



Adjustments to Implementation Guidelines for Cash Management

Information on planned adjustments to Swiss Payment Standards valid from November 2025

Version 1.0, valid from 5 November 2024

Change history

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

Version	Date	Change description	Chapter
1.0	05.11.2024	New document Consultation procedure on the adjustments to the SPS 2025	all

Table 1: *Change history*

General information

Introduction

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

For data exchange between customers and banks based on the ISO 20022 definitions in the Payments and Cash Management business area, the Swiss Payment Standards ("**SPS**") are issued and periodically further developed under the leadership of SIC Ltd. The currently valid document is available on the following website: www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html.

Planned adjustments – details

This document describes the planned adjustments to Implementation Guidelines for Cash Management SPS 2025.

Planned adjustments – procedure

For the purpose of broad coordination and preliminary information, SIC Ltd publishes the planned adjustments to the SPS at an early stage and invites interested parties to submit their comments on these planned adjustments. The form created for this purpose is available at the following link: www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html#scrollTo=consultations and should be sent to the following e-mail address after completion: consultations@paymentstandards.ch. The consultation procedure will take place from 5 November to 25 November 2024.

Following the time window for submitting comments, the finalisation of the amendments will take place, taking into account comments received and other relevant developments (e.g. from the SEPA environment or regarding Swift messages). The publication of the new version is scheduled for February 2025.

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1 General

The consultation procedure presents the adjustments planned for the SPS 2025. It is due to be published on 5 November and the deadline for comments is Monday, 25 November 2024.

Once the consultation procedure has been completed, the feedback received will be analysed and the consultation reports will be prepared and published on www.iso-payments.ch. The results of the consultation procedure will be published in December 2024.

The final versions of the following guidelines will be published in February 2025:

- Swiss Implementation Guidelines for Credit Transfer,
- Swiss Implementation Guidelines for Cash Management,
- Swiss Business Rules.

2 Consultation Procedure

The consultation procedure presents the planned adjustments to the SPS 2025. These are two additional descriptions for the financial institutions with regard to the delivery of the content, and one adjustment of the Status Codes.

2.1 Adjustments to "Interest"

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

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

Elements/Document/BkToCstmrStmt/Stmt/Ntry/Intrst.

Characteristic	CH definitions – old	CH definitions – new
Interest <Intrst>	None	This element can be used to represent an account interest statement.
Record <Rcrd>	None	Account interest statement details.
Proprietary <Prtry>	None	The following values can be used for account interest statements: INTE Interest WHLD Withholding tax FCIN Fees OTHR Other

Table 2: *Adjustments to "Intrst"*

2.2 Adjustments to "Account"

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

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

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

Table 3: *Adjustments to "Acct"*

2.3 Adjustments to "Status"

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

Old definitions:

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

New definitions:

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

Table 44: Status elements

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

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