



Swiss Payment Standards 2021

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

Customer Credit Transfer Initiation (pain.001)

Version 1.11, with effect from 19 November 2021



General notes

Any suggestions or questions relating to this document from bank customers should be addressed to the corresponding financial institution or software company.

Any suggestions or questions relating to this document from financial institutions or software companies should be addressed to SIX Interbank Clearing Ltd at the following address: operations@six-group.com.

Amendment control

All the amendments carried out on this document are listed in an amendment record table showing the version, the date of the amendment and a brief amendment description.

Amendment control

Version	Date	Amendment description
1.11	26.02.2021	<p>Section 1.2: References [4] and [5] updated.</p> <p>Section 1.8 "End of ISR/IS process on 30.09.2022" new.</p> <p>Section 2.2.1: In table 3, the line "Usage" (with ISR/IS process end date) inserted and in the footnote "QR-IBAN only effective from QR-bill start date" removed from line "Creditor Account".</p> <p>Section 2.3.2: Reference to end of the ISR/IS process added.</p> <p>For the "Payment Type Information/Local Instrument/Proprietary" element, information added that the stated combination becomes invalid with the end of the ISR/IS process.</p> <p>For the "Ultimate Debtor/Postal Address" element note on support for payment types 4 and 6 added.</p> <p>Section 2.3.3: Reference to end of the ISR/IS process added.</p> <p>For the "Payment Identification/End To End Identification" element error code CH16 inserted.</p> <p>For the "Payment Type Information/Local Instrument/Proprietary" element, information added that the stated combination becomes invalid with the end of the ISR/IS process.</p> <p>For the "Referred Document Information", "Referred Document Amount", "Invoicer" and "Invoicee" elements status changed from D to O and for the "Referred Document Amount", "Invoicer" and "Invoicee" elements text "Is currently ignored by the financial institutions" deleted.</p> <p>For the «Remittance Information/Structured/Additional Remittance Information» element For payment type 3, information added about orders from a QR-bill.</p> <p>For the "Ultimate Debtor/Postal Address" and "Ultimate Creditor/Postal Address" elements note on support for payment types 4 and 6 added.</p> <p>Section 2.4.2: Definition of the permitted characters in reference elements expanded (also must not end with "/").</p> <p>Section 2.4.3: Description of the formatting conventions for fields showing amounts revised and supplemented with examples.</p> <p>Section 2.4.7: Description regarding the use of address information specified in more detail.</p> <p>Section 3: New example "Business case of QR-bill with QR reference and SCOR reference" added. Previous example renamed and updated.</p> <p>Appendix A: New and renamed example listed.</p>
1.10	28.02.2020	<p>Preface: General note broken down by addressee (bank customers or financial institutions/software companies) and e-mail address updated.</p> <p>Section 1: Additional declaration for PaCoS deleted.</p> <p>Section 1.2: References [4] and [5] updated, Reference [11] added, links updated.</p> <p>Section 2.2.1: New variant V4 added for payment type 4.</p> <p>Section 2.3.1: Information regarding the software used and their version specified in more detail and supplemented to include the software manufacturer.</p> <p>Section 2.3.3: Information regarding individual amount elements in connection with specific payment types supplemented, primarily within the area of "Equivalent Amount".</p> <p>Details on "Creditor Agent" element specified more precise.</p>

Version	Date	Amendment description
		<p>Description regarding element "Regulatory Reporting" specified in more detail and supplemented to include the note regarding the handling of individual payment types by the bank.</p> <p>Description of the element "Creditor Reference Information/Reference" supplemented, note about the end date of the IPI slip removed.</p> <p>Sections 2.4.1, 0, 2.4.5: Description regarding the character set completely revised.</p> <p>Section 2.4.4.2: Description regarding the use of the ISO Creditor Reference supplemented.</p> <p>Section 2.4.7: Description regarding the use of address information specified in more detail and supplemented.</p>
1.9	11.02.2019	<p>Section 1.2: New reference documents added.</p> <p>Section 1.5: Information about the use of "blank elements" described more precise.</p> <p>Sections 2.2 and 2.3.3: Information about the Creditor Agent in the case of foreign payments expanded.</p> <p>Section 2.2.2: Information about the QR-bill described more precise.</p> <p>Section 2.3.2: Information about salary payments / "Confidential payments" described more precise.</p> <p>Section 2.3.3: Description of the "Exchange Rate Information" element, description of the structure of ISR participant number and description of the identification of the structured Creditor Reference expanded.</p> <p>Section 2.3.3: New element "Regulatory Reporting" (required for payments to certain countries).</p> <p>Section 2.4.1: Description of the character set for references made more precise.</p>
1.8	27.01.2018	<p>Publication as "Correction Version": Replaces original version 2.7 dated 18.12.2017. The amendments are marked in the document with a vertical blue line in the margin.</p>
	18.12.2017	<p>Title changed to "Swiss Payment Standards 2018", version and start of validity indicated on title page.</p> <p>In general: Change of the designation «Swiss ISO 20022 Payments Standard» to «Swiss Payment Standards».</p> <p>Section 1: Swiss Usage Guide removed.</p> <p>Section 1.2, Appendix C: New version 1.1 of the SEPA Credit Transfer Rulebook.</p> <p>Section 1.3.2: Document names updated.</p> <p>Section 1.5: Status descriptions made more precise.</p> <p>Section 2.2.1: Description and footnote about the Creditor Agent for payment type 3 and 5 changed.</p> <p>Section 2.2.1, 2.2.2, 2.3.3 and 2.4.4.2: QR-bill start date adapted.</p> <p>Section 2.3.1: Change to the general definition of <NbOfTx>.</p> <p>Section 2.3.2: Changes to the general definitions of:</p> <ul style="list-style-type: none"> - <BtchBookg>, - <PmtTpInf>/<LclInstrm>/<Cd>, - <DbtrAcct>, - <DbtrAgt>, - <DbtrAgt>/<FinInstnId>/<ClrSysMmbId>/<ClrSysId>/<Cd>. <p>Section 2.3.2: For <DbtrAgt>/<FinInstnId>/<ClrSysMmbId>/<ClrSysId>/<Cd> additional error code CH17 inserted.</p>

Version	Date	Amendment description
		<p>Sections 2.3.2 and 2.3.3: Reference for the "Payments External Code Lists" corrected from [7] to [8].</p> <p>Section 2.3.3: Change to the general definition of <Amt>.</p> <p>Section 2.3.3: Changes to the payment-type-specific definitions of:</p> <ul style="list-style-type: none"> - <PmtTpInf>/<InstrPrty>, - <CdtrAgt>, - <CdtrAgt>/<FinInstnId>, - <CdtrAcct>/<Id>/<IBAN>, - <RmtInf>/<Ustrd>, - <RmtInf>/<Strd>, - <RmtInf>/<Strd>/<CdtrRefInf>, - <RmtInf>/<Strd>/<CdtrRefInf>/<Tp>/<CdOrPrtry>/<Prtry>. <p>Section 2.4.4.2: Text about unstructured customer reference as "Remittance Information" made more precise.</p> <p>Section 3.2.1: Details for payment group 2 in the example changed (currency and postal account number).</p> <p>Appendix C: Under reference type and reference, the code ISO removed, and SCOR removed from the detailed description about Remittance Information. Status of reference changed from O to D. Elements <UltmtCdtr> and <UltmtDbtr > added.</p>
1.7.2	22.09.2017	<p>Publication as "Minor" version:</p> <p>Section 1.5: Note added that the use of «CDATA» is not supported.</p> <p>Section 2.2.1 and 2.3.3: With payment type 3 the Creditor Agent information (IID/BIC) can be omitted with effect from 01.01.2019, where the IBAN/QR-IBAN is sent.</p> <p>Section 2.3.3: Note on amount range moved. Note about non-use of Ultimate Debtor removed. Note added that the QR-IBAN is valid from 01.01.2019.</p> <p>Section 2.4.4.2: Note added that the Swiss QR reference can be used with effect from 01.01.2019.</p>
1.7.1	07.08.2017	<p>Publication as "Minor" version: Change of the designation «Swiss recommendations» to «Swiss Payment Standards».</p>
1.7	29.05.2017	<p>Section 1.2: New version of the EPC Rulebook and the EPC Implementation Guidelines. New Swiss Implementation Guidelines QR-bill.</p> <p>Section 2.2.1: "Domestic payment types" table updated.</p> <p>Section 2.2.2 New section (QR-bill).</p> <p>Section 2.3: Various changes to general and payment-type-specific definitions.</p> <p>Section 2.4.1: Reference to EPC document EPC230-15 added.</p> <p>Section 2.4.4.2: New section on "Using the Swiss QR reference" added.</p> <p>Section 3.2.1: IBAN and BIC in the examples have been changed.</p> <p>Appendix C "Mapping the Swiss QR code in the payment part of the QR-bill in pain.001" added.</p>
1.6.1	07.11.2016	<p>Publication as "Minor" version: Section 2.2.2 "Payment slip with QR code (with effect from mid-2018)" updated. All references to payment types E1 and E2 deleted in sections 2.3.2 and 2.3.3.</p>

Version	Date	Amendment description
1.6	25.07.2016	<p>Title page and colour scheme for tables and illustrations amended to comply with the new Brand Identity Guidelines.</p> <p>Various textual changes/standardisations throughout the document.</p> <p>Rules stated more precisely:</p> <ul style="list-style-type: none"> • Creditor: Recommendation to enter the recipient's address for payment types 5 and 6 ("Risks" in repayments). • Creditor Agent: Application of the "IBAN only rule" for payment type 5: Creditor Agent is no longer required where the IBAN is sent under Creditor Account. • Intermediary Agent: only permitted as AOS by agreement with the financial institution. • Instruction for Debtor Agent: Only permitted for payment types 4 and 6. • Instruction Priority: Rules for application stated more precisely. <p>Explanation of the change from BC no. to IID added to the Foreword.</p> <p>All details of the Customer Payment Status Report (pain.002) removed to separate Implementation Guidelines.</p> <p>Section 1.2: Reference documents updated.</p> <p>Section 1.5: Note on the use of blank elements and the status list described more precisely.</p>
1.5.1	23.10.2015	<p>Publication as "Minor" version: Payment type E2 corrected to payment type E1 in "Reference" element (index 2.126) and origin from QR Code Index 7 specified.</p>
1.5	10.08.2015	<p>Section 1: New documents of the Swiss Payment Standards and their description added.</p> <p>Section 1.1: Note to download address for most recent version inserted.</p> <p>Section 1.2: New version 8.0 of the EPC Rulebook and the EPC Implementation Guidelines.</p> <p>Section 1.3.2: New documents of the Swiss Payment Standards added.</p> <p>Section 1.5: Note to permitted characters inserted. Status list extended. Reference to EPC submission using an XML schema published by the EPC removed.</p> <p>Section 1.6: Description and example of how to represent a selection inserted.</p> <p>Section 2.2 divided into section 2.2.1 (previous text) and new section 2.2.2 (look ahead to "Payment slip with QR code" with new payment types E1 and E2.</p> <p>Section 2.2.1: Notes to tables 4 and 5 inserted.</p> <p>Section 2.3: Tables updated. New payment types E1 and E2, CH error codes deleted, Changes to definitions for the "Code" element (2.9 and 2.34), "Instruction for Debtor Agent" (2.85), various changes to payment type-specific definitions.</p> <p>Section 2.4.2.2: Note on IPI slip inserted.</p> <p>Section 3.2: Tables updated. Notes to CH error codes deleted.</p> <p>Section 3.2.5: CH error codes deleted. List of error codes updated.</p> <p>Section 3.4: In the example, ISO error code used instead of CH error code.</p> <p>Appendix D: Illustration updated.</p>
1.4	30.06.2013	<p>Various clarifications and additions, taking account of the EPC Definitions that will apply from 1.2.2014.</p>
1.3	30.04.2012	<p>Various clarifications and additions, new company logo</p>
1.2	16.08.2011	<p>General document update</p>

Version	Date	Amendment description
1.1	30.04.2010	<p>New "Contact Details" element (1.8) for details of the software used and which version, inserted in the "Customer Credit Transfer Initiation" (pain.001) message.</p> <p>Only characters in the SWIFT dataset are permitted for "Message Identification" (1.1), "Payment Information Identification" (2.1), "Instruction Identification" (2.29) and "End To End Identification" (2.30) in the "Customer Credit Transfer Initiation" (pain.001) message.</p> <p>In the "Group Status" element in the "Customer Payment Status Report" (pain.002) message, status changed from Mandatory to Dependent and the text of the definition amended.</p>
1.0	15.02.2010	First edition (only German version)

Table of contents

1	Introduction	9
1.1	Amendment control	9
1.2	Reference documents	10
1.3	Summary of message standards	11
1.3.1	ISO 20022	11
1.3.2	Swiss Payment Standards	11
1.3.3	SEPA Message Standard	13
1.4	Representation of XML messages	13
1.5	XML message conventions	14
1.6	Conventions for presentation	16
1.7	Scope	17
1.8	End of ISR/IS process on 30.09.2022	18
2	Customer Credit Transfer Initiation (pain.001)	19
2.1	General	19
2.2	Payment types	20
2.2.1	Procedure for the validation by the financial institution	20
2.2.2	QR-bill	22
2.3	Technical specifications	23
2.3.1	Group Header (GrpHdr, A-Level)	23
2.3.2	Payment Information (PmtInf, B-Level)	26
2.3.3	Credit Transfer Transaction Information (CdtTrfTxInf, C-Level)	35
2.4	Business specifications	57
2.4.1	Character set	57
2.4.2	Character set for reference elements	58
2.4.3	Formatting conventions for fields showing amounts	59
2.4.4	References	59
2.4.5	Debtor identification	61
2.4.6	Duplicate checking	61
2.4.7	Use of address information	61
3	Examples of payment orders as "pain.001" messages	63
3.1	Business case with QR-bill with QR reference and SCOR reference	63
3.1.1	Data in the example	63
3.2	Business case with ISR, IS and SEPA	65
3.2.1	Data in the example	65
	Appendix A: XML schema and example	67
	Appendix B: Symbols for graphical XML representation	68
	Appendix C: Mapping the Swiss QR code in the payment part of the QR-bill in pain.001	70
	Appendix D: Character conversion table	74
	Appendix E: Basis for the Swiss Payment Standards	76
	Appendix F: Table of tables	77
	Appendix G: Table of figures	77

1 Introduction

The Swiss Payment Standards for implementing the message standards for Payments Initiation and Cash Management based on ISO standard 20022 have been produced on the instructions of PaCoS (Payments Committee Switzerland). This version is based on the ISO Maintenance Release 2009 and the latest EPC recommendations.

