

ISO 20022 Payments

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

**Customer Credit Transfer Initiation (pain.001) and
Customer Payment Status Report (pain.002)**

Any suggestions or questions relating to this document should be addressed to the financial institution in question or to SIX Interbank Clearing at the following address: pm@six-group.com.

For change requests please send the form "Change Request ISO 20022 Payments Swiss recommendations" to the respective financial institution or to SIX Interbank Clearing (available on the homepage of SIX Interbank Clearing).

This document replaces Version 1.1 of the Swiss Implementation Guidelines Credit Transfer dated 30.04.2010.

Description of amendments

The previous amendments from the preceding version are marked in the document using the track changes facility, to the extent that these amendments are meaningful. Layout amendments, corrections of spelling mistakes and altered terms that are repeated several times throughout the entire document, are not marked. Older amendments from other versions should be looked up in the amendment control.

The amendments are marked in the document with a vertical blue line in the margin.

Amendment control

<i>Version</i>	<i>Date</i>	<i>Comment</i>
1.0	15.02.2010	First edition (only German version)
1.1	30.04.2010	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. 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. 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.
1.2	16.08.2011	General document update

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1 Introduction

On the instructions of the PaCoS (Payments Committee Switzerland), a working group has produced the Swiss recommendations for implementing the format standard for Payments Initiation based on ISO standard 20022 (issued in 2009).

The Swiss recommendations comprise the following documents:

1. Swiss Business Rules
2. Swiss Implementation Guidelines Credit Transfer

The first is a document describing the requirements of business representatives from the point of view of users, financial institutions and software manufacturers with regard to processes. The following topics are discussed:

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

The second document is this document. It serves as a manual for the technical implementation of the formats and provides assistance in producing the various variants of the formats. It describes the XML structures and validation rules for use in national and cross-border payment transactions, including the Payment Status Report.

1.1 Amendment control

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

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

1.2 Reference documents

Ref	Dokument	Title	Source
[1]	Payments_Standards-Initiation_updated	ISO 20022 Message Definition Report: Payments – Maintenance 2009, Edition April 2009 (Approved 30.03.2009)	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 Rulebook Version 5.0	EPC
[5]	EPC132-08	SEPA Credit Transfer Implementation Guidelines Version 5.0	EPC
[6]	Schweizer Business Rules	ISO 20022 Payments und Cash Management – Swiss Business Rules for messages in the customer/bank context	SIX Interbank Clearing
[7]	Payments External Code Lists	Inventory of External Payment Code Lists	ISO
[8]	EPC142-08	EPC Guidance on the use of the future ISO standard for the Structured Creditor Reference	EPC

Table 1: Reference documents

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

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 message in Switzerland is discussed in a separate document.

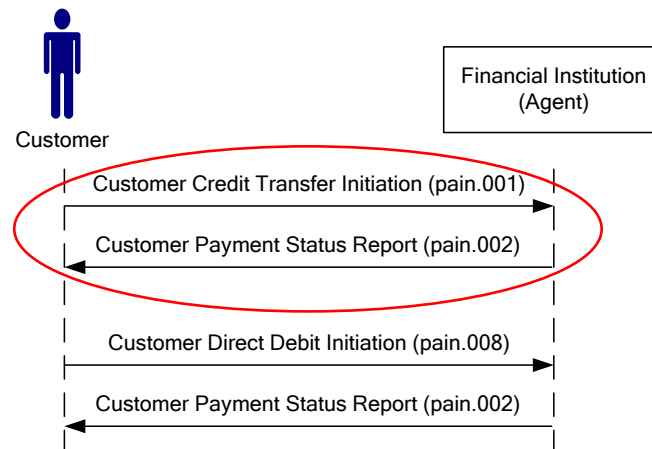


Figure 1: Payment Initiation message flow - summary

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 ISO 20022 Payments Standard

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 ISO 20022 Payments Standard encompasses all the data elements that are defined by the EPC in the SEPA Core Requirements as being essential, but in some cases has different definitions for the optional data elements, in order to meet the needs of Swiss financial institutions.

The Swiss ISO 20022 Payments Standard is specified in the following documents:

- ISO 20022 Payments and Cash Management – Swiss Business Rules
- ISO 20022 Payments Swiss Implementation Guidelines SEPA Direct Debit
- ISO 20022 Payments Swiss Implementation Guidelines Customer Credit Transfer

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.

The Swiss Implementation Guidelines Credit Transfer – this document – contains technical specifications and instructions for the technical and specialised implementation of customer-to-bank messages, including the Payment Status Report (Bank-to-Customer), in Credit Transfers in accordance with the Swiss ISO 20022 Payments Standard.

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

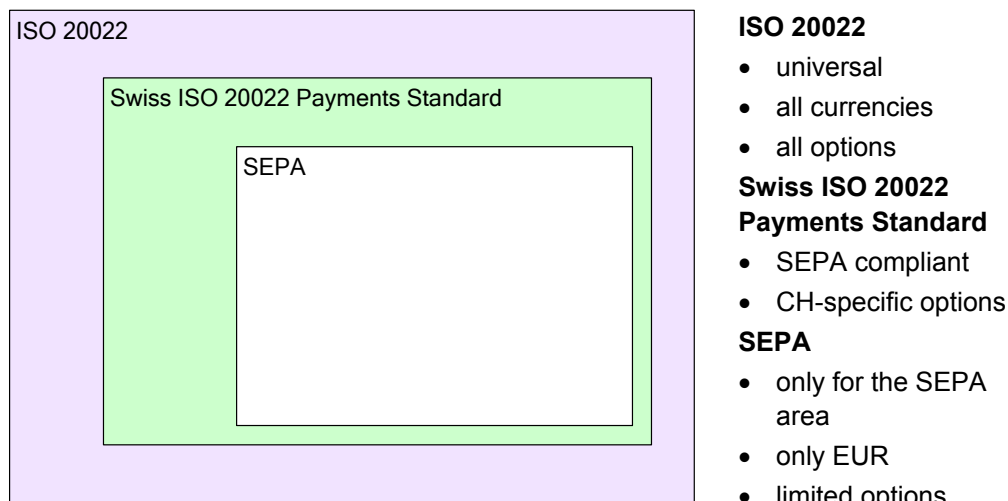


Figure 2: Degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022 and SEPA

Note: The colours pale purple and pale green that are used for the ISO 20022 standard and the Swiss ISO 20022 Payments Standard 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 Version 5.0 [4]
- EPC132-08 SEPA Credit Transfer Implementation Guidelines Version 5.0 [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 recommendations.

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.

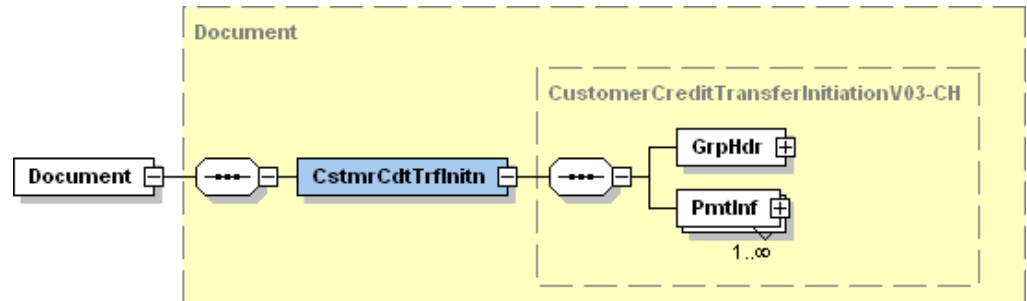


Figure 3: Example of graphical representation of an XML message

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 ISO 20022 Payments Standard are listed in section 2.4.1 "Character set".

Statuses

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss ISO 20022 Payments Standard:

- **M** = Mandatory
- **R** = Recommended (should be used)
- **D** = Dependent (depending on other elements)
- **O** = Optional

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 ISO 20022 Payments Standard, 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 schemas pain.001 and pain.002, XML comments are inserted documenting the differences from the original data type under the ISO standard.

The names of the Swiss ISO 20022 Payments Standard 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 Schema Location is entered from the one bilaterally agreed, the whole message is rejected.

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 (or any XML schema published by the EPC). The XML schema which is to be used must be agreed with the relevant financial institutions.

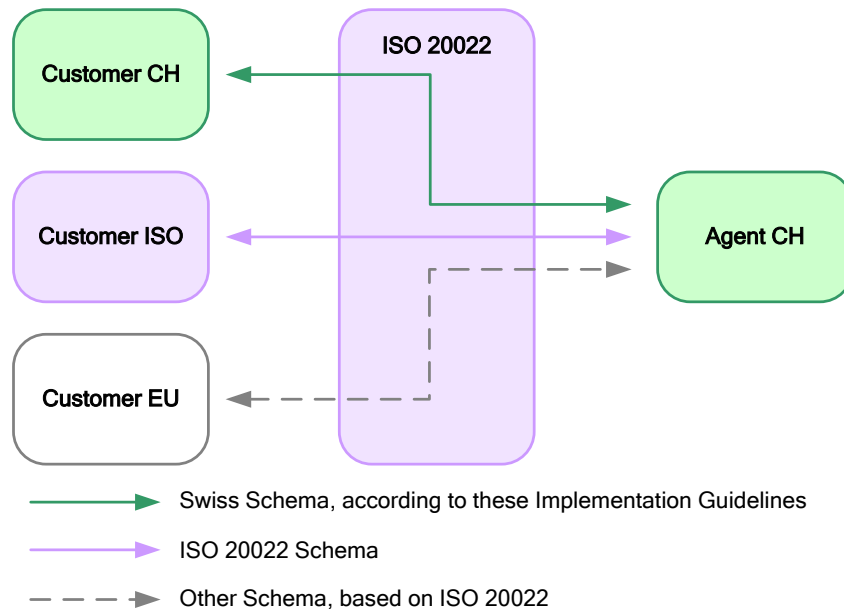


Figure 4: Using the Swiss XML schema

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 ISO 20022 Payments Standard 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 pain.002 Customer Payment Status Report

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 shaded pale purple for the information about ISO 20022 and pale green for information about the Swiss ISO 20022 Payments Standard.

