Swiss Payment Standards

**Swiss Implementation Guidelines
for Customer-Bank Messages
for Status Report**

Customer Payment Status Report (pain.002)

SPS 2026 Version 2.2, with effect from 14 November 2026

Change history

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

Version	Date	Description of the change	Chapter
2.2	20.02.2026	Adjustments in Tracker Data	4.4
		Adjustments in the status sequence	Annex A
2.1	20.02.2024	Adjustments in relation to instant payments and editorial changes	All
2.0.1	28.02.2022	New format	
2.0	05.07.2021	Complete revision	All
1.7.2	26.02.2021	Last version based on the previous ISO20022 version status	
1.0	16.08.2011	First edition	

Table 1:   Change history

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

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General notes

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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 us via www.six-group.com/payment-standards/contact.

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1 Introduction

The Swiss Payment Standards for the implementation of the message 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

Modifications and additions 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*, approved by the Payments SEG	ISO
[2]	pain.002.001.10	*XML Schema Customer Payment Status Report*, version 10	ISO
[3]	EPC125-05	*SEPA Credit Transfer Scheme Rulebook 2021*, version 1.0	EPC
[4]	EPC132-08	*SEPA Credit Transfer Implementation Guidelines 2021*, version 1.0	EPC
[5]	EPC016-06	*SEPA Direct Debit Core Scheme Rulebook 2021*, version 1.0	EPC
[6]	EPC222-07	*SEPA Direct Debit Business-to-Business Scheme Rulebook 2021*, version 1.0	EPC
[7]	EPC130-08	*SEPA Direct Debit Core Customer-to-PSP Implementation Guidelines 2021*, version 1.0	EPC
[8]	EPC131-08	*SEPA Direct Debit Business-to-Business Scheme Customer-to-PSP Implementation Guidelines 2021*, version 1.0	EPC
[9]	Swiss Business Rules	*Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages*	SIC
[10]	IG CT	*Swiss Implementation Guidelines for Customer-Bank Messages for Credit Transfer (Payment Transactions)*	SIC
[11]	IG Swiss DD	*Swiss Implementation Guidelines for Customer-Bank Messages for Swiss Direct Debits*	SIC
[12]	IG SDD	*Swiss Implementation Guidelines for Customer-Bank Messages for the SEPA Direct Debit Scheme*	SIC
[13]	Payments External Code Lists	Inventory of External Payment Code Lists	ISO

Table 2:   Reference documents

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

Table 3:   Links to relevant websites

1.3   Overview of the message standards

1.3.1   ISO 20022

The ISO 20022 message standard specifies the "Payment Initiation Messages":

- Customer Credit Transfer Initiation (pain.001) and
- Customer Direct Debit Initiation (pain.008)
- Customer Payment Status Report (pain.002)

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

The messages "pain.008" and "pain.002" are handled in separate documents in Switzerland.
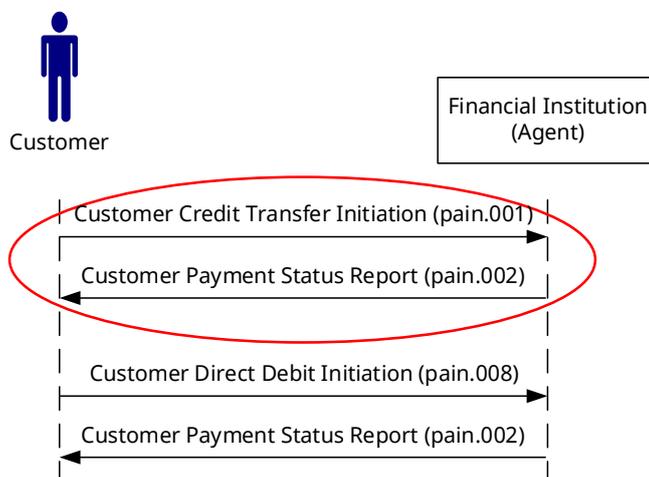
Figure 1:   Payment Initiation message flow overview

The message flows are clarified in Figure 1 above. The message "pain.002" is returned by the recipient of messages "pain.001" and "pain.008" 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 possibilities. For special areas of application and country-specific circumstances, the messages are adapted, i.e. not all possibilities of the standard are used.

1.3.2   SEPA message standard

For payments to the SEPA area (Single Euro Payments Area), the SEPA message standard and the Swiss Payment Standards are both relevant.

For efficient use in the SEPA area (EU countries, EEA countries, Switzerland, United Kingdom (UK), Monaco, Andorra, San Marino, Vatican City State), restrictions have been made for payment traffic in the ISO 20022 standard, which were approved by the European Payments Council (EPC), the decision-making body of the European banks and banking associations.

1.4   Scope

These Implementation Guidelines relate exclusively to the specifications for the customer-bank message type "Customer Payment Status Report".

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. Those are entirely the responsibility of the financial institutions involved and their customers.

1.5   Presentation conventions

The following presentation conventions apply to this document.

1.5.1   Designation of XML elements

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

1.5.2   Table data

The tables contain information from ISO 20022 (Index, Multiplicity, Message Item, XML Tag). In addition, the following information on the Swiss Payment Standards can be found within the tables:

- Status of the element (according to definition in chapter 1.5.7 "Status")

- General definition

1.5.3   Colors in the tables

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

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

1.5.4   Tree structure representation in the tables

In order to be able to recognize where an element is located in the tree structure, the nesting depth is indicated with a preceding "+" sign for the message item. For example, the name of the creator of the original message in the "*Original Group Information and Status*" is displayed as follows:

Original Group Information And Status
+Status Reason Information
++Originator
+++Name

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:

Group Header +Initiating Party ++Identification	Id		0..1	O
Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId	{Or	1..1	D
Group Header +Initiating Party ++Identification +++Private Identification	PrvtId	Or}	1..1	D

Figure 2:   Example of a choice

1.5.6   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.

1.5.7   Status

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

Status	Designation	Description
M	Mandatory	The element is mandatory
O	Optional	The element is optional • FI can supply this element • If supplied, the element may be processed further
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.
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 passed on in interbank traffic).
ND	Not Delivered	The element is not delivered

Table 4:   Status values of XML 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 with text. Textual representation is well suited for specific message examples, while tabular and graphical representation are mainly used for the clear explanation of XML schemas. The figures used in this document are based on the Swiss Payment Standards schema.

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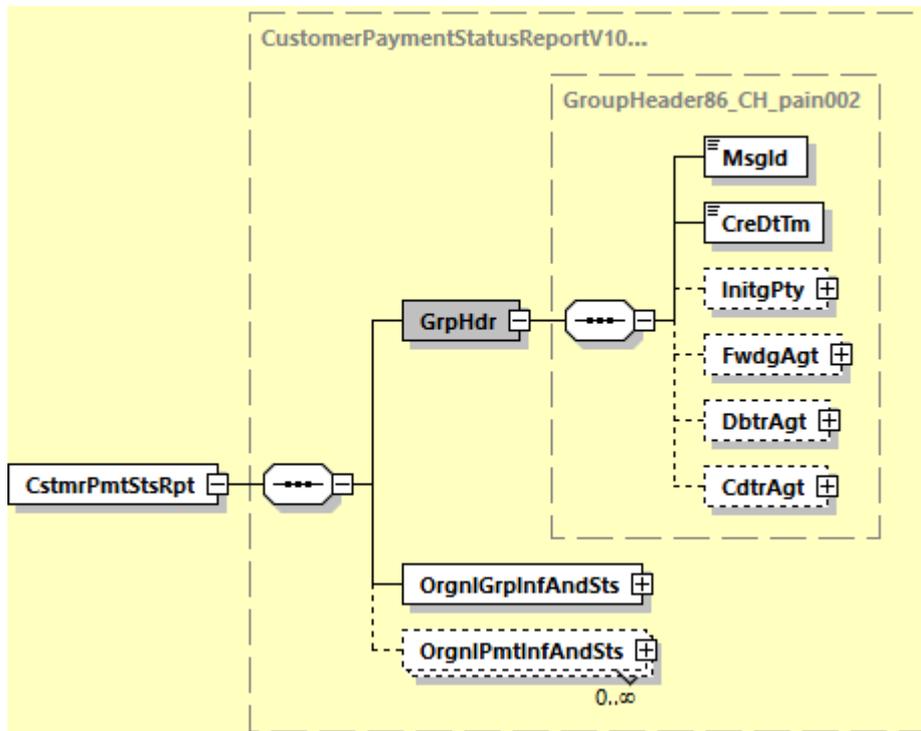
Figure 3:   Example of a graphical XML message representation

1.7   Additional Optional Services (AOS)

☒

AOS

In general, the recommendations in this document are supported by all Swiss financial institutions. Services that are not handled in a uniform manner are identified as "*Additional Optional Services*" (AOS) and marked in the appropriate places with the icon shown here on the left.

2   Customer Payment Status Report (pain.002)

2.1   General

The XML message "Customer Payment Status Report" (pain.002) is used to inform the customer about the status of transmitted transfer orders "pain.001" or collection orders "pain.008" by the financial institution. It is used based on the ISO 20022 XML schema "pain.002.001.10".
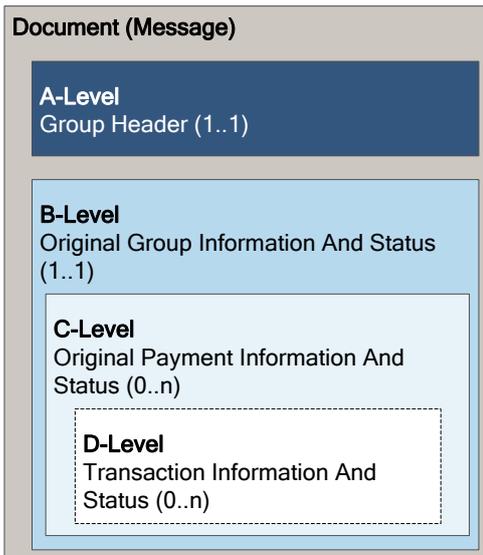
The XML message "pain.002" is essentially structured as follows:

- **A-level:** Message level, "*Group Header*".
  This block must be present exactly once.
- **B-level:** Information on the original message level, "*Original Group Information and Status*".
  This block must be present exactly once.
- **C-level:** Information on original order information, "*Original Payment Information and Status*".
  This block can be present up to n times.
- **D-level:** Information about original transactions, "*Transaction Information and Status*".
  This block can be present up to n times.

