

Generic Implementation Information
Recommendation of Swiss Financial Institutions
for the use of the UN/EDIFACT Messages

Version 1.2 from 20.05.2003

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1 INTRODUCTION

This document is to be used together with the different message specific recommendations of Swiss Financial Institutions for the use of the UN/EDIFACT-messages and describes generic parts of the recommendations, valid for all message types.

This document contains additional information to generic recommendations described in the document „UN/EDIFACT im Verkehr mit den Banken in der Schweiz“ (Empfehlungen und Richtlinien der Schweizer Banken), IBO 920 301 4.93 and will be continually updated (therefore please check with Swiss Interbank Clearing AG or your financial institution if you have the actual version).

This document is based on

Titel	Version	Remarks	Source
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	Latest available code list	UNCL (code list) only	http://www.unece.org/trade/untdid
ISO 9735 Electronic data interchange for administration, commerce and transport (EDIFACT) – Application level syntax rules	Syntax version number: 3		http://www.iso.ch/cate/cat.html
ISO 646 Information processing – ISO 7-bit coded character set for information interchange			http://www.iso.ch/cate/cat.html

2 INTERCHANGE SPECIFIC SEGMENTS AND ELEMENTS

2.1 UNA, Service String Advice

Using syntax version 2 or 3 of ISO 9735 syntax level A (UNB-0001 = „UNOA“), the default service characters reserved for use are:

Name	Graphic Representation	Functionality
Colon	:	component data element separator
Plus sign	+	data element separator
comma	, or .	decimal mark
Question mark	?	release character
Blank		reserved for future use
Apostrophe	'	segment terminator

The conditional service string advice (UNA) provides the capability to specify the service characters used in the interchange. The UNA service string advice shall be used if the service characters differ from the defaults (see above). Its use is optional if the default characters are used. If the segment UNA is used it is followed by the segment UNB without a (second) segment terminator (e.g. „UNA:+.? 'UNB+UNOA:3...“).

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2.2 UNB, Interchange Header

UNB		INTERCHANGE HEADER					Comment
M	1	To start, identify and specify an interchange.					
UN/EDIFACT Directory			CH - MIG				
Number	Description	M/C	Format	Type	Remarks		
S001	SYNTAX IDENTIFIER	M		M			
0001	Syntax identifier	M	a4	M	* „UNOA“ (UN/ECE level A) * „UNOC“ (UN/ECE level C)		
0002	Syntax version number	M	n1	M	* „2“ Syntax version number 2 (effective since may 1991)) * „3“ Syntax version number 3		
S002	INTERCHANGE SENDER	M		M			
0004	Sender identification	M	an..35	M	Bank identifier code (BIC) or BC-No. Swiss Interbank Clearing or Business Partner-Id. Swiss Interbank Clearing AG or EAN identifier or bilaterally agreed identifier		
0007	Partner identification code qualifier	C	an..4	R	If BIC: „55“ If BCNo: „128“ BCNR (Telekurs Banken Clearing Number) If Business Partner-Id: „129“ BPI (Telekurs Business Partner Identification) If EAN: „14“ If mutually agreed: „ZZZ“ / or „ZZ“		
0008	Address for reverse routing	C	an..14	N			

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
S003	INTERCHANGE RECIPIENT	M		M		
0010	Recipient identification	M	an..35	M	Bank identifier code (BIC) or BCNo Swiss Interbank Clearing or Business Partner-Id. Swiss Interbank Clearing AG or EAN identifier or bilaterally agreed identifier	
0007	Partner identification code qualifier	C	an..4	R	If BIC: „55“ If BCNo: „128“ BCNR (Banken Clearing Number) If Business Partner-Id.: „129“ BPI (Business Partner Identification) If EAN: „14“ If mutually agreed: „ZZZ“ / or „ZZ“	
0014	Routing address	C	an..14	N		
S004	DATE/TIME OF PREPARATION	M		M		
0017	Date of preparation	M	n6	M	„YYMMDD“	
0019	Time of preparation	M	n4	M	„HHMM“	
0020	Interchange control reference	M	an..14	M	Identification of the interchange by a unique number assigned by the sender.	
S005	RECIPIENT'S REFERENCE PASSWORD	C		O		
0022	Recipient's reference/password	M	an..14	M		
0025	Recipient's reference/password qualifier	C	an2	O		
0026	Application reference	C	an..14	O		
0029	Processing priority code	C	a1	O		
0031	Acknowledgement request	C	n1	O	Only used, if bilaterally agreed	
0032	Communications agreement ID	C	an..35	O	Only used if bilaterally agreed, but not recommended	
0035	Test indicator	C	n1	D	If Test: * „1“ (Interchange is a test)	

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Segment Notes:

Element S004-0017 (Date of preparation):

The „Date of preparation“ is in this syntax version defined with „YYMMDD“ (Format n6). It is foreseen to change the definition to „CCYYMMDD“ (Format n8).

