QR: Depends on the financial institution
Entry +Charges ++Record +++Type	Tp	0..1	O		
Entry +Charges ++Record +++Type ++++Code	Cd {Or	1..1	D		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Charges ++Record +++Type ++++Proprietary	Prtry Or}	1..1	D		
Entry +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	• 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)	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)".	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Entry +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Financial Institution Identification	
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		
Entry +Interest	Intrst	0..1	O	This element can be used to display an account interest statement.	
Entry +Interest ++Record	Rcrd	0..n	O	Details of the account interest statement.	
Entry +Interest ++Record +++Type	Tp	0..1	O		
Entry +Interest ++Record +++Type ++++Proprietary	Prtry Or}	1..1	O	The following values can be used for the account interest calculation: INTE Interest WHLD Withholding tax FCIN Charges OTHR Other	
Entry +Card Transaction	CardTx	0..1	O		

Table 22:   Report Entry (Ntry, C-level)

4.1.5   Entry Details (NtryDtls, D-level)

The block "Entry Details" consists of the elements "Batch" and "Transaction Details".
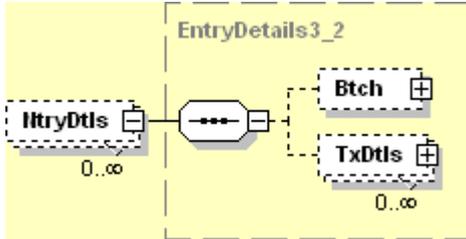
Figure 16:   Entry Details (NtryDtls)

4.1.6   Batch (Btch, D-level)

The block "Batch" contains information about the original order message and the number of transactions for this booking.
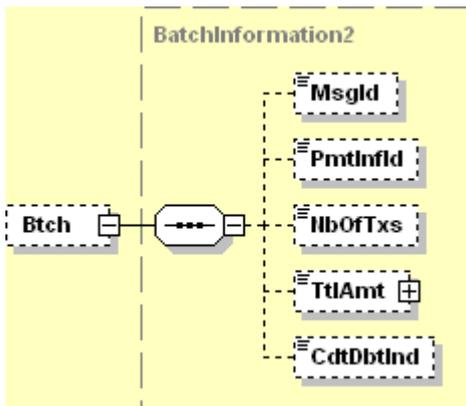
Figure 17:   Batch (Btch)

The table below specifies all the elements of the block "Batch" that are relevant for the *Swiss Payment Standards*.

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General 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	
Entry +Entry Details ++Batch	Btch	0..1	O		
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	NbOfTxs	0..1	O	Number of payments in the batch booking.	QR: Batchbooking: Number of transactions in the "Number of Transactions" element
Entry +Entry Details ++Batch +++Total Amount	TtlAmt	0..1	O	Total value of payments in the batch booking.	
	@ Ccy		M		
Entry +Entry Details ++Batch +++Credit Debit Indicator	CdtDbtInd	0..1	O	Indicates whether the batch booking is a credit or a debit booking.	

Table 23:   Batch (Btch)

4.1.7　Transaction Details (TxDtls, D-level)

The block "Transaction Details" contains booking details for the booking, e.g. the end-to-end identification and other information of the transactions, which are summarised in the higher-level account booking.
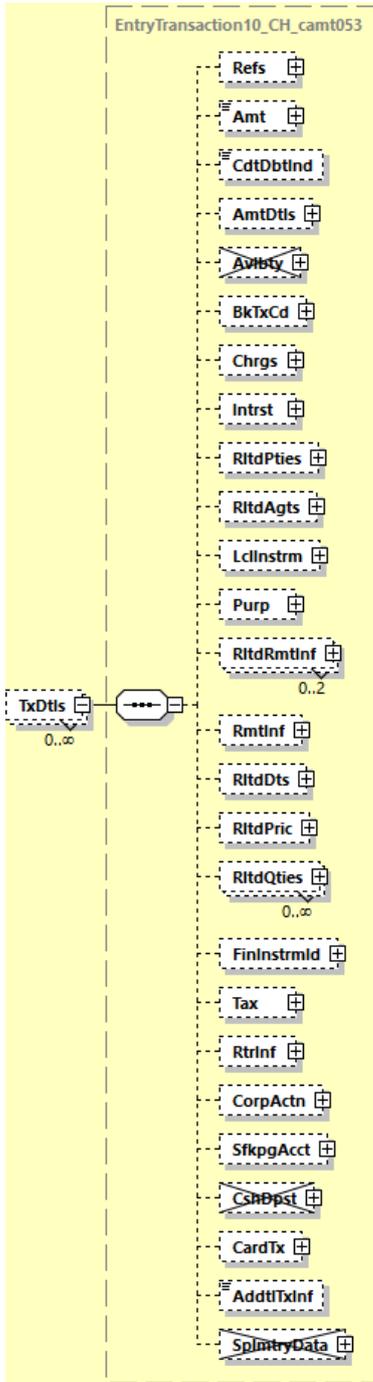
Figure 18:　　　Transaction details (TxDtls)

The table below specifies all the elements of the block "Transaction Details" that are relevant for the *Swiss Payment Standards*.