Figure 4:   *Basic message structure of the "pain.002" XML message*

In the following **technical specifications** of the XML message "Customer Payment Status Report" (pain.002), each of these message levels is dealt with in a separate sub-chapter:

- 4.1 "Group header (<GrpHdr>, A-level)"
- 4.2 "Original Group Information And Status (<OrgnlGrpInfAndSts>, B-level)"
- 4.3 "Original Payment Information And Status (<OrgnlPmtInfAndSts>, C-level)"
- 4.4 "Transaction Information And Status (<TxInfAndSts>, D-level)"

All possible error messages are listed in chapter 3.2.4 "Reason codes".

3 Technical specifications

The following description of the payment status report is based on the submission of a "Customer Credit Transfer Initiation" (pain.001) by the debtor to their financial institution. The definitions also apply analogously to the submission of a "Customer Direct Debit Initiation" (pain.008) by the creditor to their financial institution.

3.1 Status overview in the Status Report

3.1.1 Responses to incoming messages

A submitted "Customer Credit Transfer Initiation" is always answered with at least one "Customer Payment Status Report".

The status message is a direct, instantaneous response by the financial institution to the received message "Customer Credit Transfer Initiation". The status message can be a response to the entire message or only to individual B-levels of the message. It is not an execution confirmation from the financial institution.

For instant payments, an additional "Customer Payment Status Report" (pain.002) can now be provided for each transaction, confirming the execution with ACSC (Accepted, Settlement Completed, Debit to Debtor Account) or informing about the rejection with RJCT.
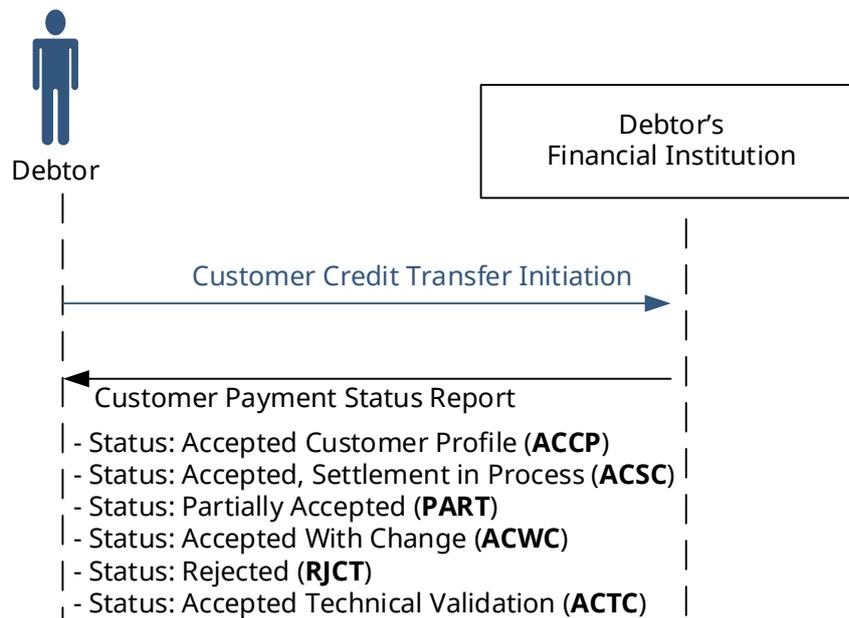
Figure 5:   Overview of possible statuses in the status report

As a rule, the values "ACCP", "ACSC", "ACWC", "PART" and "RJCT" are submitted in the status report message. Furthermore, additional information status messages with further values can be delivered (see Annex B). Depending on the financial institution and the delivery channel, the "*Group Status*" may also be omitted.

☒ AOS	Additional Optional Service	Explanation
	Additional status messages	Further status changes of the order, e.g. due to releases, deletions, execution etc. can be reported back with additional status messages depending on the institute.

3.1.2 Status overview

A Status is reported back in the "Payment Status Report" in the following elements:

- in the **Group Status <GrpSts>** element, applies to the whole received message Customer Credit Transfer Initiation (A-level)

- in the **Payment Information Status <PmtInfSts>** element, applies to one debit side (a B-level)

- in the **Transaction Status <TxSts>** element, applies to a transaction (a C-level).

The following categories of statuses are generally supported:

Code	Status	Description
ACCP (Accepted Customer Profile)	Group PmtInf	Syntax and semantics check was successful across all A, B and C-levels (including Customer Profile [for example, authorization checks on the account level]).
ACWC (Accepted with Change)	Group PmtInf Transact	The entire message is accepted. Corresponds to current interpretation of "Warnings" and "Corrections", e.g. value date correction, concatenated clearing numbers.
ACSC (Accepted, Settlement Completed)	Group PmtInf	The file delivered was processed successfully and settled on the debtor's account. For Instant Payments in Switzerland / Liechtenstein, this status is part of the basic offer. Confirms the execution of an instant payment in Switzerland / Lichtenstein.
PART (Partially Accepted)	Group PmtInf	One or more B-levels were not correct (at least one correct) or one or more C-levels from a B-level were not correct (at least one correct).
RJCT (Rejected)	Group PmtInf Transact	If in "Group Status": Entire message is rejected. A-level is not correct, or all B- or C-levels are not correct. If "PmtInf": All transactions of the corresponding B-level are rejected.

Table 5:   Status categories

Another status provided is:

Code	Status	Description
ACTC (Accepted Technical Validation)	Group	Syntax and semantics check was successful across all A-, B- and C-levels.

Table 6:   Additional status

☒	Additional Optional Service	Explanation

AOS	Status in status messages "pain.002"	In addition to the statuses described above, which are supported by all Swiss financial institutions, other optional statuses are possible at individual institutions. These are:
		• PDNG (Pending)
		  Status: Group, PmtInf
		• ACSP (Accepted, Settlement In Process)
		  Status: Group, PmtInf
		• ACSC (Accepted, Settlement Completed, debit to the debtor account)
		  Status: Group, PmtInf, TxInf
		  For instant payments in Switzerland / Liechtenstein, this status is part of the basic offer.
		• ACCC (Accepted Settlement Completed, credit to the Creditor Account)

Table 7:   Status of the Additional Optional Service (AOS)

Status message without "Group Status"

In certain cases, the "Group Status" can be omitted.

Example: As an alternative to confirming a message "pain.001" with a message "pain.002" (receipt), individual institutions can also confirm individual B-levels of a "pain.001" with a "pain.002". These messages "pain.002" do not contain a "*Group Status*", but always refer to the "*Payment Information Status*" and the "*Transaction Status*".

3.1.3   Correct message: Customer Credit Transfer Initiation

In contrast to the SEPA recommendations, positive messages "Group Status" (A-level status) are also reported back in Switzerland.

A correct message "Customer Credit Transfer Initiation" is answered with a Status Report message with the "*Group Status*" (ACCP) element and the supplied A-level reference.

3.1.4 Dependencies group status and payment information status

Group Status	Payment Information Status/Transaction Status
ACCP/ACTC/ACWC/ ACSC	The entire message has been received and is being processed. No details are reported back. There may be warnings and/or corrections (ACWC), but no errors.
PART/ACWC	Only part of the message is processed (at least one transaction). Only the erroneous transactions are returned with "*Transaction Status*" = "RJCT". Any changed transactions with "*Transaction Status*" = "ACWC" are also returned.
RJCT	Entire message is rejected. Errors are returned.

Table 8:   Group status and payment information status dependencies

☒ ***AOS***	Additional Optional Service	Explanation
	Recipient of the status report other than the sender	The "Payment Status Report" is usually sent to the sender of the "Customer Credit Transfer". This can also be an "*Initiation Party*". The message "pain.002" can also go to the debtor if the debtor is not the sender of the "pain.001" (e.g. in the case of status messages in the event of a change in the status of the order due to releases, deletions, execution, etc.).

Table 9:   Status of Additional Optional Service (AOS)

3.1.5 Status reason information

The corresponding "*Status Reason Information*" is returned for each negative "*Transaction Status*". The information is defined as a complex type and consists of the following main elements:

- **Originator** <Orgtr>

  The Swiss financial institutions specify the sender BIC here (e.g. UBSWCHZH). In exceptional cases, the sender name can be specified if the originator of the status information does not correspond to the message originator ("*Group Header/Initiating Party*" or "*Group Header/Creditor Agent*").

- **Reason Code** <Rsn>/<Cd>

  On the one hand, these are codes registered with ISO and, on the other hand, codes possible with Swiss financial institutions (these are included in the "*Proprietary*" *<Rsn>/<Prtry>* element). A list of possible codes can be found in the Implementation Guidelines and as an external code list on www.iso20022.org.

- **Additional Information** <AddtlInf>

  (105 characters for error text)

  This can optionally be used to provide additional information about the "*Reason Code*".

3.2   Error messages via Status Report

3.2.1   Types of errors

In principle, there are three types of errors:

- **Syntax errors/semantics errors**, i.e. errors in the validation of the XML schema. This can be triggered by a missing element defined as "Mandatory" or by an incorrectly written name of an element. A reversed order of the elements and the specification of invalid code values for elements whose code values are defined in the XML schema also lead to syntax errors.

- **Technical validation errors** in case of contradictions against the Implementation Guidelines. This error type generally corresponds to all contradictions to rules that are in the guidelines but are not defined in the XML schema. This can also be triggered if, for example, an element is submitted for a certain payment type that is defined as "Not allowed" in the guidelines for this payment type.

- **Banking validation errors** during processing. These are problems that occur during the execution of the payment, for example, a specified IBAN does not exist or the payment cannot be executed for some other reason.

3.2.2   Errors due to schema violation

Syntax errors due to schema validation usually lead to rejection of the entire message.

☒ *AOS*	Additional Optional Service	Explanation
	Transaction-related handling of schema errors	If individual transactions in a message contain a schema error, a financial institution can return only the affected transactions instead of the entire message.

Note: If a mandatory field was not supplied in the original message, was empty or violates a "Pattern", then this element is no longer returned in the payment status report. The "*Reason Code*" in these cases is either FF01 (pattern error) or CH21 (conditional mandatory field missing). Usually, in the "*Additional Information*" *<AddtlInf>* element, the indication of the non-delivered field is mentioned as an error text (example: "Mandatory Element <IBAN> Not Delivered or Empty").

Under certain circumstances, the references in the message cannot be read and therefore cannot be included in the status report.

3.2.3 Incorrect message: Customer Credit Transfer Initiation

Errors, as well as warnings and corrections in an incoming "Customer Credit Transfer Initiation", are handled as follows:

- **A-level** error, warning or correction (message)

  – No processing of the message with A-level errors, including all associated B- and C-levels (even if they are correct). There is no validation of the corresponding B- and C-levels.