Elements containing at least one sub-element are marked in pale 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
    
```

1.7 Scope

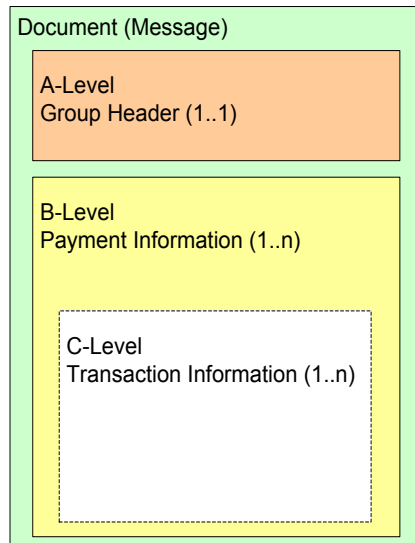
These Implementation Guidelines only give the specifications for the format of the customer-to-bank messages "Customer Credit Transfer Initiation" and "Customer Payment Status Report" for the Swiss ISO 20022 Payments Standard.

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.

2 Customer Credit Transfer Initiation (pain.001)

2.1 General

The XML message Customer Credit Transfer Initiation (pain.001) 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 XML message pain.001

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 sub-section:

- 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 **specialist 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.).

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	ESR	ES 1-stage	ES 2-stage	IBAN/postal account and BC/BIC	Foreign currency
Comment		beneficiary's postal account	beneficiary's IBAN or bank account		
Payment Method	TRF/TRA	TRF/TRA	TRF/TRA	TRF/TRA	TRF/TRA
Local Instrument	CH01	CH02	CH03	empty	empty
Service Level	Must not be SEPA	Must not be SEPA	Must not be SEPA	Must not be SEPA	Must not be SEPA
Creditor Account	ESR participation number	Postal account	IBAN (or bank account) or code line	IBAN or postal account or bank account	IBAN or postal account or bank account
Creditor Agent	empty	empty	V1: BC V2: BC and postal account of bank V3: Postal account of bank and name of bank	V1: BC V2: Domestic BIC	V1: Domestic BIC V2: BC and name and address FI V3: Name and address domestic FI V4: May be empty, if Creditor Account = postal account
Currency	CHF/EUR	CHF/EUR	CHF/EUR	CHF/EUR	All except CHF/EUR

Table 3: Domestic payment types

Foreign

Payment type	5	6
Title	Foreign SEPA	Foreign
Comment		
Payment Method	TRF/TRA	TRF/TRA
Local Instrument	empty	empty
Service Level	SEPA	Must not be SEPA
Creditor Account	IBAN	IBAN or account
Creditor Agent	BIC	V1: BIC International V2: Bank code (without BC) and name and address of FI V3: Name and address of FI International
Currency	EUR	all

Table 4: Foreign payment types

Payments not involving a financial institution (domestic and foreign)

Payment type	7	8
Title	Domestic postal orders	Bank cheque/Postcash domestic and foreign
Comment		
Payment Method	CHK	CHK
Local Instrument	CPP	empty
Service Level	Must not be SEPA	Must not be SEPA
Creditor Account	empty	empty
Creditor Agent	empty	empty
Currency	CHF	all

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 ESR reference number and the elements for "Creditor Agent" are blank or 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.

2.3 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.

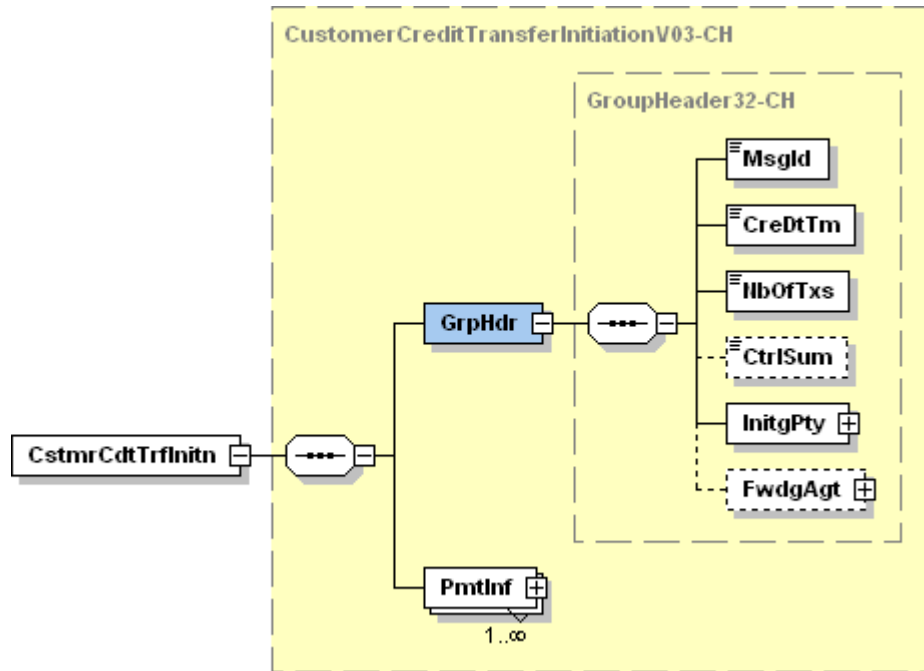


Figure 6: Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
	[1..1]	Message Root	<CstmrCdtTrfInItN>	M			
1.0	[1..1]	Group Header	<GrpHdr>	M			
1.1	[1..1]	Group Header + Message Identification	<MsgId>	M	<p>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 90 days. It is recommended that the Message Identification is generally kept unique for as long as possible.</p> <p>Only the SWIFT character set is permitted for this element (see section 2.4.1).</p>		AM05
1.2	[1..1]	Group Header + Creation Date Time	<CreDtTm>	M	<p>Recommendation: should be the same as the actual date/time of creation.</p>		DT01
1.6	[1..1]	Group Header + Number Of Transactions	<NbOfTxs>	M	<p>Number of transactions for all C-Levels (Credit Transfer Transaction Information) in the whole message.</p> <p>If there is an error, the whole message is rejected.</p> <p>Recommendation: at present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99,999 payments (C-Level, transactions).</p>		CH001
1.7	[0..1]	Group Header + Control Sum	<CtrlSum>	R	<p>Value is the same as the sum of all the Amount elements (Instructed Amount or Equivalent Amount) (2.42)</p> <p>Recommendation: the control sum should be sent in this element in Level A.</p> <p>If there is an error, the whole message is rejected.</p>		AM10
1.8	[1..1]	Group Header + Initiating Party	<InitgPty>	M			
1.8	[0..1]	Group Header +Initiating Party ++ Name	<Nm>	O	Name of the message sender, maximum 70 characters.		
1.8	[0..1]	Group Header +Initiating Party ++ Identification	<Id>	O			

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
1.8	[1..1] {Or	Group Header +Initiating Party ++Identification +++ Organisation Identification	<Orgld>	D	Only BIC Or BEI or an element from Other permitted. If used, the Private Identification must not be present.		
1.8	[0..1]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++ BIC Or BEI	<BICorBEI>	D	If used, Other must not be present.		RC01 CH016
1.8	[0..n]	Group Header +Initiating Party ++Identification +++Organisation Identification ++++ Other	<Othr>	D	If used, BIC Or BEI must not be present.		CH016
1.8	[1..1] Or}	Group Header +Initiating Party ++Identification +++ Private Identification	<PrvtId>	D	Only Date And Place Of Birth or an element from Other permitted. If used, Organisation Identification must not be present.		
1.8	[0..1]	Group Header +Initiating Party ++ Contact Details	<CtctDtIs>	O	Details of the software used and the particular version.		
1.8	[0..1]	Group Header +Initiating Party ++Contact Details +++ Name	<Nm>	O	Recommendation: should contain the name of the software used to create this message, maximum 70 characters.		
1.8	[0..1]	Group Header +Initiating Party ++Contact Details +++ Other	<Othr>	O	Recommendation: should contain the version of the software used to create this message.		
1.9	[0..1]	Group Header + Forwarding Agent	<FwdgAgt>	O	Only to be used by agreement with the 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-Level) for this B-Level.

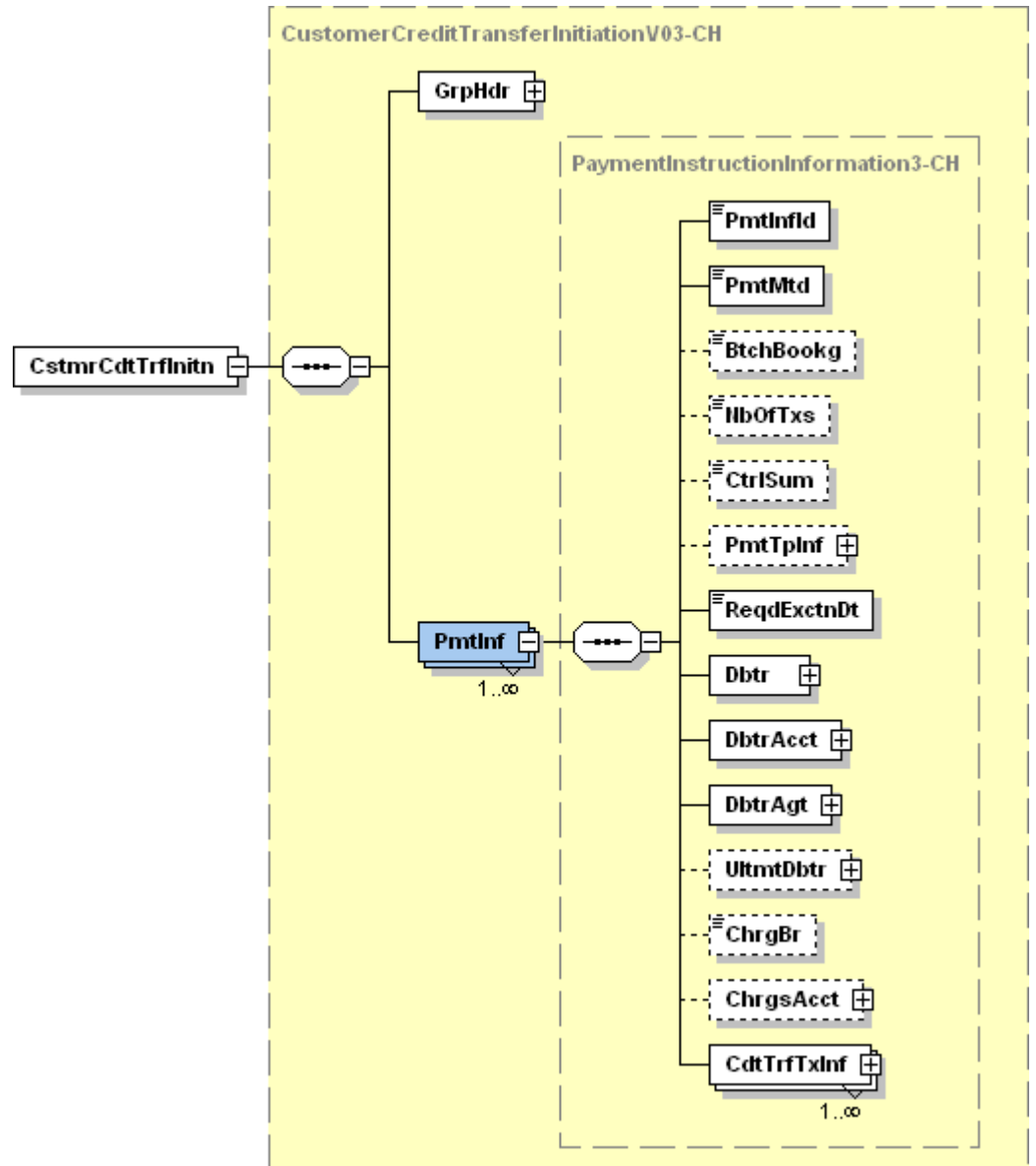


Figure 7: Payment Information (PmtInf)

The following table specifies all the elements of the Payment Information that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.0	[1..n]	Payment Information	<PmtInf>	M			
2.1	[1..1]	Payment Information +Payment Information Identification	<PmtInfId>	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).		CH002
2.2	[1..1]	Payment Information +Payment Method	<PmtMtd>	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, it has no special function. Furthermore, for check payments and payment instructions (postal mandates), the CHK value is permitted.	Art 1, 2.1, 2.2, 3, 4, 5, 6: must contain TRA or TRF. Art 7, 8: must contain CHK.	
2.3	[0..1]	Payment Information +Batch Booking	<BtchBookg>	O	The option "true" is recommended. "true" : Wherever possible, one batch booking is made per Payment Information (B). It is recommended that one B-level is created for each currency transferred. Mixed B-Levels are grouped by the financial institution according to their currency and sometimes other criteria (e.g. charging options). 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. If this element is not sent, then the booking proceeds as for "true".		
2.4	[0..1]	Payment Information +Number Of Transactions	<NbOfTxs>	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.		
2.5	[0..1]	Payment Information +Control Sum	<CtrlSum>	O	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.		

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.6	[0..1]	Payment Information +Payment Type Information	<PmtTpInf>	O	Can be used at B-Level or C-Level but not at both at the same time.	Type 5, 7: use at B-Level is recommended. Type 1, 2.1, 2.2: use at C-Level is recommended.	
2.7	[0..1]	Payment Information +Payment Type Information ++Instruction Priority	<InstrPrty>	O	Only to be used by agreement with the financial institution. 1. HIGH means Express processing, equates to the current EXPRESS Flag. 2. NORM or blank equates to normal processing. Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored.		
2.8	[0..1]	Payment Information +Payment Type Information ++Service Level	<SvcLvl>	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.	
2.9	[1..1] {Or	Payment Information +Payment Type Information ++Service Level +++Code	<Cd>	D	Codes according Payments External Code Lists [7]. If used, then Proprietary must not be present.	Type 5: must be used if Service Level is used, only SEPA permitted.	CH016
2.10	[1..1] Or}	Payment Information +Payment Type Information ++Service Level +++Proprietary	<Prtry>	D	Only to be used by agreement with the financial institution. If used, then Code must not be present.	Type 5: must not be used.	CH017
2.11	[0..1]	Payment Information +Payment Type Information ++Local Instrument	<LclInstrm>	D		Type 1, 2.1, 2.2, 7: must be used.	CH021
2.12	[1..1] {Or	Payment Information +Payment Type Information ++Local Instrument +++Code	<Cd>	D	Codes according Payments External Code Lists [7]. If used, then Proprietary must not be present.	Type 7: CPP must be used in combination with PmtMtd = CHK.	CH016

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.13	[1..1] Or}	Payment Information +Payment Type Information ++Local Instrument +++ Proprietary	<Prtry>	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.	CH016
2.14	[0..1]	Payment Information +Payment Type Information ++ Category Purpose	<CtgyPurp>	O	Gives information about the purpose of the payment order.		