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details	TxDtls	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 (TxDtls, 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	The element must always be delivered by the financial institutions. Unique booking (transaction) reference assigned by the financial institution. The reference can only be identical for individual transactions (one C- and one D-level). It allows the transaction to be linked in different notification messages (e.g. camt.054, camt.053 and MT940) and enables duplicate checking at transaction level.	
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").	SCT: DS-01 T014 The Originator's Reference of the Credit Transfer Transaction SDD: AT T015 Creditor's reference of the Direct Debit Collection
Transaction Details +References ++UETR	UETR	0..1	O		
Transaction Details +References ++Transaction Identification	TxId	0..1	O	"Transaction ID" for the corresponding Interbank message (pacs.008 or pacs.003).	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +References ++Mandate Identification	MndtId	0..1	O	Mandate identification from the original SEPA Direct Debit instruction (C-Level, from "pain.008")	SDD: AT-M001 The unique mandate reference
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	
Transaction Details +Amount	Amt	0..1	M	Transaction amount Note: the currency is always sent as an attribute of the "Amount" element.	
Transaction Details +Credit Debit Indicator	CdtDbtInd	0..1	M		
Transaction Details +Amount Details	AmtDtls	0..1	O	For rules on entries, see chapter 3.3 "Usage principles for elements Amount "	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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	
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).	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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.	SCT: DS-01 T002 Amount of the SEPA Credit Transfer in euro SDD: AT-T002 The amount of the collection in euro
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	
Transaction Details +Amount Details ++Proprietary Amount	PrtryAmt	0..n	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Availability	Avlbty	0..n	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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).	
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		
Transaction Details +Charges	Chrgs	0..1	O	Both charges deducted directly from the transaction and those applied later can be sent in this field.	
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.	QR: Total charges for the individual transaction
	@ Ccy		M		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General 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		QR: Charges by type
	@ Ccy		M		
Transaction Details +Charges ++Record +++Credit Debit Indicator	CdtDbtInd	0..1	O		
Transaction Details +Charges ++Record +++Charge Included Indicator	ChrgInclInd	0..1	O		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 Payment Standards
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Charges ++Record +++Type ++++Proprietary +++++Identification	Id	1..1	M	• 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: • 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)".	
Transaction Details +Charges ++Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	Identification of the financial institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General 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	The parties involved, 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	
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".	
Transaction Details +Related Parties ++Initiating Party +++Agent	Agt Or}	1..1	O		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Debtor	Dbtr	0..1	O	Debtor	QR_Feld: n/a (Information on the payer and not the invoice recipient from the QR code) QR: Details about the debtor
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".	
Transaction Details +Related Parties ++Debtor +++Party ++++Name	Nm	0..1	O	Name of the debtor (for credit transfers)	SCT: DS-01 P001 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".	SCT: DS-01 P005 address of the Originator+/BDD
Transaction Details +Related Parties ++Debtor +++Party ++++Identification	Id	0..1	O	ID of the debtor (for credit transfers)	SCT: DS-01 P004 The Originator identification Code+/ BDD
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Organisation Identification	OrgId {Or	1..1	D	Identification of a legal entity	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Debtor +++Party ++++Identification +++++Private Identification	PrvtId Or}	1..1	D	Identification of a natural person	
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 sub-element <Nm> is sent	
Transaction Details +Related Parties ++Debtor +++Agent	Agt Or}	1..1	O		
Transaction Details +Related Parties ++Debtor Account	DbtrAcct	0..1	O	Account of debtor	SCT: DS-01 D001 The IBAN of the account of the Originator+/BDD
Transaction Details +Related Parties ++Debtor Account +++Identification	Id	1..1	M		
Transaction Details +Related Parties ++Debtor Account +++Identification ++++IBAN	IBAN {Or	1..1	D		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Debtor Account +++Identification ++++Other	Othr Or}	1..1	D		
Transaction Details +Related Parties ++Debtor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Debtor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Debtor Account +++Name	Nm	0..1	O		
Transaction Details +Related Parties ++Debtor Account +++Proxy	Prxy	0..1	O		SCT: P003 Proxy+/BDD
Transaction Details +Related Parties ++Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor	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".	
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: DS-01 P006 The name of the Originator Reference Party