Element UNB-0032 (Communications agreement ID):

The „Communications agreement ID" may contain a version number which specifies the MIG version of the interchange segments i.e. UNA (if it is used), UNB and UNZ. The use of the element is optional and not recommended. Its use and any further changes have to be bilaterally agreed.

Element UNB-0029 (Processing priority code):

The use of this element and its impact on the processing of the interchange has to be agreed with the financial institution.

2.2.1 Syntax identifier / character set

2.2.1.1 Character set „UNOA“

If the element UNB-S001-0001 („syntax identifier“) contains the value „UNOA“ (UN/ECE level A), the character set as defined in ISO 646 (with the exception of letters, lower case a to z) is to be used. The corresponding character set is the following:

Letters, upper case	A to Z
Numerals	0 to 9
Space character	
Full stop	.
Comma	,
Hyphen/minus sign	-
Opening parentheses	(
Closing parentheses)
Oblique stroke (slash)	/
Equals sign	=
	Reserved for use as:
Apostrophe	' segment terminator
Plus sign	+ segment tag and data element separator
Colon	: component data element separator
Question mark	? release character

? immediately preceding one of the characters ' + : ? restores their normal meaning.

E.g. 10?+10=20 means 10+10=20. Question mark is represented by ??.

The following characters are part of the level A character set but cannot be used internationally in telex transmissions:

Exclamation mark	!
Quotation mark	"
Percentage sign	%
Ampersand	&
Asterisk	*
Semi-colon	;
Less-than sign	<
Greater-than sign	>

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2.2.1.2 Character set „UNOC“

If the element UNB-S001-0001 („syntax identifier“) contains the value „UNOC (UN/ECE level C), the character set as defined in ISO 8859-1 (Information processing - Part 1: Latin alphabet No 1) is to be used.

2.2.2 Use of the character „@“

The character „@“ is not part of the level A (UNOA) and level B (UNOB) character set. When the character „@“ in e-mail addresses must be transferred, it is to be shown with „(AT)“, e.g. <JOHN.SMITH(AT)ABC.COM>.

2.3 UNG / UNE, Functional Group Header / - Trailer

The use of functional groups in interchanges between customer and their financial institution is not supported.

2.4 UNZ, Interchange Trailer

UNZ		INTERCHANGE TRAILER				
M	1	To end and check the completeness of an interchange.				
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
0036	Interchange control count	M	n..6	M	The total number of messages in the interchange	
0020	Interchange control reference	M	an..14	M	The same value as UNB-0020	
Segment Notes:						

3 MESSAGE SPECIFIC SEGMENTS AND ELEMENTS

3.1 REPRESENTATION OF NUMERIC DATA ELEMENT VALUES

3.1.1 Decimal Mark

The ISO representation for decimal mark is the comma (,) but point on the line (.) is allowed. See ISO 31/0-1981. Both these characters are part of the Level A and B character sets and both alternatives are allowed.

When the Service string advice, UNA, is used, its third character specifies the one character used in the interchange to represent decimal mark and thus overrides the above alternative use.

The decimal mark shall not be counted as a character of the value when computing the maximum field length of a data element. However, allowance has to be made for the character in transmission and reception.

When a decimal mark is transmitted, there shall be at least one digit before and after the decimal mark. For values represented by integers only, neither decimal mark nor decimal zeroes are used unless there is a need to indicate the degree of precision.

- Preferred 0,5 and 2 and 2,0
- Allowed 0.5 and 2 and 2.0
- Not allowed: .5 or .5 or 2, or 2.

3.1.2 Value zero in numeric data element

The value zero (without decimal mark) is allowed in numeric data elements, if „zero“ is explicitly assigned. Otherwise the value can be empty / not existent.

3.2 Message reference number (UNH-0062)

The element UNH-0062 contains always an identification of a message by a unique number within the range of messages sent. The number must be allocated in ascending sequence within an interchange (e.g. the first message sent is 1, the second 2, etc.), but it need not be consecutive.

3.3 Association assigned code (UNH-S009-0057)

The element UNH-S009-0057 may contain a version number which specifies the MIG version of the segments on message level i.e. UNH through UNT. Its use is optional and has to be bilaterally agreed.

3.4 Number of segments in a message (UNT-0074)

The element 0074 (Number of segments in a message) is defined with a format of “n..6” in Syntax version 3. That means a limitation of the maximum count of segments in a message to 999’999. To be able to handle multiple messages with more than 999’999 segments, in the Syntax version 4 this element is defined with a format of “n..10”. As the Swiss Financial Institution use the Directory D.96A with the Syntax version 3, they will accept dependent on a bilaterally agreement messages with more then 999’999 segments with the correct count of segments in element 0074 with a format of “n..10” (as defined in Syntax version 4).

3.5 Document message name (BGM-C002-1000)

The element BGM-C002-1000 may contain the name of the message flow. Its use is optional and has to be bilaterally agreed.

