



Delta document for the adjustments made from SPS 2024 to SPS 2025

Swiss Payment Standards

Version 1.0, valid from 22. November 2025

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	Change description	Chapter
1.0	22.11.2025	First edition	all

Table 1: Change history

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Introduction

SIX Interbank Clearing Ltd ("**SIC Ltd**") is involved in committees and commissions that deal with standardisation issues in national and international payment traffic. It helps to ensure that Swiss financial institutions can set up their products and services in a timely manner on solid platforms that are networked in line with the market, thus ensuring a continued smooth flow of payment traffic.

The Swiss Payment Standards 2025 ("**SPS 2025**") include *Business Rules, Implementation Guidelines for Cash Management, Implementation Guidelines for Credit Transfer and Implementation Guidelines for Status Report*, as well as other standards. They are issued under the leadership of SIC Ltd and undergo periodic further development.

To assist you with the changes made in SPS 2025, we provide a document that shows all the adjustments from SPS 2024 to SPS 2025.

The document is divided into two parts. The first part presents the changes to SPS 2025. The second part is a summary of the adjustments that were made for the sake of clarity and were not part of the consultation procedure. Corrections of typographical errors are not listed in this document.

1 Adjustments to SPS 2025

The first part of the Delta document contains detailed information on the changes introduced as part of SPS 2025.

All adjustments have been listed here again as a summary.

1.1 Implementation Guidelines for Credit Transfer

1.1.1 Adjustment to "Use of address information" (chapter 3.11)

The adjustment is due to the fact that the Swift MT formats also have to be transferred.

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

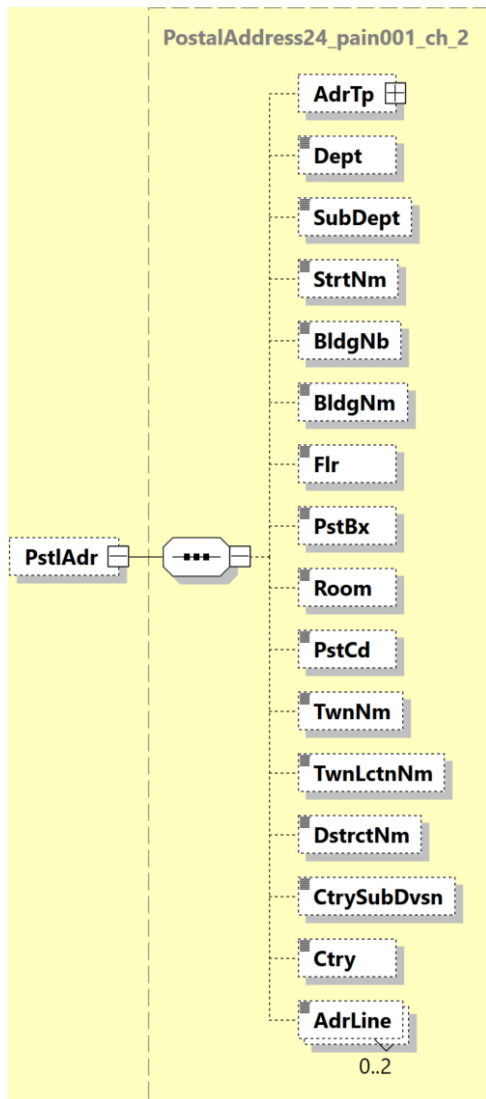


Figure 1: Data elements for address data (generic)