ISO-20022-Standard					Swiss Payment Standards
Message Item	**XML Tag**	**Mult**	**St.**	**General 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".	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtDbtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Identification	Id	0..1	O	ID of the ultimate debtor (for credit transfers)	SCT: DS-01 P007 The identification Code of the Originator Reference Party+/BDD
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	
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Contact Details	CtctDtls	0..1	O	Contact details	
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	O		
Transaction Details +Related Parties ++Creditor	Cdtr	0..1	O	Creditor	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: DS-01 E001 The name of the Beneficiary SDD: AT-E001 The name of the creditor
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".	SCT: DS-01 E004 The address of the Beneficiary+/BDD

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Creditor +++Party ++++Identification	Id	0..1	O	ID of the creditor (for credit transfers)	SCT: DS-01 E005 The Beneficiary identification code+/ BDD SDD: The "Creditor Identifier" is also sent in <PrvtId><Othr> (content as in "pain.008")
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	
Transaction Details +Related Parties ++Creditor +++Party ++++Contact Details +++++Name	Nm	0..1	O	Name of the contact person	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Creditor +++Agent	Agt Or}	1..1	O		
Transaction Details +Related Parties ++Creditor Account	CdtrAcct	0..1	O	Account of the creditor	SCT: DS-01 C001 The IBAN of the account of the beneficiary+/BDD
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		
Transaction Details +Related Parties ++Creditor Account +++Type	Tp	0..1	O	Not used for payments within nor originating from CH/LI	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Parties ++Creditor Account +++Currency	Ccy	0..1	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Related Parties ++Creditor Account +++Name	Nm	0..1	O		
Transaction Details +Related Parties ++Creditor Account +++Proxy	Prxy	0..1	O		SCT: AT-D001 Proxy+/BDD
Transaction Details +Related Parties ++Ultimate Creditor	UltmtCdtr	0..1	O	Ultimate creditor	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".	
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: DS-01 E007 The name of the Beneficiary Reference Party

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General 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".	QR: The following sub-elements are transferred (if present). QR_Feld: QRCH structured: +UltmtCdtr ++StrtNm ++BldgNb ++PstCd ++TwnNm ++Ctry
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Identification	Id	0..1	O	ID of ultimate creditor (for credit transfers)	SCT: DS-01 E010 Identification Code of the Beneficiary Reference Party+/BDD
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	
Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	O	State of residence or of institution	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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	O		
Transaction Details +Related Parties ++Trading Party	TradgPty	0..1	O		
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".	
Transaction Details +Related Parties ++Trading Party +++Agent	Agt Or}	1..1	O		
Transaction Details +Related Parties ++Proprietary	Prtry	0..n	O		
Transaction Details +Related Parties ++Proprietary +++Type	Tp	1..1	M		SDD: Text: Creditor Scheme Identification

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Related Parties ++Proprietary +++Party	Pty	1..1	M		SDD: AT-E010 The Identifier of the Creditor • Private Identification is used to identify either an organisation or a private person. • "Scheme Name" under "Other" is used to specify SEPA under "Code". • Only one occurrence of "Other" needs to be reported.
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".	
Transaction Details +Related Parties ++Proprietary +++Party ++++Agent	Agt Or}	1..1	O		
Transaction Details +Related Agents	RltdAgts	0..1	O	Financial institutions involved, 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.	
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)".	
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	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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	
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".	
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)".	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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)".	
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	
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)".	
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	
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)".	

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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)".	
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)".	
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		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
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	
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		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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	
Transaction Details +Related Agents ++Proprietary	Prtry	0..n	O	Not used for payments within nor originating from CH/LI	
Transaction Details +Local Instrument	LclInstrm	0..1	O		
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: DS-01 T007 The purpose of the SEPA Credit Transfer+/BDD
Transaction Details +Purpose ++Code	Cd {Or	1..1	D	Code from the list of values for "Purpose"	SCT: DS-01 T007 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		
Transaction Details +Remittance Information	RmtInf	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
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.	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 SCT: For payment orders in connection with sales transactions to end-users, the regulation pursuant to the current EPC Guidance Document *Improve Transparency for Retail Payment End-Users" has to be observed*.
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" in accordance with ISO 11649.	SCT: DS-01 T010/T011 Remittance Information+/BDD SDD: AT-T012 The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03).
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		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary ++++++Code	Cd {Or	1..1	D		
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		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		
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		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		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 Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O		SCT: Authorised code value: ISO
Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	O		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 Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O		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	AccptncDtTm	0..1	O		QR: Acceptance date LSV: Acceptance date
Transaction Details +Related Dates ++Trade Activity Contractual Settlement Date	TradActvtyCtrctlSttlmDt	0..1	O		
Transaction Details +Related Dates ++Trade Date	TradDt	0..1	O		
Transaction Details +Related Dates ++Interbank Settlement Date	IntrBkSttlmDt	0..1	O	Interbank Settlement Date	SCT: DS-02 T051 The Settlement Date of the SEPA Credit Transfer
Transaction Details +Related Dates ++Start Date	StartDt	0..1	O		
Transaction Details +Related Dates ++End Date	EndDt	0..1	O		
Transaction Details +Related Dates ++Transaction Date Time	TxDtTm	0..1	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Transaction Details +Related Dates ++Proprietary	Prtry	0..n	O		
Transaction Details +Related Dates ++Proprietary +++Type	Tp	1..1	O	Contains "Execution Confirmation".	
Transaction Details +Related Dates ++Proprietary +++Date	Dt	1..1	O		
Transaction Details +Related Dates ++Proprietary +++Date ++++Date Time	DtTm Or}	1..1	O	Timestamp of incoming or outgoing payments.	
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	
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	OrgnlAndCurFaceAmt	1..1	D		