The Swiss Payment Standards consist of the following documents:

- Swiss Business Rules
- Swiss Implementation Guidelines
 - for Credit Transfer (pain.001) (this document)
 - for the Swiss direct debit procedure (pain.008)
 - for the SEPA direct debit procedure (pain.008)
 - for Cash Management messages (camt.052, camt.053 and camt.054)
 - for Status Report (pain.002)
 - for the QR-bill

The first document, the **Business Rules**, describes the requirements of business representatives of users, financial institutions and software providers, from the point of view of processes. It discusses the following subjects:

- Definition and description of specific business transactions, describing the relevant parties and the messages that are used (types of payments, versions of reports)
- Summary of message structures with more detail about certain structural elements
- Description of the main validation rules and ways of handling errors.

The **Implementation Guidelines** serve as manuals for the technical implementation of the standard and provide assistance in producing the various message types. They describe the XML structures and validation rules in detail.

1.1 Amendment control

The Swiss Business Rules and Implementation Guidelines documents are subject to the amendment authority of

SIX Interbank Clearing Ltd
Hardturmstrasse 201
CH-8021 Zurich

and reflect the regulations of Swiss financial institutions. Any future amendments and additions will be made by SIX Interbank Clearing.

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

1.2 Reference documents

Ref	Document	Title	Source
[1]	Payments Maintenance 2009	Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edititon September 2009	ISO
[2]	pain.001.001.03	XML Schema Customer Credit Transfer Initiation V03	ISO
[3]	pain.002.001.03	XML Schema Customer Payment Status Report V03	ISO
[4]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 2021 Version 1.0	EPC
[5]	EPC132-08	SEPA Credit Transfer Implementation Guidelines 2021 Version 1.0	EPC
[6]	Swiss Business Rules	ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages	SIX Interbank Clearing
[7]	Swiss Implementation Guidelines QR-bill	Swiss Implementation Guidelines QR-bill – Technical and professional specifications of the payment part with Swiss QR Code	SIX Interbank Clearing
[8]	Payments External Code Lists	Inventory of External Payment Code Lists	ISO
[9]	EPC230-15	EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC
[10]	QR-IBAN/QR-IID	Technical information about the QR-IID and QR-IBAN	SIX Interbank Clearing
[11]	ISR Handbook	Orange inpayment slip with reference number in CHF and EUR	PostFinance

Table 1: Reference documents

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

Table 2: Links to the relevant Internet pages

1.3 Summary of message standards

1.3.1 ISO 20022

The ISO 20022 message standard gives details for the following Payment Initiation Messages:

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

Other related messages include, for example:

- Customer Payment Status Report (pain.002)

All these messages are described in the document "ISO 20022 Message Definition Report Payments Standards – Maintenance 2009" [1]. The "pain.007" message is not currently used in Switzerland and is therefore not further discussed here.

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

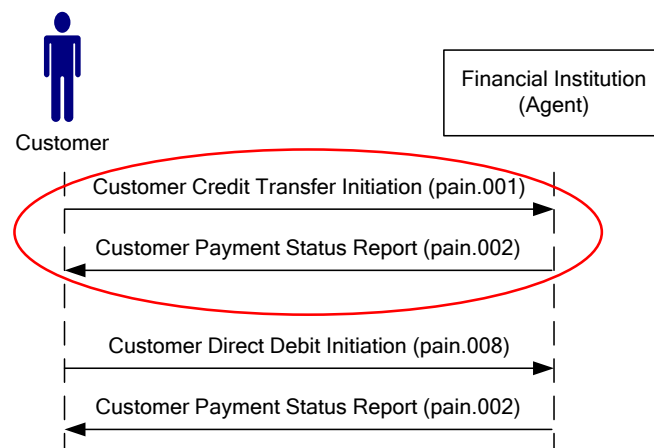


Figure 1: Payment Initiation message flow - summary

The flow of messages is shown in the above Figure 1. The "pain.002" message is sent back to the sender by the recipient of "pain.001" and "pain.008" messages in order to report back the results of validation.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and encompass all possible options. The messages are adapted for special areas of use and country-specific circumstances, i.e. not all the options under the standard are used.

1.3.2 Swiss Payment Standards

The message standard recommended by Swiss financial institutions is based on the ISO 20022 standard. In addition to the SEPA Message Standard as described in the EPC Recommendation, all common payment types in national and cross-border transactions are also supported.

The Swiss Payment Standards encompass all the data elements that are defined by the EPC in the SEPA Core Requirements as being essential, but in some cases have

different definitions for the optional data elements, in order to meet the needs of Swiss financial institutions.

The Swiss Payment Standards are specified in the following documents:

- Swiss Payment Standards: Swiss Business Rules Payments and Cash Management
- Swiss Payment Standards: Swiss Implementation Guidelines for Credit Transfer (this document)
- Swiss Payment Standards: Swiss Implementation Guidelines for Status Report
- Swiss Payment Standards: Swiss Implementation Guidelines for the SEPA Direct Debit procedure
- Swiss Payment Standards: Swiss Implementation Guidelines for the Swiss Direct Debit procedure
- Swiss Payment Standards: Swiss Implementation Guidelines Cash Management Messages
- Swiss Payment Standards: Swiss Implementation Guidelines QR-bill

The Swiss Business Rules describe the requirements of business representatives from the point of view of users, financial institutions and software manufacturers with regard to processes.

This document Swiss Implementation Guidelines Credit Transfer contains technical specifications and instructions for the technical and business implementation of customer-bank messages, including the Payment Status Report (Bank-Customer), in Credit Transfers in accordance with the Swiss Payment Standards.

Figure 2 below shows the degree of concordance between the Swiss Payment Standards and ISO 20022 and SEPA.

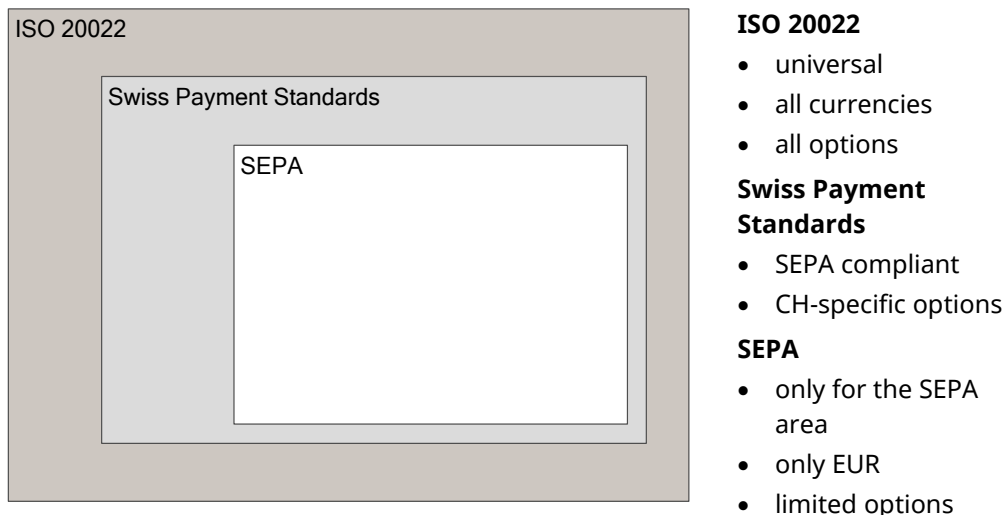


Figure 2: Degree of concordance between the Swiss Payment Standards and ISO 20022 and SEPA

Note: The colours **clay brown** and **light grey** that are used for the ISO 20022 standard and the Swiss Payment Standards are also used in the column headings of tables in this document.

1.3.3 SEPA Message Standard

For payments in the SEPA area (Single Euro Payments Area), the SEPA Message Standard and the Swiss ISO 20022 Payments Standard are of importance (see section 2.2 "Payment types", payment type 5).

In the interests of efficient usage within the SEPA area (EU countries, EEA countries Monaco and Switzerland), some restrictions were applied within the ISO 20022 standard, which were approved by the European Payments Council (EPC), the decision-making body of the European banks and bankers' associations for payment transactions, in October 2009.

The SEPA Message Standard is specified in the following documents published on the website of the European Payments Council (EPC):

- EPC125-05 SEPA Credit Transfer Rulebook [4]
- EPC132-08 SEPA Credit Transfer Implementation Guidelines [5]

1.4 Representation of XML messages

The logic structure of XML messages is a tree structure. This can be represented in various ways: in diagrams, tables or text. Representation in text is very suitable for actual examples of messages, while tables and diagrams are mainly suitable for giving an overview of XML schemas. The illustrations in this document are based on the schema in the Swiss Payment Standards.

XML editors which have the option of graphical representation use symbols which may look slightly different depending on the type of editor (the illustrations in this document were produced using the editor XMLSpy from Altova GmbH). The main symbols are briefly introduced in Appendix B. More detailed information can be found in the user manual or the online help for the XML editor that is being used.

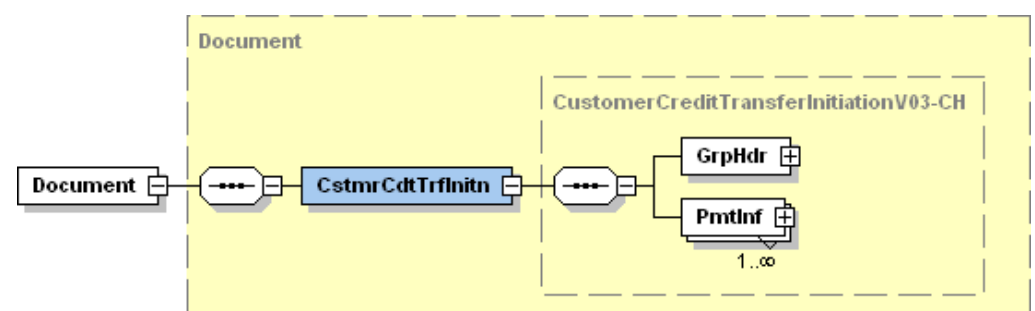


Figure 3: Example of graphical representation of an XML message

1.5 XML message conventions

A basic knowledge of XML is assumed for the purposes of this document, so only certain special points are explained.

Permitted characters

The characters permitted in XML messages according to the Swiss Payment Standards are listed in section 2.4.1 "Character set".

Note:

- Blank elements must not be used
- Elements must not contain only spaces
- Reference elements must not begin with space
- Elements containing code values must not contain any spaces, e.g. the "Category Purpose" or "Service Level" elements

Incorrect submitted payments will usually be rejected.

However, spaces can still be used in an element, for example in the case of a two-part name without hyphen, such as "Meier Mueller" or "Muster Ltd".

Statuses

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss Payment Standards:

Status	Designation	Description
M	Mandatory	The element is mandatory. If the element is not used, a Swiss bank will refuse to process the message.
R	Recommended	The use of the element is recommended. If the element is not used, the message will still be processed by a Swiss bank.
O	Optional	The element is optional. <ul style="list-style-type: none"> • Customers may submit this element, the information is accepted by the financial institution. • Financial institutions allow these elements to be submitted, but do not require the elements to be submitted as mandatory.
D	Dependent	The use of the element depends on other elements. Depending on the content or presence of another element, this element may be mandatory or optional.
BD	Bilaterally Determined	The element is only processed by agreement with the instructed financial institution.
N	Not Allowed	Must not be used.

XML schema validation

The technical validation of the various XML messages is carried out using XML schemas. These define the elements that can 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). The names of data types given in the tables of this document correspond to the data types defined in XML schemas.

For the Swiss Payment Standards, its own XML schemas are published as variants of the ISO 20022 XML schemas, in which, for example, unnecessary elements have been omitted or statuses changed. These XML schemas define all the data that is valid for Switzerland. Data types which have been taken over unchanged from the ISO standard retain the same names. For those data types that have been changed, the names have been given appropriate extensions showing the differences between them and the original ISO data types.

Example 1: ISO data type: `FinancialInstitutionIdentification7`
 Swiss data type: `FinancialInstitutionIdentification7-CH_BicOrClrId`

Example 2: ISO data type: `PartyIdentification32`
 Swiss data type: `PartyIdentification32-CH_NameAndId`

No comments are inserted in the XML schemas. Information about the various data elements can be found in these Implementation Guidelines. In the source text for XML schema `pain.001`, XML comments are inserted documenting the differences from the original data type under the ISO standard.

The names of the Swiss Payment Standards XML schemas and links to the original XSD files are listed in Appendix A.

Indication of schema location and namespace in XML messages

The Schema Location in XML messages indicates the XML schema which should be used to carry out the technical validation and where that schema is to be found. The Schema Location also includes the namespace (`xmlns="..."`). If a different namespace is entered from the one admitted, the whole message is rejected.