3.6 Document message number (BGM-1004)

The element BGM-1004 always contains the identification of the message by a unique transaction reference assigned by the sender. This reference must be unique within the legally binding time of archiving EDI documents. This reference must be quoted in any queries concerning the whole the message to the sender of the message.

3.7 Line item number (LIN-1082, identification of B-level)

Application generated line item number for each B-level. Numbers must be allocated in ascending sequence order within the message without a gap (e.g. the first line is 1, the second line 2, etc.).

3.8 Sequence number (SEQ-1050, identification of C-level)

Sequence number for each C-level. Numbers must be allocated in ascending sequence order within the B-level without a gap (e.g. the first line is 1, the second line 2, etc.).

3.9 Currency (MOA-C516-6345)

If the element 6345 (Currency, coded) is used to indicate the currency, the ISO 4217 (ISO-currency-code) must always be used.

3.10 Country, coded (FII-3207)

If the element 3207 (Country, coded) is used to indicate the country, the ISO 3166 (ISO-country-code) must always be used.

3.11 Rules for segments FII and NAD

3.11.1 Dependencies of FII and NAD relevant for transactions in PAYMUL and DIRDEB D.96A

	PAYMUL level B Party Qualifier (DE 3035)	PAYMUL level C Party Qualifier (DE 3035)	DIRDEB level B Party Qualifier (DE 3035)	DIRDEB level C Party Qualifier (DE 3035)
Only FII, no NAD. C078 must contain the account holder name.	FII+OR	FII+BF	FII+BF	FII+PH
No FII, only 1 NAD. Full address is required.	<i>Not allowed</i>	NAD+BE	<i>Not allowed</i>	<i>Not allowed</i>
FII and 1 NAD; both defining the same party (account owner). FII-C078 must not contain the account holder name.	FII+OR NAD+PL	FII+BF NAD+PE	FII+BF NAD+PE	FII+PH NAD+PL
FII and 1 NAD; NAD defining a party different to the account owner in FII. FII-C078 must contain the account holder name.	FII+OR NAD+OY	FII+BF NAD+BE	FII+BF NAD+BE	FII+PH NAD+HX
FII and 2 NAD; one NAD defining the account owner (FII-C078 must not contain the account holder name) and one NAD defining a party different to the account owner in FII (full address is required).	FII+OR NAD+PL NAD+OY	FII+BF NAD+PE NAD+BE	FII+BF NAD+PE NAD+BE	FII+PH NAD+PL NAD+HX

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3.11.2 Directory D.96A: Major parties involved in transaction

Message D.96A	Level B				Level C		
	Ordering customer (other than the account owner)		Account owner on the ordering side	(FII+I1)	Account owner on the re- ceiving side		Receiving party (other than the account owner)
PAYMUL	NAD+OY	→	FII+OR NAD+PL	→	FII+BF NAD+PE	→	NAD+BE
PAYMUL	NAD+OY	→	FII+OR NAD+PL	→	FII+BQ	→	NAD+RV NAD+BE
DIRDEB	NAD+BE	→	FII+BF NAD+PE	→	FII+PH NAD+PL	→	NAD+HX

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3.11.3 Logical differences between MIGs of D.96A and of D.91.2

Directory D.96A	Directory 91.2	Comment to the differences in PAYMUL D.96A and PAYORD 91.2
<i>Level B</i>		
FII+OR	FII+OR	No differences
FII+OR NAD+PL	FII+OR NAD+OY	If ordering customer and account owner (FII+OR) on the ordering side are the same, additional address details have to be added in different NAD segments: <ul style="list-style-type: none"> • In D.96A NAD+PL defines always the account owner • In 91.2 NAD+OY defines the account owner only if no NAD+PL exists
FII+OR NAD+OY	FII+OR NAD+PL NAD+OY	If ordering customer and account owner (FII+OR) on the ordering side are not the same, additional address details have to be added in different NAD segments: <ul style="list-style-type: none"> • In D.96A NAD+OY defines always an ordering party different to the account owner • In 91.2 NAD+OY defining an ordering party different to the account owner is only allowed together with an NAD+PL defining the account owner
FII+OR NAD+PL NAD+OY	FII+OR NAD+PL NAD+OY	No differences: NAD+PL defines the same party as FII+OR (=account owner), and NAD+OY defines an ordering customer other than the account owner.
<i>Level C</i>		
FII+BF	FII+BF	No differences