2.15	[1..1] {Or	Payment Information +Payment Type Information ++Category Purpose +++ Code	<Cd>	M	Codes according Payments External Code Lists [7]. Recommendation: Code SALA or PENS when required must always be sent at B-Level. Must be used if Category Purpose is used.		CH016
2.17	[1..1]	Payment Information + Requested Execution Date	<ReqdExctnDt>	M	Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office working day.		DT01 CH003 CH004 CH005
2.19	[1..1]	Payment Information + Debtor	<Dbtr>	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	[0..1]	Payment Information +Debtor ++ Name	<Nm>	R	Recommendation: use, maximum 70 characters.		
2.19	[0..1]	Payment Information +Debtor ++ Postal Address	<PstlAdr>	O	Recommendation: do not use.		
2.19	[0..1]	Payment Information +Debtor ++ Identification	<Id>	O	Recommendation: do not use.		

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.19	[1..1] {Or	Payment Information +Debtor ++Identification +++ Organisation Identification	<OrgId>	D	Only BIC Or BEI or an element from Other permitted. If used, the Private Identification must not be present.		
2.19	[1..1] Or}	Payment Information +Debtor ++Identification +++ Private Identification	<PrvtId>	D	Only Date And Place Of Birth or an element from Other permitted. If used, Organisation Identification must not be present.		
2.20	[1..1]	Payment Information + Debtor Account	<DbtrAcct>	M	Recommendation: IBAN should be used. However, Other is also permitted for the proprietary account number. The Type/Proprietary element can also be used to define the way the debit advice is controlled.		
2.20	[1..1]	Payment Information +Debtor Account ++ Identification	<Id>	M			
2.20	[1..1] {Or	Payment Information +Debtor Account ++Identification +++ IBAN	<IBAN>	R	Recommendation: use. If used, Other must not be present.		CH006 CH016 AC01
2.20	[1..1] Or}	Payment Information +Debtor Account ++Identification +++ Other	<Othr>	D	If used, then IBAN must not be present.		CH017
2.20	[1..1]	Payment Information +Debtor Account ++Identification +++Other ++++ Identification	<Id>	M	Proprietary bank or postal account number. Must be used if Other is used.		CH016 CH017 AC01
2.20	[0..1]	Payment Information +Debtor Account ++ Type	<Tp>	O			

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.20	[1..1] {Or	Payment Information +Debtor Account ++Type +++ Code	<Cd>	D	Only to be used by agreement with the financial institution. If used, then Proprietary must not be present.		
2.20	[1..1] Or}	Payment Information +Debtor Account ++Type +++ Proprietary	<Prtry>	D	Can be used to control the debit advice. The following options are available: <ul style="list-style-type: none"> • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details If used, then Code must not be present.		CH016
2.20	[0..1]	Payment Information +Debtor Account ++ Currency	<Ccy>	O	Recommendation: do not use.		
2.21	[1..1]	Payment Information + Debtor Agent	<DbtrAgt>	M	The Swiss financial institutions recommend entering the BIC or bank clearing number (BC) in this element.		
2.21	[1..1]	Payment Information +Debtor Agent ++ Financial Institution Identification	<FinInstnId>	M			
2.21	[0..1]	Payment Information +Debtor Agent ++Financial Institution Identification +++ BIC	<BIC>	D	BIC of the Debtor Bank. If used, then Clearing System Member Identification must not be present.		RC01 AGNT
2.21	[0..1]	Payment Information +Debtor Agent ++Financial Institution Identification +++ Clearing System Member Ident.	<ClrSysMmbld>	D	If used, then BIC must not be present.		
2.21	[0..1]	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++ Clearing System Identification	<ClrSysId>	O			

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.21	[1..1] {Or	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Code	<Cd>	D	Codes according Payments External Code Lists [7]. Only CHBCC is permitted in Switzerland. If used, then Proprietary must not be present.		CH016
2.21	[1..1] Or}	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++Proprietary	<Prtry>	D	Recommendation: do not use. If used, then Code must not be present.		CH016
2.21	[1..1]	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Member Identification	<Mmbld>	M	BC number of the Debtor Bank. Must be used if Clearing System Member Identification is used.		RC01 AGNT
2.23	[0..1]	Payment Information +Ultimate Debtor	<UltmtDbtr>	O	Usually not used. Can be used at B-Level or C-Level but not at both at the same time.		
2.23	[0..1]	Payment Information +Ultimate Debtor ++Name	<Nm>	O	Maximum 70 characters		
2.23	[0..1]	Payment Information +Ultimate Debtor ++Postal Address	<PstlAdr>	O	This information is structured and defined in the same way as the definitions for the Debtor (Index 2.79).	Type 5: is not forwarded in interbank traffic.	
2.23	[0..1]	Payment Information +Ultimate Debtor ++Identification	<Id>	O	Recommendation: do not use.		
2.23	[1..1] {Or	Payment Information +Ultimate Debtor ++Identification +++Organisation Identification	<Orgld>	D	Only "BIC Or BEI" or an element from "Other" permitted. If used, the Private Identification must not be present.		

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.23	[1..1] Or}	Payment Information +Ultimate Debtor ++Identification +++ Private Identification	<PrvtId>	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, Organisation Identification must not be present.		
2.24	[0..1]	Payment Information + Charge Bearer	<ChrgBr>	D	Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level 	Type 5: SLEV must be used. Recommendation: use at B-Level	CH016
2.25	[0..1]	Payment Information + Charges Account	<ChrgsAcct>	O	Not normally used, in this case any charges are made to the Debtor Account.		
2.25	[1..1]	Payment Information +Charges Account ++ Identification	<Id>	M	Must be used if Charges Account is used.		
2.25	[1..1] {Or	Payment Information +Charges Account ++Identification +++ IBAN	<IBAN>	R	Use of IBAN recommended. If used, Other must not be present.		AC01
2.25	[1..1] Or}	Payment Information +Charges Account ++Identification +++ Other	<Othr>	D	If used, then IBAN must not be present.		
2.25	[1..1]	Payment Information +Charges Account ++Identification +++Other ++++ Identification	<Id>	M	Proprietary bank or postal account number. Must be used if Other is used.		AC01
2.25	[0..1]	Payment Information +Charges Account ++ Currency	<Ccy>	O	Recommendation: do not use.		

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.).

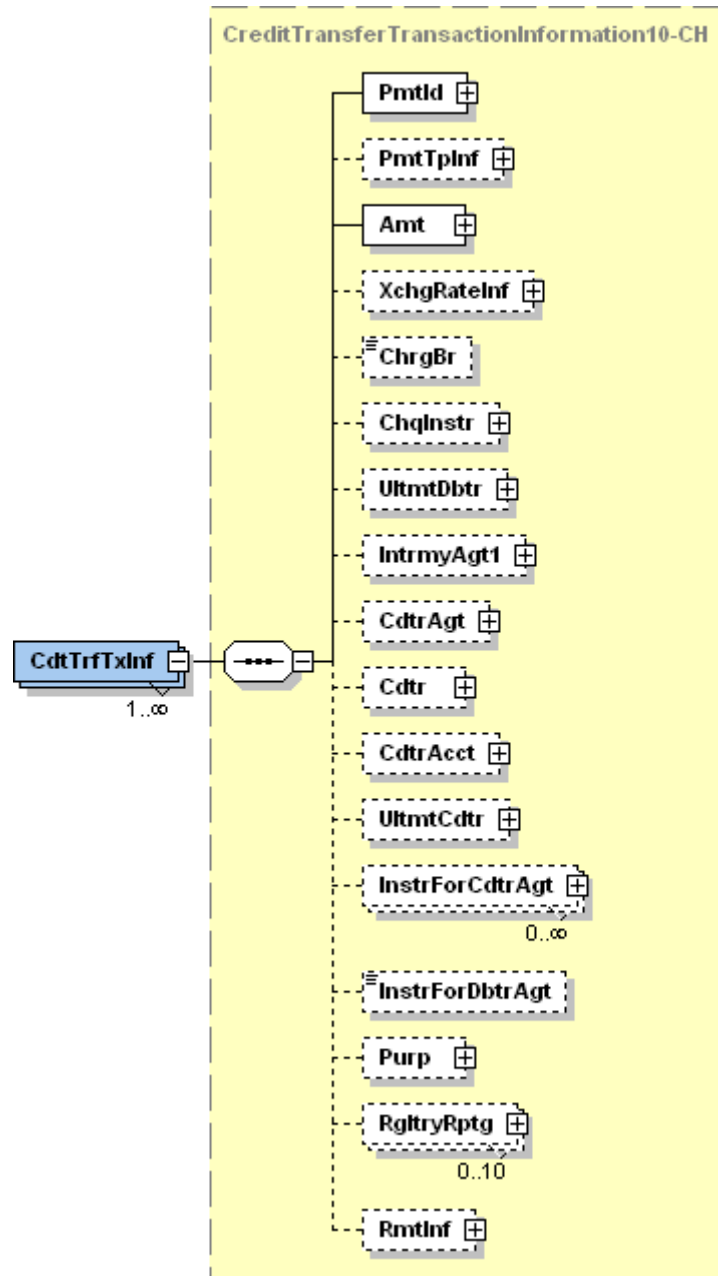


Figure 8: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the Credit Transfer Transaction Information that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.27	[1..n]	Credit Transfer Transaction Information	<CdtTrfTxInf>	M			
2.28	[1..1]	Credit Transfer Transaction Information +Payment Identification	<PmtId>	M			
2.29	[0..1]	Credit Transfer Transaction Information +Payment Identification ++Instruction Identification	<InstrId>	R	Recommendation: should be used and be unique within the B-Level. Only the SWIFT character set is permitted for this element (see section 2.4.1).		RF01 CH021
2.30	[1..1]	Credit Transfer Transaction Information +Payment Identification ++End To End Identification	<EndToEndId>	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).	Type 1: not forwarded to the beneficiary.	
2.31	[0..1]	Credit Transfer Transaction Information +Payment Type Information	<PmtTpInf>	D	Can be used at B-Level or C-Level but not at both at the same time.	Type 5, 7: use at B-Level is recommended. Type 1, 2.1, 2.2: use at C-Level is recommended.	CH007
2.32	[0..1]	Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	<InstrPrty>	O	Any information about the Express processing should be sent at B-Level, values in this element are ignored.		
2.33	[0..1]	Credit Transfer Transaction Information +Payment Type Information ++Service Level	<SvcLvl>	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	[1..1] {Or	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	<Cd>	D	Codes according Payments External Code Lists [7]. If used, then Proprietary must not be present.	Type 5: must be used if Service Level is used, only SEPA permitted.	CH016
2.35	[1..1] Or}	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	<Prtry>	D	Only to be used by agreement with the financial institution. If used, then Code must not be present.	Type 5: must not be used.	CH017

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.36	[0..1]	Credit Transfer Transaction Information +Payment Type Information ++ Local Instrument	<LclInstrm>	D		Type 1, 2.1, 2.2, 7: must be used.	CH021
2.37	[1..1] {Or	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++ Code	<Cd>	D	Codes according Payments External Code Lists [7]. If used, then Proprietary must not be present.	Type 7: CPP must be used in combination with PmtMtd = CHK.	CH017
2.38	[1..1] Or}	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++ Proprietary	<Prtry>	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.	CH016 CH017
2.39	[0..1]	Credit Transfer Transaction Information +Payment Type Information ++ Category Purpose	<CtgyPurp>	O	Any information about the purpose of the payment order should be sent at B-Level, values in this element are ignored.		