  – Messages with A-level warnings and corrections are processed.

  – The status message contains the "Group Status", the reference of the A-level with the corresponding error/warning/correction status and its "*Reason Code*".

- Error, warning or correction at the **B-level** (payment).

  – No processing of the payment group with B-level errors, including all associated C-levels (even if they are correct). There is no validation of the corresponding C-levels, and no C-level references are reported back.

  – Payment groups with B-level warnings and corrections are processed.

  – The status message contains the "*Group Status*"/"*Payment Information Status*", the A- and B-level references, and the corresponding error/warning/correction status and its "*Reason Code*".

- Error, warning or correction at the **C-level** (transaction)

  – No processing of payments with errors at the C-level.

  – Payments with warnings and corrections at the C-level are processed.

  – The status message contains the "*Group Status*"/"*Payment Information Status*"/"*Transaction Status*", the references of the A -and B- and C-level, the respective element with the corresponding error/warning/correction and its "*Reason Code*".

3.2.4   Reason codes

The reason for the rejection or the information for the adjustment of data is included in the element "*Status Reason Code*". For this purpose, the ISO code is used by the financial institutions whenever possible.

ISO codes

As a rule, all values in accordance with "Payments External Code Lists" [13] (see "ExternalStatusReason1Code") can be used.

The ISO code values used in accordance with these Swiss Implementation Guidelines are listed in the table below and are used in the element "*Code*" (codes shaded in gray are only valid for Swiss direct debits and/or for SEPA Direct Debit, codes shaded in light blue are only valid for credit transfers).

ISO code	Error
AC01	Incorrect account number
AG06	Incorrect creditor agent
AGNT	Incorrect agent
AM01	Amount is zero
AM02	Invalid amount
AM03	Invalid currency
AM10	Incorrect checksum
AM18	"Number of Transactions" value does not correspond to the number of transactions
BE01	Customer identification does not match the specified amount
BE09	Invalid country specification
BE11	Country code is missing or invalid
CH03	"Requested Execution Date" value or "Requested Collection Date" value are too far in the future
CH04	"Requested Execution Date" value or "Requested Collection Date" value are too far in the past
CH07	Use of element in B- and C-levels is not permitted
CH09	Mandate changes are not permitted
CH10	Information about mandate changes is missing
CH11	"Creditor Identifier" value is incorrect
CH12	Element "Creditor Identifier" is not unique at the B-level (SEPA Direct Debit only)
CH14	Element "Original Debtor Agent" is not to be used (SEPA Direct Debit only)
CH15	Content of "Remittance Information/Structured" longer than 140 characters
CH16	Element content is formally incorrect
CH17	Element is not permitted
CH19	"Interbank Settlement Date" and "Requested Execution Date" or "Requested Collection Date" values are set to the next banking business day or TARGET day respectively (SEPA Direct Debit only).
CH20	Number of decimal places not compatible with currency
CH21	Required mandatory element missing

ISO code	Error
CH22	SDD CORE and B2B not allowed in the same message (SEPA Direct Debit only)
CURR	Incorrect currency
CUST	Cancellation by debtor
DT01	Invalid date
DT06	Execution date is set to the next possible banking business day/post value day (this code does not lead to a rejection, it is only for information)
DU01	"Message Identification" value is not unique
DU02	"Payment Information Identification" value is not unique
DU05	"Instruction Identification" value is not unique
FF01	Incorrect file format
MD01	No mandate (payment authorization) available
MD02	Required mandatory information in the mandate is missing
MS03	Other reasons (return by agent without specifying the reason)
RC01	Incorrect bank identifier
RF01	Transaction reference is not unique
RR12	Invalid identification (Swiss direct debit only)
RR05	Invalid regulatory information

Table 10:   Status Reason Codes used in Switzerland

Financial institutions are also allowed to provide individual status information. In this case, the ISO code "NARR" is provided in the element "*Code*" and the corresponding information in the element "*Additional Information*".

CH codes

In addition to the ISO codes, the status in Switzerland can be indicated in exceptional cases by specifically Swiss or institution-specific codes (in the element "*Proprietary*").

3.3 References in the Payment Status Report

The financial institutions report back all references present in the "pain.001" report according to the following figure, and the rules for "pain.002" B and C-levels in the "pain.001" are not directly identical to the B- and C-levels in "pain.002"; they are one level lower there.
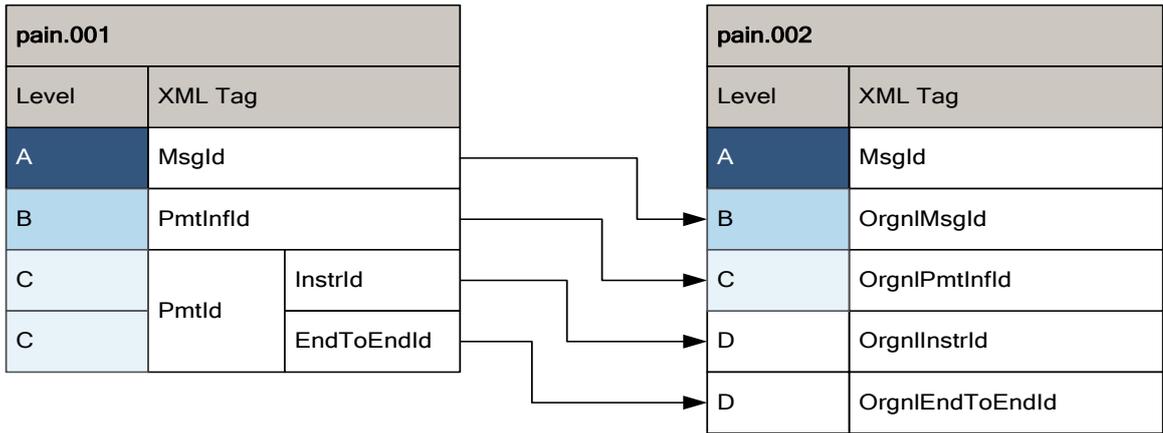
pain.001			pain.002	
Level	XML Tag		Level	XML Tag
A	MsgId		A	MsgId
B	PmtInfId		B	OrgnlMsgId
C	PmtId	InstrId	C	OrgnlPmtInfId
C		EndToEndId	D	OrgnlInstrId
			D	OrgnlEndToEndId

Figure 6:   Basic schema for mapping "pain.001" to "pain.002"

Depending on the level at which an error occurs during order booking, the corresponding references are returned to the sender. The individual variants are described in detail below.

3.3.1 Level of detail of the Payment Status Report

The following rules apply to the level of detail of the "Payment Status Report":

- All errors from **one message** "pain.001" or "pain.008" are listed **in one** "pain.002" (one status report per received message, corresponding to a receipt, so to speak). The "Group Status" is always provided in this case.

- If an **A-level** is rejected, the references of the A-level are returned (without B- and C-levels, element "*Group Status*" contains "RJCT"). The A reference is decisive.

- If a **B-level** is rejected, the A- and B-level references are returned (without C-levels, element "*Group Status*" contains "PART", element "*Payment Information Status*" contains "RJCT"). The B-level reference is decisive. The C-level data must be added by the client software if so required. If all B-levels are incorrect, the "*Group Status*" is also returned as "RJCT".

- If a **C-level** is rejected, then the A-, B- and C-level references are returned (element "*Group Status*" contains "PART", element "*Payment Information Status*" contains "PART", element "*Transaction Status*" contains "RJCT"). The decisive factor is the C-level reference in connection with the B-level reference. If all C-levels of a B-level are faulty, the "*Payment Information Status*" is also returned as "RJCT". If all C-levels of all B-levels are faulty, the "*Payment Information Status*" and the "*Group Status*" are also returned as "RJCT".

The following is an example of a message with one

- B-level (PmtInfId_1) completely correct
- B-level (PmtInfId_2) with an error at the B-level
- B-level (PmtInfId_3) with an error at the C-level (InstrId_8)
- B-level (PmtInfId_4) with an error at all C-levels (InstrId_10 to InstrId_12)

In this example, all errors from one message "pain.001" are listed in one "pain.002" (receipt).

pain.001 and pain.002					Comments
pain.001			**pain.002**		MsgId_1: The status of the whole message (Group) is PART.
A	Cstmr-MsgId_1		A	MsgId = Agnt-MsgId_1	
B	PmtInfId_1	OK	B	OrgnlMsgId = Cstmr-MsgId_1	PmtInfId_1: No feedback for correct B- and C-level.
C	InstrId_1	OK	B	GrpSts = PART	
C	InstrId_2	OK	C	OrgnlPmtInfId = *PmtInfId_2*	
C	InstrId_3	OK	C	PmtInfSts = RJCT	
B	*PmtInfId_2*	NOK	C	OrgnlPmtInfId = PmtInfId_3	PmtInfId_2: The status of the B-level is RJCT. For the incorrect B-level, the reference of the incorrect B-level is supplied.
C	InstrId_4	OK	C	PmtInfSts = PART	
C	InstrId_5	OK	D	OrgnlInstrId = *InstrId_8*	
C	InstrId_6	OK	D	TxSts = RJCT	
B	PmtInfId_3	OK	C	OrgnlPmtInfId = PmtInfId_4	PmtInfId_3: The status of the B-level is implicitly PART. For the incorrect C-level, the reference for B- and C-levels are supplied.
C	InstrId_7	OK	C	PmtInfSts = RJCT	
C	*InstrId_8*	NOK	D	OrgnlInstrId = *InstrId_10*	
C	InstrId_9	OK	D	TxSts = RJCT	
B	PmtInfId_4	OK	D	OrgnlInstrId = *InstrId_11*	PmtInfId_4: The status of the B-level is implicitly RJCT. The reference of the B-level and the references of all the incorrect C-levels are supplied.
C	*InstrId_10*	NOK	D	TxSts = RJCT	
C	*InstrId_11*	NOK	D	OrgnlInstrId = *InstrId_12*	
C	*InstrId_12*	NOK	D	TxSts = RJCT	