ISO-20022-Standard			Swiss Payment Standards		
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Related Quantities ++Proprietary	Prtry Or}	1..1	D	Not used for payments within nor originating from CH/LI	
Transaction Details +Financial Instrument Identification	FinInstrmId	0..1	O		
Transaction Details +Tax	Tax	0..1	O		
Transaction Details +Return Information	RtrInf	0..1	O		
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".	
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	

ISO-20022-Standard				Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition	SPS / SEPA / Swift
Transaction Details +Return Information ++Originator +++Contact Details	CtctDtls	0..1	O	Contact data	
Transaction Details +Return Information ++Reason	Rsn	0..1	O		
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	
Transaction Details +Return Information ++Additional Information	AddtlInf	0..n	O		
Transaction Details +Corporate Action	CorpActn	0..1	O		
Transaction Details +Safekeeping Account	SfkpgAcct	0..1	O		
Transaction Details +Cash Deposit	CshDpst	0..n	O		
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	O		

ISO-20022-Standard				Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**	**SPS / SEPA / Swift**
Entry +Additional Entry Information	AddtlNtryInf	0..1	O	This element must be used by financial institutions for the transmission of transaction descriptions (booking texts). This additional information always refers to the respective 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	AddtlStmtInf	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.	
Document +Bank-to-Customer Statement ++Supplementary Data	SplmtryData	0..n	ND		

Table 24:   Transaction details (TxDtls, D-level)

4.2 Bank-to-Customer Report (camt.052)

In contrast to the "Bank-to-Customer **Statement**" (camt.053), the "Bank-to-Customer **Report**" (camt.052) contains intraday account movements and corresponds to the Swift FIN messages MT941 and MT942. Usually, the customer receives such reports on a timed basis (e.g. hourly).

Name and data type of the included element is now "Report" instead of "Statement" (see chapter 4.1.3 "Statement (Stmt, B-level)"). "Report" is used as part of all subfields instead of "Statement" (e.g. also as part of a term like "Additional **Report** Information" instead of "Additional **Statement** Information"). The content structure of the deviating data type is identical except for the aspects described below.

4.2.1 Balance <Bal>, B-level

In Switzerland, all intraday movements with a BOOK or PDNG status are considered for the calculation of the intraday balance.

4.2.2 Entry Status <Sts>, C-level

In addition to the BOOK variant in a "camt.053", the PDNG variant can be delivered in a "camt.052".

4.3 Bank-to-Customer Debit/Credit Notification (camt.054)

In contrast to the "Bank-to-Customer Statement" (camt.053), the message contains the element "Notification" instead of the element "Statement". "Notification" is used as part of all subfields instead of "Statement" (e.g. also as part of a term like "Additional **Notification** Information" instead of "Additional **Statement** Information"). The content structure of the deviating data type is identical except as noted below.

4.3.1 Balance <Bal>, B-level

This message does not include the element "Balance".

4.3.2 Entry Status <Sts>, C-level

In addition to the BOOK variant in a "camt.053", the PDNG variant can be delivered in a "camt.054".

Annex A: Business case code (Bank Transaction Code)

The booking type is defined in the element "Bank Transaction Code" (<BkTxCd>) (mandatory C-level field). This is an externally defined code list. In Switzerland, the code is also known as the "business case code".

For the current list, see: www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets.

The specific and general codes defined for Switzerland are published separately on our homepage and are revised and adjusted on a regular basis.

The current list for CH is available here: ISO 20022 – Swiss Payment Standards | SIX (six-group.com).