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FII+BF NAD+PE	FII+BF NAD+BE	<p>If final beneficiary and account owner (FII+BF) on the receiving side are the same, additional address details have to be added in different NAD segments:</p> <ul style="list-style-type: none"> • In D.96A NAD+PE defines always the account owner • In 91.2 NAD+BE defines the account owner only if no NAD+PE exists
FII+BF NAD+BE	FII+BF NAD+PE NAD+BE	<p>If final beneficiary and account owner (FII+BF) on the receiving side are not the same, additional address details have to be added in different NAD segments:</p> <ul style="list-style-type: none"> • In D.96A NAD+BE defines always a final beneficiary different to the account owner • In 91.2 NAD+BE defining a final beneficiary different to the account owner is only allowed together with an NAD+PE defining the account owner
FII+BF NAD+PE NAD+BE	FII+BF NAD+PE NAD+BE	<p>No differences:</p> <p>NAD+PE defines the same party as FII+BF (=account owner), and</p> <p>NAD+BE defines a final beneficiary other than the account owner.</p>

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3.12 Codes to be used in DE 1131 and DE 3055 (associated with DE 3434 – Institution Branch Number)

DE3434 – DE1131 (Code List Qualifier)	25 = Bank identification
	43 = CHIPS Participant ID
	44 = CHIPS Universal ID
	154 = Bank branch sorting identification
	155 = Automated clearing house
	157 = Clearing code
DE3434 – DE3055 (Code List Responsible Agency, coded)	5 = ISO (International Organization for Standardization)
	19 = FRRC (Federal Reserve Routing Code)
	100 = CH, Enterprise des PTT
	108 = FR, Banque de France
	114 = US, ABA (American Bankers Association)
	118 = SE, Svenska Bankfoereningen
	119 = IT, Associazione Bancaria Italiana
	121 = CH, Telekurs AG
	122 = CH, Swiss Securities Clearing Corporation
	124 = NO, Norwegian Bankers Ass.
	125 = FI, The Finnish Bankers' Association
	128 = BE, Belgian Bankers' Association
	130 = DK, PBS (Pengainstitutternes Betalings Service)
	131 = DE, German Bankers Association
	133 = GB, Association for Payment Clearing Services
137 = AT, Verband oesterreichischer Banken und Bankiers	
171 = NL, Interpay Girale Services	

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202 = PT, Banco de Portugal
275 = ES, Banco de España
284 = Taiwanese Bankers' Association
Zxx = If no code exists, then "Z" + "ISO 3166 two alpha country code"

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These codes should be combined as indicated in the following table:

To identify a financial institution by the following code	1131 Code	3055 Code
Austrian Bankleitzahl	25	137
Belgian Bank Code	25	128
CHIPS Participant ID	43	114
CHIPS Universal ID	44	114
Danish Bank Code	25	130
Dutch Bank Code	25	171
Fedwire Id	25	19
Finnish Bank Code	25	125
French Bank Code	25	108
GB Bank Sort Code	154	133
German Bankleitzahl	25	131
ISO Bank Identifier Code	25	5
Italian Bank Code	25	119
Norwegian Bank Code	25	124
Portuguese Bank Code	25	202
Portuguese Clearing House Code	155	202
Post participant No Swiss Post	25	100
Spanish Bank code	25	275
Swedish Bank Clearing Number	157	118
Swiss Bank Clearing Number	157	121
Taiwanese Banker's Association	154	284
Other national bank codes ("xx" represents the ISO 3166 two alpha country code)	25	Zxx

3.13 Swiss Specific EDIFACT Code Lists in Element 1131

As decided by the D6 Maintenance Group Finance the code values in Element 1131 (Code list qualifier) should be defined by the responsible agency given in element 3055 (Code list responsible agency, coded). In Switzerland there are two “Responsible agency’s” used in element 3055 with their own code lists:

- Swiss Interbank Clearing with code “121” (CH, Telekurs AG) in element 3055
- Postfinance with code “100” (CH, Enterprise des PTT) in element 3055

3.13.1 EDIFACT Code Lists managed by Swiss Interbank Clearing AG (code “121” in element 3055)

Code in element 1131	Meaning	Usage
100	Enhanced party identification	Used for the Telekurs specific party identification in element 3039 (Party id. identification), segment NAD.
157	Clearing Code	Used for the bank identification in element 3434 (Institution branch number), segment FII, if it contains “BC-Number”. List of valid BC-Number see www.sic.ch “Bankenstamm” and “Abfrage BC-Nummer”.
BFC	Business function code	Specific “Business function codes” in element 4025, segment BUS: <ul style="list-style-type: none"> • “01” (Individuelle Einzelgutschrift) • “06” (ES mit Image) • “11” (IPI strukturiert) • “16” (ESR/ESR+) • “26” (Giro Direct) • “31” (Pay Net) • “36” (LSV-Sammelgutschrift) • “41” (DTA Sammelgutschrift)

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3.13.2 EDIFACT Code Lists managed by Postfinance (code “100” in element 3055)