Table 11:   Example of the level of detail of the Status Report

3.3.2 "pain.001" Error – "pain.002" references and status

"pain.001" error at the A-level

pain.001		
Level	XML Tag	
A	MsgId	
B	PmtInfId	
C	PmtId	InstrId
C		EndToEndId

pain.002	
Level	XML Tag
A	MsgId
B	OrgnlMsgId
	GrpSts
	StsRsnInf
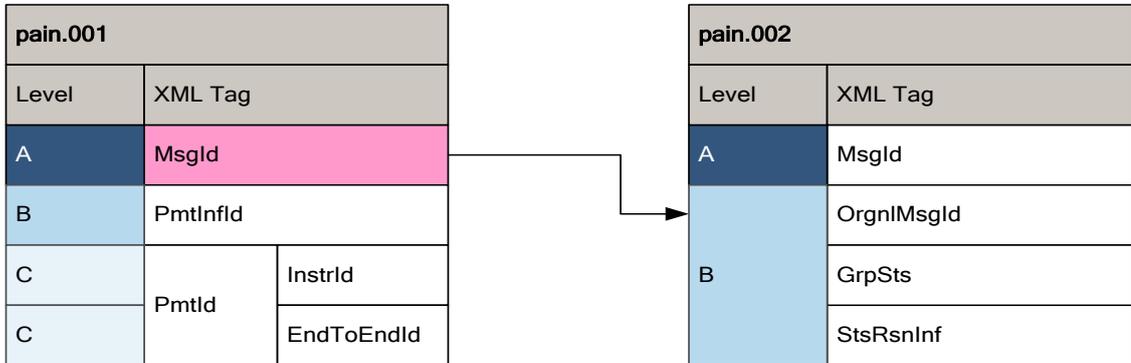
Figure 7:   Error at the "pain.001" A-level – references in "pain.002"

"pain.001" error at the B-level

pain.001		
Level	XML Tag	
A	MsgId	
B	PmtInfId	
C	PmtId	InstrId
C		EndToEndId

pain.002	
Level	XML Tag
A	MsgId
B	OrgnlMsgId
	GrpSts
C	OrgnlPmtInfId
	PmtInfSts
	StsRsnInf
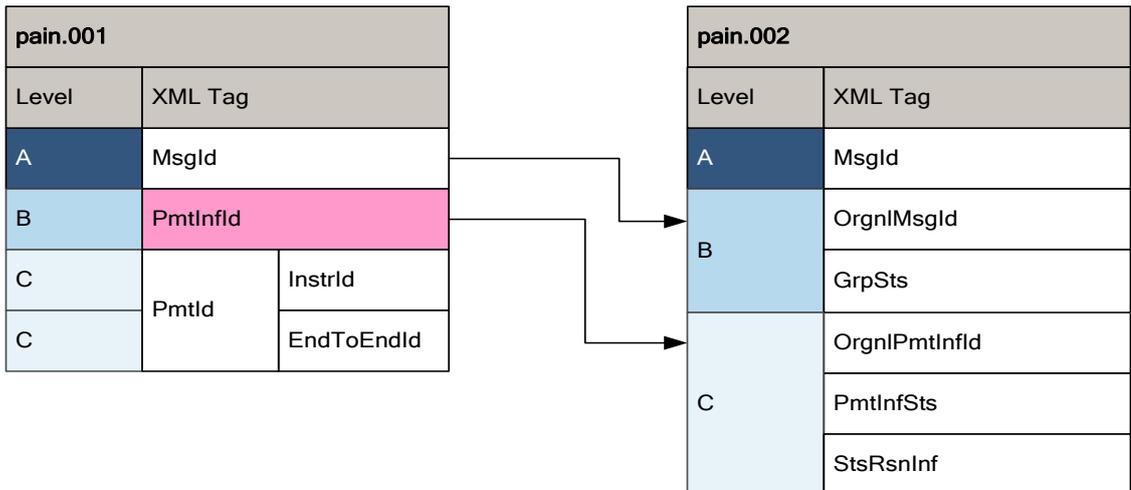
Figure 8:   Error at the "pain.001" B-level – references in "pain.002"

"pain.001" error at the C-level
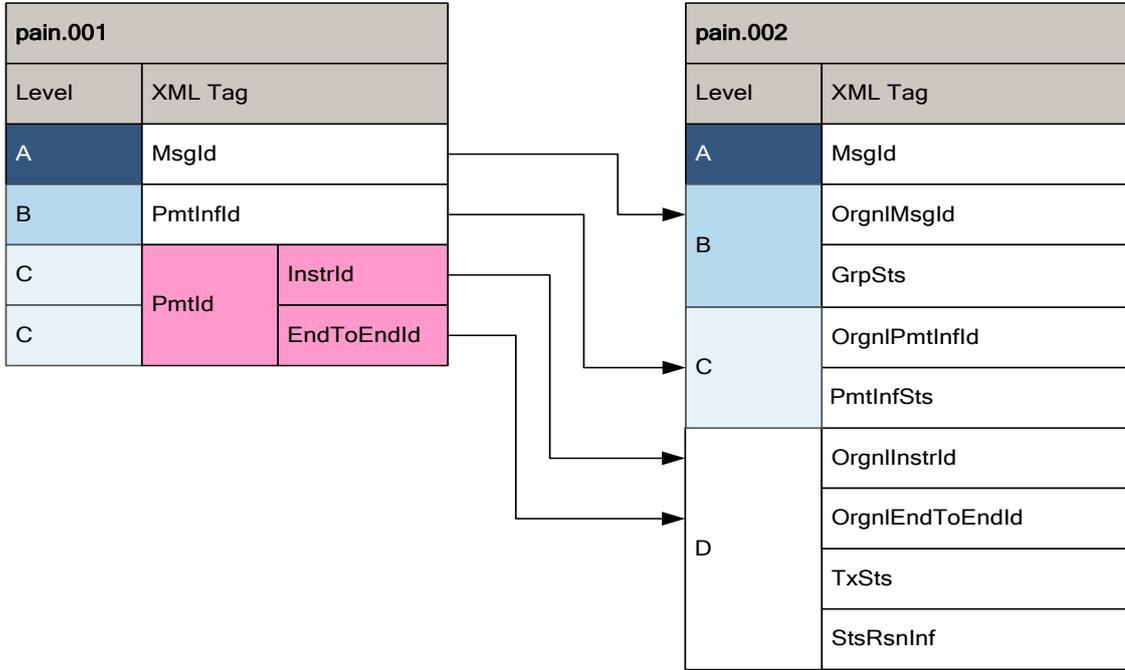
Figure 9:   Error at the "pain.001" C-level – references in "pain.002"

Comments: If "Instruction Identification" (*<InstrId>*) is not submitted in the C-level in "pain.001", contrary to the recommendations of the Swiss banks, the corresponding field in "pain.002" will be returned with "NOTPROVIDED" in the event of an error. A correct transaction will be executed even if the "Instruction Identification" (*<InstrId>*) element is not delivered in the C-level. Since *<InstrId>* has already been defined as Mandatory in the Swiss schema for "pain.008", the absence of this element in "pain.008" triggers a syntax error.

Comments:

- In case of syntax errors (violation of the XML schema), not all details can be returned depending on the value. (If no Status Report can be generated due to a fatal error, then the sender is usually contacted by the financial institution via other channels).

- In addition to the references, the erroneous original element is returned in the status report, if possible (see examples in the Annex).

- Regarding additional elements and the extended scope of status reports, see also chapter 3.2.3 "Incorrect message: Customer Credit Transfer Initiation".

Summary matrix for errors in a "pain.001" relative to the status value in the "pain.002"

The following matrix shows an overview of all the possible combinations:

pain.002							
pain.001	**Status**			**Original IDs from pain.001**			
Error at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A-level	RJCT			X			
B-level (all)	RJCT	RJCT		X	X		
B-level (some)	PART	RJCT		X	X		
C-level (all)	RJCT	RJCT	RJCT	X	X	X	X
C-level (all of a B-level, at least 1 good B-level)	PART	RJCT	RJCT	X	X	X	X
C-level (some of a B-level)	PART	PART	RJCT	X	X	X	X
Warnings at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A-level	ACWC			X			
B-level (some or all)	ACCP	ACWC		X	X		
C-level (some or all)	ACCP	ACWC	ACWC	X	X	X	X
No errors	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A-level	ACCP/ ACTC/ ACSC			X			

Table 12:   Summary matrix of errors in "pain.001" relative to the status in "pain.002"

3.3.3 "pain.001" Error – possible group statuses

"pain.001" error at the A-level

Status		Possible causes
pain.002		An error has occurred in the "Group Header" (elements 1.0 to 1.9), e.g.
Level	**XML Tag**	• "Creation Date Time" invalid
A	MsgId	• "Number of Transactions" false
B	OrgnlMsgId	• "Control Sum" false
B	GrpSts = RJCT	• "Initiating Party" invalid
		• "Forwarding Agent" invalid
		• ...

Table 13:   Group Status

In case of errors in "pain.001" at the A-level, no "Payment Information" or "Transaction" statuses are returned.

"pain.001" error at the B-level

Group Status		Possible causes
pain.002		All C-levels of all B-levels are incorrect.
Level	**XML Tag**	Possible errors at the B-level see the next paragraph ("Group Status" = "RJCT").
A	MsgId	
B	OrgnlMsgId	
B	GrpSts = RJCT	
C	OrgnlPmtInfId	
C	PmtInfSts = RJCT	
pain.002		An error has occurred in the "Payment Information" (elements 2.0 to 2.26)
Level	**XML Tag**	• Invalid "Payment Method"
A	MsgId	• Invalid "Payment Type Information"
B	OrgnlMsgId	• "Debtor Account" is not permitted
B	Group Status = PART	• Implicit status if all C-levels of this B-level are incorrect
C	OrgnlPmtInfId	• ...
C	PmtInfSts = RJCT	

Table 14:   Payment Information Status

"pain.001" error at C-level

Group Status	Possible causes
pain.002 <table><tr><td>Level</td><td>XML Tag</td></tr><tr><td>A</td><td>MsgId</td></tr><tr><td>B</td><td>OrgnlMsgId</td></tr><tr><td>B</td><td>GrpSts = RJCT</td></tr><tr><td>C</td><td>OrgnlPmtInfId</td></tr><tr><td>C</td><td>PmtInfSts = RJCT</td></tr><tr><td>D</td><td>OrgnlInstrId</td></tr><tr><td>D</td><td>TxSts = RJCT</td></tr></table>	Implicit status if all C-levels of a message are wrong. C-level errors could be, for example: • "Payment Identification" missing • "Clearing Channel" not permitted • Service level code = SEPA with "Currency of Transfer" = USD • "Ultimate Debtor" does not exist • ...