Use of CDATA

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

Using the Swiss XML schema

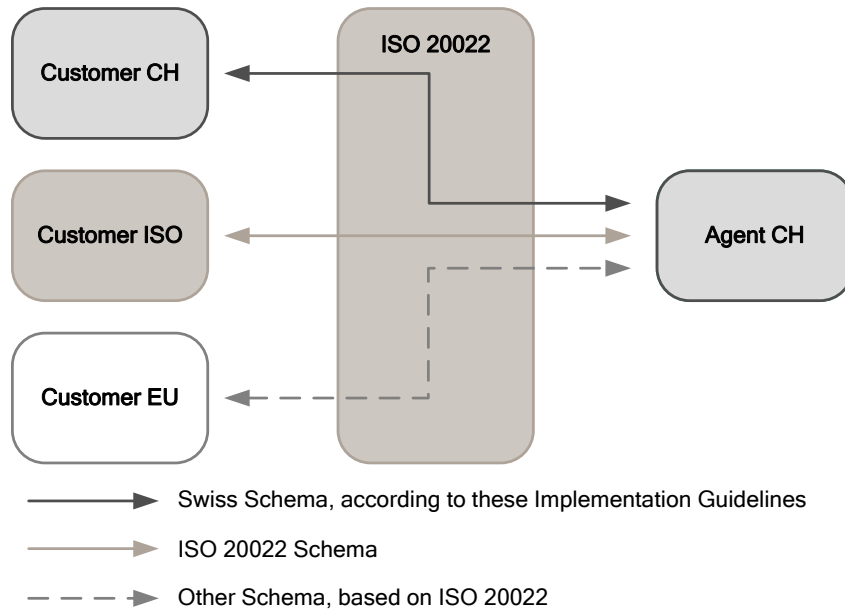


Figure 4: Using the Swiss XML schema

The definitions in the Swiss XML schema are the same as the descriptions in these Implementation Guidelines and should primarily be used to validate XML files that have been produced. Submissions can be made either using this Swiss XML schema or the official ISO 20022 XML schema. The XML schema which is to be used must be agreed with the relevant financial institutions.

1.6 Conventions for presentation

In this document, the following conventions apply to presentation.

Description of XML elements

In some publications, the names of XML elements are written as a single concept with no spaces, for example CreditTransferTransactionInformation. In the interests of legibility, spaces are generally used in this document.

Data in tables

The tables contain information from ISO 20022 (Index, Multiplicity, Message Item, XML-Tag). The following information for the Swiss Payment Standards can also be found in the tables:

- Status of the element (as defined in section 1.5 "XML message conventions")
- General definition
- Definitions for specific payment types
- Error code that is sent back if there are any errors in the Customer Payment Status Report (pain.002)

Note: If during schema validation an error is detected in any element, the whole message is always rejected (error code FF01). Since this response generally applies to all elements in the table, a comment to that effect is not entered for every element.

Colours used in the tables

The column headings are marked in **clay brown** for the information about ISO 20022 and **light grey** for information about the Swiss Payment Standards.

Elements containing at least one sub-element are marked in **light blue** in the ISO 20022 columns.

Representation of the tree structure in the tables

So that it is possible to tell where in the tree structure an element comes, the hierarchy level is indicated by preceding "+" signs in the Message Item. For example, the IBAN IBAN in the Payment Information is represented as shown:

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

Representation of choices

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

```
{Or   for start of the choice
Or}   for end of the choice
```

Example:

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

1.7 Scope

These Implementation Guidelines only give the specifications for the customer-bank messages "Customer Credit Transfer Initiation" and "Customer Payment Status Report" for the Swiss Payment Standards.

No aspects relating to the communication channels used for the sending of messages between customer and financial institution, and their security features, are discussed in this document. These are entirely the responsibility of the financial institutions involved and their customers.

1.8 End of ISR/IS process on 30.09.2022

On 19 January 2021, PostFinance announced that it had set the end date for the orange (ISR) and red (IS) inpayment slips for 30.09.2022. As a result, these inpayment slips are definitively replaced by the QR-bill.

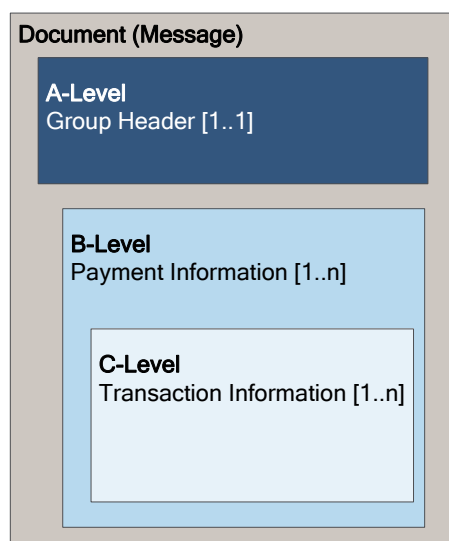
On the basis of this announcement by PostFinance, the relevant conditions for the two payment types with the XML message "Customer Credit Transfer Initiation" (pain.001) and the respective process are only valid until and with 30.09.2022. However, this adjustment will only be included with the change to Swiss Payment Standards 2022. Irrespective of how the order is issued, such payments can be accepted only with an execution date up to the reference date agreed upon.

The conditions regarding the simultaneous support of two major versions therefore do not apply to the ISR/IS process from 2022.

2 Customer Credit Transfer Initiation (pain.001)

2.1 General

The Customer Credit Transfer Initiation (pain.001) XML message is used for the electronic commissioning of payment orders by customers to the financial institution. It is used on the basis of the ISO 20022 XML schema "pain.001.001.03".



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

- **A-Level:** message level, Group Header. This block must occur exactly once.
- **B-Level:** debtor side, Payment Information. This block must occur at least once and generally comprises several C-levels.
- **C-Level:** creditor side, Credit Transfer Transaction Information. This block must occur at least once for each B-level. It comprises all the C-levels (transactions) belonging to the B-level (debit).

Figure 5: Basic message structure for the "pain.001" XML message

In the following **technical specifications** for the XML message Customer Credit Transfer Initiation (pain.001), each of these message levels is discussed in a separate subsection:

- 2.3.1 "Group Header (GrpHdr, A-Level)"
- 2.3.2 "Payment Information (PmtInf, B-Level)"
- 2.3.3 "Credit Transfer Transaction Information (CdtTrfTxInf, C-Level)"

The **business specifications** given in section 2.4 cover the following topics:

- character set
- references
- sender identification
- duplicate checking

2.2 Payment types

The definitions for the following payment types are based on the definitions of transactions given in the Swiss Business Rules [6]. The definition covers all current possible payment types in Switzerland (national, cross-border, SEPA, etc.).

2.2.1 Procedure for the validation by the financial institution

For each pain.001 transaction, the first step is to check the payment type of this transaction (see Swiss Business Rules [6]). In order to identify the payment type, certain key elements are analysed.

Once the payment type has been identified, the data is validated against the specifications for that payment type as given in the Swiss Implementation Guidelines (this document). The response to any discrepancies may vary from one financial institution to another. For example, if an element is filled in which, according to these definitions, should not be there, then one of the financial institutions can reject the transaction. A different financial institution may implement more complex validation procedures and come to the conclusion that it will process the transaction anyway and will disregard the data in the element in question.

Step 1: Assigning the transaction to a payment type (or "Identifying the payment type")

(See also the tables in section 2 "Business transactions" of the Swiss Business Rules [6] where the payment types are numbered.)

Payment types can only be assigned on the basis of the information given in black below. [Fields given in blue do not need to be checked for the purpose of pure assigning to a transaction type.](#)

Domestic

Payment type	1	2.1	2.2	3	4
Title	ISR	IS 1-stage	IS 2-stage	IBAN/postal account and IID/BIC	Foreign currency
Comment		beneficiary's postal account	beneficiary's IBAN or bank account		
Usage	Until and with 30.09.2022	Until and with 30.09.2022	Until and with 30.09.2022		
Payment Method	TRF/TRA	TRF/TRA	TRF/TRA	TRF/TRA	TRF/TRA
Local Instrument (Proprietary)	CH01	CH02	CH03	Must not be delivered	Must not be delivered
Service Level	Must not be SEPA	Must not be SEPA	Must not be SEPA	Must not be SEPA	Must not be SEPA
Creditor Account	ISR participation number	Postal account	IBAN (or bank account) or code line	IBAN (QR-IBAN) or postal account or bank account	IBAN or postal account or bank account

Payment type	1	2.1	2.2	3	4
Creditor Agent	Must not be delivered	Must not be delivered	V1: IID V2: IID and postal account of bank V3: Postal account of bank and name of bank	V1: IID V2: Domestic BIC V3: IBAN-only: The Creditor Agent can be omitted where the IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. ¹	V1: Domestic BIC V2: IID and optional name and address FI V3: Name and address domestic FI V4: IBAN-only: The Creditor Agent can be omitted where the IBAN (CH/LI) is sent in the Creditor Account. ²
Currency	CHF/EUR	CHF/EUR	CHF/EUR	CHF/EUR	All except CHF/EUR ²

Table 3: Domestic payment types

Foreign

Payment type	5	6
Title	Foreign SEPA	Foreign
Comment		
Payment Method	TRF/TRA	TRF/TRA
Local Instrument (Proprietary)	Must not be delivered	Must not be delivered
Service Level	SEPA	Must not be SEPA
Creditor Account	IBAN	IBAN or account
Creditor Agent	BIC Creditor Agent is no longer needed where the IBAN is sent under Creditor Account ¹	V1: BIC International V2: Bank code (without IID) and name and address of FI V3: Name and address of FI International
Currency	EUR	all ²

Table 4: Foreign payment types

¹ The indication of the Creditor Agent can be omitted. Where both the IBAN and the IID or BIC are sent, the Creditor Agent will be determined from the IBAN when the payment is executed. In such a case, IID and BIC are neither taken into account nor forwarded.

² The actual range of currencies that are supported is to be clarified with the respective financial institution.

Payments not involving a financial institution (domestic and foreign)

Payment type	8
Title	Bank cheque/Postcash domestic and foreign ³
Comment	
Payment Method	CHK
Local Instrument	empty
Service Level	Must not be SEPA
Creditor Account	Must not be delivered
Creditor Agent	Must not be delivered
Currency	all ³

Table 5: Payment types not involving a financial institution (domestic and foreign)

Step 2: Validation of the transaction by payment type

Once the payment type has been identified, all the other elements are validated according to the Swiss Implementation Guidelines (this document). Example: for payment type 1, checks include whether the "Creditor Account" element contains an ISR reference number and the elements for "Creditor Agent" are non-existent. Depending on the scope of the logic that is implemented, a variation from the definitions in this document may lead to the transaction being rejected or, in some cases with certain institutions, to the elements which are present, but should not be, being ignored and the processing of the transaction continuing.

2.2.2

QR-bill

The payment part of the QR-bill replaces the currently used orange and red inpayment slips

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

A bill can be described as a "QR-bill" if it includes a payment part with a Swiss QR code.

The Swiss QR code contains the necessary data for executing a payment using ISO 20022 "pain.001", payment type 3. The mapping of the data in the Swiss QR code in a "pain.001" is described in the Appendix C "Mapping the Swiss QR code in the payment part of the QR-bill in pain.001".

The QR-IBAN is an account number which must be used to indicate the account to be credited, in the case of payments with QR reference. In format, the structure of this IBAN complies with the rules under ISO 13616.

The QR reference is a structured reference entered by the biller in the payment part of the QR-bill and corresponds in its structure to the ISR reference.

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

³ Not all financial institutions support check payments. The range of payment types that is supported should be agreed with the institution concerned.

2.3 Technical specifications

2.3.1 Group Header (GrpHdr, A-Level)

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

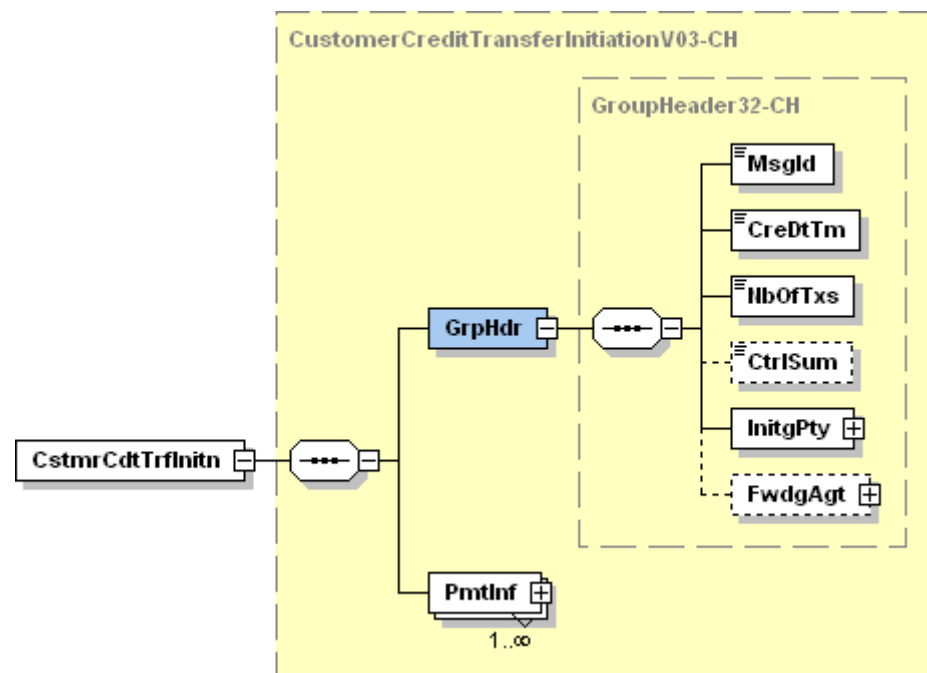


Figure 6: Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss Payment Standards.

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
	Document +Customer Credit Transfer Initiation V03	CstmrCdtTrfInitn	1..1	M				
1.0	Group Header	GrpHdr	1..1	M				
1.1	Group Header +Message Identification	MsgId	1..1	M	Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU01, CH16	
1.2	Group Header +Creation Date Time	CreDtTm	1..1	M	Recommendation: Should be the same as the actual date/time of creation.		DT01	
1.6	Group Header +Number Of Transactions	NbOfTxs	1..1	M	If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-Level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be delivered may be smaller.		AM18	
1.7	Group Header +Control Sum	CtrlSum	0..1	R	Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount") (2.42) Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected.		AM10	
1.8	Group Header +Initiating Party	InitgPty	1..1	M	At least one of the two elements "Name" or "Identification" must be sent.		CH21	
1.8	Group Header +Initiating Party ++Name	Nm	0..1	R	Name of the message sender, maximum 70 characters.			
1.8	Group Header +Initiating Party ++Identification	Id	0..1	R	Identification of the message sender.			