ISO 20022 Standard			Swiss Payment Standards		
Message Item	XML-Tag	Mult	General Definition	Status	Remark
Address Type	AdrTp	0..1	Address Type	N	Must not be provided.
Department	Dept	0..1	Department	O	
Sub Department	SubDept	0..1	Sub-department	O	
Street Name	StrtNm	0..1	Street name	R	Use is recommended.
Building Number	BldgNb	0..1	Building number	R	Use is recommended.
Building Name	BldgNm	0..1	Building Name	O	
Floor	Flr	0..1	Floor	O	
Post Box	PstBx	0..1	Post box	O	
Room	Room	0..1	Room	O	
Post Code	PstCd	0..1	Post code	R	Use is recommended.
Town Name	TwnNm	0..1	Town name	R	Must be used if <Adrlne> is not used.
Town Location Name	TwnLctnNm	0..1		O	
District Name	DstrctNm	0..1	District/commune	O	
Country Sub Division	CtrySubDvsn	0..1	Part of the country (e.g. canton, province, state)	O	
Country	Ctry	0..1	Country (country code as per ISO 3166, Alpha-2 code)	R	Use is recommended. Must be used if <Adrlne> is not used.
Address Line	AdrLine	0..7	Unstructured address information	BD	Maximum 2 lines allowed. Can be used for address information which cannot be supplied in a structured element. Data already provided in another element must not be repeated. It is recommended to always supply structured address elements in place of this element.

Table 2: Data elements for address data (generic)

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

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

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

"Structured" variant:

- "Name"
- "Street Name" and "Building Number" (recommended)
- Other structured elements
- "Post Code" and "Town Name"
- "Country"
- The sub-elements "Town Name" and "Country" must always be supplied.

In "pain.001" for example, it would look like this:

```

<Cdtr>
  <Nm>Sample Ltd</Nm>
  <PstlAdr>
    <StrtNm>Street Example</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>3000</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>

```

Until further notice, the specification of the house number (sub-element "Building Number") is permitted in the sub-element "Street Name". 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.

For the element "Name", the restriction of 70 characters still applies for SEPA payment type "S".

"Hybrid" variant (as of November 2025)

- "Name"
- Other structured elements
- The sub-elements "Town Name" and "Country" must always be supplied.
- Two uses of "Address Line" are permitted – 2*70 characters maximum, containing information which cannot be provided in any of the structured fields. Data already provided in another structured address element must not be repeated.

In "pain.001" for example, it would look like this:

```

<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Keppel Bay</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>123456</PstCd>
    <TwnNm>Singapore</TwnNm >
    <Ctry>SG</Ctry>
    <AdrLine>Carribean At Keppel Bay</AdrLine>
    <AdrLine>05-66</AdrLine>
  </PstlAdr>
</Cdtr>

```

Notes 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 type "X".~~

For the element "Name", the restriction of 70 characters still applies for SEPA payment type "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 and as of November 2025 the hybrid address. However, when using the unstructured address, a maximum of 105 characters (three lots of 35 characters) is possible for the sub-elements "Address Line". In this case, the element "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 in accordance with 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 further rules before placing the order. The rules may vary depending on currency, destination country or correspondent bank.

~~For payment type "S", the hybrid address can also be used starting from October 2025.~~

1.1.2 Adjustment to the XML schema validation (chapter 3.6)

The adjustment was made due to various objections from the financial institutions.

Validation of the XML schemas

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*, specific 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 resulting from a schema violation are rejected by the financial institutions ~~as a rule~~.

To prevent file rejections during the file submission on the customer side due to a schema error, software providers are instructed to test an ISO-20022 message against the corresponding pain.001 schema in advance.

~~However, the reactions to any errors may differ among the financial institutions. For example, if an element is filled that should not be present pursuant 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 ~~of the *Implementation Guidelines for Credit Transfer*~~.

1.1.3 Adjustment to the character set for the reference elements (chapter 3.2)

This textual correction was made to prevent or minimise misunderstandings.

Character set for reference elements – old:

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
- '0+,-./:?'

The special characters in highlighting above are now clearly presented.

Character set for the reference elements – new:

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
- The following special characters:

Character	Description	Code
'	Apostrophe	U+0027
(Left parenthesis	U+0028
)	Right parenthesis	U+0029
+	Plus sign	U+002B
,	Comma	U+002C
-	Hyphen-minus	U+002D
.	Full stop	U+002E
/	Slash (Solidus)	U+002F
:	Colon	U+003A
?	Question mark	U+003F

Figure 2: Special characters for the reference elements

1.1.4 Adjustments to general or payment-type-specific definitions

As a result of the other changes in the SPS 2025, the following adjustments are made to general or field-related definitions.