Code in element 1131	Meaning	Used for
25	Bank Identification	Used for the bank identification in element 3434 (Institution branch number), segment FII, if it contains a “Postkonto-nummer” or “Post-Teilnehmernummer der Bank”
TAT	Transaction type	Specific “instruction” in element 4401, segment INP or in element 4383, segment BUS <ul style="list-style-type: none">• “BGD” (Bankgiro domestic)• “BGI” (Bankgiro international)• “ESR” (Einzahlungsschein mit Referenznummer)• “PCA” (Postcash)• “PGD” (Postgiro domestic)• “PGI” (Postgiro international)• “ZAW” (Zahlungsanweisung)

3.14 Party Identification

To identify a non financial party (ordering customer and beneficiary) in textual form (name and address) the FII (C078) **or** the NAD segment can be used, but not both. If using the FII segment, the name and address has to be stored as follows:

FII-3035	„OR“ / „BF“
FII-3194	account number
FII-3192 (first)	name
FII-3192 (second)	postcode, city

If a NAD segment is used to identify a payor (“PL”), a NAD segment has to be used to identify the ordering customer (OY) too (not in the FII segment with „OR“).

If a NAD segment is used to identify a payee (“PE”), a NAD segment has to be used to identify the beneficiary (BE) too (not in the FII segment with „BF“).

For routing purpose it is recommended to use the following address information only in „an..30“:

- FII: C078-3192
- NAD: C058-3124, C080-3036, C059-3042 and 3164

For routing purpose it is also recommended to use **only two** lines of the NAD-C080 (party name) and C059 (street and number).

Recommended party identification for the ordering customer and the beneficiary

- It is recommended to identify the ordering customer in the FII segment qualified by „OR“ (FII-3035), together with his account number (FII-3194).
- It is recommended to identify the beneficiary in the NAD segment qualified by „BE“ (NAD-3035).

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3.14.1 Identification of a financial institution in the FII Segment

FII		FINANCIAL INSTITUTION INFORMATION					Segment No.	46	Segment Level	C
M	1	UN/EDIFACT Directory			M	1	CH-MIG		Comment	
A segment identifying the financial institution and relevant account number with the currency.										
Number	Description	M/C	Format	Type	*	Description	Comment			
3035	PARTY QUALIFIER	M	an..3	M						
C078	ACCOUNT IDENTIFICATION	C		D		Depending on the position of the segment in the message				
3194	Account holder number	C	an..35	D		If account number unknown, the beneficiary has to be identified in SG13-NAD.				
3192	Account holder name	C	an..35	D		Name of account holder (if account holder name is not specified in this element, a corresponding NAD segment is required, except in case of ESR/ESR+ depending on financial institution).				
3192	Account holder name	C	an..35	D		Postcode, place of account holder (if account holder name is not specified in this element, a corresponding NAD segment is required, except in case of ESR/ESR+ depending on financial institution).				
6345	Currency, coded	C	an..3	O						
C088	INSTITUTION IDENTIFICATION	C		D		If 3194 contains an IBAN: it is recommended to use Composite C088 with the ISO-BIC to support STP.				
3433	Institution name identification	C	an..11	D		International identification of the financial institution in coded form: ISO-BIC				
1131	Code list qualifier	C	an..3	D	*R	"25" (Bank identification)				
3055	Code list responsible agency, coded	C	an..3	D	*R	"5" (ISO (International Organization for Standardization))				

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Number	Description	M/C	Format	Type	*	Description	Comment
3434	Institution branch number	C	an..17	D		National identification of the financial institution in coded form: BC-No. ("001996" Swiss Post as a financial institution included) or "Post-Teilnehmernummer der Bank" or any national identification based on code combinations for 1131 and 3055 to identify a financial institution.	
1131	Code list qualifier	C	an..3	D		If BC-No.: "157" (Clearing code) If "Post-Teilnehmernummer der Bank": "25" (Bank identification) If other: Any available code listed in the table code combinations for 1131 and 3055 to identify a financial institution.	
3055	Code list responsible agency, coded	C	an..3	D		If BC-No.: "121" (CH, Telekurs AG) If "Post-Teilnehmernummer der Bank": "100" (CH, Entreprise des PTT) If other: Any available code listed in the table of code combinations for 1131 and 3055 to identify a financial institution.	
3432	Institution name	C	an..70	D		Required if the identification of the financial institution in coded form is unknown.	
3436	Institution branch place	C	an..70	D		Required if the identification of the financial institution in coded form is unknown.	
3207	COUNTRY, CODED	C	an..3	D		This data element must be used unless an IBAN is included in Element 3194.	

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Segment Notes:

Composite C088 (Institution identification)

BIC codes are to be mapped into 3433 and national codes in 3434. They should not be mutually exclusive, but the following priority rule should be followed:

- 1.- IBAN in 3194, additionally ISO-BIC in C088-3433 to support STP
- 2a.- For domestic payments: Account number in 3194 and national bank identification in 3434 / 1131 / 3055
- 2b.- For international payments: Account number in 3194 and international bank identification (BIC) in 3433 / 1131 / 3055
- 3a.- For domestic payments: Account number in 3194 and international bank identification (BIC) in 3433 / 1131 / 3055
- 3b.- For international payments: Account number in 3194 and national bank identification in 3434 / 1131 / 3055
4. Address in 3432, 3436 and country code in 3207

In case of contradiction, the definition with highest priority will be used.