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH16, CH17	
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++BICOrBEI	BICOrBEI	0..1	D	If used, "Other" must not be present.		RC01, CH16	
1.8	Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other	Othr	0..n	D	If used, "BICOrBEI" must not be present.		CH17	
1.8	Group Header +Initiating Party ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.			
1.8	Group Header +Initiating Party ++Contact Details	CtctDtls	0..1	R	Recommendation: Should include information regarding the software used and its version.			
1.8	Group Header +Initiating Party ++Contact Details +++Name	Nm	0..1	R	Must be used if "Contact Details" is used: Name of software with which this message has been generated, followed by a "/" and by the name of the software manufacturer, maximum 70 characters.			
1.8	Group Header +Initiating Party ++Contact Details +++Other	Othr	0..1	R	Should contain the version of the software used to create this message.			
1.9	Group Header +Forwarding Agent	FwdgAgt	0..1	BD	This element may only be used by agreement with the instructed financial institution.			

Table 6: Group Header (GrpHdr, A-Level)

2.3.2 Payment Information (PmtInf, B-Level)

The Payment Information (B-Level of the message) contains information about the debtor and other key elements such as the payment method or requested execution date which apply to all transactions (C-Levels) for this B-Level.

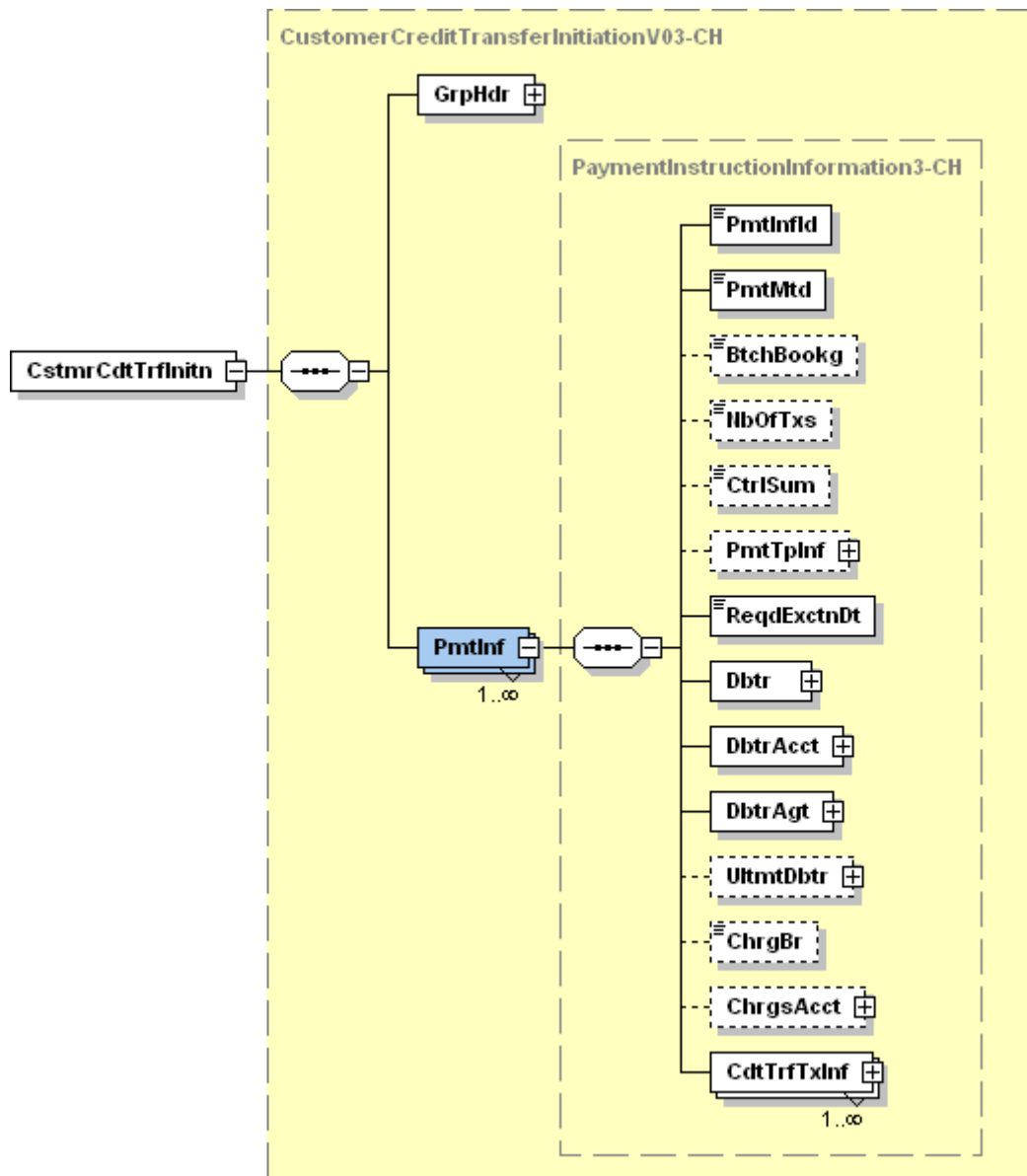


Figure 7: Payment Information (PmtInf)

The following table specifies all the elements of the Payment Information that are relevant to the Swiss Payment Standards.

Note on the ending of the ISR/IS process: The specifications regarding payment types 1 and 2 are generally only valid until and with 30.09.2022.

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.0	Payment Information	PmtInf	1..n	M				
2.1	Payment Information +Payment Information Identification	PmtInfId	1..1	M	Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU02, CH16	
2.2	Payment Information +Payment Method	PmtMtd	1..1	M	TRA and TRF: same meaning, no effect on the way the debit advices are controlled. In Switzerland the TRA value is processed in the same way as the TRF value, it has no special function. Furthermore, for check payments, the CHK value is permitted.	Type 1, 2.1, 2.2, 3, 4, 5, 6: May only contain TRA or TRF. Type 8: May only contain CHK.		
2.3	Payment Information +Batch Booking	BtchBookg	0..1	O	The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. The option "true" in combination with Category Purpose Code (B-Level) SALA and notification instruction CND/NOA results in a confidential payment. If this element is not sent, then the booking proceeds as for "true" or according to the master data stored at the financial institution.			
2.4	Payment Information +Number Of Transactions	NbOfTxs	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.			
2.5	Payment Information +Control Sum	CtrlSum	0..1	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.			
2.6	Payment Information +Payment Type Information	PmtTpInf	0..1	O	Can be used at B-Level or C-Level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.	Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-Level is recommended.	CH07	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.7	Payment Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	BD	<p>The service that is initiated must first be agreed with the financial institution in question.</p> <p>For normal handling, the element can be omitted.</p> <p>The value NORM equates to execution with the value date as the next banking business day (depending on the currency).</p> <p>The value HIGH equates to the current Express processing, i.e. execution on the same value date, provided delivery is within the time for acceptance specified by the financial institution in question (depending on the currency). This kind of execution may result in additional charges.</p> <p>Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored.</p>	Type 5: Must not be used.		
2.8	Payment Information +Payment Type Information ++Service Level	SvcLvl	0..1	O	<p>Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.</p>	Type 5: Must be used.		
2.9	Payment Information +Payment Type Information ++Service Level +++Code	Cd {Or	1..1	D	<p>Codes according "Payments External Code Lists" [8].</p> <p>The following values will be accepted by the financial institutions:</p> <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) <p>These values SEPA, PRPT, SDVA, URGP are taken into account if the financial institution offers the service in question, otherwise they are ignored.</p> <p>If used, then "Proprietary" must not be present.</p>	Type 5: Only SEPA permitted.	CH16	
2.10	Payment Information +Payment Type Information ++Service Level +++Proprietary	Prtry Or}	1..1	BD	<p>Is currently ignored by financial institutions.</p> <p>If used, then "Code" must not be present.</p>	Type 5: Must not be used.	CH17	
2.11	Payment Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	D		Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used.	CH21	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.12	Payment Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.		CH16, CH17	
2.13	Payment Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.	Type 1: CH01 must be used. Type 2.1: CH02 must be used. Type 2.2: CH03 must be used. Each in combination with "PmtMtd" = TRF/TRA (becomes invalid with the end of the ISR/IS process on 30.09.2022).	CH16, CH17	
2.14	Payment Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Gives information about the purpose of the payment order.			
2.15	Payment Information +Payment Type Information ++Category Purpose +++Code	Cd	1..1	M	Codes according "Payments External Code Lists" [8]. The forwarding of the code to the receiving institution is subject to the offer of the customer's financial institution. If required, the code SALA or PENS must always be sent at B-Level. The code SALA in combination with Batch Booking Option "true" and notification instruction CND/NOA results in a confidential payment.		CH16	
2.17	Payment Information +Requested Execution Date	ReqdExctnDt	1..1	M	Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/ Post Office business day.		DT01, CH03, CH04, DT06	
2.19	Payment Information +Debtor	Dbtr	1..1	M	The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor.			
2.19	Payment Information +Debtor ++Name	Nm	0..1	R	Recommendation: Use, maximum 70 characters.			
2.19	Payment Information +Debtor ++Postal Address	PstlAdr	0..1	O	Recommendation: Do not use.			

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.19	Payment Information +Debtor ++Identification	Id	0..1	O	Is currently ignored by financial institutions.			
2.19	Payment Information +Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH16, CH17	
2.19	Payment Information +Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.			
2.20	Payment Information +Debtor Account	DbtrAcct	1..1	M	Recommendation: IBAN should be used. . However, "Other" is currently also still permitted by some financial institutions for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here.			
2.20	Payment Information +Debtor Account ++Identification	Id	1..1	M				
2.20	Payment Information +Debtor Account ++Identification +++IBAN	IBAN {Or	1..1	R	Recommendation: Use. If used, "Other" must not be present. Must not be a QR-IBAN.		BE09, CH16, AC01	
2.20	Payment Information +Debtor Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.		CH17	
2.20	Payment Information +Debtor Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary bank or postal account number. Must be used if "Other" is used.		CH16, CH17, AC01	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.20	Payment Information +Debtor Account ++Type	Tp	0..1	O				
2.20	Payment Information +Debtor Account ++Type +++Code	Cd {Or	1..1	BD	Is currently ignored by financial institutions. If used, then "Proprietary" must not be present.			
2.20	Payment Information +Debtor Account ++Type +++Proprietary	Prtry Or}	1..1	D	Can be used to control the debit advice. The following options are available: • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details The code CND/NOA in combination with Category Purpose Code (B-Level) SALA and Batch Booking Option "true" results in a confidential payment. If used, then "Code" must not be present.		CH16	
2.20	Payment Information +Debtor Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.			
2.21	Payment Information +Debtor Agent	DbtrAgt	1..1	M	The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here.			
2.21	Payment Information +Debtor Agent ++Financial Institution Identification	FinInstnId	1..1	M				
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present.		RC01, AGNT	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then BIC must not be present.			
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M				
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	M	Codes according "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland.		CH16, CH17	
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	N	Must not be used.		CH16	
2.21	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	IID of the Debtor Agent Must be used if "Clearing System Member Identification" is used.		RC01, AGNT	
2.23	Payment Information +Ultimate Debtor	UltmtDbtr	0..1	O	Can be used at B-Level or C-Level but not at both at the same time.			

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.23	Payment Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters			
2.23	Payment Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79).	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.		
2.23	Payment Information +Ultimate Debtor ++Identification	Id	0..1	O				
2.23	Payment Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH17	
2.23	Payment Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.			
2.24	Payment Information +Charge Bearer	ChrgBr	0..1	D	Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	Type 5: If used, then SLEV must be used.	CH16	
2.25	Payment Information +Charges Account	ChrgsAcct	0..1	O	Not normally used, in this case any charges are made to the "Debtor Account".			
2.25	Payment Information +Charges Account ++Identification	Id	1..1	M	Must be used if "Charges Account" is used.			
2.25	Payment Information +Charges Account ++Identification +++IBAN	IBAN {Or	1..1	R	Use of IBAN recommended. If used, "Other" must not be present.		AC01	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.25	Payment Information +Charges Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.			
2.25	Payment Information +Charges Account ++Identification +++Other ++++Identification	Id	1..1	M	Proprietary bank or postal account number. Must be used if "Other" is used.		AC01	
2.25	Payment Information +Charges Account ++Currency	Ccy	0..1	O	Is currently ignored by financial institutions.			

Table 7: Payment Information (PmtInf, B-Level)

2.3.3 Credit Transfer Transaction Information (CdtTrfTxInf, C-Level)

The Credit Transfer Transaction Information (C-Level of the message) contains all the information about the beneficiary and further information about the transaction (transmission information, purpose of payment etc.).