1.1.4.1 Adjustment to the element "Name" to 140 characters

The following textual adjustment has been made: for the element "Name", the restriction to 70 characters has been lifted. However, this restriction still applies for the payment type "S" (SEPA).

The following elements and sub-elements under this path have been adapted:

- Elements/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty/Nm*
- Elements/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm*
- Elements/Document/CstmrCdtTrfInitn/PmtInf/UltmtDbtr/Nm*
- Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr/Nm*
- Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm*
- Elements/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Nm*

Characteristic	CH definition – old	CH definition – new
Name <Nm>	Recommendation: Use. Designation or name by which the sending party of the message is known or commonly used for its identification, maximum 70 characters .	Recommendation: Use. Designation or name by which <i>the respective party of the message (depending on the element)</i> is known or commonly used for its identification.

Table 3: Adjustment to "Name"

Characteristic	Payment type-specific definition – old	Payment type-specific definition – old
Name <Nm>	None	"S": 70 characters maximum

Table 4: Adjustment to "Name"

1.2 Implementation Guidelines for Cash Management

1.2.1 Adjustments to "Interest"

The fields "Interest" can now be used to represent an account interest statement.

The following elements and sub-elements under this path have been added or adapted:
Elements/Document/BkToCstmrStmt/Stmt/Ntry/Intrst.

Eigenschaft	CH-Definition alt	CH-Definition neu
Interest <Intrst>	None	This element can be used to represent an account interest statement.
Record <Rcrd>	None	Account interest statement details.
Proprietary <Prtry>	None	The following values can be used for account interest statements: INTE Interest WHLD Withholding tax FCIN Fees OTHR Other

Table 5: Adjustments to <Intrst>

1.2.2 Adjustments to "Account"

Additional fields in the element "Account" can now be used to forward account names and categories. Their use is recommended in multi banking.

The following elements and sub-elements under this path have been added or adapted:
Elements/Document/BkToCstmrStmt/Stmt/Acct.

Characteristic	CH definitions – old	CH definitions – new										
Type <Tp>	None	Can be used for account categorisation. Its use is recommended for multi banking.										
Code <Cd>	None	The following codes are intended for account categorisation: <table border="0"> <tr> <td>LOAN</td> <td>Credit and loan account</td> </tr> <tr> <td>LLSV</td> <td>Pension fund and vesting account</td> </tr> <tr> <td>SVGS</td> <td>Savings account</td> </tr> <tr> <td>TRAN</td> <td>Current account and payment account</td> </tr> <tr> <td>OTHR</td> <td>Other</td> </tr> </table>	LOAN	Credit and loan account	LLSV	Pension fund and vesting account	SVGS	Savings account	TRAN	Current account and payment account	OTHR	Other
LOAN	Credit and loan account											
LLSV	Pension fund and vesting account											
SVGS	Savings account											
TRAN	Current account and payment account											
OTHR	Other											
Name <Nm>	Additional account designation	Can be used to forward the account designation. Its use is recommended for multi banking.										

Table 6: Adjustments to <Acct>

1.2.3 Adjustments to "Status"

The existing restriction of the fields "ND" ("Not Delivered") is lifted.

Old definitions:

Status	Designation	Description
M	Mandatory	The element is mandatory and is always delivered.
O	Optional	The element is optional. <ul style="list-style-type: none"> FI may deliver this element
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, the element can be mandatory or optional.
ND	Not Delivered	The element is not delivered in connection with CH payment types. The element can be delivered for incoming payments from abroad or in connection with other transactions (e.g. securities).

New definitions:

Status	Designation	Description
M	Mandatory	The element is mandatory and is always delivered.
O	Optional	The element is optional. <ul style="list-style-type: none"> FI may deliver this element
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, the element can be mandatory or optional.

Table 7: Status elements

All fields with the status "ND" now have the status "O".

There are 38 fields affected, which we do not list here.