Element C078-3194 (Account holder number):

If an IBAN is used it must be present in this data element. For Swiss banks as defined in the account number description for clearingbanks, Swiss Interbank Clearing AG, for a Post account number as defined in Postfinance guidelines. Using the FII segment with the qualifier "BF" (beneficiary's bank) the account number (C078-3194) should always be indicated. The absence of the account number will normally prevent the automated processing unless in the case of "post mandate".

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3.14.2 Identification of a Party in the NAD Segment

NAD		NAME AND ADDRESS A segment identifying the name and address of the non- financial institutions.				
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3035	Party qualifier	M	an..3	M		
C082	Party identification details	C		D		
3039	Party id. identification	M	an..35	M		
1131	Code list qualifier	C	an..3	R	* "160" (Party identification), * "100" (Enhanced party identification) * "ZZZ" (Mutually defined)	
3055	Code list responsible agency, coded	C	an..3	R	* "5" (ISO (International Organization for Standardization)) * "9" (EAN (International Article Numbering association)) * "121" (CH, Telekurs AG) * "ZZZ" (Mutually defined)	
C058	Name and address	C		D		
3124	Name and address line	M	an..35	M		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
C080	Party name	C		D		
3036	Party name	M	an..35	M		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3045	Party name format, coded	C	an..3	O		
C059	Street	C		D		
3042	Street and number/p.o. box	M	an..35	M		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
3164	City name	C	an..35	D		
3229	Country sub-entity identification	C	an..9	D		
3251	Postcode identification	C	an..9	D		
3207	Country, coded	C	an..3	D		

Segment Notes:

This segment can be used in three ways:

1. C080/C059/3164/3229/3251/3207 (Structured name and address), preferred (at least C080-3036 first line, 3164 and 3251)
2. C058 (Unstructured name and address)
3. C082 only (Party identification)

It is not supported to identify a party which is significant for the financial transaction (ordering customer, beneficiary, payor and payee) only in variant 3 (C082, party identification) without an address in structured (NAD variant 1) or unstructured (NAD variant 2 or FII-C078) form (except if using the „DTA-Auftraggeber-Id“ with element 1131 = „100“, Element 3035 = „121“).

The use of party identification (variant 3) with a structured name/address (NAD variant 1) or with an unstructured name/address (NAD variant 2 or FII-C078) will be accepted.

The format of the segments depends on their position and function within the used message.

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3.14.3 Presentation of date/time/period

For all UN/EDIFACT Messages, dates are specified in the DTM (Date/Time/Period segment). The DTM-C507-2005 indicates the type of date, the element 2380 contains the date itself, its format is shown in the element 2379.

Two UN/EDIFACT Service Segments contains a date in data element 0017 (n6, format „YYMMDD“), the UNB segment (Interchange Header) and the UNG segment (Functional Group Header, not supported by Swiss Financial Institutions).

3.14.3.1 Message date/time

The message date/time is described as follows:

DTM	DATE/TIME/PERIOD					Segment No.	4	Segment level	A
UN/EDIFACT Directory				CH - MIG		Comment			
Number	Description	M/C	Format	Type	Remarks				
C507	Date/time/period	M		M					
2005	Date/time/period qualifier	M	an..3	M	* "137" (Document/message date/time)				
2380	Date/time/period	C	an..35	R					
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD) * "203" (CCYYMMDDHHMM)				
Segment Notes:									

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3.14.3.2 Execution date

The execution date does not contain the time. For this reason, the element 2379 for the date format authorizes only the qualifier „102“. The execution date is described as follows:

SGn								
DTM		DATE/TIME/PERIOD					Segment No. nn	
UN/EDIFACT Directory				CH - MIG			Comment	
Number	Description	M/C	Format	Type	Remarks			
C507	Date/time/period	M		M				
2005	Date/time/period qualifier	M	an..3	M	* "203" (Execution date/time, requested)			
2380	Date/time/period	C	an..35	R				
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD)			
Segment Notes:								

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3.14.3.3 Duration

The duration is defined by using two DTM-segments, the first with qualifier * „175“ (advise before date/time) and the second with * „174“ (advise after date/time). The qualifier * „178“ (duration) is not used. The duration is described as follows:

SGn						
SGn		INP-FTX-DTM				
DTM		DATE/TIME/PERIOD				Segment No. nn
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
C507	Date/time/period	M		M		
2005	Date/time/period qualifier	M	an..3	M	* "174" (Advise after date/time) * "175" (Advise before date/time) * "177" (Advise on date/time)	
2380	Date/time/period	C	an..35	R		
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD) * "203" (CCYYMMDDHHMM)	
Segment Notes:						

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4 IDENTIFICATION OF A SWISS FINANCIAL INSTITUTION

A financial institution should be identified in the message part within the FII segment and in the interchange part within the UNB segment. The information in the FII segment is for routing purpose (with the qualifier „MS“/„MR“ on A-level) or as an information for the application itself („Account servicing financial institution“, „Ordered bank“, „Beneficiary's bank“, etc. on B- and C-level). In the UNB segment the financial institution acts as the sender or the receiver of the interchange.