Table 15:   Transaction Status

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 Payment Status Report" (pain.002). It appears exactly once in the message.
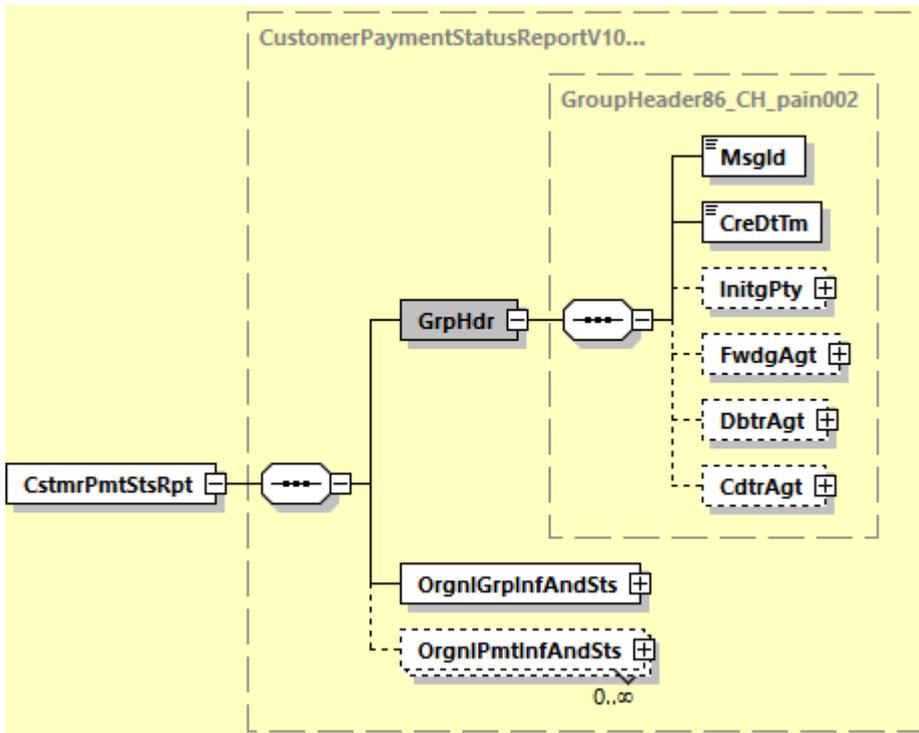
Figure 10:   Group Header (<GrpHdr>)

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

Note: The status message (pain.002) is used to report statuses for both submitted payment instructions (pain.001) and submitted collection orders (pain.008).

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Document +Customer Payment Status Report V10	CstmrPmtStsRpt	1..1		
Group Header	GrpHdr	1..1	M	
Group Header +Message Identification	MsgId	1..1	M	Unique message reference, assigned to the message by the sender.
Group Header +Creation Date Time	CreDtTm	1..1	M	Recommendation: Should match the actual date of creation.
Group Header +Initiating Party	InitgPty	0..1	O	Sender of the message One or more sub-elements can be used to provide details of the sender.
Group Header +Initiating Party ++Name	Nm	0..1	O	Name of the sender of the message, maximum 70 characters
Group Header +Initiating Party ++Identification	Id	0..1	O	Identification of the sender of the message
Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId　　　　{Or	1..1	D	Only "AnyBIC" or an element of "Other" permitted. If used, then "Private Identification" must not be present.
Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other	Othr	0..n	O	
Group Header +Initiating Party ++Identification +++Private Identification	PrvtId　　　　Or}	1..1	D	Only "Date And Place Of Birth" or an element of "Other" permitted. If used, then "Organisation Identification" must not be present.
Group Header +Forwarding Agent	FwdgAgt	0..1	O	

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Group Header +Debtor Agent	DbtrAgt	0..1	D	Sender of the message Can be used if the "Debtor Agent" is the sender of the message. Only BICFI or the IID are permitted under "Clearing System Member Identification/Member Identification". Note: Element is only used for Credit Transfer (original message pain.001).
Group Header +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	D	
Group Header +Debtor Agent ++Branch Identification	BrnchId	0..1	ND	
Group Header +Creditor Agent	CdtrAgt	0..1	D	Sender of the message Can be used if the "Creditor Agent" is the sender of the message. Only BICFI or the IID are permitted under "Clearing System Member Identification/Member Identification". Note: Element is only used for Direct Debit (original message pain.008).
Group Header +Creditor Agent ++Branch Identification	BrnchId	0..1	ND	

Table 16: Group Header (<GrpHdr>, A-level)

4.2 Original Group Information And Status (<OrgnlGrpInfAndSts>, B-level)

The "*Original Group Information and Status*" (B-level of the message) occurs exactly once in the message "pain.002".

Figure 11:   Original Group Information And Status (<OrgnlGrpInfAndSts>)

The table below specifies all elements of the "*Original Group Information and Status*" relevant for the Swiss Payment Standards.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Group Information And Status	OrgnlGrpInfAndSts	1..1	M	
Original Group Information And Status +Original Message Identification	OrgnlMsgId	1..1	M	"Message Identification" from the original pain.001 or pain.008 message. If the message identification could not be identified, then "UNKNOWN" is sent back.
Original Group Information And Status +Original Message Name Identification	OrgnlMsgNmId	1..1	M	Name of message pain.001... or pain.008... If the message could not be identified, then "UNKNOWN" is sent back.
Original Group Information And Status +Original Creation Date Time	OrgnlCreDtTm	0..1	ND	
Original Group Information And Status +Original Number Of Transactions	OrgnlNbOfTxs	0..1	ND	
Original Group Information And Status +Original Control Sum	OrgnlCtrlSum	0..1	ND	
Original Group Information And Status +Group Status	GrpSts	0..1	D	The values "ACCP", "ACWC", "ACSC", "PART" and "RJCT" are sent in the status report. Responses of a technical nature may also contain the status "ACTC". Depending on the financial institution and the delivery channel, the "Group Status" may not be required. Deviating from the SEPA recommendations, positive messages "Group Status" are also sent back in Switzerland.
Original Group Information And Status +Status Reason Information	StsRsnInf	0..n	D	Sent if there are errors/warnings at the A-Level. Note: • "Status Reason Information" is used either in – "Original Group Information And Status" or – "Original Payment Information And Status" or – "Transaction Information And Status". • If "Group Status" = "ACCP", "ACSC", the "Status Reason Information" is not used. • If "Group Status" = "PART" the "Status Reason Information" is used either at the level "Original Payment Information And Status" or "Transaction Information And Status". • If "Group Status" = "RJCT" because all B-Levels have been rejected, the "Status Reason Information" is used at the level "Original Payment Information and Status".
Original Group Information And Status +Status Reason Information ++Originator	Orgtr	0..1	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message ("Group Header/Initiating Party" or "Group Header/Creditor Agent").
Original Group Information And Status +Status Reason Information ++Originator +++Name	Nm	0..1	D	Name of the originator To be used if no BIC is available.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Group Information And Status +Status Reason Information ++Originator +++Postal Address	PstlAdr	0..1	ND	
Original Group Information And Status +Status Reason Information ++Originator +++Identification	Id	0..1	D	If used, then "Name" must not be present.
Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	M	Must be used if "Identification" is used.
Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	M	BIC of the originator
Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	ND	
Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	ND	

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	ND	
Original Group Information And Status +Status Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	ND	
Original Group Information And Status +Status Reason Information ++Originator +++Contact Details	CtctDtls	0..1	ND	
Original Group Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Reason for the status
Original Group Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	D	Code as described in chapter "Reason Codes" If used, then "Proprietary" must not be present.
Original Group Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	D	Swiss financial institutions will, wherever possible, abide by ISO standards (element "Code"). If used, then "Code" must not be present.
Original Group Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Can be used optionally to provide additional information about the "Reason".
Original Group Information And Status +Number Of Transactions Per Status	NbOfTxsPerSts	0..n	O	

Table 17:   Original Group Information And Status (<OrgnlGrpInfAndSts>, B-level)

