



Swiss Payment Standards

**Swiss Implementation Guidelines
for Customer-Bank Messages
for Credit Transfer (Payment Transactions)**

Customer Credit Transfer Initiation (pain.001)

SPS 2024 Version 2.1.1, valid from 18 November 2024

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
2.1.1	22.03.2024	Editorial adjustment	3.12
2.1	20.02.2024	Adjustments in relation to instant payments and editorial changes (see separate delta commentary)	All
2.0.2	20.02.2023	Editorial changes Adjustments in relation to the SEPA 2023 release (forwarding of data elements and adjusted numbering of attributes)	All
2.0.1	28.02.2022	Character conversion updates, flowchart to determine the payment type, error codes	3.1, Annex C, 3.15, 4 et seq.
2.0	28.07.2021	Complete revision	All
1.11	26.02.2021	Last version based on the previous ISO20022 version status	
1.0	15.02.2010	First edition	

Table 1: Change history

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

SIX Interbank Clearing Ltd

Hardturmstrasse 201
CH-8005 Zurich

SIC Operations

T +41 58 399 42 00

E-Mail: operations.sic@six-group.com

www.six-group.com

General notes

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

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

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

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

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

Table of contents

Change history	2
General notes	3
Table of contents.....	4
Table of tables	6
Table of figures.....	7
1 Introduction	8
1.1 Change control	8
1.2 Reference documents	9
1.3 Overview of message standards.....	10
1.3.1 ISO 20022	10
1.3.2 SEPA message standard.....	11
1.4 Scope.....	11
1.5 Representation conventions.....	11
1.5.1 Designation of XML elements	11
1.5.2 Table data.....	11
1.5.3 Colours in the tables.....	12
1.5.4 Tree structure representation in the tables	12
1.5.5 Representation of choices	12
1.5.6 Status	13
1.5.7 Field definitions	14
1.6 Representation of XML messages	14
2 Customer Credit Transfer Initiation (pain.001).....	15
2.1 General	15
3 Business specifications	16
3.1 Character set.....	16
3.2 Character set for reference elements	17
3.3 Spaces.....	17
3.4 Delivery of empty elements.....	17
3.5 Use of XML CDATA sections.....	17
3.6 XML schema validation.....	18
3.7 Representation conventions for amount fields	19
3.8 Duplicate checking.....	19
3.9 Software Information	20
3.10 Designation of the parties of a payment.....	21
3.11 Use of address information	22
3.12 Identification of financial institutions (Agents).....	26
3.13 Identification of other parties (Parties).....	29
3.14 References.....	32
3.14.1 References in the processing chain.....	32
3.14.2 Customer references	32
3.15 Payment types.....	33
3.16 QR-Bill	36
3.17 Instant payments in Switzerland and Liechtenstein	36
3.18 Forwarding and truncation of data elements.....	36

4	Technical specifications	37
4.1	Group Header (GrpHdr, A level).....	37
4.2	Payment Information (PmtInf, B level)	41
4.3	Credit Transfer Transaction Information (CdtTrfTxInf, C level).....	50
5	Examples of payment instructions as "pain.001" messages	70
5.1	Business case to QR-Bill with QR reference and SCOR reference.....	70
5.1.1	Example data	70
5.2	Business case for foreign currency payment (domestic) and SEPA.....	72
5.2.1	Example data	72
Annex A: XML schema and examples		74
Annex B: Mapping the Swiss QR code in a QR-bill payment part into "pain.001"		75
Annex C: Character conversion table		79

Table of tables

Table 1:	Change history	2
Table 2:	Reference documents	9
Table 3:	Links to corresponding websites	9
Table 4:	Status values of XML elements	13
Table 5:	Escape characters	16
Table 6:	Software information	20
Table 7:	Designations of parties in credit transfers.....	21
Table 8:	Data elements for address data (generic).....	23
Table 9:	Identification of financial institutions by payment type.....	27
Table 10:	SPS payment types	28
Table 11:	Identification of other party data elements (generic)	31
Table 12:	SPS payment types	35
Table 13:	Group Header (GrpHdr, A-level).....	40
Table 14:	Payment information (PmtInf, B level).....	49
Table 15:	Credit transfer transaction information (CdtTrfTxInf, C level)	69
Table 16:	Data of payment group 1.....	70
Table 17:	Transaction data	70
Table 18:	Data of payment group 2.....	71
Table 19:	Transaction data	71
Table 20:	Data of payment group 1.....	72
Table 21:	Transaction data	72
Table 22:	Data of payment group 2.....	73
Table 23:	Data of the first transaction of this payment group	73
Table 24:	Data of the second transaction of this payment group	73
Table 25:	Mapping the Swiss QR Code in a QR-bill payment part into "pain.001"	78
Table 26:	Detailed description of structured and unstructured remittance information	78
Table 27:	Colour coding of the character conversion table	79
Table 28:	Character conversion	87

Table of figures

Figure 1:	Payment initiation message flow overview.....	10
Figure 2:	Example of a choice.....	12
Figure 3:	Example of a graphical XML message representation	14
Figure 4:	Basic message structure of the "pain.001" XML message.....	15
Figure 5:	Use of the Swiss XML schema	18
Figure 6:	Data elements for address data (generic).....	22
Figure 7:	Financial institution identification data elements (generic)	26
Figure 8:	Identification of other party data elements (generic)	29
Figure 9:	References	32
Figure 10:	Determining the payment type	34
Figure 11:	Group Header (GrpHdr)	37
Figure 12:	Payment information (PmtInf)	41
Figure 13:	Credit transfer transaction information (CdtTrfTxInf).....	50

1 Introduction

The Swiss Payment Standards for the implementation of the message standard 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" and the current EPC recommendations.

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

- Definition and description of the individual business cases with the relevant parties and the messages used (payment types, report variants).
- Representation of the message structures as an overview with expansion upon 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 realization 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 change by:

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
[1]	Payments Maintenance 2019	Message Definition Report, Edition September 2019	ISO
[2]	pain.001.001.09	XML Schema Customer Credit Transfer Initiation V09	ISO
[3]	pain.002.001.10	XML Schema Customer Payment Status Report V10	ISO
[4]	EPC125-05	SEPA Credit Transfer Scheme Rulebook 2023 Version 1.0	EPC
[5]	EPC132-08	SEPA Credit Transfer Implementation Guidelines 2023 Version 1.0	EPC
[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 version 2.2 – technical and functional specifications for the payment section using the Swiss QR Code	SIC
[8]	External Code Sets	Inventory of External Code Sets	ISO
[9]	EPC230-15	EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC
[10]	QR-IBAN/QR-IID	Technical information on QR-IID and QR-IBAN	SIC
[11]	EPC016-06 SEPA	SEPA Direct Debit Core Scheme Rulebook 2023 Version 1.0	EPC

Table 2: Reference documents

Organization	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 corresponding websites

1.3 Overview of message standards

1.3.1 ISO 20022

The ISO 20022 message standard provides the specifications of the "Payment Initiation Messages":

- Customer Credit Transfer Initiation (pain.001) and
- Customer Direct Debit Initiation (pain.008)

Other related messages include:

- Customer Payment Status Report (pain.002)

All these messages are described in the document "ISO 20022 Message Definition Report: Payments – Maintenance 2019" [1].

The "pain.008" and "pain.002" messages are handled in separate documents for Switzerland.

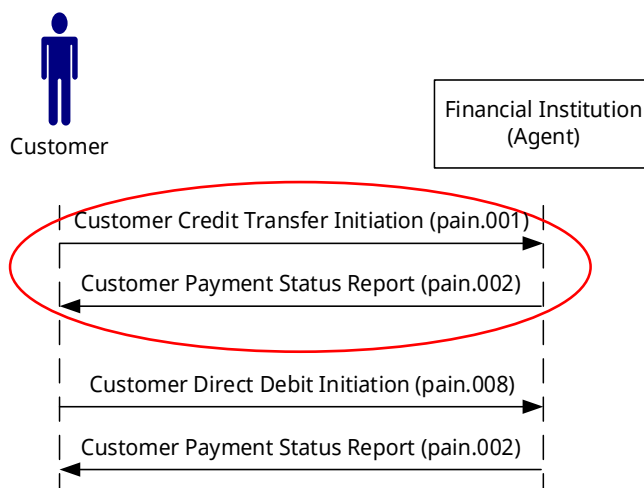


Figure 1: Payment initiation message flow overview

The message flows are clarified in Figure 1 above. The "pain.002" message is returned by the recipient of any "pain.001" and "pain.008" messages to the sender for confirmation of the validation result.

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

1.3.2 SEPA message standard

For payments to the SEPA area (Single Euro Payments Area), the SEPA message standard and the Swiss Payment Standards are relevant (see chapter 3.15 "Payment types", payment type "S").

For efficient use in the SEPA area (EU countries, EEA countries Monaco and Switzerland), restrictions have been made for payment traffic according to the ISO 20022 standard which have already been approved by the European Payments Council (EPC), the decision-making body of the European banks and banking associations.

The SEPA message standard is specified in the following documents and published on the European Payments Council (EPC) website:

- EPC125-05 SEPA Credit Transfer Rulebook [4]
- EPC132-08 SEPA Credit Transfer Implementation Guidelines [5]
- EPC016-06 SEPA Direct Debit Core Scheme Rulebook [11]

1.4 Scope

These Implementation Guidelines relate exclusively to the specifications for the customer-bank message type "Customer Credit Transfer Initiation".

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

1.5 Representation conventions

The following representation conventions apply to this document.

1.5.1 Designation of XML elements

In several publications, the names of XML elements are written as one single term without intervening spaces, e.g. CreditTransferTransactionInformation. In order to improve readability, such spaces are frequently re-inserted within this document.

1.5.2 Table data

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

- Status of the element (according to definition in chapter 1.5.6 "Status")
- General definition
- Payment type specific definitions
- Error code, which is reported in case of errors in "Customer Payment Status Report" (pain.002).

Note: If the schema validation leads to the rejection of a complete message, the "FF01" error code is reported. Since this response generally applies to all elements of the table, it is not listed as a comment for each element.

1.5.3 Colours in the tables

The column headings are coloured **brown-gray** 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 recognize where an element is located in the tree structure, the nesting depth is indicated with a preceding "+" sign for each level in the message item. For example, the IBAN in "Payment Information" is displayed as follows:

```
Payment Information
+Debtor Account
++Identification
+++IBAN
```

1.5.5 Representation of choices

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:

Payment Information +Debtor Account ++Identification	Id	1..1	M
Payment Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	R
Payment Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	D

Figure 2: Example of a choice

1.5.6 Status

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

Status	Designation	Description
M	Mandatory	The element is mandatory. If the element is not supplied, a financial institution will reject the processing of the message.
R	Recommended	The use of the element is recommended. If the element is not supplied, a financial institution will still process the message.
O	Optional	The element is optional. <ul style="list-style-type: none"> Customers may supply this element. If supplied, financial institutions will process the element in accordance with the SPS definition.
D	Dependent	The use depends on the use of other elements <ul style="list-style-type: none"> Supply is mandatory Supply is optional Supply is not allowed The corresponding SPS definition of the element must be consulted.
BD	Bilaterally Determined	The element is optional. Some financial institutions offer additional services when using the element. These must be agreed on with the financial institution. If there is no agreement, the element will be ignored (not processed and not forwarded in interbank traffic).
N	Not Allowed	Use of the element is not allowed. If the element is still supplied, the financial institution will reject the entire message to the relevant B or C level.

Table 4: Status values of XML elements

1.5.7 Field definitions

Only those elements for which SPS-specific definitions have been defined are described in these Implementation Guidelines.

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

Example:

2.128	Credit Transfer Transaction Information +Beneficiary Information ++Structured +++Invoices	InvcIss	0..1	O		S: Darf nicht verwendet werden.	CH17
-------	--	---------	------	---	--	---------------------------------	------

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 "Business specifications" and reference is made to these general definitions in the tables of chapter 4 "Technical specifications".

Example:

2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	D	Nur strukturierte Adresselemente zugelassen. <u>Generelle Beschreibung der Subelemente siehe Kapitel 3.11</u> <u>«Verwendung von Adressinformationen»</u>	S: Wird im Interbankenverkehr nicht weitergeleitet.	CH17
------	---	---------	------	---	---	---	------

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

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 visual explanation of the 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 Swiss Business Rules [6]. Detailed information can be found in the user manual or online help of the XML editor used.

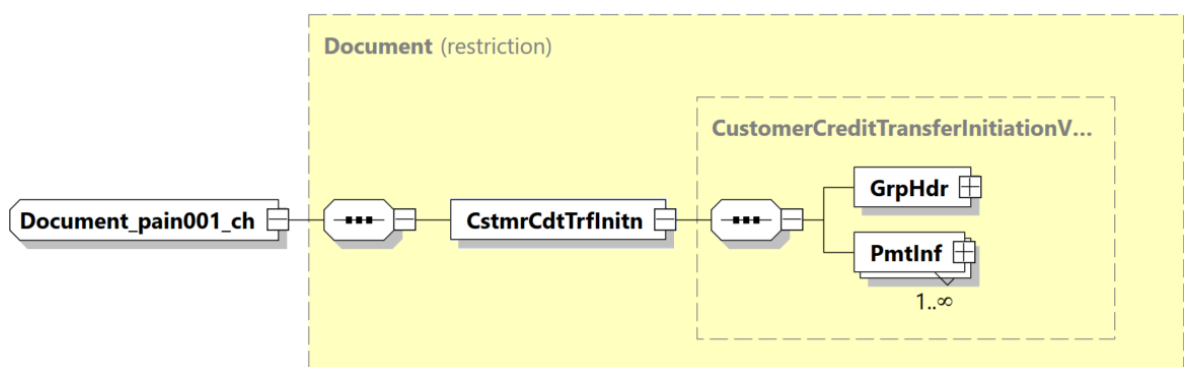
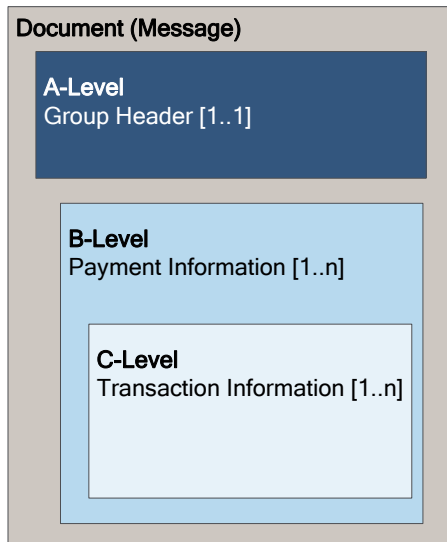


Figure 3: Example of a graphical XML message representation

2 Customer Credit Transfer Initiation (pain.001)

2.1 General

The XML message "Customer Credit Transfer Initiation" (pain.001) is used to electronically initiate transfer orders by customers to the remitting financial institution. It is applied as based on the ISO 20022 XML schema "pain.001.001.09".



The XML message "pain.001" is essentially structured as follows:

- **A level:** Message level, "Group Header". This block must be present exactly once.
- **B level:** At the debtor level (on the debit side), "Payment Information". This block must occur at least once and usually contains several C levels.
- **C level:** At the creditor level (on the credit side), "Credit Transfer Transaction Information". This block must occur at least once per B level. It contains all C levels (transactions) associated with the B level (debit)

Figure 4: Basic message structure of the "pain.001" XML message

The **technical specifications** contained in chapter 3 "Business specifications" cover the following topics in particular:

- Character set
- References
- Duplicate checking

The **technical specifications** of the XML message "Customer Credit Transfer Initiation" (pain.001) contained in chapter 4 "Technical specifications" describe each of these message levels in a separate sub-chapter:

- 4.1 "Group Header (GrpHdr, A level)"
- 4.2 "Payment Information (PmtInf, B level)"
- 4.3 "Credit Transfer Transaction Information (CdtTrfTxInf, C level)"

3 Business 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 message must be UTF-8 encoded, without a BOM – Byte Order Mark).