2.42	[1..1]	Credit Transfer Transaction Information + Amount	<Amt>	M	Either as Instructed Amount or Equivalent Amount. It is recommended to create one B-Level for each currency transferred.		
2.43	[1..1] {Or	Credit Transfer Transaction Information +Amount ++ Instructed Amount	<InstdAmt>	D	Amount must be 0.01 or more and 999999999.99 or less. If used, then Equivalent Amount must not be present.	Type 1, 2.1, 2.2, 3: must contain CHF or EUR. Type 4: all currencies except CHF and EUR permitted. Type 5: must contain EUR. Type 7: must contain CHF.	AM01 CURR
2.44	[1..1] Or}	Credit Transfer Transaction Information +Amount ++ Equivalent Amount	<EqvtAmt>	D	Only to be used by agreement with the financial institution. If used, then Instructed Amount must not be present.	Type 1, 2.1, 2.2: must not be used.	CH017
2.45	[1..1]	Credit Transfer Transaction Information +Amount ++Equivalent Amount +++ Amount	<Amt>	M	Amount must be 0.01 or more and 999999999.99 or less. Must be used if Equivalent Amount is used.		AM01 CURR

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.46	[1..1]	Credit Transfer Transaction Information +Amount ++Equivalent Amount +++ Currency of Transfer	<CcyOfTrf>	M	Must be used if Equivalent Amount is used.		CURR
2.47	[0..1]	Credit Transfer Transaction Information + Exchange Rate Information	<XchgRateInf>	O	Only to be used by agreement with the financial institution.	Type 5: must not be used.	CH017
2.51	[0..1]	Credit Transfer Transaction Information + Charge Bearer	<ChrgBr>	O	Can be used at B-Level or C-Level but not at both at the same time. Zulässige Codes sind: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level 	Type 5: SLEV must be used. Recommendation: Use at B-Level.	CH007 CH016
2.52	[0..1]	Credit Transfer Transaction Information + Cheque Instruction	<ChqInstr>	D	Must be used in combination with PmtMtd = CHK.	Type 1, 2.1, 2.2, 3, 4, 5, 6: must not be used.	CH017
2.53	[0..1]	Credit Transfer Transaction Information +Cheque Instruction ++ Cheque Type	<ChqTp>	O			
2.58	[0..1]	Credit Transfer Transaction Information +Cheque Instruction ++ Delivery Method	<DlvryMtd>	O			
2.59	[1..1] {Or	Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++ Code	<Cd>	D	If used, then Proprietary must not be present.		
2.60	[1..1] Or}	Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method +++ Proprietary	<Prtry>	D	If used, then Code must not be present.	Type 7: for "Personal payment instruction" enter the value PERS.	
2.70	[0..1]	Credit Transfer Transaction Information + Ultimate Debtor	<UltmtDbtr>	O	Usually not used. Can be used at B-Level or C-Level but not at both at the same time.		CH007

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.70	[0..1]	Credit Transfer Transaction Information +Ultimate Debtor ++ Name	<Nm>	O	Maximum 70 characters		
2.70	[0..1]	Credit Transfer Transaction Information +Ultimate Debtor ++ Postal Address	<PstlAdr>	O		Type 5: is not forwarded in interbank traffic.	
2.70	[0..1]	Credit Transfer Transaction Information +Ultimate Debtor ++ Identification	<Id>	O	Recommendation: do not use.		
2.70	[1..1] {Or	Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++ Organisation Identification	<OrgId>	D	Only "BIC Or BEI" or an element from "Other" permitted. If used, the Private Identification must not be present.		
2.70	[1..1] Or}	Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++ Private Identification	<PrvtId>	D	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, Organisation Identification must not be present.		
2.71	[0..1]	Credit Transfer Transaction Information + Intermediary Agent 1	<IntrmyAgt1>	O	Only to be used by agreement with the financial institution. If used, generally with BIC.		ED01
2.77	[0..1]	Credit Transfer Transaction Information + Creditor Agent	<CdtrAgt>	D		Type 1, 2.1, 7, 8: must not be used. Type 4(V4): may be used. For all other payment types, the Creditor Agent must be present. (Type 8: only after consultation with the financial institution: if the remitter explicitly wants to enter the "bank drawn upon" as the BIC of the Creditor Agent.)	CH017 CH021

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.77	[1..1]	Credit Transfer Transaction Information +Creditor Agent ++ Financial Institution Identification	<FinInstnId>	M	Must be used if Creditor Agent is used.	Type 2.2: <ul style="list-style-type: none"> • V1: BC • V2: BC and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: <ul style="list-style-type: none"> • V1: BC • V2: BIC Domestic (CH/LI) Type 4: <ul style="list-style-type: none"> • V1: BIC Domestic (CH/LI) • V2: BC and Name/location of financial institution • V3: Name and address of financial institution • V4: may be blank if Creditor Account=postal account Type 5: BIC Type 6: Recommendation: use BIC. <ul style="list-style-type: none"> • V1: BIC International • V2: Bank code (without BC) and name/location • V3: Name and address of financial institution 	
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++ BIC	<BIC>	D	If used, then Clearing System Member Identification must not be present.	Type 2.2, 3(V2), 4(V1): may be present. Type 5: must be present. Type 6: must contain BIC International.	AGNT
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++ Clearing System Member Ident.	<ClrSysMmbld>	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.	CH017

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.77	[0..1]	Payment Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++ Clearing System Identification	<ClrSysId>	R	Recommendation: should be used if Clearing System Member Identification is used.		
2.77	[1..1] {Or	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++ Code	<Cd>	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 [7]. 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.	CH016 CH017
2.77	[1..1] Or}	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++Clearing System Identification +++++ Proprietary	<Prtry>	D	If used, then Code must not be present.	Type 1, 2.1, 2.2, 3, 4, 5, 7, 8: must not be used.	CH017
2.77	[1..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Ident. ++++ Member Identification	<Mmbld>	M	Clearing ID (Bank Code, National Identifier) of the receiver institution. Must be used if Clearing System Member Identification is used.		AGNT
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++ Name	<Nm>	D	Maximum 70 characters	Type 2.2(V3), 4(V2, V3), 6(V2, V3): must be present. Other types: must not be present.	CH017 CH021
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++ Postal Address	<PstlAdr>	D		Type 4(V3), 6(V2, V3): must be present. Other types: must not be present.	CH021

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Address Type	<AdrTp>	O	Recommendation: do not use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Department	<Dept>	O	Recommendation: do not use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Sub Department	<SubDept>	O	Recommendation: do not use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Street Name	<StrtNm>	R	Recommendation: use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Building Number	<BldgNb>	R	Recommendation: use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Post Code	<PstCd>	R	Recommendation: use.		

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Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Town Name	<TwnNm>	R	Recommendation: use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Country Subdivision	<CtrySubDvsn>	O	Recommendation: do not use.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Country	<Ctry>	R	Recommendation: use.		
2.77	[0..7]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++ Address Line	<AdrLine>	O	Maximum two lines permitted.		
2.77	[0..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++ Other	<Othr>	D		Type 2.2(V3): must be present. Other types: must not be present.	CH017 CH021
2.77	[1..1]	Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other ++++ Identification	<Id>	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	[0..1]	Credit Transfer Transaction Information + Creditor	<Cdtr>	D		Type 1: may be present. Other types: must be present.	CH021

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++ Name	<Nm>	M	Must be used if Creditor is used, maximum 70 characters.		CH021
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++ Postal Address	<PstlAdr>	O	If possible structured, otherwise unstructured in the Address Line element, but not both.		BE01
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Address Type	<AdrTp>	O	Recommendation: do not use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Department	<Dept>	O	Recommendation: do not use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Sub Department	<SubDept>	O	Recommendation: do not use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Street Name	<StrtNm>	R	Recommendation: use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Building Number	<BldgNb>	R	Recommendation: use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Post Code	<PstCd>	D	Recommendation: use.	Type 7, 8: must be present.	CH017 CH021

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Town Name	<TwnNm>	D	Recommendation: use.	Type 7, 8: must be present.	CH017 CH021