4.3 Original Payment Information And Status (<OrgnlPmtInfAndSts>, C-level)

The "*Original Payment Information And Status*" (C-level of the message) can appear one or more times in the message "pain.002".
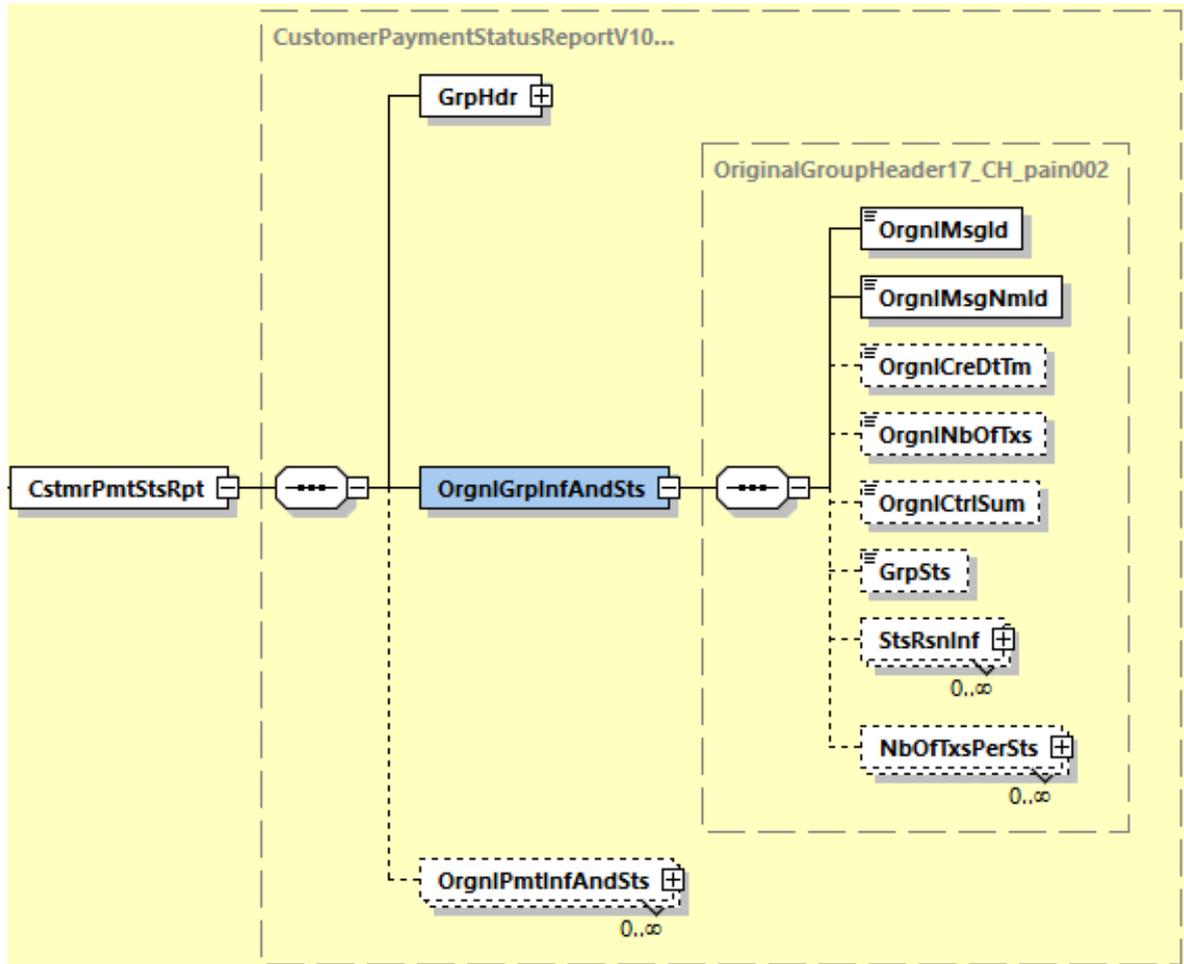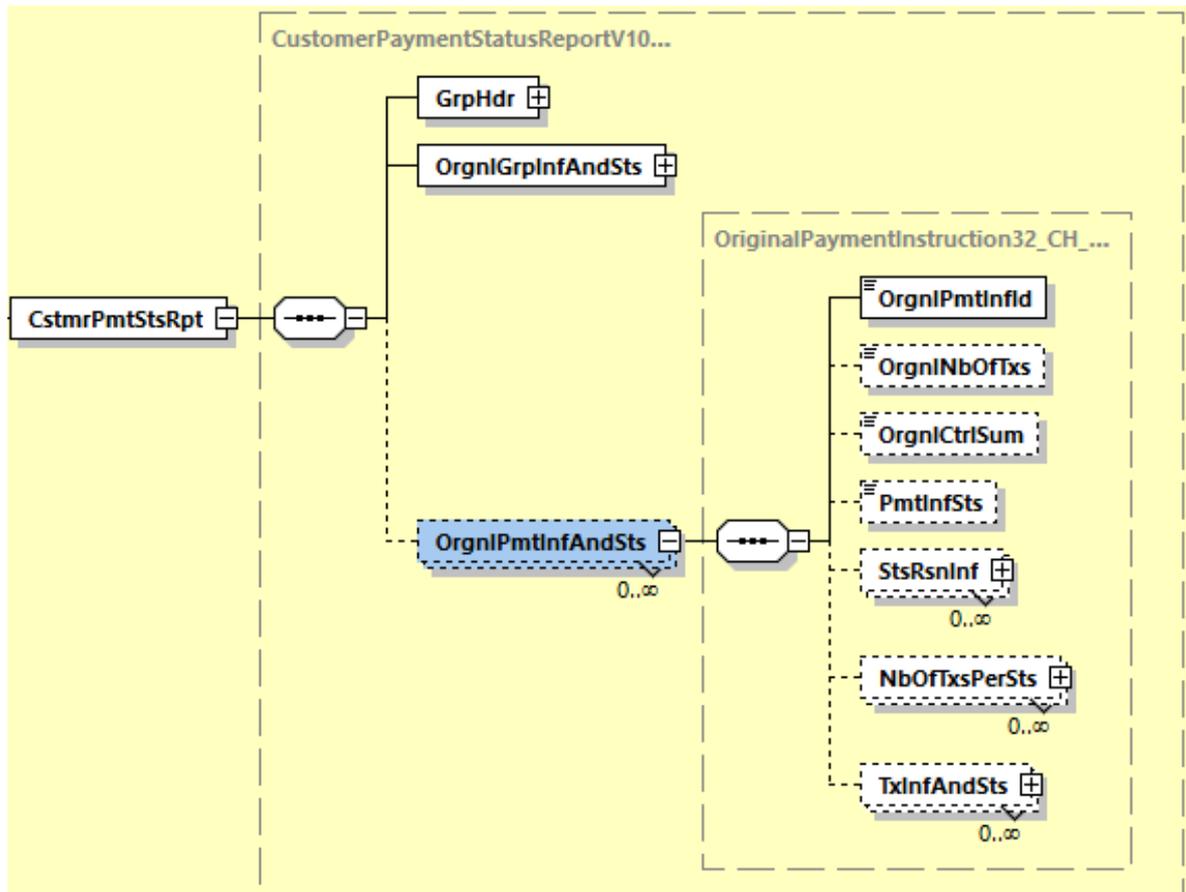

Figure 12:   Original Payment Information And Status (<OrgnlPmtInfAndSts>)

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

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Payment Information And Status	OrgnlPmtInfAndSts	0..n	D	Is sent if there are errors/warnings at the B-/C-Level of the original pain.001 or pain.008 message.
Original Payment Information And Status +Original Payment Information Identification	OrgnlPmtInfId	1..1	M	"Payment Information Identification" (B-Level) from the original pain.001 or pain.008 message (or "NOTPROVIDED"). Is always sent if there are errors/warnings at the B- or C-Level.
Original Payment Information And Status +Original Number Of Transactions	OrgnlNbOfTxs	0..1	ND	
Original Payment Information And Status +Original Control Sum	OrgnlCtrlSum	0..1	ND	
Original Payment Information And Status +Payment Information Status	PmtInfSts	0..1	D	This element is sent if there are errors/warnings at the B-Level of the order (pain.001/pain.008). Only "ACWC", "PART", "RJCT" are sent, no other interim status. Deviating from SEPA, positive "Payment Information" status messages are also sent back. Additional status messages may contain other values, such as "ACTC" for instance (after a purely technical validation of the received message) or "ACCP", "ACSC" (status message due to a status change of an order or as a response to individual B-Levels).
Original Payment Information And Status +Status Reason Information	StsRsnInf	0..n	D	Is sent if there are errors/warnings at the B-Level. Note: • "Status Reason Information" is used either in - "Original Group Information And Status" or - "Original Payment Information And Status" or - "Transaction Information And Status". • If "PmtInfSts" = "ACWC" because warnings at the C-Level have occurred, the "Status Reason Information" is used at the level "Transaction Information And Status". • If "PmtInfSts" = "PART" the "Status Reason Information" is used at the level "Transaction Information And Status". • If "PmtInfSts" = "RJCT" because all C-Levels have been rejected, the "Status Reason Information" is used at the level "Transaction Information And Status".
Original Payment Information And Status +Status Reason Information ++Originator	Orgtr	0..1	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message ("Group Header/Initiating Party" or "Group Header/Creditor Agent").
Original Payment Information And Status +Status Reason Information ++Originator +++Name	Nm	0..1	D	Name of the originator To be used if no BIC is available. If used, then "Identification" must not be present.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Payment Information And Status +Status Reason Information ++Originator +++Postal Address	PstlAdr	0..1	ND	
Original Payment Information And Status +Status Reason Information ++Originator +++Identification	Id	0..1	D	If used, then "Name" must not be present.
Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	M	Must be used if "Identification" is used.
Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	M	BIC of the originator Must be used if "Identification" is used.
Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	ND	
Original Payment Information And Status +Status Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	ND	
Original Payment Information And Status +Status Reason Information ++Originator +++Contact Details	CtctDtls	0..1	ND	
Original Payment Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Reason for the status Must be used if "Status Reason Information" is used.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Original Payment Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	D	Code as described in chapter "Reason Codes" If used, then "Proprietary" must not be present.
Original Payment Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	D	Swiss financial institutions will, wherever possible, abide by ISO standards (element "Code"). If used, then "Code" must not be present.
Original Payment Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Can be used optionally to provide additional information about the "Reason".
Original Payment Information And Status +Number Of Transactions Per Status	NbOfTxsPerSts	0..n	O	

Table 18:   Original Payment Information and Status (<OrgnlPmtInfAndSts>, C-level)

4.4   Transaction Information And Status (<TxInfAndSts>, D-level)

The "*Transaction Information and Status*" (D-level of the message) can appear one or more times in the message "pain.002".
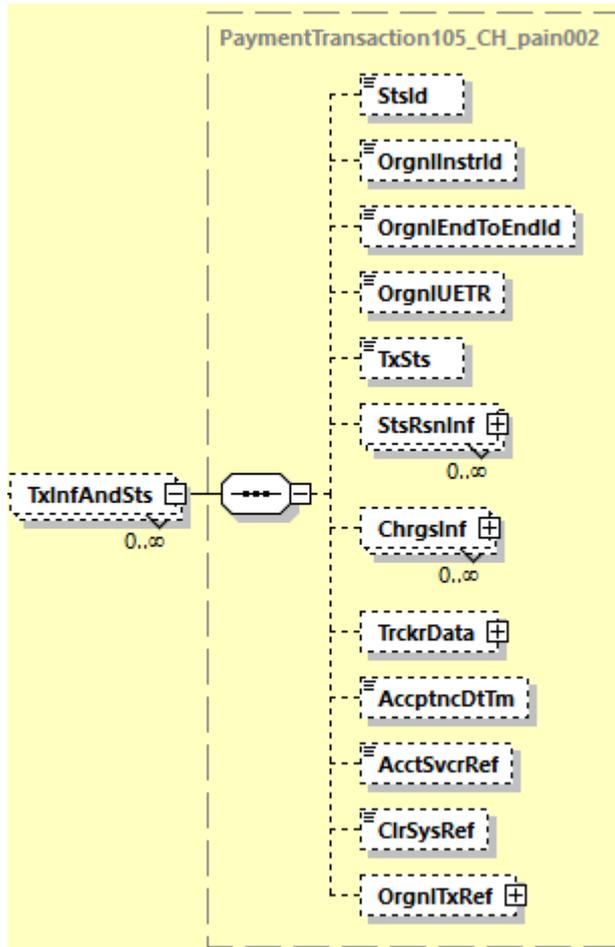

Figure 13:   Transaction Information And Status (<TxInfAndSts>)