According to the Swiss Payment Standards (SPS), only a subset of characters from Unicode character set UTF-8 are actually permitted in XML messages. This includes the printable characters from the following Unicode blocks:

- Basic Latin (Unicode codepoints U+0020–U+007E)
- Latin1 Supplement (Unicode codepoints U+00A0–U+00FF)
- Latin Extended A (Unicode codepoints U+0100–U+017F)

As well as the following additional characters:

- Š – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)
- š – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)
- Ţ – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)
- ţ – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode codepoint U+021B)
- € – (EURO SIGN, Unicode codepoint U+20AC)

If characters that are not permitted are transmitted, the message will be rejected. For interbank forwarding (e.g. SEPA, Swift, etc.), some characters must be converted by the banks in accordance with Table 28 in Annex C.

Escapes

For the following characters, use the escaped form (optional in some cases):

Character	Description	Escape	Comments
&	AMPERSAND	&	Only escape allowed
<	LESS-THAN SIGN	<	Only escape allowed
>	GREATER-THAN SIGN	>	Escape or character allowed
'	APOSTROPHE	'	Escape or character allowed
"	QUOTATION MARK	"	Escape or character allowed

Table 5: Escape characters

3.2 Character set for reference elements

Only a restricted character set is permitted for the following reference elements:

- "Message Identification" (A level)
- "Payment Information Identification" (B level)
- "Instruction Identification" (C level)
- "End To End Identification" (C level)

The permitted characters for these elements are:

- ABCDEFGHIJKLMNOPQRSTUVWXYZ
- abcdefghijklmnopqrstuvwxyz
- 1234567890
- Spaces
- '()+,-./:?

These reference elements are not allowed to start with spaces or a "/", end with a "/" or contain "/" in any position.

Note: In general, the requirements developed by the EPC according to the document "EPC230-15 EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers" apply.

3.3 Spaces

The following rules must be observed for the use of spaces:

- Only the character SP (SPACE, 0x20) may be used as a space character.
- Reference elements are not allowed to start with spaces.
- Elements which contain code values are not allowed to contain spaces, e.g. "Category Purpose" or "Service Level" elements.

However, spaces may still occur within an element, for example, a double name without a hyphen such as "Meier Mueller" or "Example Company".

3.4 Delivery of empty elements

- The use of empty elements is not allowed
- Elements are not allowed to contain only spaces.
- Delivery of empty group elements is not permitted; they must always contain at least one sub-element.

If empty elements are delivered, a schema error or rejection may occur as a result of business validation.

3.5 Use of XML CDATA sections

The use of CDATA is not supported; any such information will be ignored.

3.6 XML schema validation

The technical validation of the various XML messages is done with the help of XML schemas. These define the elements to be used, their status (mandatory, optional, dependent), the format of their content and the content itself (in certain cases the permitted codes are listed in the XML schema).

For the Swiss Payment Standards, separate XML schemas are issued as variants of the ISO 20022 XML schemas, for example where non-required elements have been omitted or statuses have been changed. These XML schemas define the data scope valid for Switzerland.

Incorrect messages are rejected as a rule.

However, the reactions to any errors may differ among the financial institutions. For example, if an element is filled that should not be present according to these definitions, one of the financial institutions may reject the transaction. Another financial institution may implement more complex validations and conclude that it will process the transaction anyway, disregarding the data of the affected element.

The names of the XML schemas in the Swiss Payment Standards as well as links to the original XSD files are listed in Annex A.

Use of the Swiss XML schema

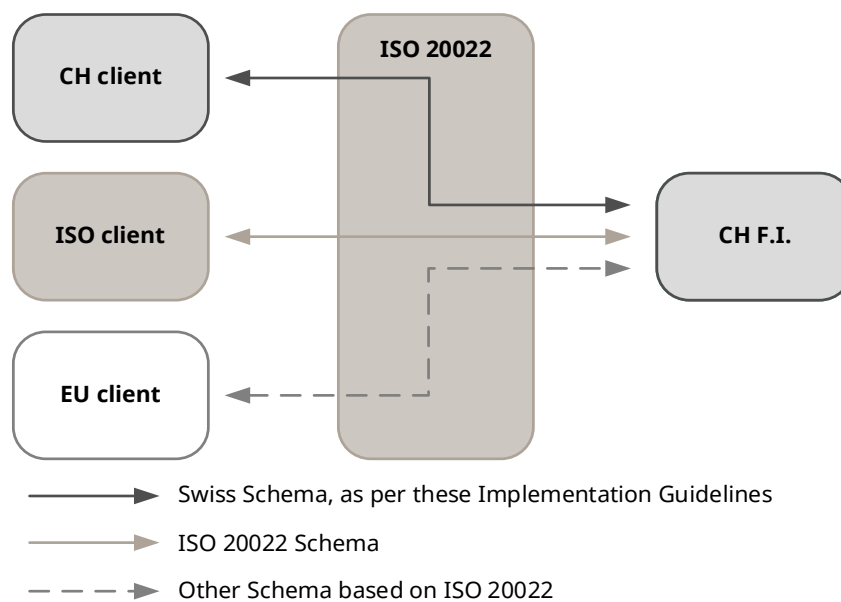


Figure 5: Use of the Swiss XML schema

The definitions in the Swiss XML schema correspond to the descriptions in these Implementation Guidelines and are primarily intended to validate created XML files.

3.7 Representation conventions for amount fields

In the XML context, several representation formats are permitted in the amount fields. To ensure smooth processing of the payment, the following representation is recommended:

- No use of leading or trailing padding characters (spaces, white space, zeros, plus signs).
- If a decimal separator is used, then it must be a period/full stop.
- The maximum number of decimal places depends on the currency in accordance with ISO 4217.

Regardless of the representation format used, financial institutions are permitted to convert all amount fields to a consistent representation format for further processing.

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.

3.8 Duplicate checking

The duplicate checking of "pain.001" messages submitted can vary between financial institutions. Both checks of individual submitted content elements and checks at the level of the submission channel are conceivable.

Duplicate checking is carried out at least at the document (message) level at Swiss financial institutions. For this reason, the "*Message Identification*" element (<MsgId>) must be uniquely assigned to serve as a criterion for preventing duplicate processing in the event of files being submitted twice by mistake. The uniqueness is checked here by most financial institutions over a period of at least 90 days.

It is recommended to keep the "*Message Identification*" as unambiguous as possible in order to facilitate investigations also over longer time periods.

3.9 Software Information

The Swiss financial institutions recommend to always provide information about the software used to create the message in order to facilitate support requests in the "pain.001" message. The supply of the correct and complete information is optional.

For this purpose, the `<GrpHdr>/<InitgPty>/<CtctDtls>/<Othr>` element shall be used as follows¹. This element can be supplied a maximum of four times, with sub-elements filled as described in the following table:

Instance	Sub-element	Value	Description
1	<code><ChanlTp></code>	NAME	Code (in capital letters)
	<code><Id></code>	<i>Product name</i>	Name of the software product
2	<code><ChanlTp></code>	PRVD	Code (in capital letters)
	<code><Id></code>	<i>Manufacturer name</i>	Name of the software manufacturer
3	<code><ChanlTp></code>	VRSN	Code (in capital letters)
	<code><Id></code>	<i>Software version</i>	Version of the software
4	<code><ChanlTp></code>	SPSV	Code (in capital letters)
	<code><Id></code>	<i>SPS IG version</i>	Version of the SPS IG in nnnn format (e.g. 0200 for IG version 2.0) implemented by the software (format is not validated).

Table 6: Software information

¹ For validation of this information by the financial institutions, see chapter 3.6.

3.10 Designation of the parties of a payment

For payments with "pain.001", the parties involved are named as follows:

Designation	Comment	ISO 20022
Submitting party	Submitting party of the pain.001 payment message	Initiating party
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 7: Designations of parties in credit transfers

The parties highlighted in gray 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 "pain" 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.

3.11 Use of address information

The following address elements can be used in "pain.001":

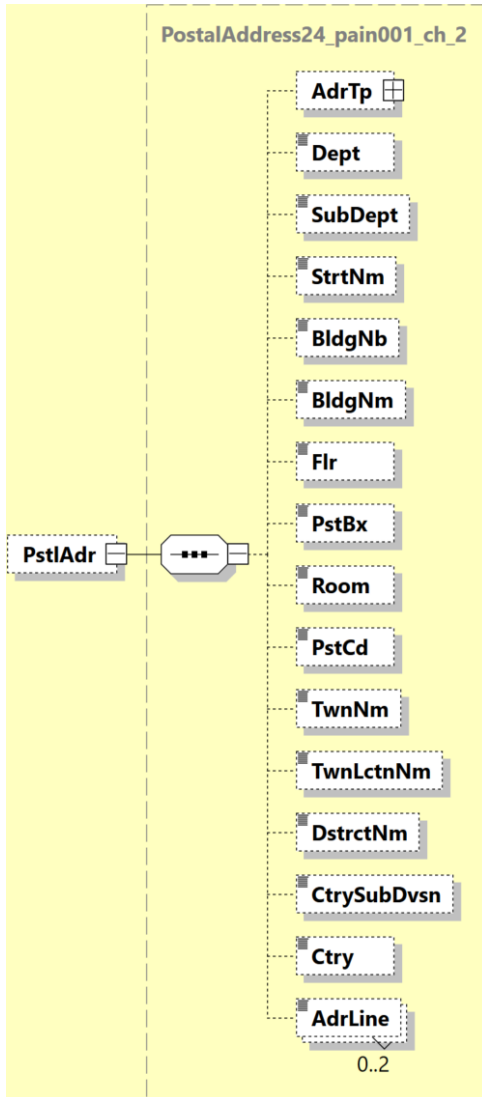


Figure 6: Data elements for address data (generic)

ISO 20022 Standard			Swiss Payment Standards	
Message Item	XML Tag	Mult	General Definition	Remark
Address Type	AdrTp	0..1	Address Type	Must not be sent
Department	Dept	0..1	Department	
Sub Department	SubDept	0..1	Sub Department	
Street Name	StrtNm	0..1	Street Name	Usage is recommended
Building Number	BldgNb	0..1	Building Number	Usage is recommended
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	Usage is recommended
Town Name	TwNnm	0..1	Town Name	Usage is recommended Must be used if <Adrlne> is not used.
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)	Usage is recommended Must be used if <Adrlne> is not used.
Address Line	AdrLine	0..7	Unstructured Address Information	Maximum 2 lines allowed It is recommended to always supply structured address elements in place of this element.

Table 8: Data elements for address data (generic)

The addresses of the parties involved, such as creditor, can either be structured in the "Name" element and in the "Postal Address" element (recommended sub-elements are: "Street Name", "Building Number", "Post Code", "Town Name", and "Country") or as unstructured data (sub-element "Address Line"). The use of structured addresses is recommended for all payment types.

In general, the "Postal Address" elements are only allowed in combination with "Name". However, "Name" can also be used without a "Postal Address" element. In this case, the regulatory and other requirements for the respective payment type or destination must be observed.

Until November 2025, addresses can be supplied in one of the two following variants in "pain.001":

"Structured" variant:

- the "Town Name" and "Country" elements must be supplied
- "Name" up to 70 characters
- "Street Name" and "Building Number"
- "Post Code" and "Town Name"

Example of representation of the "pain.001" message:

```
<Cdtr>
<Nm>EXAMPLE LTD</Nm>
  <PstlAdr>
    <StrtNm>Zähringerplatz</StrtNm>
    <BldgNb>99</BldgNb>
    <PstCd>8999</PstCd>
    <TwnNm>Seldwyla</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>
```

Until further notice, the specification of the house number ("*Building Number*" element) is permitted in the "*Street Name*" element. In particular for SEPA and cross-border payments (payment types "S" and "X"), the transaction may still be rejected depending on the regulations and processing in the recipient country.

"Unstructured" variant (until November 2025):

- "Name" – up to 70 characters
- "Country" – it is recommended to include this sub-element in the "Creditor Agent" and "Creditor" elements, especially for payment types "X" and "S".
- first use of "Address Line" – maximum 70 characters, containing street and building number.
- second use (repetition) of "Address Line" – maximum 70 characters, containing post code and town.

Example of representation of the "pain.001" message:

```
<Cdtr>
<Nm>EXAMPLE LTD</Nm>
  <PstlAdr>
    <Ctry>CH</Ctry>
    <AdrLine>Zähringerplatz 99</AdrLine>
    <AdrLine>8999 Seldwyla</AdrLine>
  </PstlAdr>
</Cdtr>
```

Note on their application to cross-border orders:

The complete forwarding of the structured and unstructured address elements cannot currently be guaranteed in every case, especially for payment types "X" and "S".

For payment type "X", the Swift network is generally used for transmission. Since March 2023, financial institutions have also been able to use ISO 20022 messages for this purpose and forward all elements when using the structured address. However, when using the unstructured address, a maximum of 105 characters (three lots of 35 characters) is possible for the "Address Line" elements. In this case, the "Name" can also be forwarded in full.

Until the migration is completed (planned for November 2025), financial institutions can continue to use MT messages (e.g. MT 103). These allow a maximum of 132 (structured according to Swift FIN) or a maximum of 140 (unstructured) characters for the name and address, depending on the specification.

It is recommended to ask the debtor's financial institution about any corresponding rules before placing the order. The rules may vary according to currency, destination country or correspondent bank.

3.12 Identification of financial institutions (Agents)

The "Financial Institution Identification" element for the identification of institutions contains the following sub-elements:

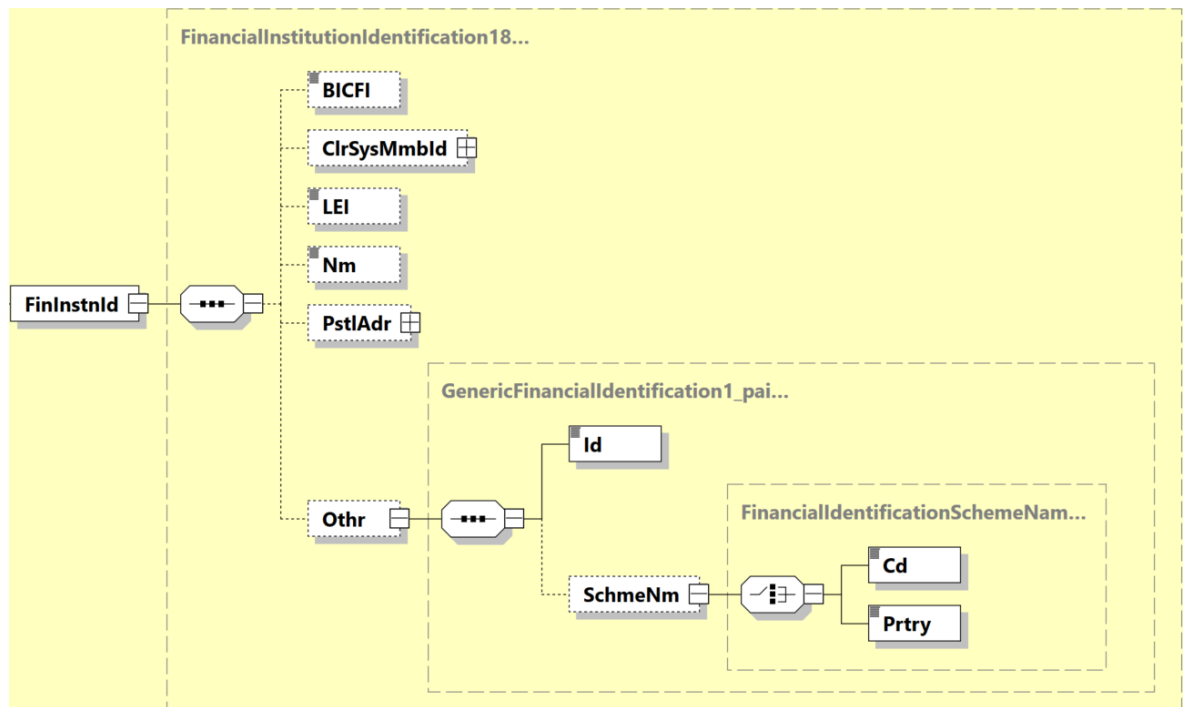


Figure 7: Financial institution identification data elements (generic)

It is essential that the Creditor Agent be addressed through at least one of the following options. Depending on the payment type, only certain options are permitted.