A financial institution will always be identified

- in a UNB segment
 - by a „BIC“ („Bank Identification Code“, responsible agency ISO),
 - by a „BC-No.“ („Banken Clearingnummer“, responsible agency Telekurs SIC AG),
 - by a „Business Partner-Id.“ (BP-Id , responsible agency Telekurs SIC AG).
 - by a mutually agreed identification
- in a FII segment
 - by a „BIC“ („Bank Identification Code“, responsible agency ISO),
 - by a „BC-No.“ („Banken Clearingnummer“, responsible agency Telekurs SIC AG),
 - by a „Post-Teilnehmernummer der Bank“ (Bank identification, responsible agency Swiss Post)
 - by any other identification code listed in the codelist of element 1131

as follows:

1. in the UNB segment

Element	in case of BIC		in case of BC-No.		in case of Business Partner Id.		in case of mutual agreement	
	Value	Meaning	Value	Meaning	Value	Meaning	Value	Meaning
S002-0004 „Sender identification“ S003-0010 „Recipient identification“	BIC		BC-No.		Business Partner Id.		mutually agreed	
S002-0007 „Partner identification code qualifier“ S003-0007	„55“	„Bank Identifier Code“	„128“	BCNR (Telekurs Banken Clearing Number)	„129“	BPI (Telekurs Business Partner Identification)	„ZZZ“ or „ZZ“	„mutually agreed“

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2. in the FII segment

Element	in case of ISO-BIC		in case of BC-No.		in case of Post-Teilnehmernummer		other	
	Value	Meaning	Value	Meaning	Value	Meaning	Value	Meaning
International identification (preferred version)								
C088-3433 „Institution name identification“	BIC							
C088-1131 „Code list qualifier“	„25“	„Bank identification“						
C088-3055 „Code list responsible agency, coded“	„5“	„ISO (International Organization for Standardization)“						
National identification¹								
C088-3434 „Institution branch number“			BC-No.	(including „001996“ for Swiss Post as a financial institution)	Post-Teilnehmernummer		any code in the code-list of element 1131	
C088-1131 „Code list qualifier“			„157“	„(Swiss) Clearing code“	„25“	„Bank identification“	any code qualifier of element 1131	
C088-3055 „Code list responsible agency, coded“			„121“	„CH, Telekurs AG“	„100“	„CH, Enterprise des PTT“	depending on code list qualifier element 1131	
If no identification in coded form is known								
C088-3432 „Institution name“							name	
C088-3436 „Institution branch place“							branch place	

¹ For national financial transactions the BC-No. and the „Post-Teilnehmernummer der Bank“ may be used in the element 3433 (qualified in the following elements 1131 and 3055), too.

5 USE OF „IBAN“ (INTERNATIONAL BANK ACCOUNT NUMBER, ISO/FDIS 13616)

The ECBS (European Committee for Banking Standards) standard „IBAN“ (International Bank Account Number) provides an international standard account identifier for identifying an account held by a financial institution, in order to facilitate automated processing of (cross border) transactions through:

- automatic processing of foreign bank account identifications
- uniform validation of foreign bank account identifications
- easy routing of transactions

The IBAN is an internationally valid bank account identification number in the form of a combination consisting of the ISO country code, bank identification (sorting/clearing code) and customer account number.

The structure of the IBAN is based on the ECBS standard. Depending on the country, it contains maximal 34 alphanumeric digits. For Switzerland, the IBAN will have a length of 21 digits and consists

<country-code>:	2 alpha characters (ISO 3166, for Switzerland „CH“)
<modulo 97 calculation>:	2 numeric characters (ISO 7064)
<BC-No>:	5 numeric characters, flush right with leading zeroes („Banken Clearingnummer“, without a check digit)
<account number>	12 alpha characters , 0-9, A-Z (only uppercase), no separators

The IBAN can be used with Swiss Financial Institutions in UN/EDIFACT messages based from Directory D.96A as follows:

- It may be used in FII segments in FII-C078-3194 (Account holder number) **to specify an account number**. To identify the financial institution the elements in FII-C088 (Institution identification) has to be used (see chapter “Identification of a Swiss Financial Institution“).
- It is not allowed to use IBAN to identify a party in the UNB segment

It is not planned to use IBAN in UN/EDIFACT messages based on Directory 91.2, it can be used on a bilateral agreement.