2 Textual adjustments to SPS 2025

The second part is a summary of the textual adjustments that were not part of the consultation procedure. Corrections of typographical errors are not listed in this document.

- *Business Rules*
- *Implementation Guidelines for Credit Transfer*
- *Implementation Guidelines for Cash Management*

2.1 Business Rules

2.1.1 Swiss direct debits – Direct Debit Initiation (pain.008)

The A, B and C levels for direct debits are interpreted in the same way as in a "Customer Credit Transfer", although the "Debtor" and "Creditor" roles are reversed (the B level corresponds to the "Creditor" and the C level corresponds to the "Debtor"). The definitions of the elements in chapter 2.1 "Transfers – Credit Transfer Initiation (pain.001)" also apply correspondingly to direct debits. The specific details for processing the "Customer Direct Debit Initiation" (pain.008) message are described in the *Implementation Guidelines* for the Swiss Direct Debit Procedure.

ISO 20022 Maintenance Release 2009 (pain.008.001.02 and pain.002.001.03) is supported. There are currently no plans to switch to a newer version.

Analogous to the payment instruction, the financial institutions generally provide a Status Report in the "pain.002" format for each submitted message, although a "pain.002.001.10" (2019 version) can also be used for this purpose.

SIX has decided, in consultation with the committees of the Swiss financial centre, to discontinue the existing direct debit procedures LSV⁺/BDD on 30 September 2028. For this reason, the corresponding *Implementation Guidelines* will not be updated.

2.1.2 ~~Dual role of "camt.054" message (transaction notification)~~

The "camt.054" message is used ~~for both the detailed display of batch bookings and to notify~~ credits and debits. This can concern both individual transactions and the details of a batch booking (detailed notification). A single "camt.054" message can contain one or more bookings (individual and batch bookings) as a detailed notification.

The ~~external~~ breakdown of batch bookings via "camt.054" detailed notification ~~happens~~ can be offered independently and in addition to the ~~possible~~ use of "camt.054" for debit and credit notifications.

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

Table 8: Cash Management messages: "camt.054"

2.1.3 Notification for instant payments

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

The "camt.054" can be offered with the following variants and in combinations thereof:

- Immediate individual notification (regardless of whether the incoming payment is credited as an individual booking or part of batch booking/aggregation).
- Periodic detailed notification as an individual credit or part of a batch credit.

~~Notification of booking can be sent individually in a debit or credit advice and/or as part of a collective booking in two different "camt.054". In this case,~~

When collecting/aggregating incoming payments in the standardised procedure in accordance with chapter ~~3.3~~ 4, the financial institutions may provide for a combined offer for incoming instant payments as part of their customer offering. This can include immediate notification (e.g. with a "camt.054" credit advice) with simultaneous batch booking/aggregation of incoming payments with periodic booking and the corresponding cancellation in a "camt.053" or in a separate "camt.054".

Regardless of the type of notification, an "Account Servicer Reference" must be provided at the Transaction Details level (D-Level). In the case of multiple notifications (combined offer), a duplicate check can be carried out using the "Account Servicer Reference" ~~at the Transaction Details level (D-Level).~~

~~When collecting incoming payments in the standardised procedure in accordance with chapter 3.3, financial institutions may provide for a combined offer for incoming instant payments as part of their customer offering. This can include immediate notification (e.g. with a "camt.054" credit advice) with simultaneous collection/aggregation of incoming payments with periodic booking and the corresponding cancellation in a "camt.053" or in a separate "camt.054".~~

2.1.4 Batch booking scenarios

The *Swiss Payment Standards* support different batch booking scenarios.

- **Customer collects:** The customer instructs the collection of direct debits or credits using the batch booking indicator in the credit transfer messages (pain.001) or the orders for SEPA direct debits (pain.008).
- **Financial institution collects:** Direct debits or credits are collected based on the settings in the customer's master data or as part of a specific customer offering, for example when QR-bills are received or are from the Swiss direct debit procedure.

The rules for batch booking and breakdown within a standardised procedure are described in chapter ~~3.3.3~~ 4.