- Option 1: When using an IBAN (CH/LI) for payment type "D" and generally for payment type "S", the Creditor Agent can be omitted.
- Option 2: Swiss/Liechtenstein institution identification (IID) in element .../FinInstnId/ClrSysMmbld (payment types "D" and "X" V1)
- Option 3: BIC in element .../FinInstnId/BICFI (recommended for payment type "X")
- Option 4: Proprietary institution identification in element .../FinInstnId/ClrSysMmbld together with full address (payment type "X"; for "X" V1, the Swiss IID is required according to option 2)
- Option 5: Full address only (name and address in elements .../FinInstnId/Nm and .../FinInstnId/PstlAdr (payment type "X"))

Limitations:

- If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed.
- The simultaneous use of sub-elements .../FinInstnId/BICFI and .../FinInstnId/ClrSysMmbld is not allowed.
- "Postal Address" is only allowed in combination with "Name".

Identification in "pain.001" is performed in accordance with the above-mentioned specifications using the following data elements:

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 Identification	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification	ClrSysId	0..1	Clearing System Identification	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Code	Cd	1..1	Code	
Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Proprietary	Prtry	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	Id	1..1	Identification	
Financial Institution Identification +Other ++Scheme Name	SchmeNm	0..1	Name of the Identification Scheme	
Financial Institution Identification +Other ++Scheme Name +++Code	Cd	1..1		
Financial Institution Identification +Other ++Scheme Name +++Proprietary	Prtry	1..1		

Table 9: Identification of financial institutions by payment type

Payment types

Payment type	D	S	X	C
Title	Domestic	SEPA	Cross-border and foreign currency domestic	Bank check/ PostCash Domestic and cross-border
Comment	V1: Payment V2: Instant payment		V1: Foreign currency (FC) domestic V2: Cross-border	
Payment Method	TRF	TRF	TRF	CHK
Service level	SEPA not permitted	SEPA	SEPA not permitted	SEPA not permitted
Local instrument	V2: INST/ITP			
Creditor account	V1: IBAN (QR IBAN) or account V2: IBAN (QR IBAN)	IBAN	IBAN or account	Must not be provided
Creditor agent	Financial institution Domestic (CH/LI or with SIC connection); if the account number is used instead of the IBAN*, it is mandatory to use either: a. IID or b. BICFI	BICFI (optional)	V1: Financial institution Domestic (CH/LI); if IBAN*, then agent optional a. BICFI (CH) b. IID (optional: FI name and address) c. FI name and address V2: Financial institution cross-border a. BICFI International b. Bank code* and FI name and address c. FI name and address	Must not be provided
Currency	V1: CHF/EUR V2: CHF	EUR	V1: All except CHF/EUR V2: All	all

Table 10: SPS payment types

* Optional when using an IBAN/QR-IBAN, as the creditor agent is then determined from IBAN/QR-IBAN

3.13 Identification of other parties (Parties)

The following elements can generally be used in "pain.001" for the identification of other parties (debtor, creditor, ultimate debtor, ultimate creditor, account owner, etc.):

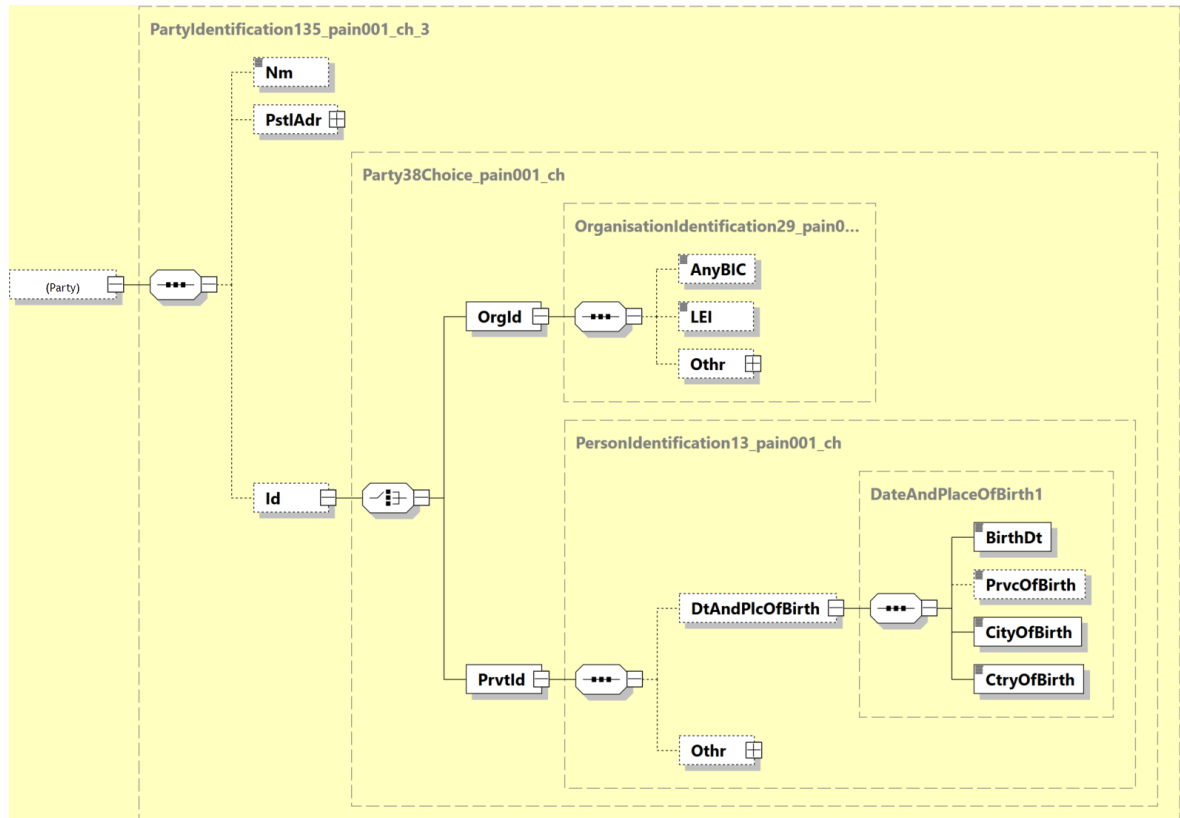


Figure 8: Identification of other party data elements (generic)

Debtor/Creditor, Ultimate Debtor / Ultimate Creditor

The description consists of the following elements:

- Name in element **.../Nm (mandatory)**
- Sub-element **.../PstlAdr**, whereby the specification of the place in element **/TwnNm** and the domicile country in element **/Ctry** is mandatory when using the structured address.
- Additional information in the following sub-elements:
 - a) **.../Id/OrgId/AnyBIC** (Business Identification Code)
 - b) **.../Id/OrgId/LEI** (Legal Entity Identification)
 - c) **.../Id/OrgId/Othr** (Organisation Identification/Other)
 - d) **.../Id/IdPrvtId** (Private Identification)

The forwarding of the relevant information is governed by the rules of the respective network or scheme and is described in chapter 4.

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	
	{Or			
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..n	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	
	{Or			
Identification +Organisation Identification ++Other +++Scheme Name ++++Proprietary	Prtry	1..1	Proprietary Identification	
	Or}			
Identification +Organisation Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Identification +Private Identification	PrvtId	1..1	Identification of a Natural Person	
	Or}			
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	
Identification +Private Identification ++Date And Place Of Birth +++Province Of Birth	PrvcOfBirth	0..1	Part of the country (e.g. canton, province, state)	

ISO 20022 Standard			Swiss Payment Standards	
Message Item	XML Tag	Mult	General Definition	Remark
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..n	Other Identification of a Natural Person	
Identification +Private Identification ++Other +++Identification	Id	1..1	Identification	
Identification +Private Identification ++Other +++Scheme Name	SchmeNm	0..1	Identification Scheme Name	
Identification +Private Identification ++Other +++Scheme Name ++++Code	Cd {Or	1..1	Identification Code	
Identification +Private Identification ++Other +++Scheme Name ++++Proprietary	Prtry Or}	1..1	Proprietary Identification	
Identification +Private Identification ++Other +++Issuer	Issr	0..1	Identification Issuer	
Country Of Residence	CtryOfRes	0..1		
Contact Details	CtctDtls	0..1		

Table 11: Identification of other party data elements (generic)

3.14 References

For each credit transfer, various references or identifications ensure that the transaction can be uniquely identified at all stages.

A distinction is made between end-to-end references, which are valid along the entire transfer path from the debtor to the creditor, and point-to-point references, which are used only between the individual "Agents" (financial institutions) (transaction reference and "Instruction Identification").

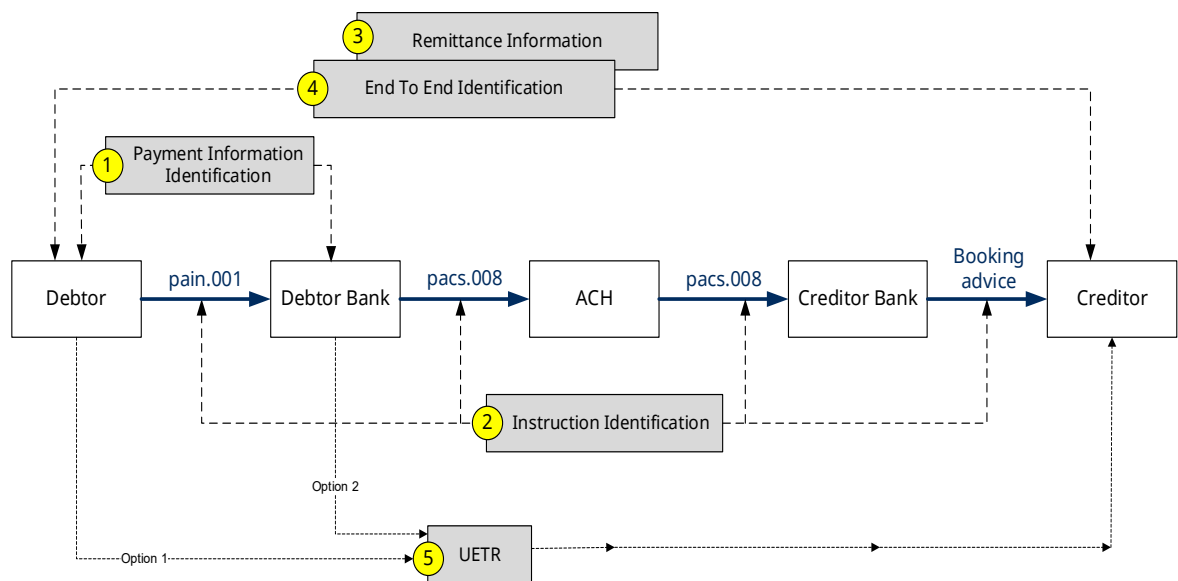


Figure 9: References

3.14.1 References in the processing chain

Payment Information Identification ①

This reference is assigned by the debtor's software and included in the "pain.001" message (at the B level). It is used to reference a group of payments (group of individual transactions with an identical debit account, preferred execution date, etc.).

Instruction Identification ②

This reference is unique between the sending and receiving parties (sequence number). It is reassigned by each party in the processing chain (in "pain.001" at the C level).

3.14.2 Customer references

In addition to the references listed above in the processing chain, a customer reference (creditor reference) can be included in the "Remittance Information" in structured or unstructured form.

Structured customer reference as "Remittance Information" ③

The following types of structured references can be supplied in the <CdtrRefInf/Ref> element:

Use of the Swiss QR reference

In Switzerland, the QR reference allows creditors to automatically match their invoices with incoming payments. The QR reference corresponds to the former ISR reference: 26 numeric characters (to be freely assigned by the customer) plus the check digit. Use of the QR reference is only permitted and is required in connection with a QR-IBAN in the "*Creditor Account/IBAN*" element.

Use of the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) allows creditors to automatically match their invoices with incoming payments.

Changing this reference is not allowed. It must contain the "RF" value in positions 1-2 and a correct check digit in positions 3-4 and may contain up to a maximum of 25 characters.

Note: For payment type "**D**" (domestic, payment in CHF and EUR), the ISO creditor reference according to ISO 11649 must be supplied when using the "SCOR" reference type code.

Use of the IPI reference

The IPI reference is another structured reference type supported in SPS which can be used in the same manner as the ISO creditor reference.

Unstructured customer reference as "Remittance Information" ³

Instead of the structured reference, a customer reference can also be provided in unstructured form, with a maximum length of 140 characters.

"End To End Identification" ⁴

"*End-to-End Identification*" is used to uniquely identify a transaction and is assigned by the debtor. In contrast to the "*Instruction Identification*", the "*End-to-End Identification*" (e.g. the order number) is forwarded unchanged throughout the entire processing chain.

"UETR" ⁵

The "*UETR*" is a globally unique reference that is either assigned by the debtor's software and included in the "pain.001" (option 1) or created by the debtor bank for forwarding the payment in interbank traffic (option 2). In the case of option 1, the UETR assigned by the debtor is forwarded unchanged to the interbank message if the financial institution offers this service.

3.15 Payment types

The basis for the definition of the following payment types is the definition of business cases in accordance with the Swiss Business Rules [6]. The definition covers all current possibilities of payment types in Switzerland (national, cross-border, SEPA, etc.).

For each "pain.001" transaction, the first step is to check which payment type this business case corresponds to (see Swiss Business Rules [6]). To identify the respective payment type, individual key elements are analyzed.

Once the payment type has been identified, the data is validated against the specifications for this payment type according to the Swiss Implementation Guidelines (this document).

Step 1: Assignment of the transaction to a payment type (or "Identification of the Payment Type").

The assignment to payment types can be made solely on the basis of the specifications marked in black below. Expressions marked in blue do not need to be checked for the allocation to the payment type alone. See also tables in chapter 2 "Business Cases" of the Swiss Business Rules [6]).

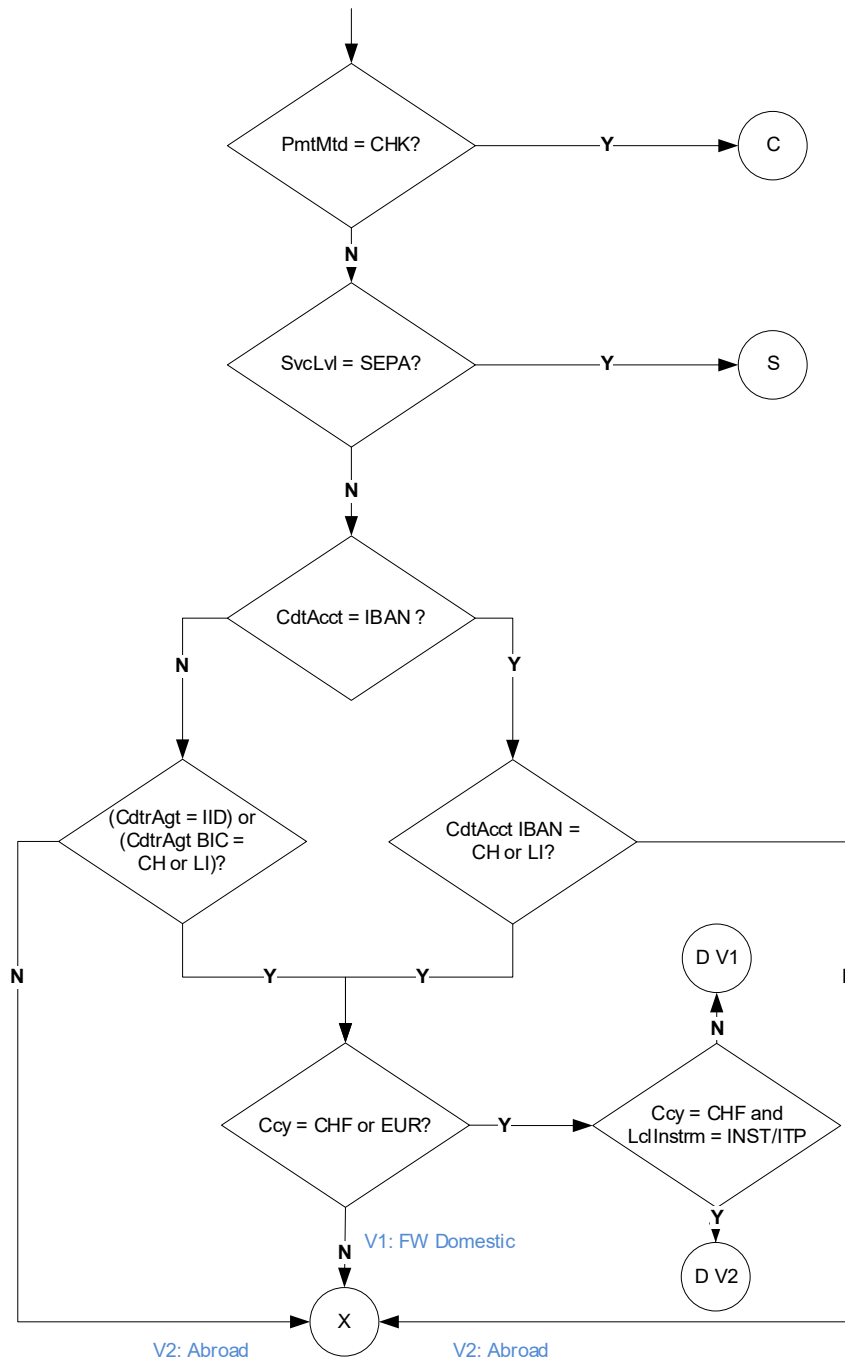


Figure 10: Determining the payment type

Step 2: Validation of the transaction according to the payment type

Once the payment type has been identified, all other elements are validated according to the Swiss Implementation Guidelines (this document). Depending on the extent of the implemented logic, a discrepancy with the definitions in this document may result in the transaction being rejected or, in certain cases for individual institutions, in existing elements not provided for being ignored and the transaction being processed further.