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

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status	TxInfAndSts	0..n	D	Is sent if there are errors/warnings at the C-Level of the original message "pain.001" or "pain.008".
Transaction Information And Status +Status Identification	StsId	0..1	O	Unique identification, set by the originator of this message.
Transaction Information And Status +Original Instruction Identification	OrgnlInstrId	0..1	D	"Instruction Identification" (C-Level) from the original message. Is always sent if there are errors/warnings at the C-Level (if not available, then "NOTPROVIDED" is sent).
Transaction Information And Status +Original End To End Identification	OrgnlEndToEndId	0..1	D	"End To End Identification" (C-Level) from the original message. Is always sent if there are errors/warnings at the C-Level (if not available or empty, then "NOTPROVIDED" is sent).
Transaction Information And Status +Original UETR	OrgnlUETR	0..1	O	
Transaction Information And Status +Transaction Status	TxSts	0..1	D	Sent if there are errors/warnings at the C-Level. Only "ACWC" and "RJCT" are sent, no other interim status. "ACCP", "ACSC" are not sent explicitly.
Transaction Information And Status +Status Reason Information	StsRsnInf	0..n	D	Is sent if there are errors/warnings at the C-Level. Note: "Status Reason Information" is used either in - "Original Group Information And Status" or - "Original Payment Information And Status" or - "Transaction Information And Status".
Transaction Information And Status +Status Reason Information ++Originator	Orgtr	0..1	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message ("Group Header/Initiating Party" or "Group Header/Creditor Agent").
Transaction Information And Status +Status Reason Information ++Originator +++Name	Nm	0..1	D	Name of the originator To be used if no BIC is available. If used, then "Identification" must not be present.
Transaction Information And Status +Status Reason Information ++Originator +++Postal Address	PstlAdr	0..1	ND	
Transaction Information And Status +Status Reason Information ++Originator +++Identification	Id	0..1	D	If used, then "Name" must not be present.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	XML Tag	Mult	St.	General Definition
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	M	Must be used if "Identification" is used.
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	M	BIC of the originator Must be used if "Identification" is used.
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	O	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	O	
Transaction Information And Status +Status Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	ND	
Transaction Information And Status +Status Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	ND	
Transaction Information And Status +Status Reason Information ++Originator +++Contact Details	CtctDtls	0..1	ND	

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Reason for the status Must be used if "Status Reason Information" is used.
Transaction Information And Status +Status Reason Information ++Reason +++Code	Cd {Or	1..1	D	Code as described in chapter "Reason Codes" If used, then "Proprietary" must not be present.
Transaction Information And Status +Status Reason Information ++Reason +++Proprietary	Prtry Or}	1..1	D	Swiss financial institutions will, wherever possible, abide by ISO standards (element "Code"). If used, then "Code" must not be present.
Transaction Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Can be used optionally to provide additional information about the "Status Reason".
Transaction Information And Status +Tracker Data	TrckrData	0..1	O	May be used to send a response about a settlement time point of instant payments.
Transaction Information And Status +Tracker Data ++Confirmed Date	ConfdDt	1..1	M	
Transaction Information And Status +Tracker Data ++Confirmed Date +++Date	Dt {Or	1..1	ND	Must not be used.
Transaction Information And Status +Tracker Data ++Confirmed Date +++Date Time	DtTm Or}	1..1	D	Settlement time point in the clearing system for instant payments.
Transaction Information And Status +Tracker Data ++Confirmed Amount	ConfdAmt	1..1	M	Amount and currency from pacs.008 (interbank message).
	@ Ccy		M	
Transaction Information And Status +Tracker Data ++Tracker Record	TrckrRcrd	1..n	M	

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent	Agt	1..1	M	Instructing Agent from the pacs.008 (interbank message).
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification	FinInstnId	1..1	M	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++BICFI	BICFI	0..1	O	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ClrSysMmbId	0..1	O	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification	ClrSysId	0..1	O	

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Code	Cd {Or	1..1	O	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Proprietary	Prtry Or}	1..1	O	
Transaction Information And Status +Tracker Data ++Tracker Record +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification	MmbId	1..1	M	
Transaction Information And Status +Acceptance Date Time	AccptncDtTm	0..1	O	Contains the start time of a SIC instant payment.
Transaction Information And Status +Account Servicer Reference	AcctSvcrRef	0..1	ND	
Transaction Information And Status +Clearing System Reference	ClrSysRef	0..1	ND	
Transaction Information And Status +Original Transaction Reference	OrgnlTxRef	0..1	D	Original elements from the original message Generally only those elements are sent back which caused warnings or errors. Optionally, other fields can be sent back.

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Amount	IntrBkSttlmAmt	0..1	O	
Transaction Information And Status +Original Transaction Reference ++Amount	Amt	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Interbank Settlement Date	IntrBkSttlmDt	0..1	D	Planned settlement date Sent if the required settlement date has been set for the next banking business/Post Office working day.
Transaction Information And Status +Original Transaction Reference ++Requested Collection Date	ReqdColltnDt	0..1	O	Information from the original message Element is only used for Direct Debits (original message "pain.008").
Transaction Information And Status +Original Transaction Reference ++Requested Execution Date	ReqdExctnDt	0..1	O	Information from the original message Element is only used for Credit Transfers (original message "pain.001").
Transaction Information And Status +Original Transaction Reference ++Creditor Scheme Identification	CdtrSchmeId	0..1	O	Information from the original message Element is only used for Direct Debit (original message "pain.008").
Transaction Information And Status +Original Transaction Reference ++Payment Type Information	PmtTpInf	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Payment Method	PmtMtd	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Mandate Related Information	MndtRltdInf	0..1	O	Information from the original message Element is only used for Direct Debit (original message "pain.008").
Transaction Information And Status +Original Transaction Reference ++Remittance Information	RmtInf	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Ultimate Debtor	UltmtDbtr	0..1	O	Information from the original message

ISO-20022-Standard			Swiss Payment Standards	
Message Item	**XML Tag**	**Mult**	**St.**	**General Definition**
Transaction Information And Status +Original Transaction Reference ++Debtor	Dbtr	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Debtor Account	DbtrAcct	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Debtor Agent	DbtrAgt	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Creditor Agent	CdtrAgt	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Creditor	Cdtr	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Creditor Account	CdtrAcct	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Ultimate Creditor	UltmtCdtr	0..1	O	Information from the original message
Transaction Information And Status +Original Transaction Reference ++Purpose	Purp	0..1	O	Information from the original message

Table 19:   Transaction Information And Status (<TxInfAndSts>, D-level)

5   Examples

This chapter shows examples of status reports as messages "pain.002" on a received message "pain.001" (Customer Credit Transfer Initiation).

The following assumptions were made for specifying the examples in XML:

First example: OK case

The first example shows a positive response message (Customer Payment Status Report pain.002) to a received payment message (Customer Credit Transfer Initiation pain.001).

Second example: NOK case

The second example shows a negative response message (Customer Payment Status Report pain.002) to a payment received. For this, the following assumption was made: In the received payment message (Customer Credit Transfer Initiation pain.001), one of the transactions contains an invalid IBAN of the creditor (example: QQ61 1904 3002 3456 7320).

NOK case data:

Field name	Contents
Identification of the original message	MSG-01
Identification of the original group	PMTINF-02
Identification of the original transaction	INSTR-02-02
Original "End-to-End Identification"	ENDTOENDID-003
Error code (Group Status)	PART
Error code (Payment Information Status)	PART
Error code (Transaction Status)	RJCT
Error reason (Reason)	CH16
Content of the erroneous element (Creditor Account)	QQ61 1904 3002 3456 7320

Table 20:   Messages "pain.002": NOK cases

For XML expressions of the examples, see Annex A.

Annex A: Status sequences of "pain.002"

In Swiss payment transactions, the financial institutions provide status reports on validation results and status reports on the execution of a payment. The following codes are used in Switzerland.

Code	Definition	CH usage	Report levels	Possible next status
ACTC	*AcceptedTechnicalValidation* Authentication and schema validation successful	AOS	B	ACWC, ACCP, PART, RJCT
ACCP	*AcceptedCustomerProfile* Previous technical validation was successful. The customer profile was checked	SPS	B, C	RJCT, ACSC, ACWC
ACWC	*AcceptedWithChange* The payment was accepted, at least one change was made (e.g. execution date changed)	SPS	B, C, D	RJCT, ACSC
PART	*PartiallyAccepted* Some transactions were accepted by the financial institution, others were rejected or are under further review	SPS	B, C	RJCT, ACSC, ACWC
ACSC	*AcceptedSettlementCompleted* Debit posted to debtor account	SPS / AOS	B, C, D	ACCC, RJCT
ACSP	*AcceptedSettlementInProcess* All checks on the initiating party side are completed, payment is executed	AOS	B, C, D	ACSC, RJCT
ACCC	*AcceptedSettlementCompleted* Creditor account credited	AOS	B, C, D	Final status
PNDG	*Pending* Further checks and a status update will follow	AOS	B, C, D	ACSP, RJCT
RJCT	*Rejected* Payment was rejected	SPS	B, C, D	Final status

Table 21:   Status sequences of "pain.002"