2.1.5 Structured and hybrid address

2.1.5.1 Structure and definition

In the ISO 20022 data model, the address is defined as the "PostalAddress" component used in payment messages. It consists of various sub-elements that are either specifically defined, e.g. "Floor – Max70Text – [0..1] – Floor or storey within a building", or described in an open manner, e.g. "AddressLine – Max70Text – [0..7] – Information that locates and identifies a specific address, as defined by postal services, presented in free format text". The terms "unstructured", "structured" or "hybrid" address do not originate from ISO 20022, but describe which elements are used to describe the address in a specific implementation.

~~The addresses of the parties involved in an ISO 20022 message can be either structured or unstructured (sub-element "Address Line") in the elements "Name" and "Postal Address".~~

The following sub-elements are recommended for the structured address of parties in Switzerland and Liechtenstein: "Street Name", "Building Number", "Post Code", "Town Name" and "Country".

The use of additional elements for foreign addresses is based on the recommendations of the respective country or market area.

The "hybrid" address consists of a selection of defined elements – like the "structured" address, supplemented with a maximum of two sub-elements <AdrLine>, whereby one piece of information about the address may not occur more than once (e.g. the street name may be provided either in the sub-element <StrtNm> or in the sub-element <AdrLine>, but not in both).

The specification of the places "Town Name" and "Country" are mandatory in any case and are obligatory elements in the message.

The implementation is described in the *Swiss Implementation Guidelines for Customer-to-Bank Messages for Credit Transfers in Payment Transactions* chapter 3.11 "Use of address information".

2.1.5.2 Mandatory introduction in November 2026 and November 2025

Since November 2022, the structured address must be used for the parties "Ultimate Creditor" and "Ultimate Debtor" in cross-border payment transactions (payment type "X").

Following various market feedback, the originally planned launch has been postponed to November ~~2025~~ 2026.

~~Swift will offer the "hybrid address" option on its network~~ From November 2025, the option "hybrid address" will also be introduced for Switzerland and Liechtenstein (SIC/euroSIC), the SEPA schemes (SCT, SCT Inst, SDD Core, SDD Business) and Swift (CBPR+). It supplements the structured address with the option of providing information in two general elements "Address Line". The obligation to provide the place and country also applies when using the "hybrid address".

The specific implementation is described in the *Implementation Guidelines for Credit Transfers* (version 2.2).

However, due to the already high usage of the structured address in Switzerland and in Liechtenstein, the *Swiss Payment Standards* will not be generally adapted. ~~Nonetheless~~, a tolerance rule ~~will be~~ has been introduced to facilitate implementation.

Until further notice, the specification of the house number (element "Building Number") in the element "Street Name" is permitted and will not be rejected when placing an order. For SEPA and cross-border payments in particular, the transaction may still be rejected depending on the regulations and handling in the recipient country. A similar tolerance exists for the QR-bill,

which is described in the *Swiss Payment Standards: Swiss Implementation Guidelines for the QR-bill*, version 2.3 dated 20 November 2023.

The use of the structured address will be mandatory for all parties and all payment types ("D" for domestic, "S" for SEPA, "X" for cross-border and domestic foreign currency) starting from November 2026. The financial institutions can also enable their customers to use the "hybrid address" as part of their offering.

~~However, this option does not apply to the QR-bill, which will only be processed with the structured address from November 2025.~~ Furthermore, depending on the payment type, it remains also possible to replace the address with another element like the BIC. The details are described in the *Implementation Guidelines*.

The minimum requirements are based on the specifications in the respective interbank payment traffic, such as the *Implementation Guidelines for Interbank Messages in SIC/euroSIC*, the requirements of the EPC and the rules for cross-border payment traffic, as well as the underlying regulatory provisions. For deposits at the post office counter, there are additional requirements for the "Ultimate Debtor" data.

If the minimum requirements are not met, financial institutions may reject a payment instruction.