Payment type	D	S	X	C
Title	Domestic	SEPA	Cross-border and foreign currency domestic	Bank check/ PostCash Domestic and cross-border
Comment	V1: Payment V2: Instant payment		V1: Foreign currency (FC) domestic V2: Cross-border	
Payment Method	TRF	TRF	TRF	CHK
Service level	SEPA not permitted	SEPA	SEPA not permitted	SEPA not permitted
Local instrument	V2: INST/ITP			
Creditor account	V1: IBAN (QR IBAN) or account V2: IBAN (QR IBAN)	IBAN	IBAN or account	Must not be provided
Creditor agent	Financial institution Domestic (CH/LI or with SIC connection): if the account number is used instead of the IBAN*, it is mandatory to use either: a. IID or b. BICFI	BICFI (optional)	V1: Financial institution Domestic (CH/LI): if IBAN*, then agent optional a. BICFI (CH) b. IID (optional: FI name and address) c. FI name and address V2: Financial institution cross-border a. BICFI International b. Bank code* and FI name and address c. FI name and address	Must not be provided
Currency	V1: CHF/EUR V2: CHF	EUR	V1: All except CHF/EUR V2: All	all

Table 12: SPS payment types

* Optional when using an IBAN/QR-IBAN, as the creditor agent is then determined from IBAN/QR-IBAN

3.16 QR-Bill

An invoice can be designated as a "QR-bill" if it contains a payment part with a Swiss QR Code.

See the Swiss Implementation Guidelines QR-bill [7].

The Swiss QR Code contains the data required to trigger a payment using ISO 20022 "pain.001", payment type "D". The mapping of the Swiss QR Code data into a "pain.001" is described in Annex B "Mapping the Swiss QR code in a QR-bill payment part into "pain.001".

The QR-IBAN is an account number that must be used to specify the credit account for payments with a QR reference. The formal structure of this IBAN corresponds to the rules in accordance with ISO 13616.

The QR reference is a structured reference of the invoicing party in the QR-bill payment part.

In addition to the QR reference, the QR-bill payment part can also contain an ISO reference (in accordance with ISO 11649) as a "Structured Reference".

3.17 Instant payments in Switzerland and Liechtenstein

Instant payments – payment type "D" V2 – in Switzerland can only be made in CHF and credited to an IBAN. Financial institutions can accept orders for instant payments with "pain.001" as part of their customer offering. Other limitations in the database are described in chapter 4.

Such orders are identified with the "*Local Instrument*" element with the code "INST". If an order cannot be executed as an instant payment, it is rejected and acknowledged with a corresponding Status Report (pain.002).

Financial institutions can also offer the option of executing an order rejected as an instant payment as a normal payment. Such orders are also identified with the "*Local Instrument*" element with the code "ITP". The financial institution can send a respective notification with a Status Report (pain.002) and the code "ACWC".

3.18 Forwarding and truncation of data elements

When forwarding payments abroad/domestic foreign currency movements (payment type "X") or to SEPA (payment type "S"), the possibility of forwarding the data entered with SPS "pain.001" may be limited or not supported for some data elements.

The reason for this is the different data scope of the recipient systems. For example, it may be necessary to (partially) truncate the delivered data when converting it to the target format, or to suppress the direction of routing.

This concerns, for example, the data element UETR, which cannot be forwarded to SEPA (payment type "S"), or address data ("*PstAdr*"), which may be subject to length restrictions for payments abroad / domestic foreign currency movements (payment type "X").

See also the comments in chapter 3.11 "Use of address information".

4 Technical specifications

4.1 Group Header (GrpHdr, A level)

The "Group Header" (A level of the message) contains all elements that apply to all transactions in the XML message "Customer Credit Transfer Initiation" (pain.001). It appears exactly once in the message.

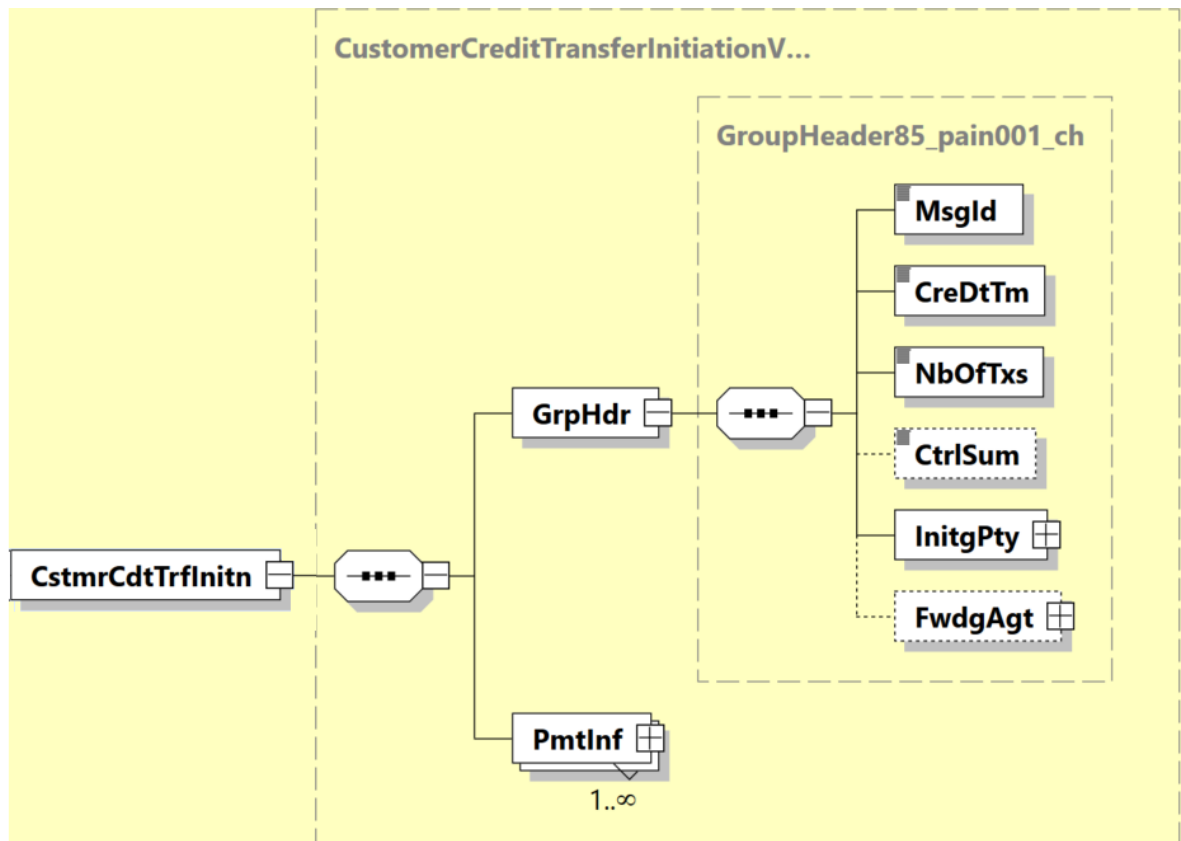


Figure 11: Group Header (GrpHdr)

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

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Document +Customer Credit Transfer Initiation V09	CstmrCdtTrfInitn	1..1	M			
Group Header	GrpHdr	1..1	M			
Group Header +Message Identification	MsgId	1..1	M	Checking for duplicates usually takes place at the Swiss financial institutions at the document (message) level. This is why the «Message Identification» <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the «Message Identification» be generally kept unique for as long as possible. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).		DU01, CH16
Group Header +Creation Date Time	CreDtTm	1..1	M	Recommendation: Should be the same as the actual date/time of creation.		DT01
Group Header +Number Of Transactions	NbOfTxs	1..1	M	If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-Level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be sent may be smaller.		AM18
Group Header +Control Sum	CtrlSum	0..1	R	Recommendation: Use. Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount"). The control sum is checked in this element. If there is an error, the whole message is rejected.		AM10
Group Header +Initiating Party	InitgPty	1..1	M	At least one of the elements "Name" or "Identification" must be supplied. Describes the sending party. This can be the debtor or another appointed party acting as the sender of the message.		CH21
Group Header +Initiating Party ++Name	Nm	0..1	R	Recommendation: Use. Designation or name by which the sending party of the message is known or commonly used for its identification, maximum 70 characters.		CH16

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Group Header +Initiating Party ++Identification	Id	0..1	R	Usage is recommended. Identification of the message sender.		CH17
Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.		CH16, CH17, CH21
Group Header +Initiating Party ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	D	If used, "Other" must not be present.		RC01, CH16, CH17
Group Header +Initiating Party ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	May be supplied in addition to "AnyBIC" or "Othr"		
Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other	Othr	0..n	D	If used, "AnyBIC" must not be present.		CH17
Group Header +Initiating Party ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" is permitted.		CH16, CH17
Group Header +Initiating Party ++Contact Details	CtctDtls	0..1	R	The <Othr> sub-element is to be used for the details of the software used.		
Group Header +Initiating Party ++Contact Details +++Other	Othr	0..n	R	Usage is recommended. Contains details of the Software and Implementation Guide used to create the message. Maximum 4 instances are allowed		CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Group Header +Initiating Party ++Contact Details +++Other ++++Channel Type	ChanITp	1..1	M	4-character code to designate the type of information. The following codes are allowed: NAME - name of the software PRVD - name of the software producer VRSN - version of the software SPSV - version of the SPS IG		CH16
Group Header +Initiating Party ++Contact Details +++Other ++++Identification	Id	0..1	M	Textual information corresponding to the code in the ChanITp element: For NAME, provide the name of the software. For PRVD, provide the name of the software producer For VRSN, provide the version number of the software For SPSV, provide the version of the SPS IG		
Group Header +Forwarding Agent	FwdgAgt	0..1	BD	The element is processed according to the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification".		

Table 13: Group Header (GrpHdr, A-level)

4.2 Payment Information (PmtInf, B level)

The "Payment Information" (B level of the message) contains the debtor information as well as other key elements such as the payment method or the preferred execution date, which apply to all transactions (C level) of this B level.

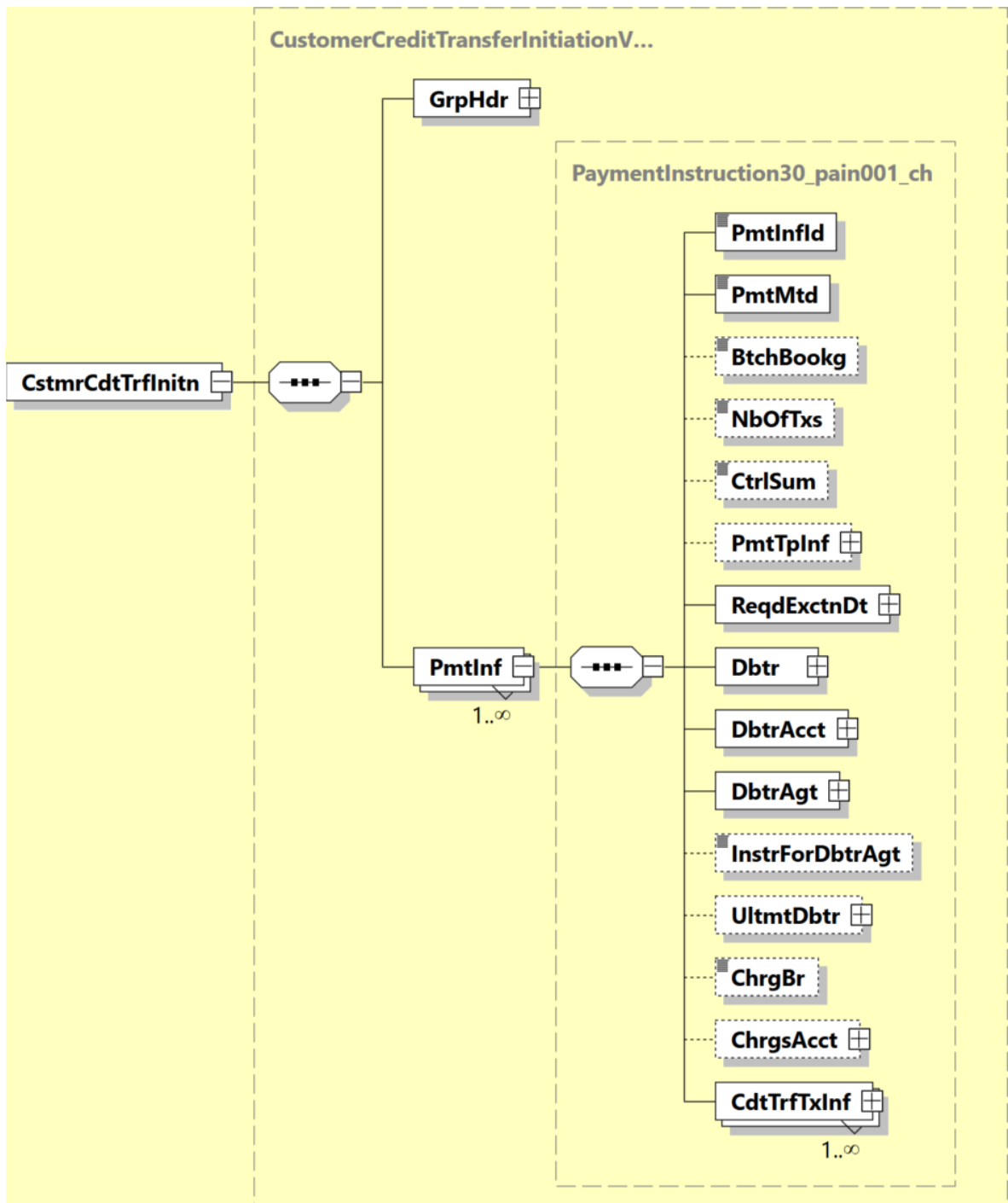


Figure 12: Payment information (PmtInf)

The table below specifies all elements of the "Payment Information" relevant for the Swiss Payment Standards.

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information	PmtInf	1..n	M			
Payment Information +Payment Information Identification	PmtInfId	1..1	M	Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).		DU02, CH16
Payment Information +Payment Method	PmtMtd	1..1	M	May only contain TRF	C: May only contain CHK	CH16
Payment Information +Batch Booking	BtchBookg	0..1	O	The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. The option "true" in combination with Category Purpose Code (B-Level) SALA and notification instruction CND/NOA results in a confidential payment. If this element is not sent, then the booking proceeds as for "true" or according to the master data stored at the financial institution.	D: V2: «true» and «empty» must only be used in agreement with the financial institution.	
Payment Information +Number Of Transactions	NbOfTxs	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-Level.		
Payment Information +Control Sum	CtrlSum	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-Level.		
Payment Information +Payment Type Information	PmtTpInf	0..1	O	Can be used at the B-Level or C-Level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.		CH07

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	BD	This element is processed in accordance with the regulations of the financial institution. For normal handling, the element can be removed. Any details about the Express processing (HIGH) are to be provided on the B-level, because values at the C-level are ignored.	S: The value provided is ignored	
Payment Information +Payment Type Information ++Service Level	SvcLvl	0..n	O	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. May be provided exactly once.	S: Must be used	CH21
Payment Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	BD	Codes according to "Payments External Code Lists" [8], if the financial institution offers the service in question, otherwise they are ignored.	S: Only SEPA permitted	CH16
Payment Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	BD	The element is processed according to the rules of the financial institution.	S: Must not be provided	CH17
Payment Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD		D: V2: Must be provided. D: Must not be provided	CH17
Payment Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	BD	Codes according to "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.	D: V2: Must contain INST or ITP (ITP only in agreement with the financial institution).	
Payment Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	BD	If used, then "Code" must not be present.	D: Must not be provided. S: Is ignored X: Is ignored	
Payment Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Supplies information about the purpose of the payment order.		