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Country Subdivision	<CtrySubDvsn>	O	Recommendation: do not use.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Country	<Ctry>	D	It is recommended to supply this element, especially in the case of foreign payments.	Type 7, 8: must be present. Type 7: must contain CH or LI.	CH021 CH006
2.79	[0..7]	Credit Transfer Transaction Information +Creditor ++Postal Address +++ Address Line	<AdrLine>	D	It is recommended to supply this element in the case of foreign payments.		CH017
2.79	[0..1]	Credit Transfer Transaction Information +Creditor ++ Identification	<Id>	D		Type 1, 2.1, 2.2, 7, 8: must not be used.	CH017
2.79	[1..1] {Or	Credit Transfer Transaction Information +Creditor ++Identification +++ Organisation Identification	<OrgId>	D	Either the BIC Or BEI element or an element from Other may be used. If used, the Private Identification must not be present.		
2.79	[1..1] Or}	Credit Transfer Transaction Information +Creditor ++Identification +++ Private Identification	<PrvtId>	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.		
2.80	[0..1]	Credit Transfer Transaction Information + Creditor Account	<CdtrAcct>	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 7, 8: must not be used.	CH017 CH021

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.80	[1..1]	Credit Transfer Transaction Information +Creditor Account ++ Identification	<Id>	M	Recommendation: Whenever possible the IBAN should be used. Must be used if Creditor Account is used.		
2.80	[1..1] {Or	Credit Transfer Transaction Information +Creditor Account ++Identification +++ IBAN	<IBAN>	D	If used, Other must not be present.	Type 1: must not be used. Type 2.2, 3, 4, 6: use is recommended. Type 5: must be present.	AC01 CH021 CH006 CH016
2.80	[1..1] Or}	Credit Transfer Transaction Information +Creditor Account ++Identification +++ Other	<Othr>	D	If used, then IBAN must not be present.	Type 1: must be present. Type 2.1, 2.2, 3, 4, 6: may be present. Type 5: must not be used.	CH017 CH021
2.80	[1..1]	Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++ Identification	<Id>	M	Must be used if Other is used.	Type 1: must contain an ESR participant number. Type 2.1 and type 4 in version V4 (without indication of the Creditor Agent): must contain a postal account number..	AC01
2.81	[0..1]	Credit Transfer Transaction Information + Ultimate Creditor	<UltmtCdtr>	D	Only to be used by agreement with the financial institution.	Type 1, 2.1, 2.2: must not be used.	CH017
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++ Name	<Nm>	M	Must be used if Ultimate Creditor is used, maximum 70 characters.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++ Postal Address	<PstlAdr>	D		Type 5: is not forwarded in interbank traffic.	CH017
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Address Type	<AdrTp>	O	Recommendation: do not use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Department	<Dept>	O	Recommendation: do not use.		

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Sub Department	<SubDept>	O	Recommendation: do not use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Street Name	<StrtNm>	R	Recommendation: use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Building Number	<BldgNb>	R	Recommendation: use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Post Code	<PstCd>	R	Recommendation: use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Town Name	<TwnNm>	R	Recommendation: use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Country Subdivision	<CtrySubDvsn>	O	Recommendation: do not use.		
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Country	<Ctry>	R	Recommendation: use.		CH006
2.81	[0..7]	Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++ Address Line	<AdrLine>	O	Maximum two lines permitted.		

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.81	[0..1]	Credit Transfer Transaction Information +Ultimate Creditor ++ Identification	<Id>	D		Type 7, 8: must not be used.	CH017
2.81	[1..1] {Or	Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++ Organisation Identification	<OrgId>	D	Either the BIC Or BEI element or an element from Other may be used. If used, the Private Identification must not be present.		
2.81	[1..1] Or}	Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++ Private Identification	<PrvtId>	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.		
2.82	[0..n]	Credit Transfer Transaction Information + Instruction for Creditor Agent	<InstrForCdrAgt>	D	Only to be used by agreement with the financial institution.	Type 1, 2.1, 2.2, 5, 7, 8: must not be used.	CH016 CH017
2.85	[0..1]	Credit Transfer Transaction Information + Instruction for Debtor Agent	<InstrForDbtrAgt>	D	Only to be used by agreement with the financial institution. May be used, for example, to indicate payment products specific to the financial institution.		CH016
2.86	[0..1]	Credit Transfer Transaction Information + Purpose	<Purp>	O		Type 1: element is not forwarded.	CH017
2.87	[1..1] {Or	Credit Transfer Transaction Information +Purpose ++ Code	<Cd>	M	Codes according Payments External Code Lists [7]. Must be used if Purpose is used.		
2.89	[0..10]	Credit Transfer Transaction Information + Regulatory Reporting	<RgltryRptg>	O	Only to be used by agreement with the financial institution.		
2.98	[0..1]	Credit Transfer Transaction Information + Remittance Information	<RmtInf>	O	Either Structured or Unstructured		
2.99	[0..n]	Credit Transfer Transaction Information +Remittance Information ++ Unstructured	<Ustrd>	D	Only one occurrence is allowed, maximum 140 characters. If used, then Structured must not be present.	Type 1: must not be used.	CH017
2.100	[0..n]	Credit Transfer Transaction Information +Remittance Information ++ Structured	<Strd>	D	Only one occurrence is allowed, maximum 140 characters inclusive XML tags. If used, then Unstructured must not be present.	Type 1: must be used.	CH017 CH015 CH021

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.101	[0..n]	Credit Transfer Transaction Information +Remittance Information ++Structured +++ Referred Document Information	<RfrdDocInf>	D	Recommendation: do not use.	Type 5: must not be used.	CH017
2.109	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++ Referred Document Amount	<RfrdDocAmt>	D	Recommendation: do not use.	Type 5: must not be used.	CH017
2.120	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++ Creditor Reference Information	<CdtrRefInf>	D		Type 1: must be used. Type 5: may be used.	CH021
2.121	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++ Type	<Tp>	D		Type 3, 4, 6: may be used. Type 5: must be used if Creditor Reference Information is used.	CH021
2.122	[1..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++ Code or Proprietary	<CdOrPrtry>	M	Must be used if Type is used.		
2.123	[1..1] {Or	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code or Proprietary ++++++ Code	<Cd>	D	If used, then Proprietary must not be present.	Type 5: must be used if Creditor Reference Information is used, only SCOR permitted.	CH021 CH016

ISO 20022				Swiss ISO 20022 Payments Standard			
Index	Mult.	Message Item	XML Tag	St.	General Definition	Payment Type Specific Definition	Error Code
2.124	[1..1] Or}	Credit Transfer Transaction Information +Remittance Information ++Creditor Reference Information +++Type ++++Code or Proprietary +++++Proprietary	<Prtry>	D	If used, then Code must not be present.	Type 5: must not be used.	CH017
2.125	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer	<Issr>	O			
2.126	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	<Ref>	D		Type 1: must contain an ESR reference number. Type 5: must be used if Creditor Reference Information is used, must contain Creditor Reference according to ISO 11649. Other types: Purpose of payment (IPI).	CH016 CH021
2.127	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	<Invcr>	D	Recommendation: do not use.	Type 5: must not be used.	CH017
2.128	[0..1]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	<Invcee>	D	Recommendation: do not use.	Type 5: must not be used.	CH017
2.129	[0..3]	Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information	<AddtlRmtInf>	D	Recommendation: do not use.	Type 5: must not be used.	CH017

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

2.4 Specialist 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 ISO 20022 Payments Standard, only the "Latin Character Set" from this is permitted.

Characters without conversion (SWIFT character set)

The following characters, corresponding to the SWIFT character set, are accepted without conversion, as in the EPC Guidelines:

a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z

A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z

0, 1, 2, 3, 4, 5, 6, 7, 8, 9

. (full stop)

, (comma)

: (colon)

' (apostrophe, also accepted as escaped character ')

+ (plus)

- (minus)

/ (slash)

((open round bracket)

) (closed round bracket)

? (question mark)

space

In addition, certain other characters are also permitted in Switzerland (specified in Appendix C). These characters can be converted if necessary for subsequent further processing. If characters are sent that are not specified in Appendix C, the message is rejected.

Character set for references

For certain references, 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)