Payment orders with an unstructured address in accordance with the *Implementation Guidelines for Credit Transfers* (version 2.1.1) can only be processed until the SIC release of 20 November 2026. In order to ensure timely processing, financial institutions can refuse to accept payment orders with unstructured addresses before this deadline.

Domestic LSV⁺/BDD procedures and the issuing and processing of bank cheques are exempt from the obligation to provide a structured address. Individual financial institutions are free to continue to accept the unstructured address for other payment types as part of their customer offering.

2.1.6 ~~Batch booking~~ Notification of incoming payments as part of the standardised procedure

2.1.6.1 Identification in the element "Entry Reference" (<NtryRef>)

In addition to the specifications on message content, the standardised procedure includes a specific rule on the ~~batch booking~~ notification of incoming payments. In the camt.05x messages, an identification is always provided for each credit in the element "Entry Reference" (<NtryRef>).

~~A batch booking of incoming payments results in a single credit to the respective account for one to several receipts in a certain period or after a certain number of receipts.~~

~~The ID or (QR)IBAN used (e.g. BESR-ID, RS-PID) is the first criterion for a batch booking. As an additional service, a batch booking can be made based on a specific part of the reference.~~

The information about individual receipts is provided to the customer with a batch booking breakdown in a "camt.053" or with a separate "camt.054".

The identification ("Entry Reference", <NtryRef>) ~~batch booking logic~~ has the following variants ~~and identifications~~ which are also used for the batch booking logic (see 2.1.6.2):

QR-bill (including orders from eBill with (QR-)IBAN and QR/ISO reference)

Variant ~~4~~ 1: QR-IBAN in the format CH4431999123000889012

Variant ~~5~~ 2: QR-IBAN and first 6 digits of QR reference (example: CH4431999123000889012/123456)

Variant 3: IBAN in the format CH4412345123000889012

Variant 4: IBAN and digits 5–10 of the ISO Creditor Reference

Variant 3 and 4 can be applied analogously to incoming SEPA payments.

The upper/lower case is not relevant for the collection (example: CH4412345123000889012/123ABC).

DD⁺/BDD

Variant 5: ISR participation number in DD in the format 010001628

Variant 6: ISR participation number in DD and ISR bank ID (example: 010001628/123456)

CH-DD direct debit

Variant 7: Invoice issuer PID in the format 41100000000872800

eBill Direct Debit

The distinction between incoming payments from QR-bill/eBill can be seen in the different BTC. Otherwise, the variants of the QR-bill apply accordingly.

2.1.6.2 Batch booking or aggregation of incoming payments

If batch booking or aggregation of incoming payments is provided as part of the offer, this results in a single credit per identification ("Entry Reference") to the respective account for one to several incoming payments in a certain period or after a certain number of incoming payments.

The identification used (e.g. BESR-ID, RS-PID) or (QR-)IBAN is the first criterion for batch booking. As an additional service, a batch booking can be made based on a specific part of the reference. For eBill Direct Debit, the respective BTC is also used as an additional batch booking logic and differentiation.

The information about individual incoming payments is provided to the customer with a batch booking breakdown in a "camt.053" or with a separate "camt.054".

When batch booking incoming instant payments, the financial institutions may provide for a combined offer for incoming instant payments as part of their customer offering in accordance with chapter 2.4.5.

2.1.7 Parallel phase: November 2022 to November 2025

SPS 2022 was associated with a change to a new ISO 20022 message version. To facilitate the transition, a three-year parallel phase is granted for the customer-bank interface until the Standards Release in November 2025.

For this parallel phase, the SPS 2021 *Implementation Guidelines* for the "pain.001", "pain.002" and cash management messages will continue to apply until November 2025. Excluded from this is the discontinued use of the previous payment slips (payment types 1, 2.1 and 2.2) as of 30 September 2022, as well as any mandatory change due to regulatory requirements.

The modifications to the *Implementation Guidelines* for SPS 2021 for the parallel phase are described in the document "*Swiss Payment Standards 2021 – Amendments for the Parallel Phase*".