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Payment Type Information ++Category Purpose +++Code	Cd	1..1	M	Codes according to "Payments External Code Lists" [8]. The forwarding of the code to the receiving institution is subject to the offer of the customer's financial institution. If required, the code SALA or PENS must always be sent at the B-Level. The code SALA in combination with Batch Booking Option "true" and notification instruction CND/NOA results in a confidential payment. If supported by the financial institution, the code RRCT is used to mandate repayment based on prior receipt of the payment.		CH16
Payment Information +Requested Execution Date	ReqdExctnDt	1..1	M	Contains the required date of execution. Where appropriate, the value date is automatically modified to the next possible banking business day.		DT01, CH03, CH04, DT06
Payment Information +Requested Execution Date ++Date	Dt {Or	1..1	D			
Payment Information +Requested Execution Date ++Date Time	DtTm Or}	1..1	D	The element may be delivered only if the financial institution supports it.		
Payment Information +Debtor	Dbtr	1..1	M	The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor.		
Payment Information +Debtor ++Name	Nm	0..1	R	Usage is recommended. Maximum 70 characters.		
Payment Information +Debtor ++Postal Address	PstlAdr	0..1	O	Recommendation: Do not use.		
Payment Information +Debtor ++Identification	Id	0..1	O	Is currently ignored by financial institutions.		CH17

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.		CH16, CH17, CH21
Payment Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" are permitted.		CH16, CH17
Payment Information +Debtor Account	DbtrAcct	1..1	M	Recommendation: IBAN should be used. In addition, the debit advice can be determined in the "Type/Proprietary" element. When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here.		
Payment Information +Debtor Account ++Identification	Id	1..1	M			
Payment Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	R	Usage is recommended. Must not be a QR-IBAN.		BE09, CH16, AC01
Payment Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	D			CH17, CH21
Payment Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary account number. Must be used if "Other" is used.		CH16, AC01
Payment Information +Debtor Account ++Type	Tp	0..1	O			
Payment Information +Debtor Account ++Type +++Code	Cd {Or	1..1	BD	The element is processed according to the rules of the financial institution.		

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Debtor Account ++Type +++Proprietary	Prtry Or}	1..1	D	Can be used to control the debit advice. The following options are available: • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details The code CND/NOA in combination with Category Purpose Code (B-Level) SALA and Batch Booking Option "true" results in a confidential payment.		CH16
Payment Information +Debtor Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.		
Payment Information +Debtor Account ++Proxy	Prxy	0..1	BD	Is currently ignored by financial institutions.	S: May only be delivered in consultation with the financial institution. The specific rules [5] for attribute AT-E003 must be observed.	
Payment Information +Debtor Agent	DbtrAgt	1..1	M	The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification".		
Payment Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	M			
Payment Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	D	BIC of the debtor's financial institution If used, then "Clearing System Member Identification" must not be present.		RC01, AGNT, CH21
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then BICFI must not be present.		CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M			
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	M	Codes according to "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland.		CH16
Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	IID of the debtor's financial institution Must be used if "Clearing System Member Identification" is used.		RC01, AGNT
Payment Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD	The element is processed according to the rules of the financial institution.		
Payment Information +Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor. Can be used at the B-Level or C-Level but not both at the same time.		CH07
Payment Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters Must be used if Postal Address is used		CH16
Payment Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	For a general description of the sub-elements, see chapter 3.11 "Using address information".	S: Not forwarded in interbank traffic	
Payment Information +Ultimate Debtor ++Postal Address +++Town Name	TwnNm	0..1	R	Usage is recommended. Must be used if <Adrline> is not used.	X: Must be used	CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Ultimate Debtor ++Postal Address +++Country	Ctry	0..1	R	Usage is recommended.	X: Must be used	CH21
Payment Information +Ultimate Debtor ++Postal Address +++Address Line	AdrLine	0..7	O	Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element.	D: May only be used until Nov. 2025 X: Must not be provided.	
Payment Information +Ultimate Debtor ++Identification	Id	0..1	O			CH17
Payment Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.		CH16, CH17, CH21
Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	O			RC01, CH16, CH17
Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr",		
Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	O			CH17
Payment Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted.		CH16, CH17

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Payment Information +Charge Bearer	ChrgBr	0..1	D	Can be used at the B-Level or C-Level but not both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	S: If used, then SLEV must be used	CH16
Payment Information +Charges Account	ChrgsAcct	0..1	BD	Usually not used (any fees in this case are usually debited to the "Debtor Account").		
Payment Information +Charges Account ++Identification	Id	1..1	M	Must be used if "Charges Account" is used.		CH21
Payment Information +Charges Account ++Identification +++IBAN	IBAN {Or	1..1	R	Use of IBAN recommended.		AC01
Payment Information +Charges Account ++Identification +++Other	Othr Or}	1..1	D			
Payment Information +Charges Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary account number.		AC01
Payment Information +Charges Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.		
Payment Information +Charges Account ++Proxy	Prxy	0..1	BD	May be supplied in addition to "Id". The element is ignored and not forwarded.		

Table 14: Payment information (PmtInf, B level)

4.3 Credit Transfer Transaction Information (CdtTrfTxInf, C level)

The "Credit Transfer Transaction Information" (C level of the message) contains all creditor information as well as further information on the transaction (transmission information, payment purpose, etc.).

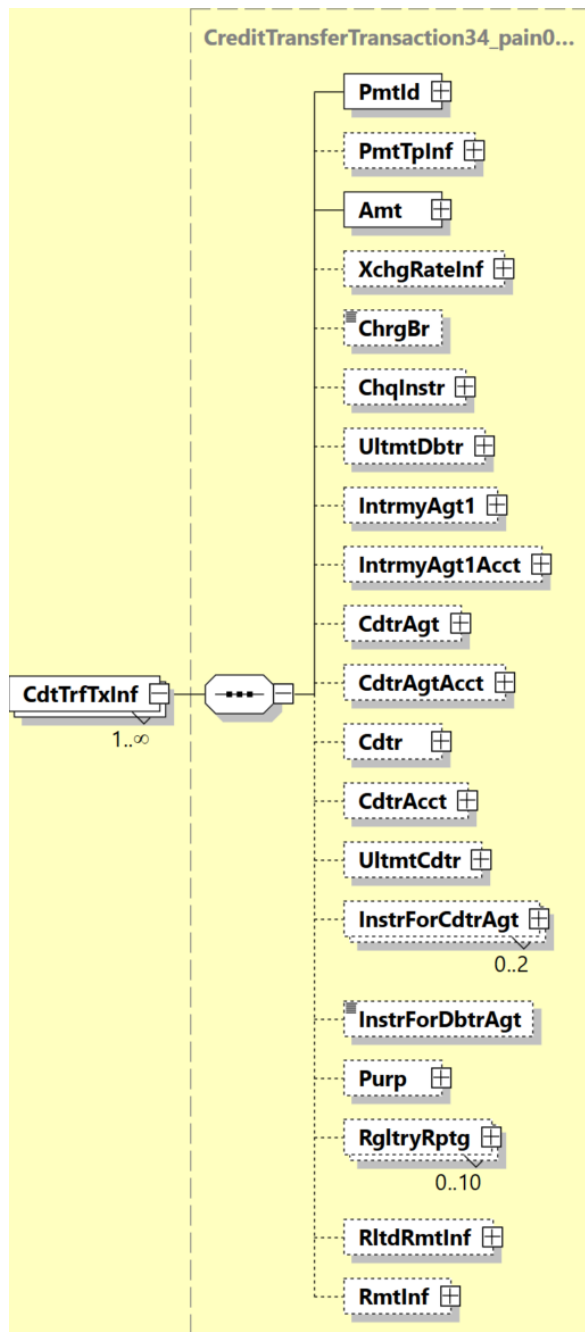


Figure 13: Credit transfer transaction information (CdtTrfTxInf)

The table below specifies all elements of the "Credit Transfer Transaction Information" relevant for the Swiss Payment Standards.

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information	CdtTrfTxInf	1..n	M			CH21
Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	M			
Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	R	Recommendation: Should be used and must be unique within the B-level. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).		DU05, CH16
Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	M	Customer reference, normally forwarded as far as the beneficiary. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).		CH16
Credit Transfer Transaction Information +Payment Identification ++UETR	UETR	0..1	BD	If present, the element will be forwarded.	S: Not forwarded in interbank traffic	
Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	D	Can be used at the B-level or C-level, but normally not both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.		CH21
Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	O	Any information about the Express processing should be sent at the B-level because values in this element are ignored.		
Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	O	Service Level affects the way the payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. May be used exactly once.	S: Must be used	CH21
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	BD	Codes according to "Payments External Code Lists" [8], if the financial institution offers the corresponding service, otherwise ignored.	S: Only SEPA allowed	CH16
Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	BD	The element is processed according to the rules of the financial institution.	S: Must not be provided.	CH17

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD		D: Must not be provided.	CH17
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Any details of SALA/PENS should be sent at the B-level. Other ISO codes may be supported by agreement with the financial institution.		
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code	Cd {Or	1..1	D			
Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary	Prtry Or}	1..1	D			
Credit Transfer Transaction Information +Amount	Amt	1..1	M	Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred, one B-level must be created.		
Credit Transfer Transaction Information +Amount ++Instructed Amount	InstdAmt {Or	1..1	D		D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99. V2: May only contain CHF, the amount must be between 0.01 and the instant payment limit. S: May only contain EUR, the amount must be between 0.01 and 999,999,999.99. X: (V1, domestic) - All currencies (after consultation with financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with financial institution) allowed.	AM01, AM02, CURR, AM03, CH20
Credit Transfer Transaction Information +Amount ++Equivalent Amount	EqvtAmt Or}	1..1	BD	The element is processed according to the rules of the financial institution.		CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Amount	Amt	1..1	M	Must be used if "Equivalent Amount" is used.	D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99. V2: The amount must be between 0.01 and the instant payment limit. S: The amount must be between 0.01 and 999,999.99.	AM01, AM02, CURR, AM03, CH20
Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Currency Of Transfer	CcyOfTrf	1..1	M	Must be used if "Equivalent Amount" is used.	D: V1: May only contain CHF or EUR. V2: May only contain CHF. S: May only contain EUR. X: (V1, domestic) - All currencies (after consultation with the financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with the financial institution) allowed.	CURR, AM03
Credit Transfer Transaction Information +Exchange Rate Information	XchgRateInf	0..1	BD	The element is processed according to the rules of the financial institution.	S: Must not be provided.	CH17, CH21
Credit Transfer Transaction Information +Exchange Rate Information ++Unit Currency	UnitCcy	0..1	O	Currency in which the exchange ratio is specified. For example, if 1 CHF = xxx CUR, this is the currency CHF.		CURR
Credit Transfer Transaction Information +Exchange Rate Information ++Exchange Rate	XchgRate	0..1	O	Must be used if "Exchange Rate Information" is used. 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).		
Credit Transfer Transaction Information +Exchange Rate Information ++Rate Type	RateTp	0..1	O	Is currently ignored by financial institutions.		
Credit Transfer Transaction Information +Exchange Rate Information ++Contract Identification	CtrctId	0..1	O	Is currently ignored by financial institutions.		

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Charge Bearer	ChrgBr	0..1	O	Can be used at the B-Level or C-Level but not both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	S: If used, then SLEV must be used	CH07, CH16
Credit Transfer Transaction Information +Cheque Instruction	ChqInstr	0..1	D	May only be used in combination with "PmtMtd" = CHK.	S: Must not be provided. D: Must not be provided. X: Must not be provided.	CH17
Credit Transfer Transaction Information +Cheque Instruction ++Cheque Type	ChqTp	0..1	O			
Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method	DlvryMtd	0..1	O			
Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	O	Ultimate debtor Can be used at the B-Level or C-Level but not both at the same time.		CH07, CH21
Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters. Must be used if Postal Address is used.		CH16
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	For a general description of the sub-elements, see chapter 3.11 "Using address information".	S: Not forwarded in interbank traffic	
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Street Name	StrtNm	0..1	R	Usage is recommended		
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Town Name	TwnNm	0..1	R	Usage is recommended. Must be used if <Adrline> is not used.	X: Must be used	CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Country	Ctry	0..1	R	Usage is recommended	X: Must be used	CH21
Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Address Line	AdrLine	0..7	O	Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element.	D: May only be used until Nov. 2025 X: Must not be provided.	CH17
Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	O			CH17
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.	S: If several elements are supplied, only one of the elements is forwarded with the following priority: 1. "AnyBIC", 2. "LEI", 3. "Other". X: If "Name"/"Address" and "AnyBIC" are used at the same time, only "AnyBIC" is forwarded. D: All the information is forwarded.	CH16, CH17, CH21
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	O			RC01, CH16, CH17
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Other".		
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other	Othr	0..n	O			

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted.		CH16, CH17
Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	BD	The element is processed according to the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification".		RC01
Credit Transfer Transaction Information +Intermediary Agent 1Account	IntrmyAgt1Acct	0..1	BD	The element is processed according to the rules of the financial institution.		CH21
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification	Id	1..1	M	Recommendation: Whenever possible the IBAN should be used.		
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++IBAN	IBAN {Or	1..1	BD			
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other	Othr Or}	1..1	BD			
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Identification	Id	1..1	M			
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Scheme Name	SchmeNm	0..1	BD	The element is processed according to the rules of the financial institution.		