6 CONFIRMATION AND ACKNOWLEDGMENT MESSAGES

Confirmation of receipt can be sent as follows:

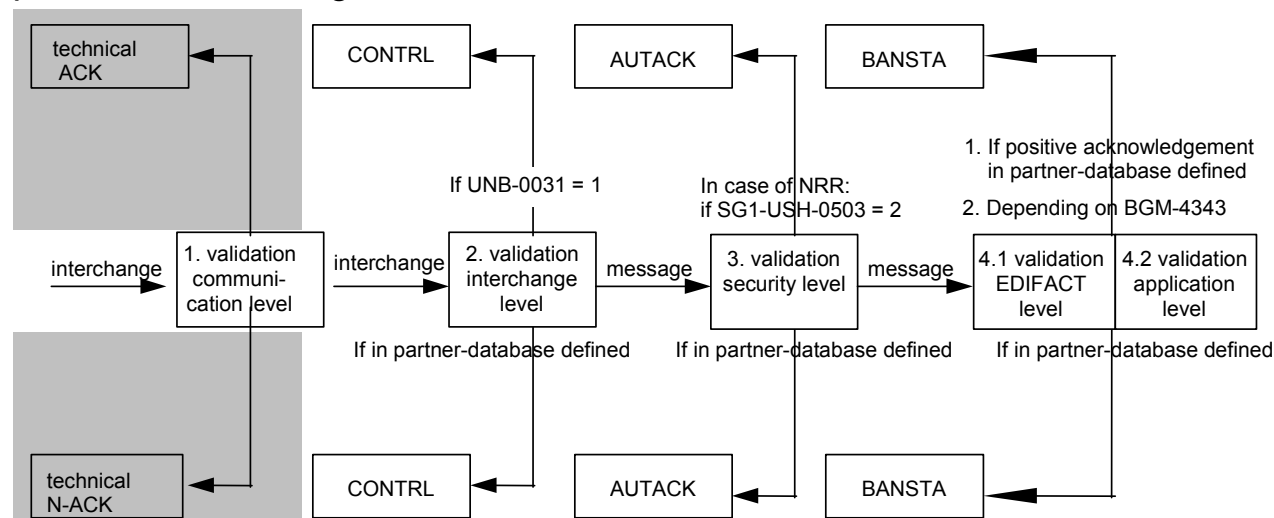
- An interchange by a CONTRL (a technical acknowledgment). An eventual syntax error inside messages of the interchange will be reported in the CONTRL as well.
- An individual message by a BANSTA (from the core application).
- A security acknowledgement by an AUTACK

Besides these EDIFACT acknowledgments further confirmations on the communication layer can be sent back (not described in this document).

To prevent endless requests and replies, it is usually not required to reply the service message BANSTA with a BANSTA, the service message AUTACK with an AUTACK, the service message CONTRL with a CONTRL.

The diagram below illustrates the recommended sequence of acknowledgments. It depends on the application. None of these confirmations are compulsory; the required acknowledgments have to be agreed upon by the parties involved. Additional procedures such as fax, phone can be arranged for.

positive acknowledgment



negative acknowledgment

7 REFERENCE WITHIN FINANCIAL MESSAGES

(See document “D6 Referencing Rules and Recommendations” at <http://www.edifact-wg.org>)

The referencing of transactions or items in payment and reporting messages has an impact on each party involved in the transfer of funds or sending/receiving the reports. Due to the fact that several parties are involved in the transfer of funds and/or information a unique rule is necessary, which is known in advance and which should be basis for structuring the referencing procedure. Any procedure, which is different to the following rules, is an extra workload and very costintensive. The procedure of referencing must be used strictly in the way as mentioned as below.

1. Rules

- 1.1 In order to reference a debit/credit entry/item **a unique** reference is needed. The reference and its position is based on the message type concerned.
- 1.2 Unique reference means, the same reference **can occur only once** within the same period of fiscal and legal requirements for archiving the referenced event a second time (e.g. 10 years).
- 1.3 The sender is responsible for uniqueness of the reference.
- 1.4 The reference generated by the sender of a message/transaction/item should be used for a unique identification **in any responds/queries** between the receiver and the sender.

2. Recommendations

- 2.1 The **structure** of the reference is up to each party. The **length** of the reference should not be longer than 16 characters, in order to comply with existing standard systems.
- 2.2 The **BGM-number** (element 1004) will normally not be considered as transaction reference. This reference is not always generated by an application software and therefore not exclusively application oriented.
The **Line numbers** (segments LIN and SEQ) will also not be used for referencing an entry or a transaction, as these numbers can not be considered as a real application number.

8 HISTORY OF CHANGES

8.1 History of changes

This Generic Implementation Information, version 1.2 from 20.05.2003 contains the following changes, as compared to the previous version:

Chapter 3.1.2	Codes to be used in element 1131 and element 3055	New combination for “Zxx” added.
Whole Document		Reference “für BESR” removed.
Chapter 3.14.1	Segment FII	Text updated.