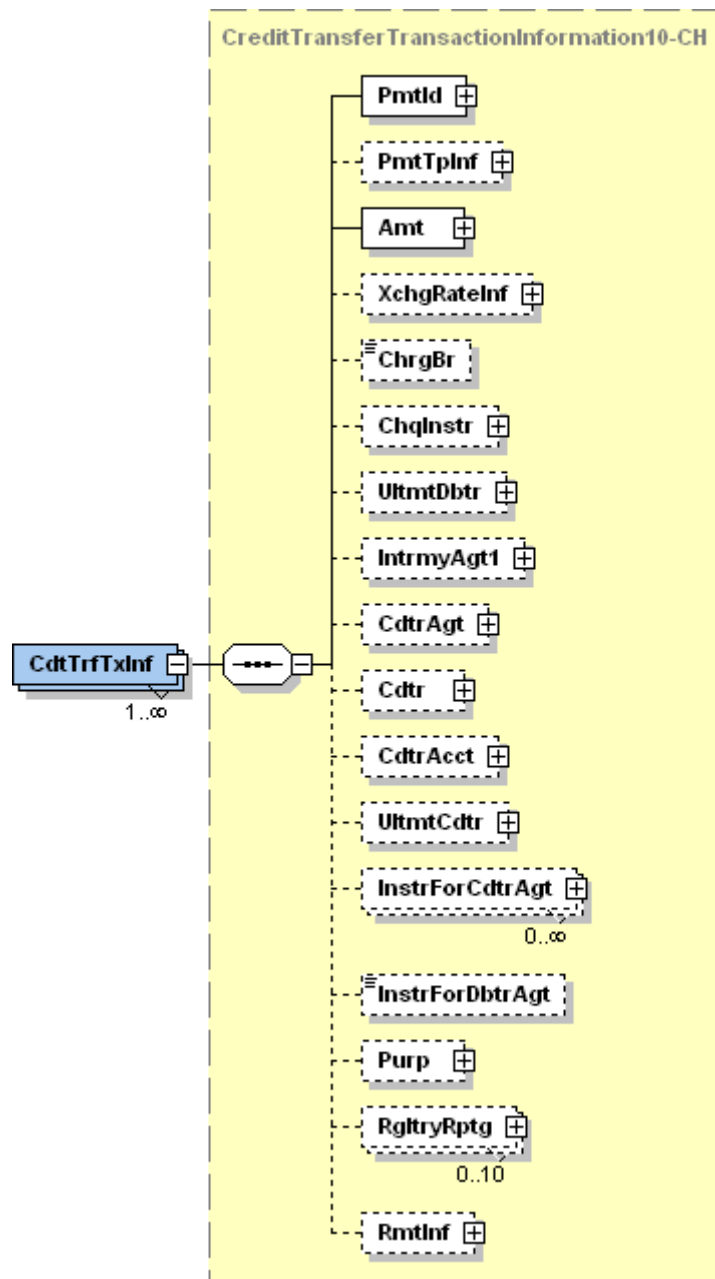


Figure 8: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the Credit Transfer Transaction Information that are relevant to the Swiss Payment Standards.

Note on the ending of the ISR/IS process: The specifications regarding payment types 1 and 2 are generally only valid until and with 30.09.2022.

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.27	Credit Transfer Transaction Information	CdtTrfTxInf	1..n	M				
2.28	Credit Transfer Transaction Information +Payment Identification	PmtId	1..1	M				
2.29	Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	InstrId	0..1	R	Recommendation: Should be used and must be unique within the B-Level. Only the SWIFT character set is permitted for this element (see section 2.4.1).		DU05, CH21, CH16	
2.30	Credit Transfer Transaction Information +Payment Identification ++End To End Identification	EndToEndId	1..1	M	Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1).		CH16	
2.31	Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	D	Can be used at B-Level or C-Level, but normally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.	Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-Level is recommended.	CH21	
2.32	Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	O	Any information about the Express processing should be sent at B-Level, values in this element are ignored.			
2.33	Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..1	O	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.	Type 5: Use is recommended.		
2.34	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd	1..1	D	Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions: • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present.	Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.	CH16	
2.35	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry	1..1	BD	Is currently ignored by financial institutions. If used, then "Code" must not be present.	Type 5: Must not be used.	CH17	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.36	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	D		Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used.	CH21	
2.37	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Code	Cd {Or	1..1	D	Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.		CH16, CH17	
2.38	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.	Type 1: CH01 must be used. Type 2.1: CH02 must be used. Type 2.2: CH03 must be used. Each in combination with "PmtMtd" = TRF/TRA (becomes invalid with the end of the ISR/IS process on 30.09.2022).	CH16, CH17	
2.39	Credit Transfer Transaction Information +Payment Type Information ++Category Purpose	CtgyPurp	0..1	O	Any details of SALA/PENS should be sent at B-Level. Other ISO codes may be supported by agreement with the financial institution.			
2.42	Credit Transfer Transaction Information +Amount	Amt	1..1	M	Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred one B-Level must be created.			
2.43	Credit Transfer Transaction Information +Amount ++Instructed Amount	InstdAmt {Or	1..1	D	If used, then "Equivalent Amount" must not be present.	Type 1, 2.1, 2.2, 3: Must contain CHF or EUR, the amount must be between 0.01 and 999999999. 99. Type 4: All currencies (by agreement with the financial institution) except CHF and EUR permitted. Type 5: Must contain EUR, the amount must be between 0.01 and 999999999.99. Type 6: All currencies (by agreement with the financial institution) permitted.	AM01, AM02, CURR, AM03, CH20	
2.44	Credit Transfer Transaction Information +Amount ++Equivalent Amount	EqvtAmt Or}	1..1	BD	This element may only be used by agreement with the instructed financial institution. If used, then "Instructed Amount" must not be present.	Type 1, 2.1, 2.2: Must not be used.	CH17	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.45	Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Amount	Amt	1..1	M	Must be used if "Equivalent Amount" is used.	Type 3, 5: The amount must be between 0.01 and 999999999.99.	AM01, AM02, CURR, AM03, CH20	
2.46	Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Currency Of Transfer	CcyOfTrf	1..1	M	Must be used if "Equivalent Amount" is used.	Type 3: Must contain CHF or EUR. Type 4: All currencies (by agreement with the financial institution) except CHF and EUR permitted. Type 5: Must contain EUR. Type 6: All currencies (by agreement with the financial institution) permitted.	CURR, AM03	
2.47	Credit Transfer Transaction Information +Exchange Rate Information	XchgRateInf	0..1	BD	This element may only be used by agreement with the instructed financial institution.		CH17, CH21	
	Credit Transfer Transaction Information +Exchange Rate Information ++Exchange Rate	XchgRate	0..1	O	Must be used if "Exchange Rate Information" is used. Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for JPY, DKK, SEK).			
	Credit Transfer Transaction Information +Exchange Rate Information ++Rate Type	RateTp	0..1	O	Is currently ignored by financial institutions.			
	Credit Transfer Transaction Information +Exchange Rate Information ++Contract Identification	CtrctId	0..1	O	Is currently ignored by financial institutions.			
2.51	Credit Transfer Transaction Information +Charge Bearer	ChrgBr	0..1	O	Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level	Type 5: If used then SLEV must be used.	CH07, CH16	
2.52	Credit Transfer Transaction Information +Cheque Instruction	ChqInstr	0..1	D	May only be used in combination with "PmtMtd" = CHK.	Type 1, 2.1, 2.2, 3, 4, 5, 6: Must not be used.	CH17	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.53	Credit Transfer Transaction Information +Cheque Instruction ++Cheque Type	ChqTp	0..1	O				
2.58	Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method	DlvryMtd	0..1	O				
2.59	Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++Code	Cd {Or	1..1	D	If used, then "Proprietary" must not be present.			
2.60	Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.			
2.70	Credit Transfer Transaction Information +Ultimate Debtor	UltmtDbtr	0..1	O	Can be used at B-Level or C-Level but not at both at the same time.		CH07	
2.70	Credit Transfer Transaction Information +Ultimate Debtor ++Name	Nm	0..1	O	Maximum 70 characters			
2.70	Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address	PstlAdr	0..1	O	Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.		
2.70	Credit Transfer Transaction Information +Ultimate Debtor ++Identification	Id	0..1	O				
2.70	Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification	OrgId {Or	1..1	D	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.		CH17	
2.70	Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification	PrvtId Or}	1..1	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.			

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.71	Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	BD	This element may only be used by agreement with the instructed financial institution. If used, generally with BIC.	Type 4 and 6: May be present. Other types: Must not be sent.	RC01
2.77	Credit Transfer Transaction Information +Creditor Agent	CdtrAgt	0..1	D		Type 1, 2.1, 8: Must not be used. Type 3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN (CH/LI) and the IID or BIC or name and address domestic financial institution are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5). If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. For all other payment types, the "Creditor Agent" must be present.	CH17, CH21

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification	FinInstnId	1..1	M	Must be used if "Creditor Agent" is used.	Type 2.2: • V1: IID • V2: IID and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: • V1: IID • V2: BIC Domestic (CH/LI) • V3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. Type 4: • V1: BIC Domestic (CH/LI) • V2: IID and Name and address of financial institution • V3: Name and address of financial institution • V4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. Type 5: BIC Type 6: Recommendation: Use BIC. • V1: "BIC International" • V2: Bank code (without IID) and name and address of financial institution • V3: Name and address of financial institution		
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BIC	BIC	0..1	D	If used, then "Clearing System Member Identification" must not be present.	Type 3(V2), 4(V1): May be present. When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Type 5: May be present. With payment type 5, the Creditor Agent is always worked out from the IBAN for execution of the payment. Type 6: Must contain "BIC International".	AGNT	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification	ClrSysMmbId	0..1	D	If used, then "BIC" must not be present.	Type 2.2(V1, V2), 3(V1), 4(V2), 6: May be present. Type 5: Must not be used.	CH17	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M	Must be used if "Clearing System Member Identification" is used.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code	Cd {Or	1..1	D	Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present.	Type 2.2(V1, V2), 3(V1), 4(V2): Must contain CHBCC. Type 6: If used, it must not contain CHBCC.	CH16, CH17	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Proprietary	Prtry Or}	1..1	D	If used, then "Code" must not be present.	Type 1, 2.1, 2.2, 3, 4, 5, 8: Must not be used.	CH17	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification	MmbId	1..1	M	Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.	Type 3(V1), 4(V2): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available.	AGNT	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name	Nm	0..1	D	Maximum 70 characters	Type 2.2(V3), 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Other types: Must not be present.	CH17, CH21	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address	PstAdr	0..1	D	Structured if possible. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Other types: Must not be present.	CH17, CH21	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Department	Dept	0..1	O	Is currently ignored by financial institutions.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Street Name	StrtNm	0..1	R	Recommendation: Use.			

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Building Number	BldgNb	0..1	R	Recommendation: Use.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Post Code	PstCd	0..1	R	Recommendation: Use.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Town Name	TwnNm	0..1	R	Recommendation: Use.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country	Ctry	0..1	R	Recommendation: Use.		AG06	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line	AdrLine	0..7	O	Maximum two lines permitted.			
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other	Othr	0..1	D		Type 2.2(V2, V3): Must be present. Other types: Must not be present.	CH17, CH21	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.77	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	M	Must be used if "Other" is used.	Type 2.2(V2, V3): Must contain postal account of bank (example: "80-2-2" or "800000022").	AGNT, RC01	
2.79	Credit Transfer Transaction Information +Creditor	Cdtr	0..1	D		Type 1: May be present. Other types: Must be present.	CH21	
2.79	Credit Transfer Transaction Information +Creditor ++Name	Nm	0..1	M	Must be used if "Creditor" is used, maximum 70 characters.		CH21	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address	PstAdr	0..1	O	If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: It is recommended to use the <Ctry> and <AdrLine> elements. If information is missing, it can lead to rejections.	CH16	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.		CH17	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Department	Dept	0..1	O	Is currently ignored by financial institutions.		CH17	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.		CH17	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Street Name	StrtNm	0..1	R	Recommendation: Use.	Type 5: Recommendation: Do not use.	CH17	
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number	BldgNb	0..1	R	Recommendation: Use.	Type 5: Recommendation: Do not use.	CH17	

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Code	PstCd	0..1	D	Recommendation: Use.	Type 5: Recommendation: Do not use. Type 8: Must be present.	CH17, CH21
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name	TwnNm	0..1	D	Recommendation: Use.	Type 5: Recommendation: Do not use. Type 8: Must be present.	CH17, CH21
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.		CH17
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Country	Ctry	0..1	D	It is recommended to supply this element, especially in the case of foreign payments.	Type 8: Must be present.	CH21, BE09
2.79	Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Line	AdrLine	0..7	D	Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments.	Type 8: Must not be present.	CH17
2.79	Credit Transfer Transaction Information +Creditor ++Identification	Id	0..1	D		Type 1, 2.1, 2.2, 8: Must not be used.	CH17
2.79	Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification	OrgId	{Or 1..1	D	Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.		
2.79	Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification	PrvtId	Or} 1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.		

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.80	Credit Transfer Transaction Information +Creditor Account	CdtrAcct	0..1	D	Must not be used in combination with "PmtMtd" = CHK.	Type 1, 2.1, 2.2, 3, 4, 5, 6: Must be present. Type 2.2: Must not contain a postal account number. Type 8: Must not be used.	CH17, CH21
2.80	Credit Transfer Transaction Information +Creditor Account ++Identification	Id	1..1	M	Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.		
2.80	Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN	IBAN {Or	1..1	D	If used, "Other" must not be present.	Type 1, 2.1: Must not be used. Type 2.2, 4, 6: Use is recommended. Type 3: If used, an IBAN or QR-IBAN (CH/LI) (IBAN-only) must be present. Type 5: Must be present.	AC01, CH21, BE09, CH16
2.80	Credit Transfer Transaction Information +Creditor Account ++Identification +++Other	Othr Or}	1..1	D	If used, then "IBAN" must not be present.	Type 1, 2.1: Must be present. Type 2.2, 3, 4, 6: May be present. Type 5: Must not be used.	CH17, CH21
2.80	Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification	Id	1..1	M	Must be used if "Other" is used.	Type 1: Must contain an ISR participant number: • Max. 11-character with hyphens: VV-XXXXXX-P (X = serial number right-aligned, no zeros on the left) Example: "01-162-8" • Always 9-character without hyphens: VVXXXXXP (X = serial number right-aligned, zeros on the left) Example: "010001628" - VV = prefix: value is 01 or 03 - XXXXXX = serial number: must be >000000 - P = check digit in accordance with Modulo 10, recursive Type 2.1: Must contain a postal account number (e.g. "70-4152-8" or "700041528").	AC01

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.81	Credit Transfer Transaction Information +Ultimate Creditor	UltmtCdtr	0..1	D	Ultimate creditor In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible).	Type 1, 2.1, 2.2: Must not be used.	CH17
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Name	Nm	0..1	M	Must be used if "Ultimate Creditor" is used, maximum 70 characters.		
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address	PstlAdr	0..1	D	If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted.	Type 5: Is not forwarded in interbank traffic. Type 4 et type 6: "Address Line" element no longer provided from November 2022.	CH17
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Type	AdrTp	0..1	O	Is currently ignored by financial institutions.		
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Department	Dept	0..1	O	Is currently ignored by financial institutions.		
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Sub Department	SubDept	0..1	O	Is currently ignored by financial institutions.		
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Street Name	StrtNm	0..1	R	Recommendation: Use.		
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Building Number	BldgNb	0..1	R	Recommendation: Use.		