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Issuer	Issr	0..1	BD	The element is processed according to the rules of the financial institution.		
Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	D	For a general description of the sub-elements, see chapter 3.12 "Identification of financial institutions"	D: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed. C: Must not be provided. S: The specification of the Creditor Agent is optional. The creditor agent is always determined from the IBAN. X: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed.	CH17, CH21
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	M		D: If supplied, IID or domestic BIC (CH/LI) X: (V1, domestic) - If supplied, IID or domestic BIC (CH/LI) (V2, foreign) - BIC recommended	
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	D	If used, then "Clearing System Member Identification" must not be present.	D: BIC (bank with SIC connection) X: (V1, domestic) - Domestic BIC (CH/LI)	AGNT, CH17
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then "BICFI" must not be present.	S: Must not be provided. X: (V2, foreign) - Must be supplied together with Name and Address	CH17, CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M	Must be used if "Clearing System Member Identification" is used.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd	1..1	D	Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according to "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.	D: Must contain CHBCC X: (V1, domestic) - Must contain CHBCC (V2, foreign) - Code CHBCC must not be used	CH16
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.	X: (V1, domestic) - When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available. D: When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available.	AGNT
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	D	Must not be supplied together with BIC. Maximum 70 characters	X: Must be used if ClrSysMmbId is used. Must be supplied together with the Address D: Must not be provided. S: Must not be provided. C: Must not be provided.	CH17, CH21, CH16
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstlAdr	0..1	D	For a general description of the sub-elements, see chapter 3.11 "Using address information"	C: Must not be provided. S: Must not be provided. D: Must not be provided. X: Must be supplied when <name> is used	CH17, CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	M	Usage is recommended.	X: Must be used if <AdrLine> is not used	CH21
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	M	Usage is recommended.	X: Must be used if <AdrLine> is not used.	AG06
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	O	Maximum two lines permitted. It is recommended to always supply structured address elements in place of this element.		
Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other	Othr	0..1	N			
Credit Transfer Transaction Information +Creditor Agent Account	CdtrAgtAcct	0..1	BD	The element is processed according to the rules of the financial institution.		CH21
Credit Transfer Transaction Information +Creditor Agent Account ++Identification	Id	1..1	M	Recommendation: IBAN should be used whenever possible.		
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++IBAN	IBAN {Or	1..1	D			
Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other	Othr Or}	1..1	D			
Credit Transfer Transaction Information +Creditor	Cdtr	0..1	M	Must be supplied.		CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	M	Maximum 70 characters. Must be used if Postal Address is used.		CH16
Credit Transfer Transaction Information +Creditor ++Postal Address	PstlAdr	0..1	O	For a general description of the sub-elements, see chapter 3.11 "Using address information"		CH16
Credit Transfer Transaction Information +Creditor ++Postal Address +++Department	Dept	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Sub Department	SubDept	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Street Name	StrtNm	0..1	R	Usage is recommended.		
Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number	BldgNb	0..1	R	Usage is recommended.		
Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Name	BldgNm	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Floor	Flr	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Box	PstBx	0..1	O			

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor ++Postal Address +++Room	Room	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Code	PstCd	0..1	R	Usage is recommended.	C: Must be provided	CH21
Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name	TwnNm	0..1	R	Recommendation: Use. If "Postal Address" is used and "Address Line" is not present, <Country> and <Town Name> must be present.		CH21
Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Location Name	TwnLctnNm	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++District Name	DstrctNm	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Country Sub Division	CtrySubDvsn	0..1	O			
Credit Transfer Transaction Information +Creditor ++Postal Address +++Country	Ctry	0..1	R	Usage is recommended. If "Postal Address" is used and "Address Line" is not present, <Country> and <Town Name> must be present.	S: It is recommended to always use this element.	CH21, BE09
Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Line	AdrLine	0..7	O	Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element.	S: It is recommended to always use <Ctry> when using this element as well. C: Must not be present	CH17
Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	D		C: Must not be present	CH17

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.	S: If several elements are supplied, only one of the elements is forwarded with the following priority: 1. "AnyBIC", 2. "LEI", 3. "Other". X: If "Name"/"Address" and "AnyBIC" are used at the same time, only "AnyBIC" is forwarded. D: All the information is forwarded.	CH16, CH17, CH21
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	O			
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Other".		
Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	O			
Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used.		CH16, CH17
Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	D	Must be provided.	C: Must not be provided.	CH17, CH21
Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	M	Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.		CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	D	Usage is recommended.	D: V1: If used, either an IBAN or QR-IBAN (CH/LI) (IBAN only) must be provided. V2: Must be used. S: Must be used.	AC01, CH21, BE09, CH16
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	D		D: V2: Must not be provided. S: Must not be provided, except for returns (Category Purpose Code: RRCT).	CH17, CH21
Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	M	Must be used if "Other" is used. For returns (Category Purpose Code: RRCT), the Account Servicer Reference of the credit must be specified here.	D: D V2: Must not be provided	AC01
Credit Transfer Transaction Information +Creditor Account ++Proxy	Prxy	0..1	O	May be supplied in addition to «Id».	D: V2: Must not be provided. S: May only be delivered in consultation with the financial institution. The specific rules for attribute AT-E003 must be observed.	
Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	D	Ultimate creditor In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible).		
Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	O	Maximum 70 characters. Must be used if Postal Address is used.		CH16
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	D	Only structured address elements permitted. For a general description of the sub-elements, see chapter 3.11 "Using address information"	S: Not forwarded in interbank traffic.	CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name	TwnNm	0..1	R	Usage is recommended.	X: Must be used	CH21

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country	Ctry	0..1	R	Usage is recommended.	X: Must be used	BE09
Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line	AdrLine	0..7	N	Must not be used.		CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	D		C: Must not be provided.	CH17
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed.	S: If several elements are supplied, only one of the elements is forwarded with the following priority: 1. "AnyBIC", 2. "LEI", 3. "Other". X: If "Name"/"Address" and "AnyBIC" are used at the same time, only "AnyBIC" is forwarded. D: All the information is forwarded.	CH16, CH17, CH21
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC	AnyBIC	0..1	O			
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI	LEI	0..1	O	Forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Other".		
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Other	Othr	0..n	O			

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used.		CH16, CH17
Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	BD	The element is processed according to the rules of the financial institution.	D: Must not be provided. S: Must not be provided. C: Must not be provided.	CH16, CH17
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	D			
Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	D			
Credit Transfer Transaction Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD	The element is processed according to the rules of the financial institution.	D: V2: Must not be provided.	CH17
Credit Transfer Transaction Information +Purpose	Purp	0..1	O			
Credit Transfer Transaction Information +Purpose ++Code	Cd	1..1	M	Codes according to the "Payments External Code Lists" [8]. Must be used if "Purpose" is used.		
Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	O	Forwarded abroad only in interbank transactions. Required for payments to certain countries (e.g. United Arab Emirates). Only one occurrence is allowed. If more information is made available, it will be ignored by the financial institutions.	D: V2: Must not be provided.	CH21
Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	O	Defines whether the information concerns the ordering party, the beneficiary or both. The use of this field must be clarified with the respective financial institution. The element is mandatory for the United Arab Emirates. Permitted codes are • CRED (corresponds to BENEFRES in Swift Field 77B), • DEBT (corresponds to ORDERRES in Swift Field 77B), • BOTH		

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	O	Information about the competent regulatory authority (central bank)		
Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Name	Nm	0..1	O	Name of the competent regulatory authority (central bank)		
Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Country	Ctry	0..1	O	Country of the competent regulatory authority (central bank)		BE09
Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	M	Must be sent if "Regulatory Reporting" is used. May be used only once.		CH21
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	O			
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	O			
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	D	Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority). If "Ctry" is used, either the element "Cd" or "Inf" must also be present.		BE09, CH21
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	D	Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment. May be used only together with the field "Ctry".		RR05, CH21
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	O			

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	O	May be used only twice. If more information is made available, it will be ignored by the financial institutions. Use of this field must be agreed with the respective financial institution.		CH17
Credit Transfer Transaction Information +Related Remittance Information	RltdRmtInf	0..10	D	The element is processed according to the rules of the financial institution. Must not be supplied together with the <RmtInf> element.	D: V2: Must not be provided. S: Not forwarded in interbank traffic.	
Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	O	Either structured or unstructured.		
Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	D	Only one occurrence is allowed, maximum 140 characters.	D: This element must not be supplied in combination with a QR-IBAN (CH/LI) S: For payment orders in connection with sales transactions to end-users, the regulation according to the current EPC Guidance Document "Improve Transparency for Retail Payment End-Users" must be observed.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured	Strd	0..n	D	Only one occurrence is allowed. Complete forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, the forwarding of the <CdtrRefInf> sub-element is prioritized. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-element tags).	D: This element must be used in combination with a QR-IBAN (CH/LI). S: May contain a maximum of 140 characters within the element including the XML tags of the sub-elements.	CH17, CH15, CH21, RR07
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O		S: Must not be provided.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		S: Must not be provided.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	O	Creditor Reference Information	D: This element must be used in combination with a QR-IBAN (CH/LI).	CH21, CH16

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	D	Reference Type	D: Must be used when "Creditor Reference Information" is used. S: Must be used when "Creditor Reference Information" is used.	CH21
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M	Must be used if "Type" is used.		CH21
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	D	Reference Type (Code) Must be used if an "ISO Creditor Reference" according to ISO 11649 is used in the <Ref> element. Only the code "SCOR" is allowed.	D: Must not be used together with a QR IBAN in the Creditor Account/IBAN element.	CH16
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	D	Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference according to IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present.	D: For specifying the structured QR reference of the QR bill, this element must contain the QRR and may only be used in combination with a QR IBAN in the "Creditor Account/IBAN" element. May include the IPI for specifying the structured reference according to IPI. S: Must not be used. X: May include IPI to specify the structured reference according to IPI.	CH17, CH16
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O	If the value "ISO" is supplied in this element and the value "SCOR" in the <Cd> element, then the <Ref> element must contain a formally correct "Creditor Reference" according to ISO 11649.	D: If the element <Cd> = "SCOR" and the element <Issr> is not supplied , the reference is validated according to ISO 11649	CH16

ISO-20022-Standard			Swiss Payment Standards			
Message Item	XML Tag	Mult	St.	General Definition	Payment Type-Specific Definition	Error
Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	D	Must be used if "Creditor Reference Information" is used	D: Must include "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. S: Must contain "Creditor Reference" according to ISO 11649 if the value "ISO" is supplied in the "Issuer" element.	CH16
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O		D: V2: Must not be provided. S: Must not be provided.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O		D: V2: Must not be provided. S: Must not be provided.	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance	TaxRmt	0..1	O		S: Must not be provided. D: Not currently used in CH/LI	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance	GrnshmtRmt	0..1	O		S: Must not be provided. D: Not currently used in CH/LI	CH17
Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O	May only be used as a supplement to other sub-elements of the structured message/remittance.	D: May only occur once. S: Must not be provided. C: Must not be provided.	CH17, CH21

Table 15: Credit transfer transaction information (CdtTrfTxInf, C level)

5 Examples of payment instructions as "pain.001" messages

5.1 Business case to QR-Bill with QR reference and SCOR reference

The following assumptions were made for specifying this example in XML:

The debtor "Example Company, Seldwyla, CH" creates a "pain.001" message as of 15.02.2023 with two payment groups. Payment group 1 contains a transaction as of 22.02.2023 from a QR-bill with a QR-IBAN and QR reference.

Payment group 2 contains a transaction as of 18.02.2023 from a QR-bill with an IBAN and SCOR reference.

XML expressions of the example, see Annex A.

5.1.1 Example data

Payment group 1 containing a transaction from a QR-bill with a QR-IBAN and QR reference

Field name	Contents
Identification of the group	PMTINF-01
Preferred execution date	22.02.2023
Name/address of the debtor	EXAMPLE LTD, SELDWYLA, CH
Customer IBAN	CH72 8000 5000 0888 7776 6
Debtor bank BIC	RAIFCH22005

Table 16: Data of payment group 1

Field name	Contents
Transaction reference	INSTRID-01-01
"End To End Identification"	ENDTOENDID-QRR
Currency/amount	CHF 3949.75
Name/address of the creditor	Robert Scheider Ltd Rue du Lac 1268 2501 Biel
Creditor IBAN	CH44 3199 9123 0008 8901 2
Reference type (proprietary)	QRR
Details of payment (structured)	210000000003139471430009017
Additional information	Order from 10.02.2023

Table 17: Transaction data

Payment group 2 containing a transaction from a QR-bill with an IBAN and SCOR reference

Field name	Contents
Identification of the group	PMTINF-02
Preferred execution date	18.02.2023
Name/address of the debtor	EXAMPLE LTD, SELDWYLA, CH
Customer IBAN	CH72 8000 5000 0888 7776 6
Debtor bank BIC	RAIFCH22005

Table 18: Data of payment group 2

Field name	Contents
Transaction reference	INSTRID-02-01
"End To End Identification"	ENDTOENDID-SCOR
Currency/amount	EUR 199.95
Name/address of the creditor	Peter Haller Rosenauweg 4 CH-8036 Zurich
Creditor IBAN	CH48 2196 6000 0096 1338 8
Reference type (code)	SCOR
Issuer	ISO
Details of payment (structured)	RF18539007547034

Table 19: Transaction data

5.2 Business case for foreign currency payment (domestic) and SEPA

The following assumptions were made for specifying this example in XML:

The debtor "Example Company, Seldwyla, CH" creates a "pain.001" message as of 15.02.2023 with two payment groups.

Payment group 1 contains a single foreign currency transaction as of 22.02.2023.

Payment group 2 contains two transactions as of 18.02.2023, one SEPA payment with and one without BIC.

XML expressions of the example, see Annex A.

5.2.1 Example data

Payment group 1 with one foreign currency payment (domestic)

Field name	Contents
Identification of the group	PMTINF-01
Preferred execution date	22.02.2023
Name/address of the debtor	EXAMPLE LTD, SELDWYLA, CH
Customer IBAN	CH72 8000 5000 0888 7776 6
Debtor bank BIC	RAIFCH22005

Table 20: Data of payment group 1

Field name	Contents
Transaction reference	INSTRID-01-01
"End To End Identification"	ENDTOENDID-001
Currency/amount	USD 3949.75
Name/Address of the creditor	Peter Haller Rosenauweg 4 CH-8036 Zurich
Creditor IBAN	CH50 2197 7000 0043 3134 6
Reference type (code)	SCOR
Details of payment (structured)	RF4220210323103704APG0018

Table 21: Transaction data

Payment group 2 with 2 SEPA payments

Field name	Contents
Identification of the group	PMTINF-02
Preferred execution date	18.02.2022
Service level	SEPA
Name/address of the debtor	EXAMPLE LTD, SELDWYLA, CH
Customer IBAN	CH72 8000 5000 0888 7776 6
Debtor bank BIC	RAIFCH22005

Table 22: Data of payment group 2

Field name	Contents
Transaction reference	INSTRID-02-01
"End To End Identification"	ENDTOENDID-002
Currency/amount	EUR 8479.25
Name/address of the creditor	Robert Scheider SA Rue de la gare 24 2501 Biel
Creditor IBAN	CH42 2198 8000 0095 2286 5
Details of payment (unstructured)	Invoice no. 408

Table 23: Data of the first transaction of this payment group

Field name	Contents
Transaction reference	INSTRID-02-02
"End To End Identification"	ENDTOENDID-003
Currency/amount	EUR 3421.00
Name/address of the creditor	Peter Haller Rosenauweg 4 CH-8036 Zurich
Creditor IBAN	DE62 0076 2011 0623 8529 57
Reference type (code)	SCOR
Issuer	ISO
Details of payment (structured)	RF712348231
Creditor bank BIC	UBSWDEFF

Table 24: Data of the second transaction of this payment group

Annex A: XML schema and examples

XML schema

The SPS XML schema

- ***pain.001.001.09.ch.03.xsd***

is published on the website www.iso-payments.ch.

It is best to open it with software specifically written for XML content.

Examples

On the website www.iso-payments.ch, the examples described in this document are published as XML files:

- ***pain_001_Example_PT_D_QRR_SCOR.xml*** (Example in accordance with chapter 5.1 "Business case to QR-Bill with QR reference and SCOR reference")
- ***pain_001_Example_PT_X_V1_PT_S.xml*** (Example in accordance with chapter 5.2 "Business case for foreign currency payment (domestic) and SEPA")

Annex B: Mapping the Swiss QR code in a QR-bill payment part into "pain.001"

QR element	Element name	St.	General definition	Element pain.001
QRCH +Header	Header		Header Header Data. Contains basic information about the Swiss QR Code	N/A
QRCH +Header ++QRType	QRType	M	QR type Unambiguous indicator for the Swiss QR Code. Fixed value SPC (Swiss Payments Code)	N/A
QRCH +Header ++Version	Version	M	Version Contains version of the specifications (Implementation Guidelines) in use on the date on which the Swiss QR Code was created. The first two positions indicate the main version, the following two positions the sub-version. Fixed value of "0200" for Version 2.0	N/A
QRCH +Header ++Coding	Coding	M	Coding type Character set code. Fixed value 1 (indicates UTF-8 restricted to the Latin character set)	N/A
QRCH +CdtrInf	CdtrInf		Creditor information Account / Payable to	N/A
QRCH +CdtrInf ++IBAN	IBAN	M	IBAN IBAN or QR-IBAN of the creditor.	Creditor Account – IBAN
QRCH +CdtrInf ++Cdtr	Cdtr		Creditor	N/A
QRCH +CdtrInf ++Cdtr +++AdrTp	AdrTp	M	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A
QRCH +CdtrInf ++Cdtr +++Name	Name	M	Name The creditor's name or company according to the account name. Comment: always matches the account holder	Creditor – Name
QRCH +CdtrInf ++Cdtr +++StrtNmOr AdrLine1	StrtNmOr AdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from the creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: Creditor – Street Name If AdrTp = K: Creditor – Address Line 1
QRCH +CdtrInf ++Cdtr +++BldgNbOr AdrLine2	BldgNbOr AdrLine2	O	Building number or address line 2 Structured Address: Building number from creditor's address Combined address elements: Address line 2 including postal code and town from creditor's address	If AdrTp = S: Creditor – Building Number If AdrTp = K: Creditor – Address Line 2
QRCH +CdtrInf ++Cdtr +++PstCd	PstCd	D	Postal code Post code from creditor's address	Creditor – Post Code