Furthermore, these references must not begin with "/" and must not contain "//". If the incorrect character set is used, the whole message is rejected.

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).
- Always use a decimal point.
- Even where the amount is a whole number, always send decimal places (the number of decimal places depends on the currency).

Certain financial institutions may define further restrictions if required.

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

2.4.2 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).

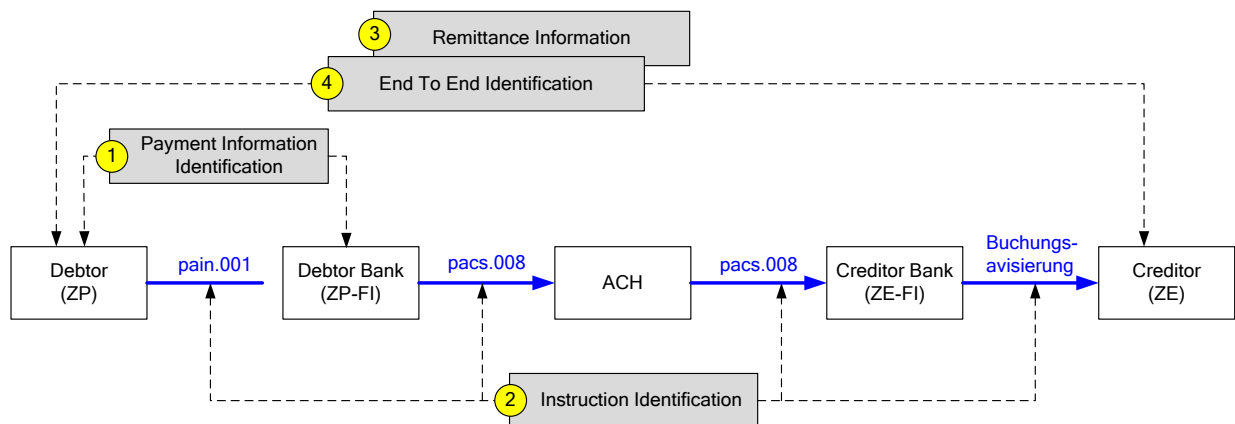


Figure 9: References

2.4.2.1 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).

2.4.2.2 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 three types of structured reference can be sent in the "CdtrRefInf/Ref" element:

Using the Swiss ESR reference

In Switzerland the ESR reference enables the creditor to make automatic comparisons between his invoices and the incoming payments.

Using the ISO Creditor Reference

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

Use of the ISO Creditor Reference is described in the document "EPC Guidance on the use of the future ISO standard for the Structured Creditor Reference" (EPC142-08) [8].

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

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

Unstructured Customer Reference as Remittance Information ③

Instead of the structured reference, this can also be sent in unstructured form, 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 (except for ESR payments).

2.4.3 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.

2.4.4 Duplicate checking

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

In Switzerland it is recommended that the Message Identification in combination with the Initiating Party are used for unique identification of messages for a period of at least 90 days.

2.5 Example of a payment order in the pain.001 message format

2.5.1 The business situation in the example

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

The debtor "Muster AG, Seldwyla, CH" creates a pain.001 message dated 15.02.2010 with two payment groups. Payment Group 1 contains a single ESR transaction on 22.02.2010. Payment Group 2 contains two transactions for 18.02.2010, one ES payment and one SEPA bank payment using IBAN and BIC.

For XML versions of the example, see Appendix A.

2.5.2 Data in the example

Payment Group 1 with one ESR transaction

Data for Payment Group 1:

Field designation	Content
Identifier for the group	PMTINF-01
Requested execution date	22.02.2010
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH95 8123 0000 0019 9873 6
BIC of the debtor's financial institution	RAIFCH22

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
ESR participation number	01-39139-1
ESR reference number	21 00000 00003 13947 14300 09017

Payment Group 2 with one ES payment and one IBAN bank payment

Data for Payment Group 2:

Field designation	Content
Identifier for the group	PMTINF-02
Requested execution date	18.02.2010
Name/address of the debtor	MUSTER AG, SELDWYLA, CH
IBAN of the debtor	CH95 8123 0000 0019 9873 6
BIC of the debtor's financial institution	RAIFCH22

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	CHF 8'479.25
Name/address of the creditor	Robert Scheider SA Rue de la gare 24 2501 Biel
Postal account number	25-9034-2
Purpose (unstructured)	Rechnung Nr. 408

Data for the second transaction in this payment group:

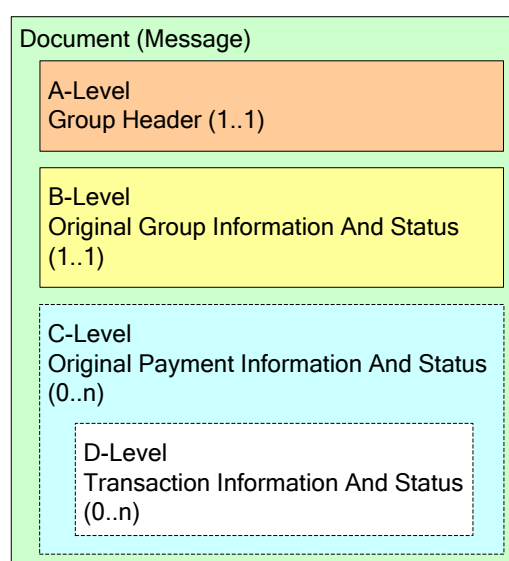
Field designation	Content
Identifier for the transaction	INSTRID-02-02
End To End Identification	ENDTOENDID-003
Currency/Amount	EUR 3'421.00
Name/address of the creditor	Peter Haller Rosenauweg 4 D-80036 München
IBAN of the creditor	DE62 0076 2011 0623 8529 57
Purpose (structured)	RF712348231
BIC of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

3 Customer Payment Status Report (pain.002)

3.1 General

The XML message Customer Payment Status Report (pain.002) is used by the financial institution to inform customers about the status of pain.001 transfer orders or pain.008 collection orders that have been sent. It is used on the basis of the ISO 20022 XML schema "pain.002.001.03".

Note: The specialist specifications for the Customer Payment Status Report pain.002 are described in detail in section 6 of the Swiss Business Rules.



The pain.002 XML message is essentially structured as follows:

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

Figure 10: Basic message structure for XML message pain.002

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

- 3.2.1 "Group Header (GrpHdr, A-Level)"
- 3.2.2 "Original Group Information And Status (OrgnlGrpInfAndSts, B-Level)"
- 3.2.3 "Original Payment Information And Status (OrgnlPmtInfAndSts, C-Level)"
- 3.2.4 "Transaction Information And Status (TxInfAndSts, D-Level)"

All the possible error messages are listed in section 3.2.5 "Status Reason Codes".

3.2 Technical specifications

3.2.1 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 pain.002 Customer Payment Status Report XML message. It occurs exactly once in the message.

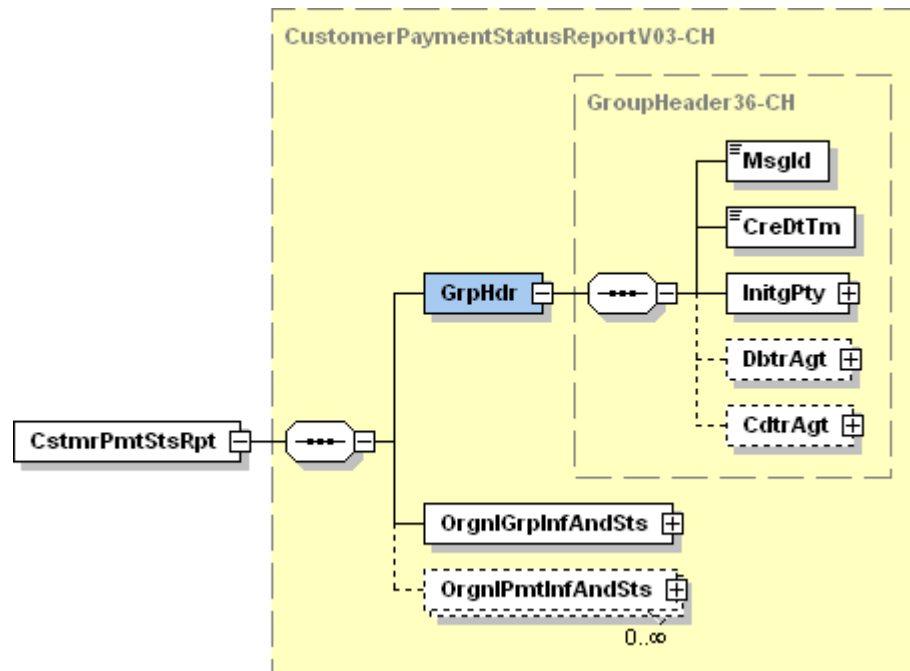


Figure 11: Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss ISO 20022 Payments Standard.

Note: The Customer Payment Status Report (pain.002) is used both to report back statuses for payment orders (pain.001) and also for SEPA collection orders (pain.008) that have been submitted.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
	[1..1]	Message Root	<CstmrPmtStsRpt>	M	
1.0	[1..1]	Group Header	<GrpHdr>	M	
1.1	[1..1]	Group Header +Message Identification	<MsgId>	M	Unique message reference, assigned to the message by the sender.
1.2	[1..1]	Group Header +Creation Date Time	<CreDtTm>	M	Must be in a valid format. Recommendation: should be the same as the actual date of creation.
1.3	[0..1]	Group Header +Initiating Party	<InitgPty>	M	Sender of the message One or more sub-elements can be used to give details of the sender.
1.3	[0..1]	Group Header +Initiating Party ++Name	<Nm>	O	Name of the sender of the message, maximum 70 characters
1.3	[0..1]	Group Header +Initiating Party ++Identification	<Id>	O	Identification of the sender of the message
1.3	[1..1] {Or	Group Header +Initiating Party ++Identification +++Organisation Identification	<OrgId>	D	Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.
1.3	[1..1] Or}	Group Header +Initiating Party ++Identification +++Private Identification	<PrvtId>	D	Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
1.5	[0..1]	Group Header +Debtor Agent	<DbtrAgt>	D	Can be used if the Debtor Agent is the sender of the message . Only BIC or the BC number are permitted under Clearing System Member Identification/Member Identification.
1.6	[0..1]	Group Header +Creditor Agent	<CdrAgt>	D	Can be used if the Creditor Agent is the sender of the message. Only BIC or the BC number are permitted under Clearing System Member Identification/Member Identification. → Element is only used for Direct Debit (original message pain.008)

Table 9: Group Header (GrpHdr, A-Level)

3.2.2 Original Group Information And Status (OrgnlGrplnfAndSts, B-Level)

The Original Group Information And Status (B-Level of the message) occurs in the pain.002 exactly once.

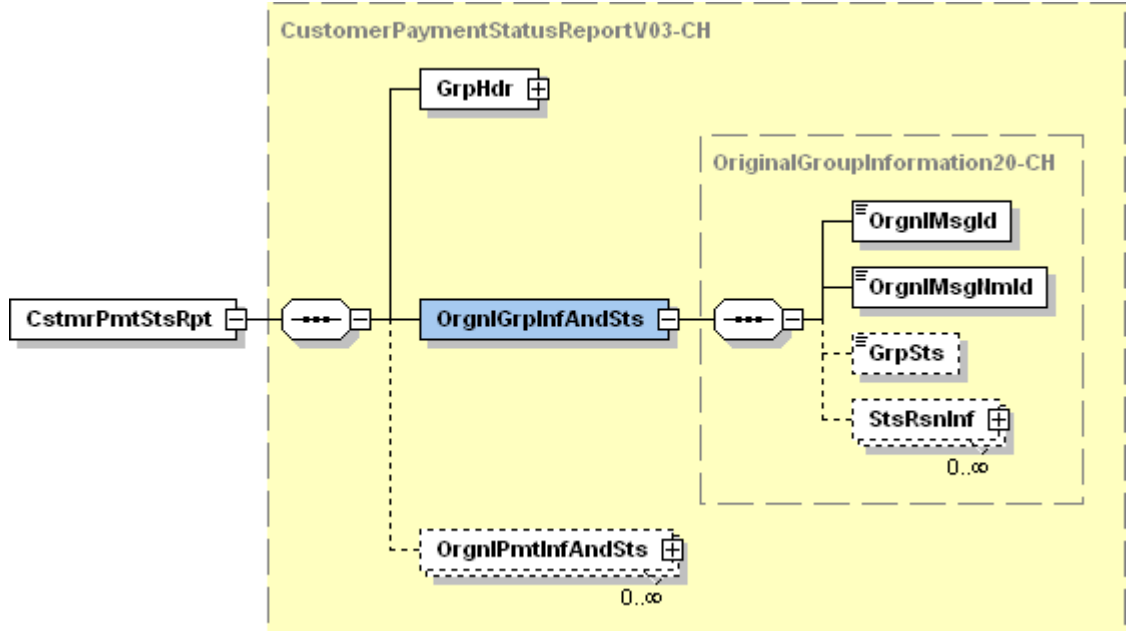


Figure 12: Original Group Information And Status (OrgnlGrplnfAndSts)

The following table specifies all the elements of the Original Group Information And Status that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
2.0	[1..1]	Original Group Information And Status	<OrgnlGrpInfAndSts>	M	
2.1	[1..1]	Original Group Information And Status +Original Message Identification	<OrgnlMsgId>	M	Message Identification from the original pain.001 or pain.008 message. If the message identification could not be identified, then "UNKNOWN" is sent back here.
2.2	[1..1]	Original Group Information And Status +Original Message Name Identification	<OrgnlMsgNmId>	M	Name of message, e.g. "pain.001..." If the message could not be identified, then "UNKNOWN" is sent back here.
2.6	[0..1]	Original Group Information And Status +Group Status	<GrpSts>	D	The values ACCP, ACWC, PART and RJCT are sent in the status report. Responses of a technical kind may also contain the status ACTC. Depending on the financial institution and the delivery channel, the Group Status may not be required. Deviating from the SEPA recommendations, in Switzerland positive Group Status messages are also sent back.
2.7	[0..n]	Original Group Information And Status +Status Reason Information	<StsRsnInf>	D	Sent if there are errors/warnings at A-Level. Note: <ul style="list-style-type: none"> • Status Reason Information is used at no more than one level within a message, either in <ul style="list-style-type: none"> - Original Group Information And Status or - Original Payment Information And Status or - Transaction Information And Status. • If Group Status = ACCP the Status Reason Information is not used. • If Group Status = PART, the Status Reason Information is used either at the level Original Payment Information And Status (3.0) or Transaction Information And Status (3.15). • If Group Status = RJCT because all B-Levels have been rejected, the Status Reason Information is used at the level Original Payment Information and Status (3.0). • If Group Status = RJCT because all C-Levels have been rejected, the Status Reason Information is used at the level Transaction Information And Status (3.15).