Annex B: Examples of status reports

Example 1: Accepted

"pain.001":   Correct syntax

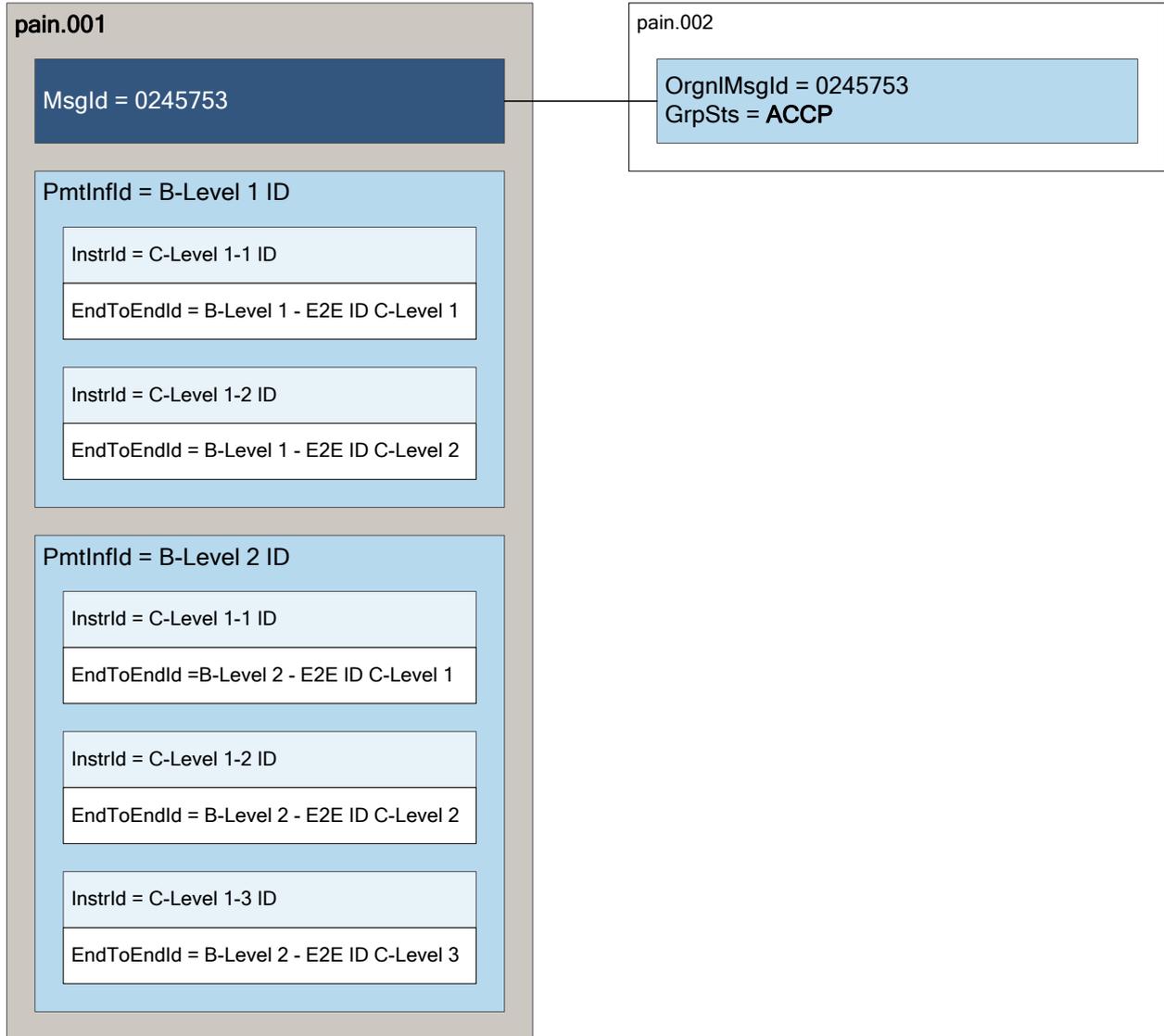"pain.002":   Positive status report at the message level

Figure 14:   Example: status report "Accepted"

Example 2: Rejected (B-level)

"pain.001":   Mandatory field at the B-level not correct (empty)

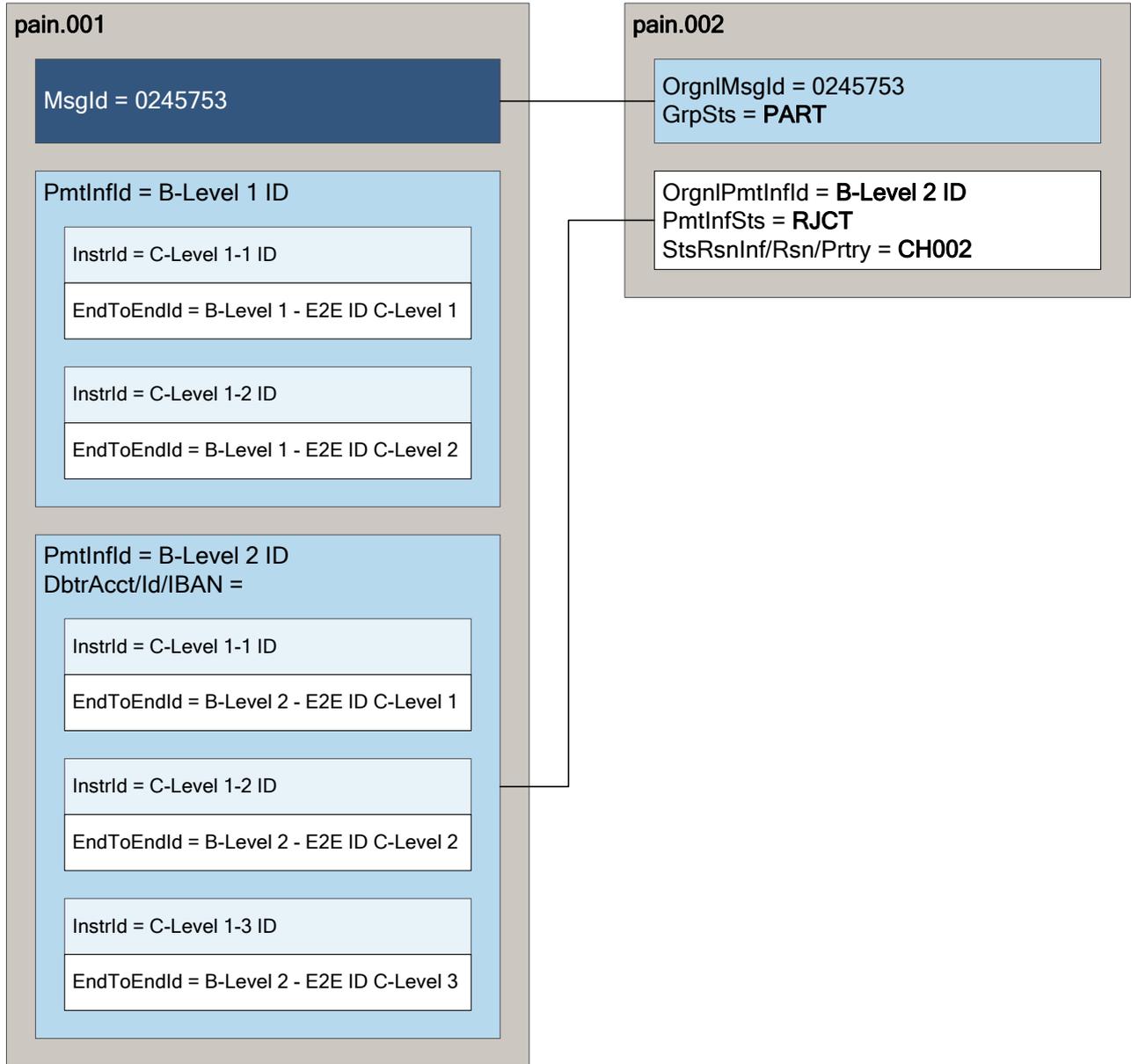"pain.002":   Negative status message on the "*Payment Information*" level

Figure 15:   *Example: status report "Rejected" B-level*

Comments: If B-levels with non-identical currencies or charges/instruction priority are delivered at the C-level, these B-levels may be split by the financial institution in accordance with "Best Efforts", e.g. one booking per currency. In case of a rejection on such a B-level, the B-level reference of the submitter in the status report is therefore no longer unique.

Example 3: Rejected (C-level)

"pain.001":   Field at the C-level incorrectly supplied (InstdAmt Ccy = XXX)
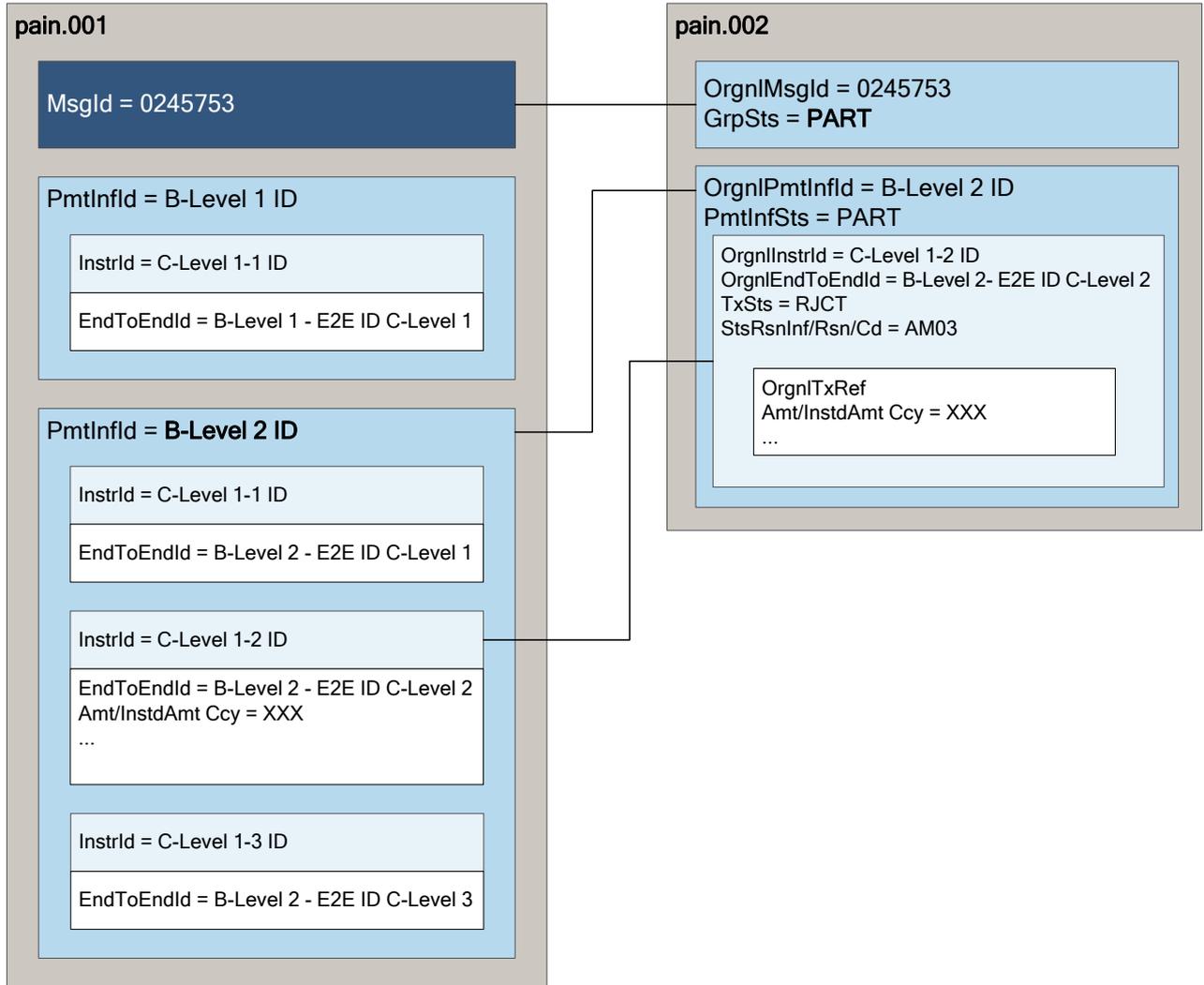
"pain.002":   Negative status report at the "*Transaction*" level

Figure 16:   Example: status report "Rejected" C-level