QR element	Element name	St.	General definition	Element pain.001
QRCH +CdtrInf ++Cdtr +++TwnNm	TwnNm	D	Town Town from creditor's address	Creditor – Town Name
QRCH +CdtrInf ++Cdtr +++Ctry	Ctry	M	Country Country from creditor's address	Creditor – Country
QRCH +UltmtCdtr	UltmtCdtr		Ultimate creditor <i>In favour of</i> Information about the ultimate creditor	
QRCH +UltmtCdtr ++AdrTp	AdrTp	X	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A
QRCH +UltmtCdtr ++Name	Name	X	Name The ultimate creditor's name or company	Ultimate Creditor – Name
QRCH +UltmtCdtr ++StrtNmOr AdrLine1	StrtNmOr AdrLine1	X	Street or address line 1 Structured Address: Street/P.O. Box from ultimate creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: Ultimate Creditor – Street Name If AdrTp = K: Ultimate Creditor – Address Line 1
QRCH +UltmtCdtr ++BldgNbOr AdrLine2	BldgNbOr AdrLine2	X	Building number or address line 2 Structured Address: Building number from ultimate creditor's address Combined address elements: Address line 2 including postal code and town from ultimate creditor's address	If AdrTp = S: Ultimate Creditor – Building Number If AdrTp = K: Ultimate Creditor – Address Line 2
QRCH +UltmtCdtr ++PstCd	PstCd	X	Postal code Post code from ultimate creditor's address	Ultimate Creditor – Post Code
QRCH +UltmtCdtr ++TwnNm	TwnNm	X	Town Town from ultimate creditor's address	Ultimate Creditor – Town Name
QRCH +UltmtCdtr ++Ctry	Ctry	X	Country Country from ultimate creditor's address	Ultimate Creditor – Country
QRCH +CcyAmt	CcyAmt		Payment amount information	N/A
QRCH +CcyAmt ++Amt	Amt	O	Amount The payment amount	Instructed Amount
QRCH +CcyAmtDate ++Ccy	Ccy	M	Currency The payment currency, 3-digit alphanumeric currency code according to ISO 4217	Instructed Amount
QRCH +UltmtDbtr	UltmtDbtr		Ultimate debtor <i>Payable by</i>	N/A
QRCH +UltmtDbtr ++AdrTp	AdrTp	D	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A

QR element	Element name	St.	General definition	Element pain.001
QRCH +UltmtDbtr ++Name	Name	D	Name The ultimate debtor's name or company	Ultimate Debtor – Name
QRCH +UltmtDbtr ++StrtNmOr AdrLine1	StrtNmOr AdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from ultimate debtor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: Ultimate Debtor – Street Name If AdrTp = K: Ultimate Debtor – Address Line 1
QRCH +UltmtDbtr ++BldgNbOr AdrLine2	BldgNbOr AdrLine2	O	Building number or address line 2 Structured Address: Building number from ultimate debtor's address Combined address elements: Address line 2 including postal code and town from ultimate debtor's address	If AdrTp = S: Ultimate Debtor – Building Number If AdrTp = K: Ultimate Debtor – Address Line 2
QRCH +UltmtDbtr ++PstCd	PstCd	D	Postal code Post code from ultimate debtor's address	Ultimate Debtor – Post Code
QRCH +UltmtDbtr ++TwnNm	TwnNm	D	Town Town from ultimate debtor's address	Ultimate Debtor – Town Name
QRCH +UltmtDbtr ++Ctry	Ctry	D	Country Country from ultimate debtor's address	Ultimate Debtor – Country
QRCH +RmtInf	RmtInf		Payment reference	N/A
QRCH +RmtInf ++Tp	Tp	M	Reference type Reference type (QR, ISO) The following codes are permitted: QRR – QR reference SCOR – Creditor Reference (ISO 11649) NON – without reference	Credit Transfer Transaction Information + Remittance Information See the following detailed description about Remittance Information.
QRCH +RmtInf ++Ref	Ref	D	Reference Note: The structured reference is either a QR reference or an ISO 11649 Creditor Reference	Remittance Information – Reference See the following detailed description about Remittance Information.
QRCH +RmtInf ++AddInf	AddInf		Additional information Additional information can be used for the scheme with message and for the scheme with structured reference.	N/A
QRCH +RmtInf ++AddInf +++Ustrd	Ustrd	O	Unstructured message Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference.	Procedure with notification: Remittance Information – unstructured Procedure with structured reference for additional information: AddtlRmtInf
QRCH +RmtInf ++AddInf +++Trailer	Trailer	M	Trailer Unambiguous indicator for the end of payment data. Fixed value "EPD" (End Payment Data).	N/A
QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf	O	Bill information Bill information contain coded information for automated booking of the payment. The data is not forwarded with the payment.	N/A

QR element	Element name	St.	General definition	Element pain.001
QRCH +AltPmtInf	AltPmtInf		Alternative schemes Parameters and data of other supported schemes.	N/A
QRCH +AltPmtInf ++AltPmt	AltPmt	A	Alternative scheme parameters Parameter character chain of the alternative scheme according to the syntax definition in the "Alternative scheme" section.	N/A

Table 25: Mapping the Swiss QR Code in a QR-bill payment part into "pain.001"

Note: In the Implementation Guideline QR-bill, the

- status Value X is defined as follows: "Do not fill. Field must not be filled in but must be sent (intended 'for future use', so the field separator needs to be sent)".
- Status Value A is defined as follows: "Additional. Field does not necessarily need to be delivered".

Detailed description of structured and unstructured remittance information

QR-Code			pain.001	
QRCH +RmtInf ++Ref	QRCH +RmtInf ++AddInf +++Ustrd	QRCH +RmtInf ++Tp	Remittance Information	Remittance Information/Type
Filled in	Not filled in	QRR or SCOR	Reference	Element Prtry QRR or Element Code SCOR
Filled in	Filled in	QRR or SCOR	Reference	Element Prtry QRR or Element Code SCOR
			AddtlRmtInf	N/A
Not filled in	Filled in	NON	Remittance Information – unstructured	N/A
Not filled in	Not filled in	NON	N/A	N/A

Table 26: Detailed description of structured and unstructured remittance information

Annex C: Character conversion table

The characters listed in Table 28 are permitted in "pain.001" and are converted by the financial institution according to the following colour coding whenever required.

Note: For payment type "D", no character conversion takes place because this case allows all permitted characters to be forwarded unchanged.

Colour coding	Meaning
	Use only permitted in escaped form, therefore will not be converted (see chapter 3.1)
	Permitted character, which will be converted to "." (dot)
	Permitted characters, will be converted according to the "conversion to" column by the bank
	Permitted characters, will be forwarded unchanged. "Conversion to" = none

Table 27: Colour coding of the character conversion table

A possible conversion to other characters is shown in the "Conversion to" columns.

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
	SPACE	U+0020	none	
!	EXCLAMATION MARK	U+0021	.	U+002E
"	QUOTATION MARK	U+0022	N/A	N/A
#	NUMBER SIGN	U+0023	.	U+002E
\$	DOLLAR SIGN	U+0024	.	U+002E
%	PERCENT SIGN	U+0025	.	U+002E
&	AMPERSAND	U+0026	N/A	N/A
'	APOSTROPHE	U+0027	N/A	N/A
(LEFT PARENTHESIS	U+0028	none	
)	RIGHT PARENTHESIS	U+0029	none	
*	ASTERISK	U+002A	.	U+002E
+	PLUS SIGN	U+002B	none	
,	COMMA	U+002C	none	
-	HYPHEN-MINUS	U+002D	none	
.	FULL STOP	U+002E	none	
/	SOLIDUS	U+002F	none	
0	DIGIT ZERO	U+0030	none	
1	DIGIT ONE	U+0031	none	
2	DIGIT TWO	U+0032	none	
3	DIGIT THREE	U+0033	none	
4	DIGIT FOUR	U+0034	none	
5	DIGIT FIVE	U+0035	none	
6	DIGIT SIX	U+0036	none	
7	DIGIT SEVEN	U+0037	none	
8	DIGIT EIGHT	U+0038	none	

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
9	DIGIT NINE	U+0039	none	
:	COLON	U+003A	none	
;	SEMICOLON	U+003B	,	U+002C
<	LESS-THAN SIGN	U+003C	N/A	N/A
=	EQUALS SIGN	U+003D	.	U+002E
>	GREATER-THAN SIGN	U+003E	N/A	N/A
?	QUESTION MARK	U+003F	none	
@	COMMERCIAL AT	U+0040	.	
A	LATIN CAPITAL LETTER A	U+0041	none	
B	LATIN CAPITAL LETTER B	U+0042	none	
C	LATIN CAPITAL LETTER C	U+0043	none	
D	LATIN CAPITAL LETTER D	U+0044	none	
E	LATIN CAPITAL LETTER E	U+0045	none	
F	LATIN CAPITAL LETTER F	U+0046	none	
G	LATIN CAPITAL LETTER G	U+0047	none	
H	LATIN CAPITAL LETTER H	U+0048	none	
I	LATIN CAPITAL LETTER I	U+0049	none	
J	LATIN CAPITAL LETTER J	U+004A	none	
K	LATIN CAPITAL LETTER K	U+004B	none	
L	LATIN CAPITAL LETTER L	U+004C	none	
M	LATIN CAPITAL LETTER M	U+004D	none	
N	LATIN CAPITAL LETTER N	U+004E	none	
O	LATIN CAPITAL LETTER O	U+004F	none	
P	LATIN CAPITAL LETTER P	U+0050	none	
Q	LATIN CAPITAL LETTER Q	U+0051	none	
R	LATIN CAPITAL LETTER R	U+0052	none	
S	LATIN CAPITAL LETTER S	U+0053	none	
T	LATIN CAPITAL LETTER T	U+0054	none	
U	LATIN CAPITAL LETTER U	U+0055	none	
V	LATIN CAPITAL LETTER V	U+0056	none	
W	LATIN CAPITAL LETTER W	U+0057	none	
X	LATIN CAPITAL LETTER X	U+0058	none	
Y	LATIN CAPITAL LETTER Y	U+0059	none	
Z	LATIN CAPITAL LETTER Z	U+005A	none	
[LEFT SQUARE BRACKET	U+005B	(U+0028
\	REVERSE SOLIDUS	U+005C	/	U+002F
]	RIGHT SQUARE BRACKET	U+005D)	U+0029
^	CIRCUMFLEX ACCENT	U+005E	.	U+002E
_	LOW LINE	U+005F	-	U+002D

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
`	GRAVE ACCENT	U+0060	'	U+0027
a	LATIN SMALL LETTER A	U+0061	none	
b	LATIN SMALL LETTER B	U+0062	none	
c	LATIN SMALL LETTER C	U+0063	none	
d	LATIN SMALL LETTER D	U+0064	none	
e	LATIN SMALL LETTER E	U+0065	none	
f	LATIN SMALL LETTER F	U+0066	none	
g	LATIN SMALL LETTER G	U+0067	none	
h	LATIN SMALL LETTER H	U+0068	none	
i	LATIN SMALL LETTER I	U+0069	none	
j	LATIN SMALL LETTER J	U+006A	none	
k	LATIN SMALL LETTER K	U+006B	none	
l	LATIN SMALL LETTER L	U+006C	none	
m	LATIN SMALL LETTER M	U+006D	none	
n	LATIN SMALL LETTER N	U+006E	none	
o	LATIN SMALL LETTER O	U+006F	none	
p	LATIN SMALL LETTER P	U+0070	none	
q	LATIN SMALL LETTER Q	U+0071	none	
r	LATIN SMALL LETTER R	U+0072	none	
s	LATIN SMALL LETTER S	U+0073	none	
t	LATIN SMALL LETTER T	U+0074	none	
u	LATIN SMALL LETTER U	U+0075	none	
v	LATIN SMALL LETTER V	U+0076	none	
w	LATIN SMALL LETTER W	U+0077	none	
x	LATIN SMALL LETTER X	U+0078	none	
y	LATIN SMALL LETTER Y	U+0079	none	
z	LATIN SMALL LETTER Z	U+007A	none	
{	LEFT CURLY BRACKET	U+007B	(U+0028
	VERTICAL LINE	U+007C	/	U+002F
}	RIGHT CURLY BRACKET	U+007D)	U+0029
~	TILDE	U+007E	-	U+002D
	NO-BREAK SPACE	U+00A0	space	U+0020
¡	INVERTED EXCLAMATION MARK	U+00A1	.	U+002E
¢	CENT SIGN	U+00A2	.	U+002E
£	POUND SIGN	U+00A3	.	U+002E
¤	CURRENCY SIGN	U+00A4	.	U+002E
¥	YEN SIGN	U+00A5	.	U+002E
¦	BROKEN BAR	U+00A6	.	U+002E
§	SECTION SIGN	U+00A7	.	U+002E
¨	DIAERESIS	U+00A8	.	U+002E

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
©	COPYRIGHT SIGN	U+00A9	.	U+002E
ª	FEMININE ORDINAL INDICATOR	U+00AA	.	U+002E
«	LEFT-POINTING DOUBLE ANGLE QUOTATION MARK	U+00AB	.	U+002E
¬	NOT SIGN	U+00AC	.	U+002E
–	SOFT HYPHEN	U+00AD	.	U+002E
®	REGISTERED SIGN	U+00AE	.	U+002E
—	MACRON	U+00AF	.	U+002E
°	DEGREE SIGN	U+00B0	.	U+002E
±	PLUS-MINUS SIGN	U+00B1	.	U+002E
²	SUPERSCRIT TWO	U+00B2	.	U+002E
³	SUPERSCRIT THREE	U+00B3	.	U+002E
´	ACUTE ACCENT	U+00B4	.	U+002E
µ	MICRO SIGN	U+00B5	.	U+002E
¶	PILCROW SIGN	U+00B6	.	U+002E
·	MIDDLE DOT	U+00B7	.	U+002E
¸	CEDILLA	U+00B8	.	U+002E
¹	SUPERSCRIT ONE	U+00B9	.	U+002E
º	MASCULINE ORDINAL INDICATOR	U+00BA	.	U+002E
»	RIGHT-POINTING DOUBLE ANGLE QUOTATION MARK	U+00BB	.	U+002E
¼	VULGAR FRACTION ONE QUARTER	U+00BC	.	U+002E
½	VULGAR FRACTION ONE HALF	U+00BD	.	U+002E
¾	VULGAR FRACTION THREE QUARTERS	U+00BE	.	U+002E
¿	INVERTED QUESTION MARK	U+00BF	?	U+003F
À	LATIN CAPITAL LETTER A WITH GRAVE	U+00C0	A	U+0041
Á	LATIN CAPITAL LETTER A WITH ACUTE	U+00C1	A	U+0041
Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	U+00C2	A	U+0041
Ã	LATIN CAPITAL LETTER A WITH TILDE	U+00C3	A	U+0041
Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	U+00C4	A, AE	U+0041
Å	LATIN CAPITAL LETTER A WITH RING ABOVE	U+00C5	A	U+0041
Æ	LATIN CAPITAL LETTER AE	U+00C6	A	U+0041
Ç	LATIN CAPITAL LETTER C WITH CEDILLA	U+00C7	C	U+0043
È	LATIN CAPITAL LETTER E WITH GRAVE	U+00C8	E	U+0045
É	LATIN CAPITAL LETTER E WITH ACUTE	U+00C9	E	U+0045
Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	U+00CA	E	U+0045
Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	U+00CB	E	U+0045
Ì	LATIN CAPITAL LETTER I WITH GRAVE	U+00CC	I	U+0049
Í	LATIN CAPITAL LETTER I WITH ACUTE	U+00CD	I	U+0049
Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	U+00CE	I	U+0049
Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	U+00CF	I	U+0049