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/Initiating Party or Group Header/Creditor Agent).
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++Name	<Nm>	D	Name of the originator. To be used if no BIC is available.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++ Identification	<Id>	D	If this is used, the Name must not be present.
2.8	[1..1] {Or	Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++ Organisation Identification	<OrgId>	M	Must be used if Identification is used.
2.8	[0..1]	Original Group Information And Status +Status Reason Information ++Originator +++Identification ++++Organization Identification +++++ BIC Or BEI	<BICOrBEI>	M	BIC of the originator.
2.9	[0..1]	Original Group Information And Status +Status Reason Information ++ Reason	<Rsn>	M	Reason for the status.
2.10	[1..1] {Or	Original Group Information And Status +Status Reason Information ++Reason +++ Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If used, then Proprietary must not be present.
2.11	[1..1] Or}	Original Group Information And Status +Status Reason Information ++Reason +++ Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards ("Code" element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.
2.12	[0..n]	Original Group Information And Status +Status Reason Information ++ Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Status Reason.

Table 10: Original Group Information And Status (OrgnlGrpInfAndSts, B-Level)

3.2.3 Original Payment Information And Status (OrgnPmtInfAndSts, C-Level)

The Original Payment Information And Status (C-Level of the message) can occur once or more than once in the pain.002 message.

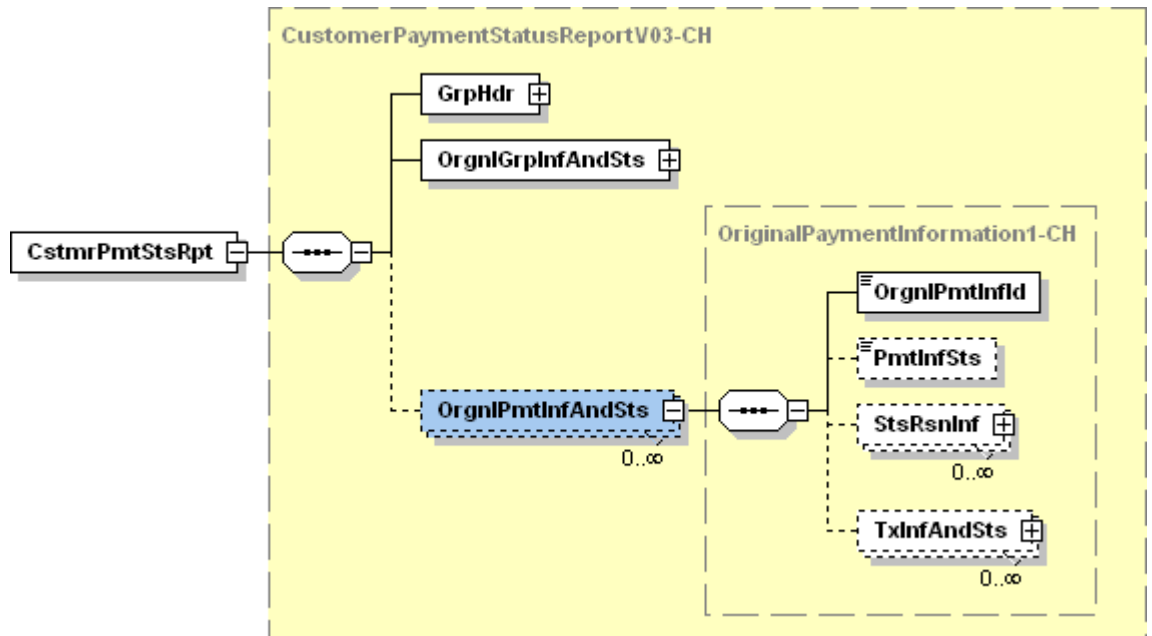


Figure 13: Original Payment Information And Status (OrgnPmtInfAndSts)

The following table specifies all the elements of the Original Payment Information And Status that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.0	[0..n]	Original Payment Information And Status	<OrgnPmtInfAndSts>	D	Is sent if there are errors/warnings at B-/C-Level of the original pain.001 or pain.008 message.
3.1	[1..1]	Original Payment Information And Status +Original Payment Information Identification	<OrgnPmtInfId>	M	Payment Information Identification (B-Level) from the original pain.001 or pain.008 message (or NOTPROVIDED). Is always sent if there are errors/warnings at B- or C-Level.
3.4	[0..1]	Original Payment Information And Status +Payment Information Status	<PmtInfSts>	D	This element is sent if there are errors/warnings at B-Level of the order (pain.001). Only ACWC, PART, RJCT are sent, no other interim status. Deviating from SEPA, positive Payment Information-Status messages are also sent back. Additional status messages may include other values, such as ACTC for instance (after a purely technical validation of the received message) or ACCP (status message due to a status change of an order or as a response to individual B-Levels).
3.5	[0..n]	Original Payment Information And Status +Status Reason Information	<StsRsnInf>	D	Is sent if there are errors/warnings at B-Level. Note: <ul style="list-style-type: none"> • Status Reason Information is used at no more than one level within a message, either in <ul style="list-style-type: none"> - Original Group Information and Status or - Original Payment Information And Status or - Transaction Information And Status. • If PmtInfSts = ACWC because warnings at C-Level have occurred, the Status Reason Information is used at the level Transaction Information And Status (3.15). • If PmtInfSts = PART the Status Reason Information is used at the level Transaction Information And Status (3.15). • If PmtInfSts = RJCT because all C-Levels have been rejected, the Status Reason Information is used at the level Transaction Information And Status (3.15).
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/ Initiating Party or Group Header/Creditor Agent).
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++Name	<Nm>	D	Name of the originator. To be used if no BIC is available. If this is used, the Identification must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++ Identification	<Id>	D	If this is used, the name must not be present.
3.6	[1..1] {Or	Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++ Organisation Identification	<OrgId>	M	Must be used if Identification is used.
3.6	[0..1]	Original Payment Information And Status +Status Reason Information ++Originator +++Identification ++++Organization Identification +++++ BIC Or BEI	<BICOrBEI>	M	BIC/BEI of the originator. Must be used if Identification is used.
3.7	[0..1]	Original Payment Information And Status +Status Reason Information ++ Reason	<Rsn>	M	Reason for the status. Must be used if Status Reason Information is used.
3.8	[1..1] {Or	Original Payment Information And Status +Status Reason Information ++Reason +++ Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If this is used, Proprietary must not be present.
3.9	[1..1] Or}	Original Payment Information And Status +Status Reason Information ++Reason +++ Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards ("Code" element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.
3.10	[0..n]	Original Payment Information And Status +Status Reason Information ++ Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Reason.

Table 11: Original Payment Information and Status (OrgnPmtInfAndSts, C-Level)

3.2.4 Transaction Information And Status (TxInfAndSts, D-Level)

The Transaction Information And Status (D-Level of the message) can occur once or more than once in the pain.002 message.

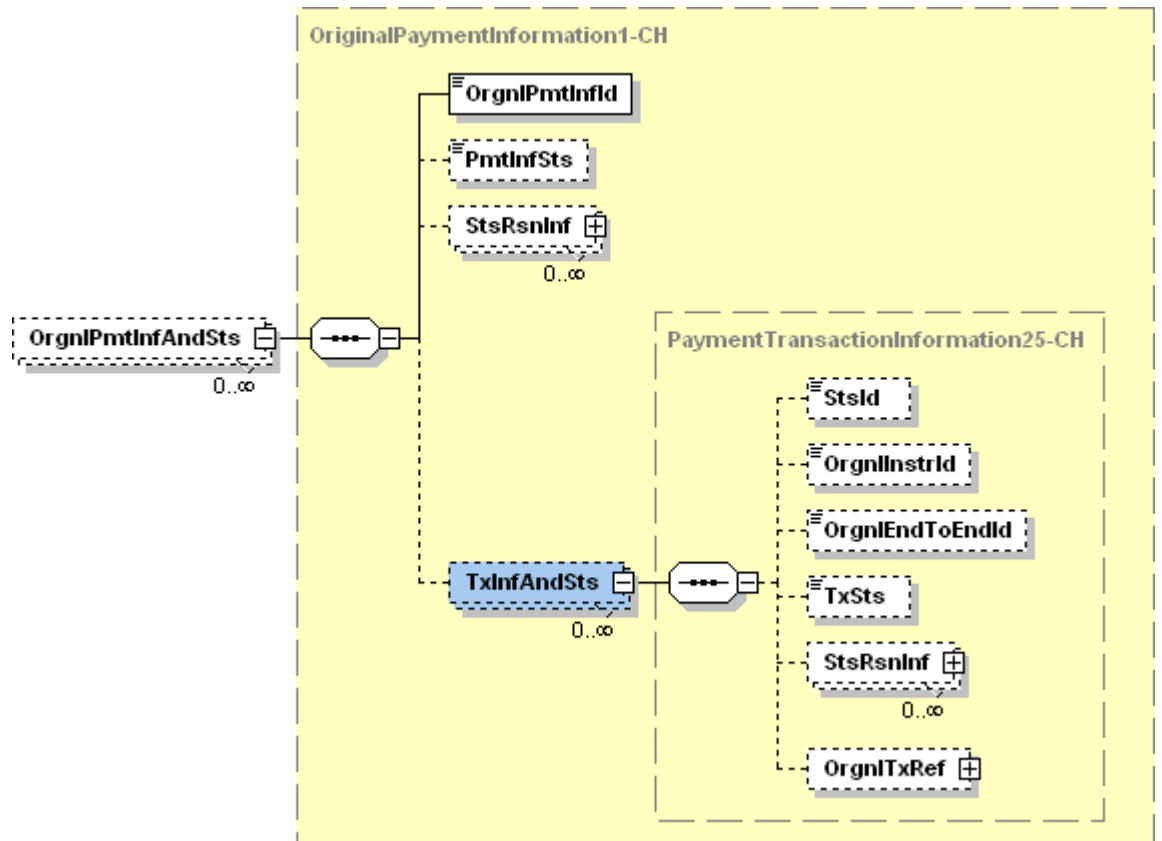


Figure 14: Transaction Information And Status (TxInfAndSts)

The following table specifies all the elements of the Transaction Information And Status that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.15	[0..n]	Original Payment Information And Status +Transaction Information And Status	<TxInfAndSts>	D	Is sent if there are errors/warnings at B-/C-Level of the original pain.001 or pain.008 message.
3.16	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Identification	<StsId>	O	Unique identification, set by the originator of this message.
3.17	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Instruction Identification	<OrgnInstrId>	D	Instruction Identification (C-Level) from the original message. Is always sent if there are errors/warnings at C-Level (if not available, then NOTPROVIDED is sent).
3.18	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original End To End Identification	<OrgnEndToEndId>	D	End To End Identification (C-Level) from the original message. Is always sent if there are errors/warnings at C-Level (if not available, then NOTPROVIDED is sent).
3.19	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Transaction Status	<TxSts>	D	Is sent if there are errors/warnings at C-Level. Nur ACWC und RJCT werden geliefert, keine weiteren Zwischenstati. ACCP wird nicht explizit geliefert.
3.20	[0..n]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information	<StsRsnInf>	D	Is sent if there are errors/warnings at C-Level. Note: Status Reason Information is used at no more than one level within a message, either in - Original Group Information And Status or - Original Payment Information And Status or - Transaction Information And Status.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator	<Orgtr>	D	Originator of the status information Can be used if the originator of the status information is not the sender of the message (Group Header/Initiating Party or Group Header/Creditor Agent).
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Name	<Nm>	D	Name of the originator To be used if no BIC/BEI is available. If this is used, the Identification must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.21	[1..1] {Or	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++ Identification	<Id>	D	If this is used, the Name must not be present.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Identification +++++ Organisation Identification	<OrgId>	M	Must be used if Identification is used.
3.21	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Originator ++++Identification +++++Organization Identification ++++++ BIC Or BEI	<BICOrBEI>	M	BIC/BEI of the originator. Must be used if Identification is used.
3.22	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++ Reason	<Rsn>	M	Reason for the status. Must be used if Status Reason Information is used.
3.23	[1..1] {Or	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Reason ++++ Code	<Cd>	D	Code as described in section 3.2.5 "Status Reason Codes" If this is used, Proprietary must not be present.
3.24	[1..1] Or}	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++Reason ++++ Proprietary	<Prtry>	D	Swiss financial institutions will, wherever possible, abide by ISO standards ("Code" element). To supplement the ISO standard, a CH-specific list is to be set up in which additional uniform codes can be used (as described in section 3.2.5 "Status Reason Codes"). If used, then Code must not be present.