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Post Code	PstCd	0..1	R	Recommendation: Use.			
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name	TwnNm	0..1	R	Recommendation: Use.			
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country Sub Division	CtrySubDvsn	0..1	O	Is currently ignored by financial institutions.			
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country	Ctry	0..1	R	Recommendation: Use.		BE09	
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line	AdrLine	0..7	O	Maximum two lines permitted.			
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Identification	Id	0..1	D		Type 8: Must not be used.	CH17	
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification	OrgId	{Or 1..1	D	Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.			
2.81	Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification	PrvtId	Or} 1..1	D	Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" may not be present.			

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.82	Credit Transfer Transaction Information +Instruction For Creditor Agent	InstrForCdtrAgt	0..n	BD	This element may only be used by agreement with the instructed financial institution. This element may, depending on the financial institution, contain different forms and instructions.	Type 1, 2.1, 2.2, 3, 5, 8: Must not be used.	CH16, CH17
2.83	Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code	Cd	0..1	D			
2.84	Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information	InstrInf	0..1	D			CH16
2.85	Credit Transfer Transaction Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD	This element may only be used by agreement with the instructed financial institution as AOS. May be used, for example, to indicate payment products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions.		CH16
2.86	Credit Transfer Transaction Information +Purpose	Purp	0..1	O		Type 1: Element is not forwarded.	CH17
2.87	Credit Transfer Transaction Information +Purpose ++Code	Cd	1..1	M	Codes according "Payments External Code Lists" [8]. Must be used if "Purpose" is used.		
2.89	Credit Transfer Transaction Information +Regulatory Reporting	RgltryRptg	0..10	O	Is required for payments to certain countries: Currently United Arab Emirates (since 1.1.2019): All payments. May be present only once. If more information is available it will be ignored by the financial institutions.	Type 1, 2.1, 2.2, 3, 4, 5: Information will be ignored and not forwarded. Type 6: Forwarded in interbank traffic.	
	Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator	DbtCdtRptgInd	0..1	M	Defines whether the information concerns the ordering party, the beneficiary or both. Permitted codes are • CRED (corresponds to BENEFRES in SWIFT Field 77B), • DEBT (corresponds to ORDERRES in SWIFT Field 77B), • BOTH		
	Credit Transfer Transaction Information +Regulatory Reporting ++Authority	Authrty	0..1	O	Information about the competent regulatory authority (central bank)		

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
	Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Name	Nm	0..1	O	Name of the competent regulatory authority (central bank)			
	Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Country	Ctry	0..1	O	Country of the competent regulatory authority (central bank)		BE09	
	Credit Transfer Transaction Information +Regulatory Reporting ++Details	Dtls	0..n	M	Must be sent if "Regulatory Reporting" is used. May be used only once.			
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type	Tp	0..1	N	Must not be sent.		CH17	
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date	Dt	0..1	N	Must not be sent.		CH17	
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country	Ctry	0..1	D	Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority). If "Ctry" is used, either the element "Cd" or "Inf" must also be present.		BE09, CH16	
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code	Cd	0..1	D	Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment. May be used only together with the field "Ctry".		RR05, CH21	
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount	Amt	0..1	N	Must not be sent.		CH17	

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
	Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information	Inf	0..n	O	May be used only twice. If more information is available it will be ignored by the financial institutions. Use of this field must be agreed with the respective financial institution.		CH17
2.98	Credit Transfer Transaction Information +Remittance Information	RmtInf	0..1	O	Either structured or unstructured.		
2.99	Credit Transfer Transaction Information +Remittance Information ++Unstructured	Ustrd	0..n	D	Only one occurrence is allowed, maximum 140 characters.	Type 1: Must not be used. Type 3: In association with QR-IBAN (CH/LI) this element must not be used.	CH17
2.100	Credit Transfer Transaction Information +Remittance Information ++Structured	Strd	0..n	D	Only one occurrence is allowed.	Type 1: Must be used. Type 2.1, 2.2: Must not be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6, 8: May only contain maximum 140 characters including XML tags.	CH17, CH15, CH21
2.101	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information	RfrdDocInf	0..n	O	Is currently ignored by financial institutions.	Type 5: Must not be used.	CH17
2.102	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type	Tp	0..1	O			
2.103	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M			

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.104	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	D				
2.105	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	D				
2.106	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Type +++++Issuer	Issr	0..1	O				
2.107	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Number	Nb	0..1	O				
2.108	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information ++++Related Date	RltdDt	0..1	O				
2.109	Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount	RfrdDocAmt	0..1	O		Type 5: Must not be used.	CH17	

ISO 20022 Standard				Swiss Payment Standards			
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error
2.120	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information	CdtrRefInf	0..1	D	Creditor Reference Information	Type 1: Must be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6: May be used.	CH21, CH16
2.121	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type	Tp	0..1	D	Reference Type	Type 1: Must not be used. Type 3, 5: Must be used if "Creditor Reference Information" is used. Type 4, 6: May be used.	CH21
2.122	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary	CdOrPrtry	1..1	M	Must be used if "Type" is used.		
2.123	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code	Cd {Or	1..1	D	Reference Type (Code) The following code values are permitted: • SCOR = Structured customer reference for the creditor If used, then "Proprietary" must not be present.	Type 5: Must be used if "Creditor Reference Information" is used. Only the code "SCOR" is permitted. Other types: Must be used when "ISO Creditor Reference" is used according to ISO 11649. Only the code "SCOR" is permitted. Must not be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element.	CH21, CH16
2.124	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary	Prtry Or}	1..1	D	Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference according to IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present.	Type 3: To give the structured QR reference from the QR invoice, this element must contain QRR and may only be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element. Type 3, 4, 6: Can contain IPI to give the structured reference according to IPI. Type 5: Must not be used.	CH17

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.125	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	Issr	0..1	O				
2.126	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	D		Type 1: Must contain an ISR reference number, must not contain only zeros. Type 3: Must be used if "Creditor Reference Information" is used, must contain "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. Type 5: Must be used if "Creditor Reference Information" is used, may contain "Creditor Reference" according to ISO 11649. Other types: Must be used if "Creditor Reference Information/Type" is used.	CH16, CH21	
2.127	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O		Type 5: Must not be used.	CH17	
2.128	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O		Type 5: Must not be used.	CH17	

ISO 20022 Standard				Swiss Payment Standards				
Index	Message Item	XML Tag	Mult.	St.	General Definition	Payment Type-specific Definition	Error	
2.129	Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	AddlRmtInf	0..3	O		Type 1: The element may only be used by agreement with the instructed financial institution. Type 2.1, 2.2, 4, 5, 6, 8: Must not be used. Type 3: May only occur once. When using the element in an order from a QR-bill, the conditions according to Annex C and the IG QR-bill must be complied with.	CH17, CH21	

Table 8: Credit Transfer Transaction Information (CdtTrfTxInf, C-Level)

2.4 Business specifications

2.4.1 Character set

In ISO 20022 XML messages, characters from the Unicode character set UTF-8 (8-Bit Unicode Transformation Format) must always be used (message has to be UTF-8 encoded). In XML messages under the Swiss Payment Standards, only a part quantity of the "Latin Character Set, ISO 8859-1" is admissible (shaded white and light grey in the following table). If characters shaded dark grey or those not included in the table are transmitted the notification is rejected.

Shading	Meaning
	Not included in the standard: inadmissible value, notification is rejected.
	Not included in the standard: inadmissible, notification is rejected.
	Admissible characters, transformed by the bank according to Appendix D.
	Admissible characters, will be transmitted unchanged.

Code	...0	...1	...2	...3	...4	...5	...6	...7	...8	...9	...A	...B	...C	...D	...E	...F
0...	<i>not included</i>															
1...	<i>not included</i>															
2...	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
3...	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
4...	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5...	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
6...	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7...	p	q	r	s	t	u	v	w	x	y	z	{		}	~	DEL
8...	<i>not included</i>															
9...	<i>not included</i>															
A...	NBSP	ı	ç	£	¤	¥	ı	§	¨	©	ª	«	¬	SHY	®	¯
B...	°	±	²	³	´	µ	¶	·	¸	¹	º	»	¼	½	¾	¿
C...	À	Á	Â	Ã	Ä	Å	Æ	Ç	È	É	Ê	Ë	Ì	Í	Î	Ï
D...	Ð	Ñ	Ò	Ó	Ô	Õ	Ö	×	Ø	Ù	Ú	Û	Ü	Ý	Þ	ß
E...	à	á	â	ã	ä	å	æ	ç	è	é	ê	ë	ì	í	î	ï
F...	ð	ñ	ò	ó	ô	õ	ö	÷	ø	ù	ú	û	ü	ý	þ	ÿ

Table 9: ISO 8859-1, supported character set (shaded white and light grey)

Escapes

The escaped illustration (sometimes optional) should be used for the characters listed below):

Character	Description	Escape	Comment
&	AMPERSAND	&	only Escape is admissible
<	LESS-THAN SIGN	<	only Escape is admissible
>	GREATER-THAN SIGN	>	Escape or character admissible
'	SINGLE QUOTATION MARK	'	Escape or character admissible
"	QUOTATION MARK	"	Escape or character admissible

Characters with or without conversion

When processing the notification, characters may be converted by the financial institution due to character restrictions of the underlying payment system (SWIFT, SIC etc.).

Characters without conversion (SWIFT character set)

The characters highlighted in white in the above table form part of the SWIFT character set and will be processed according to the EPC Guidelines without conversion.

Characters with conversion

The characters highlighted in light grey in the Table must be converted by the financial institution prior to forwarding via a clearing system or by means of SWIFT (see Appendix D - Character Conversion Table).

2.4.2**Character set for reference elements**

For the following reference elements, only characters from the SWIFT character set are permitted:

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

These reference elements must not begin with space or "/", not end with "/" and must not contain "//".

Note: In general, the specifications produced by the EPC apply, as given in the document «EPC230-15 EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers».

2.4.3 Formatting conventions for fields showing amounts

In the XML context, different formats are permitted in fields showing amounts. To ensure that the payment is processed without problem, the following formatting is recommended:

- Do not use leading or final filler characters (space, white space, zero, plus signs).
- If a decimal separator is used, a point must be used for it.
- The maximum number of decimal places depends on the currency according to ISO 4217.

Regardless of the format that is used, financial institutions are allowed to convert all fields showing amounts into a standard format for further processing.

Correct examples for fields showing amounts are e.g. for CHF:

- Five centimes: 0.05
- One franc ten: 1.1 or 1.10
- One franc: 1 or 1.0 or 1.00

Incorrect examples for fields showing amounts would be:

- Five centimes: 05 or .05
- One franc: 000001 or 1.

2.4.4 References

For every credit transfer, various references and identifiers ensure that the transaction can always be uniquely identified at all stages.

A distinction is made between end-to-end references, which are valid for the whole transmission route from the debtor to the creditor and point-to-point references, which are only used between the individual agents (financial institutions) (Transaction Reference and Instruction Identification).

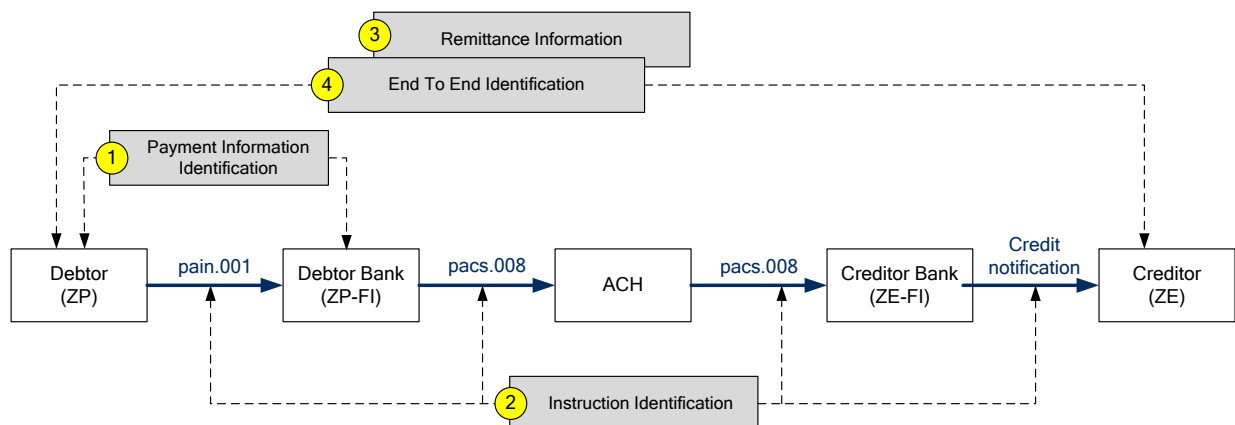


Figure 9: References

2.4.4.1 References in the processing chain

Payment Information Identification ①

This reference is assigned by the software of the debtor and sent in the pain.001 (in the B-Level). It acts as a reference for a payment group (group of individual transactions with the same account to be debited, required execution date etc.).

Instruction Identification ②

This reference is unique within the sending and receiving parties (serial number). It can be newly assigned by either party (in the pain.001 at C-Level).

2.4.4.2 Customer References

In addition to the references mentioned above in the processing chain, a Customer Reference (creditor reference) can also be sent in the Remittance Information, in structured or unstructured form.

Structured Customer Reference as Remittance Information ③

The following types of structured reference can be sent in the "CdtrRefInf/Ref" element:

Using the Swiss QR reference (with effect from QR-bill start date)

In Switzerland, the QR reference enables the creditor automatically to compare their bills and the incoming payments. In format, the QR reference corresponds to the current ISR reference: 26 numerical positions (freely assignable by the customer), plus a check digit. The QR reference may only and must be used in connection with a QR-IBAN in the «Creditor Account/IBAN» element.

Using the Swiss ISR reference

In Switzerland the ISR reference [11] enables the creditor to make automatic comparisons between his bills and the incoming payments.

Using the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) enables the creditor to make automatic comparisons between his bills and the incoming payments.

This reference must not be changed. It must include value "RF" in position 1-2 and a correct test character in position 3-4, and can include up to a maximum of 25 characters.