2.1.8 Information on the currently valid versions

SIX publishes the versions of the *Implementation Guidelines* supported by the financial institutions in the respective SPS release at www.iso-payments.ch, under the heading "Currently valid versions".

2.2 Implementation Guidelines for Credit Transfer

2.2.1 Textual adjustments in the fields

Characteristic	General definition – old	General definition – new
Ultimate Debtor "Town Name"	Usage is recommended. Must be used if <AdrLine> is not used.	Must be used
Ultimate Debtor "Country"	Usage is recommended	Must be used
Ultimate Debtor "Address Line"	Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element.	Maximum 2 lines allowed if offered as part of the hybrid address.
Creditor Agent "Town Name"	Usage is recommended	Must be used
Creditor Agent "Country"	Usage is recommended	Must be used
Creditor "Address Line"	Maximum 2 lines allowed. It is recommended to always supply structured address elements in place of this element.	Maximum 2 lines allowed if offered as part of the hybrid address.
Ultimate Creditor "Postal Address"	Only structured address elements permitted. For a general description of the sub-elements, see chapter 3.11 "Using address information"	For a general description of the sub-elements, see chapter 3.11 "Using address information"
Ultimate Creditor "Address Line"	Must not be used.	Maximum of 2 lines allowed if offered as part of the hybrid address.

Table 9: Textual adjustments in the fields

2.3 Implementation Guidelines for Cash Management

2.3.1 Notification for instant payment

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

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

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

2.3.2 Textual adjustments in the fields

Message item	General definition - old	General definition - new
Entry "Entry Reference"	<p>Standardised CH-procedure:</p> <p>For ISR/LSV, CH-DD and QR-IBAN entries and for entries with reference type SCOR, a value is always sent and differs in the kind of batch booking logic that is applied (for a description of the versions, see Swiss Business Rules [6], chapter 1.2):</p> <p>Variant 1: ISR participant number in the format 010001628</p> <p>Variant 2: ISR participant number and BISR-ID (example: 010001628/123456)</p> <p>Variant 3: RS-PID in the format 41100000000872800</p> <p>Variant 4: QR-IBAN in the format CH4431999123000889012</p> <p>Variant 5: QR-IBAN and the first 6 characters of the QR reference (example: CH4431999123000889012/123456)</p> <p>Variant 6: IBAN in the format CH4412345123000889012</p>	<p>Standardised CH procedures:</p> <p>For QR-IBAN, LSV, CH-DD inputs as well as inputs with reference type SCOR, a value is always provided and differs in the type of collective booking logic (description of the variants can be found in the Swiss Business Rules [6], chapter 1.2):</p> <p>Variant 1: QR-IBAN in the format CH4431999123000889012</p> <p>Variant 2: QR-IBAN and the first 6 digits of the QR reference (example: CH4431999123000889012/123456)</p> <p>Variant 3: IBAN in the format CH4412345123000889012</p> <p>Variant 4: IBAN and digits 5–10 of the ISO Creditor Reference</p> <p>Variants 3 and 4 are applicable to SEPA inputs accordingly.</p> <p>Upper/lower case is not relevant for the collection (example: CH4412345123000889012/123ABC).</p>

	<p>Variant 7: IBAN and positions 5 – 10 of the ISO Creditor Reference, capital/lower case lettering is not relevant for collection (example: CH4412345123000889012/123ABC)</p> <p>Non-standardised procedure:</p> <p>In other cases the "Reference for the account owner" or the IBAN can be sent.</p>	<p>LSV⁺/BDD:</p> <p>Variant 5: ESR participant number in LSV in the format 010001628</p> <p>Variant 6: ESR participant number in LSV and BESR-ID (example: 010001628/123456) CH-DD direct debit procedure</p> <p>Variant 7: RS-PID in the format 41100000000872800</p> <p>And eBill Direct Debit: The distinction from inputs from QR invoice/eBill is recognisable in the different BTC.</p> <p>Non-standardised procedures:</p> <p>In other cases, the "reference for the account holder" or the IBAN can be provided.</p>
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Table 10: Textual adjustments in the fields