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
Ð	LATIN CAPITAL LETTER ETH	U+00D0	D	U+0044
Ñ	LATIN CAPITAL LETTER N WITH TILDE	U+00D1	N	U+004E
Ò	LATIN CAPITAL LETTER O WITH GRAVE	U+00D2	O	U+004F
Ó	LATIN CAPITAL LETTER O WITH ACUTE	U+00D3	O	U+004F
Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	U+00D4	O	U+004F
Õ	LATIN CAPITAL LETTER O WITH TILDE	U+00D5	O	U+004F
Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	U+00D6	O, OE	U+004F
×	MULTIPLICATION SIGN	U+00D7	.	U+002E
Ø	LATIN CAPITAL LETTER O WITH STROKE	U+00D8	O	U+004F
Ù	LATIN CAPITAL LETTER U WITH GRAVE	U+00D9	U	U+0055
Ú	LATIN CAPITAL LETTER U WITH ACUTE	U+00DA	U	U+0055
Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U+00DB	U	U+0055
Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	U+00DC	U, UE	U+0055
Ý	LATIN CAPITAL LETTER Y WITH ACUTE	U+00DD	Y	U+0059
Þ	LATIN CAPITAL LETTER THORN	U+00DE	T	U+0062
ß	LATIN SMALL LETTER SHARP S	U+00DF	s	U+0073
à	LATIN SMALL LETTER A WITH GRAVE	U+00E0	a	U+0061
á	LATIN SMALL LETTER A WITH ACUTE	U+00E1	a	U+0061
â	LATIN SMALL LETTER A WITH CIRCUMFLEX	U+00E2	a	U+0061
ã	LATIN SMALL LETTER A WITH TILDE	U+00E3	a	U+0061
ä	LATIN SMALL LETTER A WITH DIAERESIS	U+00E4	a, ae	U+0061
å	LATIN SMALL LETTER A WITH RING ABOVE	U+00E5	a	U+0061
æ	LATIN SMALL LETTER AE	U+00E6	a	U+0061
ç	LATIN SMALL LETTER C WITH CEDILLA	U+00E7	c	U+0063
è	LATIN SMALL LETTER E WITH GRAVE	U+00E8	e	U+0065
é	LATIN SMALL LETTER E WITH ACUTE	U+00E9	e	U+0065
ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	U+00EA	e	U+0065
ë	LATIN SMALL LETTER E WITH DIAERESIS	U+00EB	e	U+0065
ì	LATIN SMALL LETTER I WITH GRAVE	U+00EC	i	U+0069
í	LATIN SMALL LETTER I WITH ACUTE	U+00ED	i	U+0069
î	LATIN SMALL LETTER I WITH CIRCUMFLEX	U+00EE	i	U+0069
ï	LATIN SMALL LETTER I WITH DIAERESIS	U+00EF	i	U+0069
ð	LATIN SMALL LETTER ETH	U+00F0	d	U+0064
ñ	LATIN SMALL LETTER N WITH TILDE	U+00F1	n	U+006E
ò	LATIN SMALL LETTER O WITH GRAVE	U+00F2	o	U+006F
ó	LATIN SMALL LETTER O WITH ACUTE	U+00F3	o	U+006F
ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	U+00F4	o	U+006F
õ	LATIN SMALL LETTER O WITH TILDE	U+00F5	o	U+006F
ö	LATIN SMALL LETTER O WITH DIAERESIS	U+00F6	o, oe	U+006F

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
÷	DIVISION SIGN	U+00F7	.	U+002E
ø	LATIN SMALL LETTER O WITH STROKE	U+00F8	o	U+006F
ù	LATIN SMALL LETTER U WITH GRAVE	U+00F9	u	U+0075
ú	LATIN SMALL LETTER U WITH ACUTE	U+00FA	u	U+0075
û	LATIN SMALL LETTER U WITH CIRCUMFLEX	U+00FB	u	U+0075
ü	LATIN SMALL LETTER U WITH DIAERESIS	U+00FC	u, ue	U+0075
ý	LATIN SMALL LETTER Y WITH ACUTE	U+00FD	y	U+0079
þ	LATIN SMALL LETTER THORN	U+00FE	t	U+0070
ÿ	LATIN SMALL LETTER Y WITH DIAERESIS	U+00FF	y	U+0079
Ā	LATIN CAPITAL LETTER A WITH MACRON	U+0100	A	U+0041
ā	LATIN SMALL LETTER A WITH MACRON	U+0101	a	U+0061
Ă	LATIN CAPITAL LETTER A WITH BREVE	U+0102	A	U+0041
ă	LATIN SMALL LETTER A WITH BREVE	U+0103	a	U+0061
Ą	LATIN CAPITAL LETTER A WITH OGONEK	U+0104	A	U+0041
ą	LATIN SMALL LETTER A WITH OGONEK	U+0105	a	U+0061
Č	LATIN CAPITAL LETTER C WITH ACUTE	U+0106	C	U+0043
č	LATIN SMALL LETTER C WITH ACUTE	U+0107	c	U+0063
Ĉ	LATIN CAPITAL LETTER C WITH CIRCUMFLEX	U+0108	C	U+0043
ĉ	LATIN SMALL LETTER C WITH CIRCUMFLEX	U+0109	c	U+0063
Ċ	LATIN CAPITAL LETTER C WITH DOT ABOVE	U+010A	C	U+0043
ċ	LATIN SMALL LETTER C WITH DOT ABOVE	U+010B	c	U+0063
Č	LATIN CAPITAL LETTER C WITH CARON	U+010C	C	U+0043
č	LATIN SMALL LETTER C WITH CARON	U+010D	c	U+0063
Ď	LATIN CAPITAL LETTER D WITH CARON	U+010E	D	U+0044
ď	LATIN SMALL LETTER D WITH CARON	U+010F	d	U+0064
Ð	LATIN CAPITAL LETTER D WITH STROKE	U+0110	D	U+0044
ð	LATIN SMALL LETTER D WITH STROKE	U+0111	d	U+0064
Ē	LATIN CAPITAL LETTER E WITH MACRON	U+0112	E	U+0045
ē	LATIN SMALL LETTER E WITH MACRON	U+0113	e	U+0065
Ĕ	LATIN CAPITAL LETTER E WITH BREVE	U+0114	E	U+0045
ĕ	LATIN SMALL LETTER E WITH BREVE	U+0115	e	U+0065
Ė	LATIN CAPITAL LETTER E WITH DOT ABOVE	U+0116	E	U+0045
ė	LATIN SMALL LETTER E WITH DOT ABOVE	U+0117	e	U+0065
Ę	LATIN CAPITAL LETTER E WITH OGONEK	U+0118	E	U+0045
ę	LATIN SMALL LETTER E WITH OGONEK	U+0119	e	U+0065
Ě	LATIN CAPITAL LETTER E WITH CARON	U+011A	E	U+0045
ě	LATIN SMALL LETTER E WITH CARON	U+011B	e	U+0065
Ĝ	LATIN CAPITAL LETTER G WITH CIRCUMFLEX	U+011C	G	U+0047

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
ĝ	LATIN SMALL LETTER G WITH CIRCUMFLEX	U+011D	g	U+0067
Ğ	LATIN CAPITAL LETTER G WITH BREVE	U+011E	G	U+0047
ğ	LATIN SMALL LETTER G WITH BREVE	U+011F	g	U+0067
Ġ	LATIN CAPITAL LETTER G WITH DOT ABOVE	U+0120	G	U+0047
ġ	LATIN SMALL LETTER G WITH DOT ABOVE	U+0121	g	U+0067
Ģ	LATIN CAPITAL LETTER G WITH CEDILLA	U+0122	G	U+0047
ģ	LATIN SMALL LETTER G WITH CEDILLA	U+0123	g	U+0067
Ĥ	LATIN CAPITAL LETTER H WITH CIRCUMFLEX	U+0124	H	U+0048
ĥ	LATIN SMALL LETTER H WITH CIRCUMFLEX	U+0125	h	U+0069
Ħ	LATIN CAPITAL LETTER H WITH STROKE	U+0126	H	U+0048
ħ	LATIN SMALL LETTER H WITH STROKE	U+0127	h	U+0068
İ	LATIN CAPITAL LETTER I WITH TILDE	U+0128	I	U+0049
ĩ	LATIN SMALL LETTER I WITH TILDE	U+0129	i	U+0069
Ī	LATIN CAPITAL LETTER I WITH MACRON	U+012A	I	U+0049
ī	LATIN SMALL LETTER I WITH MACRON	U+012B	i	U+0069
Ĭ	LATIN CAPITAL LETTER I WITH BREVE	U+012C	I	U+0049
ĭ	LATIN SMALL LETTER I WITH BREVE	U+012D	i	U+0069
Į	LATIN CAPITAL LETTER I WITH OGONEK	U+012E	I	U+0049
į	LATIN SMALL LETTER I WITH OGONEK	U+012F	i	U+0069
İ	LATIN CAPITAL LETTER I WITH DOT ABOVE	U+0130	I	U+0049
ı	LATIN SMALL LETTER DOTLESS I	U+0131	i	U+0069
IJ	LATIN CAPITAL LIGATURE IJ	U+0132	I	U+0049
ij	LATIN SMALL LIGATURE IJ	U+0133	i	U+0069
Ĵ	LATIN CAPITAL LETTER J WITH CIRCUMFLEX	U+0134	J	U+004A
ĵ	LATIN SMALL LETTER J WITH CIRCUMFLEX	U+0135	j	U+006A
Ķ	LATIN CAPITAL LETTER K WITH CEDILLA	U+0136	K	U+004B
ķ	LATIN SMALL LETTER K WITH CEDILLA	U+0137	k	U+006B
ƙ	LATIN SMALL LETTER KRA	U+0138	.	U+002E
Ĺ	LATIN CAPITAL LETTER L WITH ACUTE	U+0139	L	U+004C
ĺ	LATIN SMALL LETTER L WITH ACUTE	U+013A	l	U+006C
Ľ	LATIN CAPITAL LETTER L WITH CEDILLA	U+013B	L	U+004C
ļ	LATIN SMALL LETTER L WITH CEDILLA	U+013C	l	U+006C
Ľ	LATIN CAPITAL LETTER L WITH CARON	U+013D	L	U+004C
ľ	LATIN SMALL LETTER L WITH CARON	U+013E	l	U+006C
Ł	LATIN CAPITAL LETTER L WITH MIDDLE DOT	U+013F	L	U+004C
ł	LATIN SMALL LETTER L WITH MIDDLE DOT	U+0140	l	U+006C
Ł	LATIN CAPITAL LETTER L WITH STROKE	U+0141	L	U+004C
ł	LATIN SMALL LETTER L WITH STROKE	U+0142	l	U+006C

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
Ñ	LATIN CAPITAL LETTER N WITH ACUTE	U+0143	N	U+004E
ñ	LATIN SMALL LETTER N WITH ACUTE	U+0144	n	U+006E
Ŋ	LATIN CAPITAL LETTER N WITH CEDILLA	U+0145	N	U+004E
ŋ	LATIN SMALL LETTER N WITH CEDILLA	U+0146	n	U+006E
Ñ	LATIN CAPITAL LETTER N WITH CARON	U+0147	N	U+004E
ň	LATIN SMALL LETTER N WITH CARON	U+0148	n	U+006E
’n	LATIN SMALL LETTER N PRECEDED BY APOSTROPHE	U+0149	.	U+002E
Ŋ	LATIN CAPITAL LETTER ENG	U+014A	.	U+002E
ŋ	LATIN SMALL LETTER ENG	U+014B	.	U+002E
Ō	LATIN CAPITAL LETTER O WITH MACRON	U+014C	.	U+002E
ō	LATIN SMALL LETTER O WITH MACRON	U+014D	.	U+002E
Ö	LATIN CAPITAL LETTER O WITH BREVE	U+014E	.	U+002E
ö	LATIN SMALL LETTER O WITH BREVE	U+014F	.	U+002E
Ő	LATIN CAPITAL LETTER O WITH DOUBLE ACUTE	U+0150	O	U+004F
ő	LATIN SMALL LETTER O WITH DOUBLE ACUTE	U+0151	o	U+006F
Œ	LATIN CAPITAL LIGATURE OE	U+0152	O	U+004F
œ	LATIN SMALL LIGATURE OE	U+0153	o	U+006F
Ŕ	LATIN CAPITAL LETTER R WITH ACUTE	U+0154	R	U+0052
ř	LATIN SMALL LETTER R WITH ACUTE	U+0155	r	U+0072
Ŗ	LATIN CAPITAL LETTER R WITH CEDILLA	U+0156	R	U+0052
ŗ	LATIN SMALL LETTER R WITH CEDILLA	U+0157	r	U+0072
Ř	LATIN CAPITAL LETTER R WITH CARON	U+0158	R	U+0052
ř	LATIN SMALL LETTER R WITH CARON	U+0159	r	U+0072
Ś	LATIN CAPITAL LETTER S WITH ACUTE	U+015A	S	U+0053
ś	LATIN SMALL LETTER S WITH ACUTE	U+015B	s	U+0073
Ŝ	LATIN CAPITAL LETTER S WITH CIRCUMFLEX	U+015C	S	U+0053
ŝ	LATIN SMALL LETTER S WITH CIRCUMFLEX	U+015D	s	U+0073
Ş	LATIN CAPITAL LETTER S WITH CEDILLA	U+015E	S	U+0053
ş	LATIN SMALL LETTER S WITH CEDILLA	U+015F	s	U+0073
Š	LATIN CAPITAL LETTER S WITH CARON	U+0160	S	U+0053
š	LATIN SMALL LETTER S WITH CARON	U+0161	s	U+0073
Ţ	LATIN CAPITAL LETTER T WITH CEDILLA	U+0162	T	U+0054
ţ	LATIN SMALL LETTER T WITH CEDILLA	U+0163	t	U+0074
Ť	LATIN CAPITAL LETTER T WITH CARON	U+0164	T	U+0054
ť	LATIN SMALL LETTER T WITH CARON	U+0165	t	U+0074
Ƨ	LATIN CAPITAL LETTER T WITH STROKE	U+0166	T	U+0054
Ƨ	LATIN SMALL LETTER T WITH STROKE	U+0167	t	U+0074

Character	Unicode Character Description	Code point in Unicode	Conversion to	
			Character	Unicode code point
Ů	LATIN CAPITAL LETTER U WITH TILDE	U+0168	U	U+0055
ů	LATIN SMALL LETTER U WITH TILDE	U+0169	u	U+0075
Ū	LATIN CAPITAL LETTER U WITH MACRON	U+016A	U	U+0055
ū	LATIN SMALL LETTER U WITH MACRON	U+016B	u	U+0075
Ů	LATIN CAPITAL LETTER U WITH BREVE	U+016C	U	U+0055
ů	LATIN SMALL LETTER U WITH BREVE	U+016D	u	U+0075
Ů	LATIN CAPITAL LETTER U WITH RING ABOVE	U+016E	U	U+0055
ů	LATIN SMALL LETTER U WITH RING ABOVE	U+016F	u	U+0075
Ů	LATIN CAPITAL LETTER U WITH DOUBLE ACUTE	U+0170	U	U+0055
ů	LATIN SMALL LETTER U WITH DOUBLE ACUTE	U+0171	u	U+0075
Ů	LATIN CAPITAL LETTER U WITH OGONEK	U+0172	U	U+0055
ů	LATIN SMALL LETTER U WITH OGONEK	U+0173	u	U+0075
Ŵ	LATIN CAPITAL LETTER W WITH CIRCUMFLEX	U+0174	W	U+0057
ŵ	LATIN SMALL LETTER W WITH CIRCUMFLEX	U+0175	w	U+0077
Ŷ	LATIN CAPITAL LETTER Y WITH CIRCUMFLEX	U+0176	Y	U+0059
ŷ	LATIN SMALL LETTER Y WITH CIRCUMFLEX	U+0177	y	U+0079
ÿ	LATIN CAPITAL LETTER Y WITH DIAERESIS	U+0178	Y	U+0059
Ž	LATIN CAPITAL LETTER Z WITH ACUTE	U+0179	Z	U+005A
ž	LATIN SMALL LETTER Z WITH ACUTE	U+017A	z	U+007A
Ž	LATIN CAPITAL LETTER Z WITH DOT ABOVE	U+017B	Z	U+005A
ž	LATIN SMALL LETTER Z WITH DOT ABOVE	U+017C	z	U+007A
Ž	LATIN CAPITAL LETTER Z WITH CARON	U+017D	Z	U+005A
ž	LATIN SMALL LETTER Z WITH CARON	U+017E	z	U+007A
ſ	LATIN SMALL LETTER LONG S	U+017F	.	U+002E
ſ	LATIN CAPITAL LETTER S WITH COMMA BELOW	U+0218	S	U+0053
ſ	LATIN SMALL LETTER S WITH COMMA BELOW	U+0219	s	U+0073
ſ	LATIN CAPITAL LETTER T WITH COMMA BELOW	U+021A	T	U+0054
ſ	LATIN SMALL LETTER T WITH COMMA BELOW	U+021B	t	U+0074
€	EURO SIGN	U+20AC	E	U+0045

Table 28: Character conversion