Note: For payment type 3 (domestic, bank or postal payment in CHF and EUR), the ISO Creditor Reference according to ISO 11649 must be provided when using the reference type code "SCOR".

Use of the "Purpose of the payment" (IPI reference)

The same procedure applies to the IPI reference as to the ISR reference.

Unstructured Customer Reference as Remittance Information 3

Beside of the structured reference, also a customer reference in unstructured form can be sent, maximum length 140 characters.

End To End Identification 4

End To End Identification is used for the unique identification of a transaction and is assigned by the debtor. Unlike the Instruction Identification, the End To End Identification (e.g. the order number) is passed unchanged along the complete processing chain.

2.4.5 Debtor identification

The debtor is identified by the "Initiating Party" element. In principle, it is up to the debtor whether to use a name or a corresponding identification number within the sub-elements prescribed within the scheme.

2.4.6 Duplicate checking

The way duplicates are checked in pain.001 messages that are submitted may vary from one financial institution to another. Checks may be carried out on individual content elements or at the level of the delivery channel.

At Swiss financial institutions, duplicate checking is carried out at least at Document (Message) level. For that reason, the "Message Identification" (<MsgId>) element must contain a unique entry, so that it can serve as the criterion for preventing duplicate processing of files that have been accidentally submitted twice. Most financial institutions check that it is unique over a period of at least 90 days.

It is recommended that the "Message Identification" is normally kept unique for as long as possible, to simplify subsequent searches over a long period.

2.4.7 Use of address information

The addresses of the parties involved, such as the Creditor, can be entered in the "Name" and "Postal Address" elements, either in structured form (recommended sub-elements are: "Street Name", "Building Number", "Post Code", "Town Name", and "Country") or unstructured (sub-element "Address Line"). The use of structured addresses is recommended for all payment types with exception of payment type 5 (SEPA). In the case of SEPA payments, it is recommended that the "Country" and "Address Line" elements are used.

In general, addresses can be supplied in one of the two variants below in the "pain.001":

"Structured" version:

- "Name" up to 70 positions
- "Street Name", "Building Number" together max. 35 positions
- "Post Code", "Town Name" together max. 35 positions
- "Country": It is recommended that this sub-element is also sent in the elements "Creditor Agent" and "Creditor", especially in the case of foreign payments

In the "pain.001" this would appear as follows, for example:

```
<Cdtr>
<Nm>MUSTER AG</Nm>
  <PstlAdr>
    <StrtNm>Musterstrasse</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>3000</PstCd>
    <TwnNm>Bern</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>
```

"Unstructured" version:

- "Name" up to 70 positions
- "Country": It is recommended that this sub-element is also sent in the elements "Creditor Agent" and "Creditor", especially in the case of foreign payments.
- First occurrence of "Address Line": maximum 70 positions, filled with street and building number
- Second occurrence (repetition) of "Address Line": maximum 70 positions, filled with postcode and town

In the "pain.001" this would appear as follows, for example:

```
<Cdtr>
<Nm>MUSTER AG</Nm>
  <PstlAdr>
    <Ctry>CH</Ctry>
    <AdrLine>Musterstrasse 24</AdrLine>
    <AdrLine>3000 Bern</AdrLine>
  </PstlAdr>
</Cdtr>
```

Note: For payment types 4 and 6 a maximum of 132 characters can be transmitted for structured addresses (incl. name), with a maximum of 140 characters for unstructured addresses (incl. name) for bank-internal communication.

For payment type 5, 70 characters can be transmitted for "Name", 2 x 70 characters for "Address", and 2 characters for "Country".

3 Examples of payment orders as "pain.001" messages

3.1 Business case with QR-bill with QR reference and SCOR reference

For the details of this example in XML, the following assumptions were made:

The debtor "Muster AG, Seldwyla, CH" creates a "pain.001" message dated 15.02.2021 with two payment groups. Payment group 1 contains one transaction on 22.02.2021 from a QR-bill with QR-IBAN and QR reference. Payment Group 2 contains one transaction on 18.02.2021 from a QR-bill with IBAN and SCOR reference.

For XML versions of the example, see Appendix A.

3.1.1 Data in the example

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

Data for payment group 1:

Field designation	Content
Identifier for the group	PMTINF-01
Requested execution date	22.02.2021
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH72 8000 5000 0888 7776 6
BIC of the debtor's financial institution	RAIFCH22005

Data for the transaction:

Field designation	Content
Identifier for the transaction	INSTRID-01-01
End To End Identification	ENDTOENDID-QRR
Currency/Amount	EUR 3'949.75
Name/address of the creditor	Robert Scheider AG Rue du Lac 1268 2501 Biel
IBAN of the creditor	CH44 3199 9123 0008 8901 2
Reference type (proprietary)	QRR
Purpose (structured)	210000000003139471430009017

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

Data for payment group 2:

Field designation	Content
Identifier for the group	PMTINF-02
Requested execution date	18.02.2021
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH72 8000 5000 0888 7776 6
BIC of the debtor's financial institution	RAIFCH22005

Data for the transaction:

Field designation	Content
Identifier for the transaction	INSTRID-02-01
End To End Identification	ENDTOENDID-SCOR
Currency/Amount	EUR 199.95
Name/address of the creditor	Peter Haller Rosenauweg 4 D-80036 München
IBAN of the creditor	DE62 0076 2011 0623 8529 57
Reference type (code)	SCOR
Purpose (structured)	RF18539007547034

3.2 Business case with ISR, IS and SEPA

For the details of this example in XML, the following assumptions were made:

The debtor "Muster AG, Seldwyla, CH" creates a "pain.001" message dated 15.02.2021 with two payment groups. Payment group 1 contains a single ISR transaction on 22.02.2021. Payment Group 2 contains two transactions for 18.02.2021, one IS payment and one SEPA bank payment using IBAN and BIC.

For XML versions of the example, see Appendix A.

3.2.1 Data in the example

Payment group 1 with one ISR transaction

Data for payment group 1:

Field designation	Content
Identifier for the group	PMTINF-01
Requested execution date	22.02.2021
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH72 8000 5000 0888 7776 6
BIC of the debtor's financial institution	RAIFCH22005

Data for the transaction:

Field designation	Content
Identifier for the transaction	INSTRID-01-01
End To End Identification	ENDTOENDID-001
Currency/Amount	CHF 3949.75
ISR participation number	01-52142-5
ISR reference number	21 00000 00003 13947 14300 09017

Payment group 2 with one IS payment and one IBAN bank payment

Data for payment group 2:

Field designation	Content
Identifier for the group	PMTINF-02
Requested execution date	18.02.2021
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH72 8000 5000 0888 7776 6
BIC of the debtor's financial institution	RAIFCH22005

Data for the first transaction in this payment group:

Field designation	Content
Identifier for the transaction	INSTRID-02-01
End To End Identification	ENDTOENDID-002
Currency/Amount	EUR 8'479.25
Name/address of the creditor	Robert Scheider SA Rue de la gare 24 2501 Biel
Postal account number	91-91885-0
Purpose (unstructured)	Rechnung Nr. 408

Data for the second transaction in this payment group:

Field designation	Content
Identifier for the transaction	INSTRID-02-02
End To End Identification	ENDTOENDID-003
Currency/Amount	EUR 3'421.00
Name/address of the creditor	Peter Haller Rosenauweg 4 D-80036 München
IBAN of the creditor	DE62 0076 2011 0623 8529 57
Purpose (structured)	RF712348231
BIC of the creditor's financial institution	UBSWDEFF

Appendix A: XML schema and example

XML-Schema

The original XML schema

- ***pain.001.001.03.ch.02.xsd***

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

It should preferably be opened using specific XML software.

Examples

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

- ***pain_001_Beispiel_QRR_SCOR.xml*** (Example from section 3.1)
- ***pain_001_Beispiel_ESR_ES_SEPA.xml*** (Example from section 3.2)

Appendix B: Symbols for graphical XML representation

Expand and collapse symbols

Wherever parts of the tree structure can be expanded or collapsed, expand and collapse symbols are added to the symbols in the graphical representation. These consist of a small square containing either a plus sign or a minus sign.

- ⊕ Expand symbol: if you click on the plus sign the tree structure is expanded so subsequent symbols (attributes or child elements) are displayed. The expand symbol then changes to a collapse symbol.
- ⊖ Collapse symbol: if you click on the minus sign, the tree structure is collapsed again, i.e. the subsequent symbols disappear again. The collapse symbol then changes to an open symbol again.

Elements

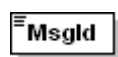
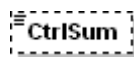
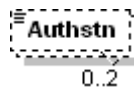


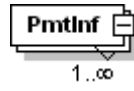

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

For complex elements, which, unlike simple elements could contain attributes or other elements (so-called child elements), the rectangle has an expand or collapse symbol on the right.

Three little lines in the top left corner of the rectangle indicate that the element contains data (otherwise the element contains child elements).

Elements which are allowed to occur more than once are shown as 2 superimposed rectangles. Bottom right, you can see the minimum and maximum number of occurrences.

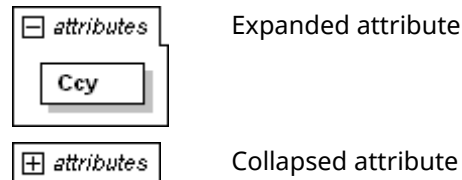
Examples:

	Mandatory simple element
	Optional simple element
	Optional simple element which can occur a maximum of twice
	Mandatory complex element (with child elements) with collapsed tree structure
	Mandatory complex element (with child elements) with expanded tree structure
	Mandatory complex element (with child elements) which can occur any number of times
	Mandatory complex element (with attributes)

Attributes

Attributes are also shown as rectangles, containing the name of the attribute. They are surrounded by a box containing the word "attributes" and an expand or collapse symbol. For mandatory attributes, the rectangle is drawn with a continuous line, for optional attributes the line is dotted.

Example:



Choice

To the right of a choice symbol, the connecting lines branch off to the possible elements, of which only one can be present in the XML message.



Sequence

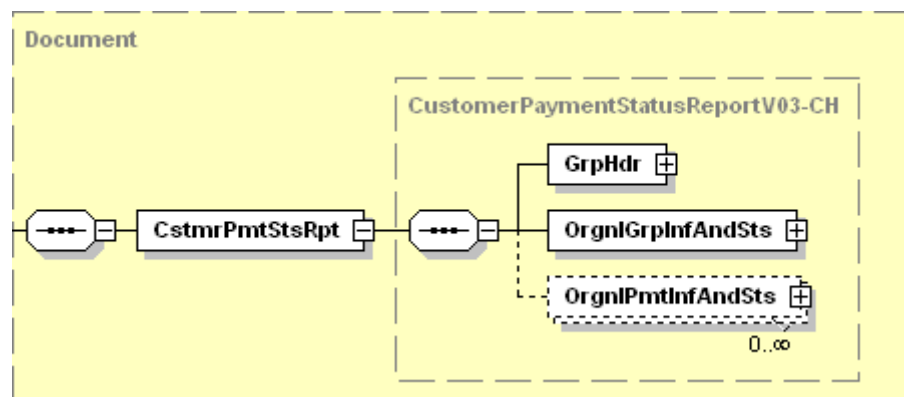
To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).



Frame

For increased clarity, all the child elements, attributes and other information belonging to a complex element are surrounded by a dotted frame with a yellow shaded background.

Example:



Appendix C: Mapping the Swiss QR code in the payment part of the QR-bill in pain.001

QR element	Element name	St.	General definition	Element pain.001
QRCH +Header	Header		Header Header Data. Contains basic information about the Swiss QR Code	N/A
QRCH +Header ++QRType	QRType	M	QR type Unambiguous indicator for the Swiss QR Code. Fixed value SPC (Swiss Payments Code)	N/A
QRCH +Header ++Version	Version	M	Version Contains version of the specifications (Implementation Guidelines) in use on the date on which the Swiss QR Code was created. The first two positions indicate the main version, the following two positions the sub-version. Fixed value of "0200" for Version 2.0	N/A
QRCH +Header ++Coding	Coding	M	Coding type Character set code. Fixed value 1 (indicates UTF-8 restricted to the Latin character set)	N/A
QRCH +CdtrInf	CdtrInf		Creditor information <i>Account / Payable to</i>	N/A
QRCH +CdtrInf ++IBAN	IBAN	M	IBAN IBAN or QR-IBAN of the creditor.	2.80 Creditor Account – IBAN
QRCH +CdtrInf ++Cdtr	Cdtr		Creditor	N/A
QRCH +CdtrInf ++Cdtr +++AdrTp	AdrTp	M	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A
QRCH +CdtrInf ++Cdtr +++Name	Name	M	Name The creditor's name or company according to the account name. Comment: always matches the account holder	2.79 Creditor – Name
QRCH +CdtrInf ++Cdtr +++StrtNmOr AdrLine1	StrtNmOr AdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from the creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: 2.79 Creditor – Street Name If AdrTp = K: 2.79 Creditor – Address Line 1
QRCH +CdtrInf ++Cdtr +++BldgNbOr AdrLine2	BldgNbOr AdrLine2	O	Building number or address line 2 Structured Address: Building number from creditor's address Combined address elements: Address line 2 including postal code and town from creditor's address	If AdrTp = S: 2.79 Creditor – Building Number If AdrTp = K: 2.79 Creditor – Address Line 2
QRCH +CdtrInf ++Cdtr +++PstCd	PstCd	D	Postal code Post code from creditor's address	2.79 Creditor – Post Code