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.25	[0..n]	Original Payment Information And Status +Transaction Information And Status ++Status Reason Information +++ Additional Information	<AddtlInf>	O	Can be used optionally to provide additional information about the Status Reason.
3.32	[0..1]	Original Payment Information And Status +Transaction Information And Status ++ Original Transaction Reference	<OrgnITxRef>	D	Original elements from the original message Generally only those elements are sent back which caused warnings or errors. Optionally, other fields can be sent back, including complete transactions that have been submitted.
3.34	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Amount	<Amt>	O	Information from the original message
3.39	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Interbank Settlement Date	<IntrBkSttlmDt>	D	Effective settlement date Sent if the required settlement date has been set for the next banking/Post Office working day.
3.40	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Requested Collection Date	<ReqdColltnDt>	O	Information from the original message (Direct Debit, pain.008) → Element is only used for Direct Debit (original message pain.008)
3.41	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Requested Execution Date	<ReqdExctnDt>	O	Information from the original message (Credit Transfer, pain.001)
3.42	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Scheme Identification	<CdtrSchmeld>	O	Information from the original message → Element is only used for Direct Debit (original message pain.008)
3.55	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Payment Type Information	<PmtTpInf>	O	Information from the original message

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.68	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Payment Method	<PmtMtd>	O	Information from the original message
3.69	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Mandate Related Information	<MndtRltdInf>	O	Information from the original message → Element is only used for Direct Debit (original message pain.008)
3.88	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Remittance Information	<RmtInf>	O	Information from the original message
3.120	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Ultimate Debtor	<UltmtDbtr>	O	Information from the original message
3.121	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor	<Dbtr>	O	Information from the original message
3.122	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor Account	<DbtrAcct>	O	Information from the original message
3.123	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Debtor Agent	<DbtrAgt>	O	Information from the original message
3.125	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Agent	<CdtrAgt>	O	Information from the original message

ISO 20022				Swiss ISO 20022 Payments Standard (Status Report for submitted messages pain.001 or pain.008)	
Index	Mult.	Message Item	XML Tag	St.	General Definition
3.127	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor	<Cdtr>	O	Information from the original message
3.128	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Creditor Account	<CdtrAcct>	O	Information from the original message
3.129	[0..1]	Original Payment Information And Status +Transaction Information And Status ++Original Transaction Reference +++ Ultimate Creditor	<UltmtCdtr>	O	Information from the original message

Table 12: Transaction Information And Status (TxInfAndSts, D-Level)

3.2.5 Status Reason Codes

The reason for the rejection or information about modifications to data are given in the Status Reason Code element.

In principle, all values from the Payments External Code Lists [7] (see "ExternalStatus Reason1Code") can be used.

In addition to these ISO codes, the status in Switzerland can also be given using Switzerland-specific codes. The Swiss Status Reason Codes that are listed in the following table are used in the "Proprietary" element. Unlike the ISO Status Reason Codes, they have 5 characters and begin with CH.

(Codes shaded in dark colours are only used for SEPA Direct Debit.)

Code	Error
CH001	Value in Number Of Transactions does not match the number of transactions
CH002	Value in Payment Information Identification is not unambiguously in the message
CH003	Value in Requested Execution Date or Requested Collection Date is too far in the future
CH004	Value in Requested Execution Date or Requested Collection Date is too far in the past
CH005	Date of settlement is set for the next banking/Post Office working day
CH006	Value in Country Code is not valid
CH007	Element is not to be used at B- and C-Level
CH009	Mandate changes are not allowed
CH010	Information on mandate changes are missing
CH011	Value in Creditor Identifier is incorrect
CH012	Element Creditor Identifier is not unambiguously at B-Level
CH013	Element Original Debtor Account is not to be used
CH014	Element Original Debtor Agent is only to be used with Sequence Type=FRST
CH015	Field content Remittance Information/Structured includes more than 140 characters
CH016	Field content is formally incorrect
CH017	Element is not admitted
CH018	Element Instruction Identification is not unambiguously at B-Level
CH019	Values in Interbank Settlement Date or Requested Collection Date will be set to the next TARGET day
CH020	Number of decimal points not compatible with the currency
CH021	Required compulsory field missing
CH022	CORE and B2B not permitted within one message

Table 13: Swiss Status Reason Codes

Financial institutions are also allowed to send individual status information. In that case, the ISO-Code NARR is sent in the Code element and the relevant information entered in the Additional Information element.

3.3 Specialist specifications

The specialist specifications for the Customer Payment Status Report pain.002 are described in detail in section 6 of the Swiss Business Rules.

3.4 Examples of Status Reports in the pain.002 message format

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

First example: OK case

The first example shows a positive response message (Customer Payment Status Report pain.002) to a payment message that has been received (Customer Credit Transfer Initiation pain.001) as described in section 2.5.

Second example: NOK case

The second example shows a negative response message (Customer Payment Status Report pain.002) to a collection order that has been received. Here the following assumption was made: in the payment message that was received (Customer Credit Transfer Initiation pain.001) as described in section 2.5, one of the transactions includes an invalid IBAN for the creditor (example: QQ61 1904 3002 3456 7320).

Data for the NOK case:

Field designation	Content
Identification of the original message	MSG-01
Identification of the original group	PMTINF-02
Identification of the original transaction	INSTRID-02-02
Original end-to-end identification	ENDTOENDID-003
Error code (Group Status)	PART
Error code (Payment Information Status)	PART
Error code (Transaction Status)	RJCT
Error code (Reason)	CH006
Contents of the incorrect element (Creditor Account)	QQ61 1904 3002 3456 7320

For XML versions of the examples see Appendix A.

Appendix A: XML schemas and examples

XML-Schemas

The original XML schemas

- ***[pain.001.001.03.ch.01.xsd](#)*** and
- ***[pain.002.001.03.ch.02.xsd](#)***

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

They 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_1.xml](#)*** (Example from section 2.5)
- ***[pain_002_CT_Beispiel_OK.xml](#)*** (First example from section 3.4)
- ***[pain_002_CT_Beispiel_NOK.xml](#)*** (Second example from section 3.4)

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


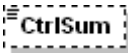
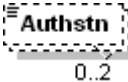


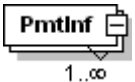

Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

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.

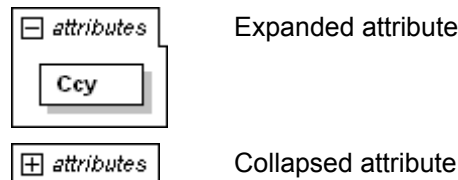
Examples:

	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:



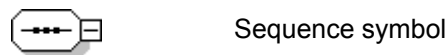
Choice

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

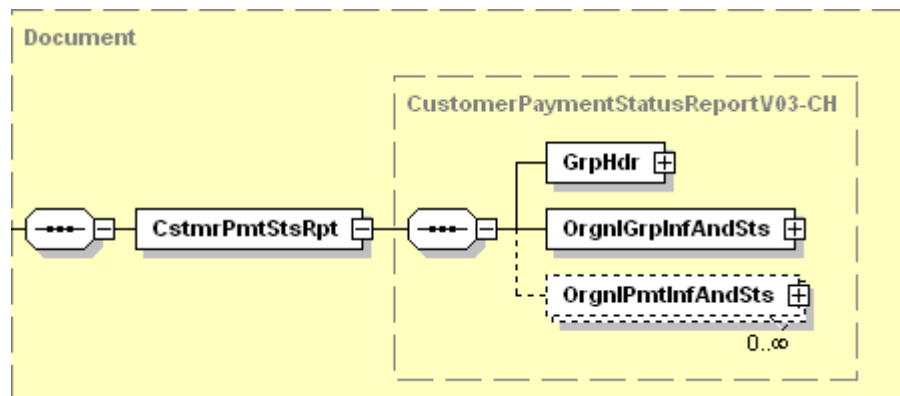
To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).



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: Character conversion table

The characters shown in the following Table 14 are also permitted in Switzerland, as explained in section 2.4.1 "Character set".

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

Character	Designation	Conversion to
!	EXCLAMATION MARK	.
" or "	QUOTATION MARK	.
#	NUMBER SIGN	.
%	PERCENT SIGN	.
& ¹	AMPERSAND	+
*	ASTERISK	.
;	SEMICOLON	.
< ¹	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
ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e

¹ The characters & (AMPERSAND) and < (LESS-THAN SIGN) can only be shown in text in XML elements as "escaped".

Character	Designation	Conversion to
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 14: Character conversion

Appendix D: Basis for the Swiss recommendations

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

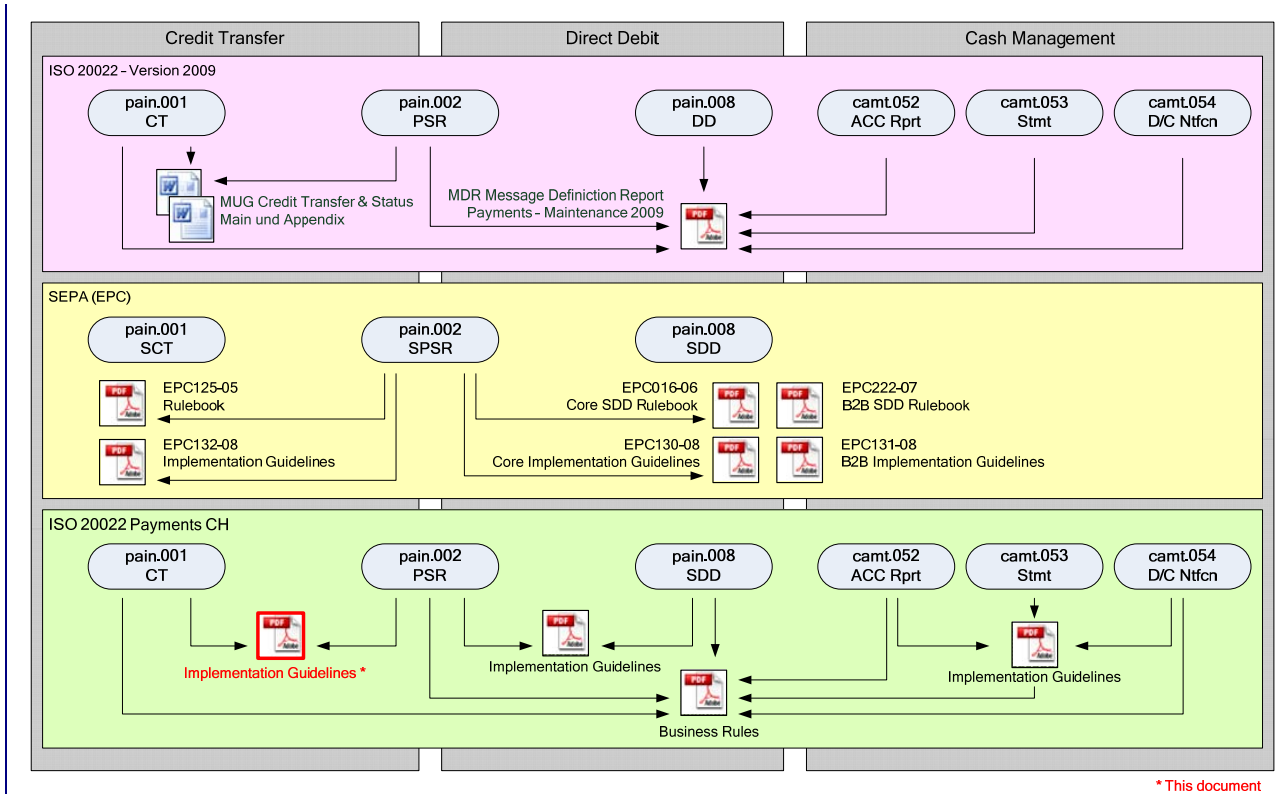


Figure 15: Basis for the Swiss recommendations

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