QR element	Element name	St.	General definition	Element pain.001
QRCH +CdtrInf ++Cdtr +++TwnNm	TwnNm	D	Town Town from creditor's address	2.79 Creditor – Town Name
QRCH +CdtrInf ++Cdtr +++Ctry	Ctry	M	Country Country from creditor's address	2.79 Creditor – Country
QRCH +UltmtCdtr	UltmtCdtr		Ultimate creditor <i>In favour of</i> Information about the ultimate creditor	
QRCH +UltmtCdtr ++AdrTp	AdrTp	X	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A
QRCH +UltmtCdtr ++Name	Name	X	Name The ultimate creditor's name or company	2.81 Ultimate Creditor – Name
QRCH +UltmtCdtr ++StrtNmOr AdrLine1	StrtNmOr AdrLine1	X	Street or address line 1 Structured Address: Street/P.O. Box from ultimate creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: 2.81 Ultimate Creditor – Street Name If AdrTp = K: 2.81 Ultimate Creditor – Address Line 1
QRCH +UltmtCdtr ++BldgNbOr AdrLine2	BldgNbOr AdrLine2	X	Building number or address line 2 Structured Address: Building number from ultimate creditor's address Combined address elements: Address line 2 including postal code and town from ultimate creditor's address	If AdrTp = S: 2.81 Ultimate Creditor – Building Number If AdrTp = K: 2.81 Ultimate Creditor – Address Line 2
QRCH +UltmtCdtr ++PstCd	PstCd	X	Postal code Post code from ultimate creditor's address	2.81 Ultimat Creditor – Post Code
QRCH +UltmtCdtr ++TwnNm	TwnNm	X	Town Town from ultimate creditor's address	2.81 Ultimat Creditor – Town Name
QRCH +UltmtCdtr ++Ctry	Ctry	X	Country Country from ultimate creditor's address	2.81 Ultimat Creditor – Country
QRCH +CcyAmt	CcyAmt		Payment amount information	N/A
QRCH +CcyAmt ++Amt	Amt	O	Amount The payment amount	2.43 Instructed Amount
QRCH +CcyAmtDate ++Ccy	Ccy	M	Currency The payment currency, 3-digit alphanumeric currency code according to ISO 4217	2.43 Instructed Amount
QRCH +UltmtDbtr	UltmtDbtr		Ultimate debtor <i>Payable by</i>	N/A
QRCH +UltmtDbtr ++AdrTp	AdrTp	D	Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines)	N/A

QR element	Element name	St.	General definition	Element pain.001
QRCH +UltmtDbtr ++Name	Name	D	Name The ultimate debtor's name or company	2.70 Ultimate Debtor – Name
QRCH +UltmtDbtr ++StrtNmOr AdrLine1	StrtNmOr AdrLine1	O	Street or address line 1 Structured Address: Street/P.O. Box from ultimate debtor's address Combined address elements: Address line 1 including street and building number or P.O. Box	If AdrTp = S: 2.70 Ultimate Debtor – Street Name If AdrTp = K: 2.70 Ultimate Debtor – Address Line 1
QRCH +UltmtDbtr ++BldgNbOr AdrLine2	BldgNbOr AdrLine2	O	Building number or address line 2 Structured Address: Building number from ultimate debtor's address Combined address elements: Address line 2 including postal code and town from ultimate debtor's address	If AdrTp = S: 2.70 Ultimate Debtor – Building Number If AdrTp = K: 2.70 Ultimate Debtor – Address Line 2
QRCH +UltmtDbtr ++PstCd	PstCd	D	Postal code Post code from ultimate debtor's address	2.70 Ultimate Debtor – Post Code
QRCH +UltmtDbtr ++TwnNm	TwnNm	D	Town Town from ultimate debtor's address	2.70 Ultimate Debtor – Town Name
QRCH +UltmtDbtr ++Ctry	Ctry	D	Country Country from ultimate debtor's address	2.70 Ultimate Debtor – Country
QRCH +RmtInf	RmtInf		Payment reference	N/A
QRCH +RmtInf ++Tp	Tp	M	Reference type Reference type (QR, ISO) The following codes are permitted: QRR – QR reference SCOR – Creditor Reference (ISO 11649) NON – without reference	2.98 Credit Transfer Transaction Information +Remittance Information See the following detailed description about Remittance Information.
QRCH +RmtInf ++Ref	Ref	D	Reference Note: The structured reference is either a QR reference or an ISO 11649 Creditor Reference	2.126 Remittance Information – Reference See the following detailed description about Remittance Information.
QRCH +RmtInf ++AddInf	AddInf		Additional information Additional information can be used for the scheme with message and for the scheme with structured reference.	N/A
QRCH +RmtInf ++AddInf +++Ustrd	Ustrd	O	Unstructured message Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference.	Procedure with notification: 2.99 Remittance Information – unstructured Procedure with structured reference for additional information: 2.129 AddtlRmtInf
QRCH +RmtInf ++AddInf +++Trailer	Trailer	M	Trailer Unambiguous indicator for the end of payment data. Fixed value "EPD" (End Payment Data).	N/A
QRCH +RmtInf ++AddInf +++StrdBkgInf	StrdBkgInf	O	Bill information Bill information contain coded information for automated booking of the payment. The data is not forwarded with the payment.	N/A

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

Table 10: Mapping the Swiss QR code in the payment part of the QR-bill in pain.001

Note: In the Implementation Guideline QR-bill the

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

Detailed description of Remittance Information Structured und Unstructured

QR-Code			pain.001	
QRCH +RmtInf ++Ref	QRCH +RmtInf ++AddInf +++Ustrd	QRCH +RmtInf ++Tp	Remittance Information	Remittance Information/Type
Filled in	Not filled in	QRR or SCOR	2.126 Reference	Prtry QRR element or Code SCOR element
Filled in	Filled in	QRR or SCOR	2.126 Reference	Prtry QRR element or Code SCOR element
			2.129 AddtlRmtInf	N/A
Not filled in	Filled in	NON	2.99 Remittance Information – unstructured	N/A
Not filled in	Not filled in	NON	N/A	N/A

Table 11: Detailed description of Remittance Information Structured und Unstructured

Appendix D: Character conversion table

The characters shown in the following Table 12 – as explained in section 2.4.1 "Character set" – may be converted during further processing by the financial institution.

The "Conversion to" column shows a possible conversion to other characters.

Character	Designation	Conversion to
!	EXCLAMATION MARK	.
" or "	QUOTATION MARK	.
#	NUMBER SIGN	.
%	PERCENT SIGN	.
& ⁴	AMPERSAND	+
*	ASTERISK	.
;	SEMICOLON	.
< ⁶	LESS-THAN SIGN	.
> or >	GREATER-THAN SIGN	.
÷	DIVISION SIGN	.
=	EQUALS SIGN	.
@	COMMERCIAL AT	.
_	LOW LINE	.
\$	DOLLAR SIGN	.
£	POUND SIGN	.
[LEFT SQUARE BRACKET	.
]	RIGHT SQUARE BRACKET	.
{	LEFT CURLY BRACKET	.
}	RIGHT CURLY BRACKET	.
\	REVERSE SOLIDUS	.
`	GRAVE ACCENT	.
´	ACUTE ACCENT	.
~	TILDE	.
à	LATIN SMALL LETTER A WITH GRAVE	a
á	LATIN SMALL LETTER A WITH ACUTE	a
â	LATIN SMALL LETTER A WITH CIRCUMFLEX	a
ä	LATIN SMALL LETTER A WITH DIAERESIS	ae or a
ç	LATIN SMALL LETTER C WITH CEDILLA	c
è	LATIN SMALL LETTER E WITH GRAVE	e
é	LATIN SMALL LETTER E WITH ACUTE	e

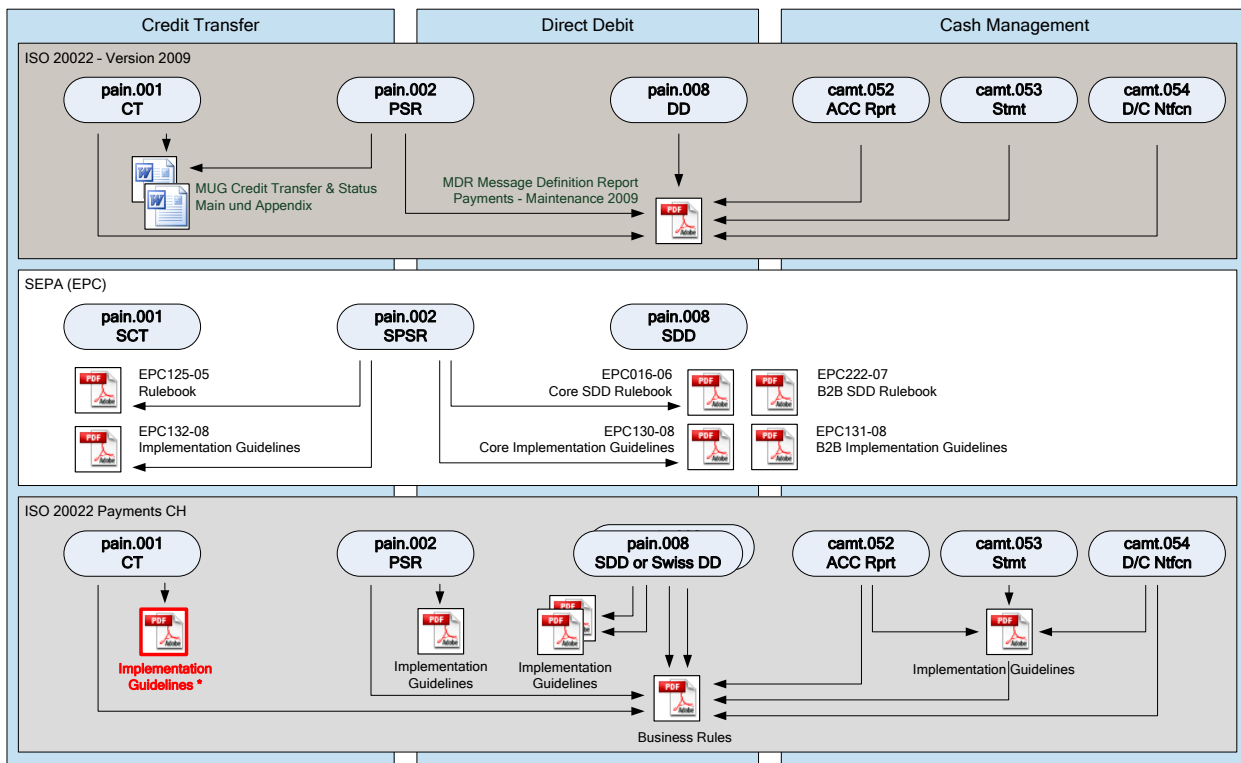
⁴ The characters & (AMPERSAND) and < (LESS-THAN SIGN) can only be shown in text in XML elements as "escaped".

Character	Designation	Conversion to
ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e
ë	LATIN SMALL LETTER E WITH DIAERESIS	e
ì	LATIN SMALL LETTER I WITH GRAVE	i
í	LATIN SMALL LETTER I WITH ACUTE	i
î	LATIN SMALL LETTER I WITH CIRCUMFLEX	i
ï	LATIN SMALL LETTER I WITH DIAERESIS	i
ñ	LATIN SMALL LETTER N WITH TILDE	n
ò	LATIN SMALL LETTER O WITH GRAVE	o
ó	LATIN SMALL LETTER O WITH ACUTE	o
ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	o
ö	LATIN SMALL LETTER O WITH DIAERESIS	oe or o
ù	LATIN SMALL LETTER U WITH GRAVE	u
ú	LATIN SMALL LETTER U WITH ACUTE	u
û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u
ü	LATIN SMALL LETTER U WITH DIAERESIS	ue or u
ý	LATIN SMALL LETTER Y WITH ACUTE	Y
ß	LATIN SMALL LETTER SHARP S	ss or s
À	LATIN CAPITAL LETTER A WITH GRAVE	A
Á	LATIN CAPITAL LETTER A WITH ACUTE	A
Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	A
Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	AE or A
Ç	LATIN CAPITAL LETTER C WITH CEDILLA	C
È	LATIN CAPITAL LETTER E WITH GRAVE	E
É	LATIN CAPITAL LETTER E WITH ACUTE	E
Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	E
Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	E
Ì	LATIN CAPITAL LETTER I WITH GRAVE	I
Í	LATIN CAPITAL LETTER I WITH ACUTE	I
Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	I
Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	I
Ò	LATIN CAPITAL LETTER O WITH GRAVE	O
Ó	LATIN CAPITAL LETTER O WITH ACUTE	O
Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	O
Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	OE or O
Ù	LATIN CAPITAL LETTER U WITH GRAVE	U
Ú	LATIN CAPITAL LETTER U WITH ACUTE	U
Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U
Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	UE or U
Ñ	LATIN CAPITAL LETTER N WITH TILDE	N

Table 12: Character conversion

Appendix E: Basis for the Swiss Payment Standards

The Swiss Payment Standards (Business Rules and these Implementation Guidelines "Customer Credit Transfer") are based on documents from ISO and EPC.



* This document

Figure 10: Basis for the Swiss Payment Standards

Appendix F: Table of tables

Table 1:	Reference documents	10
Table 2:	Links to the relevant Internet pages	10
Table 3:	Domestic payment types	21
Table 4:	Foreign payment types	21
Table 5:	Payment types not involving a financial institution (domestic and foreign)	22
Table 6:	Group Header (GrpHdr, A-Level)	25
Table 7:	Payment Information (PmtInf, B-Level)	34
Table 8:	Credit Transfer Transaction Information (CdtTrfTxInf, C-Level)	56
Table 9:	ISO 8859-1, supported character set (shaded white and light grey)	57
Table 10:	Mapping the Swiss QR code in the payment part of the QR-bill in pain.001	73
Table 11:	Detailed description of Remittance Information Structured und Unstructured	73
Table 12:	Character conversion	75

Appendix G: Table of figures

Figure 1:	Payment Initiation message flow - summary	11
Figure 2:	Degree of concordance between the Swiss Payment Standards and ISO 20022 and SEPA	12
Figure 3:	Example of graphical representation of an XML message	13
Figure 4:	Using the Swiss XML schema	16
Figure 5:	Basic message structure for the "pain.001" XML message	19
Figure 6:	Group Header (GrpHdr)	23
Figure 7:	Payment Information (PmtInf)	26
Figure 8:	Credit Transfer Transaction Information (CdtTrfTxInf)	35
Figure 9:	References	59
Figure 10:	Basis for the Swiss Payment Standards	76