



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Customer Payments (pacs.008)

Version 2.1, valid from November 2023

Change history

All the changes carried out in this document are listed below with the version designation, the change date, a brief description of the change and the specification of the chapters affected.

| Version | Date | Change description | Chapter |
|---------|------------|--|---------|
| 2.1 | 31.03.2023 | Update, valid from November 2023 | |
| | | Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9) | 3.10 |
| | | Modification of the use of ISO Creditor Reference in element <code>.../RmtInf/Strd/CdtrRefInf</code> (alignment with SIC RTGS service): <ul style="list-style-type: none"> Sub-element <code>.../Tp/Issr</code>: New definition for optional use of the value "ISO" Sub-element <code>.../Ref</code>: Changed behavior regarding verification of reference according to ISO 11649 when supplying the value "ISO" in element <code>.../Tp/Issr</code> | 4.2 |
| 2.0 | 20.10.2022 | Editorial update to the final document version, valid from November 2023 (removal of annotation "Stable working version", no functional changes) | |
| 1.1 | 20.05.2022 | Update (stable working version) | |
| | | New CH schema version pacs.008.001.08.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas") | 1.4 |
| | | Description "Debtor Agent/Creditor Agent": addition that element content must be identical with <code><InstdAgt></code> or <code><InstgAgt></code> (clarification) | 3.3 |
| | | Table 6, <code><DbtrAcct></code> : Note added that QR-IBAN is not permitted (clarification) | 3.7 |
| | | Element <code>.../CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref</code> : Clarification definition of structured customer reference "SCOR" (alignment with RTGS definition, no change in usage) | 4.2 |
| 1.0 | 07.12.2021 | First edition (stable working version) | All |

Table 1: Change history

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1 Introduction

1.1 Overview of the documentation structure

The Instant Payments Implementation Guidelines consist of several module documents – one for each ISO 20022 message type, this document for the message type "pacs.008" – with message-specific information including information on the application-specific handling of individual elements. They specify the message types defined in the ISO 20022 message standard to be delivered to the SIC IP service or delivered by them.

This Implementation Guideline is part of the specifications required for the operation of the SIC IP service and describes the use of the ISO 20022 message "pacs.008" for the launch of the SIC IP service in November 2023.

1.2 Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the SIC IP service.

1.3 Change control

All modifications made to this document are listed in the change history (Table 1) showing the version, the date of the change, a brief description and references to the chapters concerned.

1.4 XML schema

The XML schema for "pacs.008" for the SIC IP service is identical to that for the SIC RTGS service, and is published on the www.iso-payments.ch website:

- ***pacs.008.001.08.ch.02.xsd***

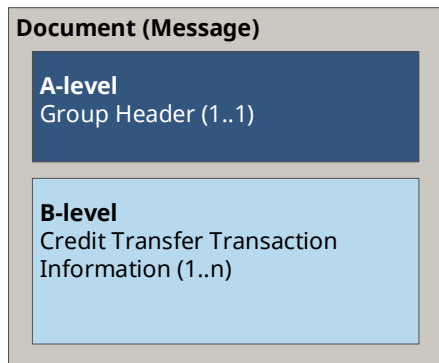
It should preferably be opened using specialized XML software.

1.5 Reference documents

Information about participation and the functions of the SIC IP service are available in the "SIC IP Service Handbook".

2 ISO definitions

In order to process an IP customer payment, the "FI to FI Customer Credit Transfer" message (pacs.008) is sent from the debtor's financial institution (the instructing participant) to the SIC IP service, and from the SIC IP service to the creditor's financial institution (the instructed participant). It is used on the basis of the ISO 20022 XML schema "pacs.008.001.08".



The "pacs.008" message is essentially structured as follows:

- **A-level:** Message level, "*Group Header*" element. This block must occur exactly once.
- **B-level:** Payment or transaction level, "*Credit Transfer Transaction Information*" element. This block must occur at least once and can occur *n* times in the ISO definition. In the SIC IP service, this block is only permitted once.

Figure 1: Basic message structure of the "pacs.008" message

3 Business specifications

3.1 Use cases

The "FI to FI Customer Credit Transfer" message is used in the following use case in the SIC IP service:

| Use case | Input/Output | ISO 20022 |
|---------------------|--------------|-----------|
| IP customer payment | I/O | pacs.008 |

Table 2: Use case for the "pacs.008" message

3.2 Payment types

The following payment type is provided for:

| Payment type | Code value |
|---------------------|------------|
| IP customer payment | IPCPMT |

Table 3: Payment type and its code value in the "pacs.008" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the `.../CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry` element for identification purposes.

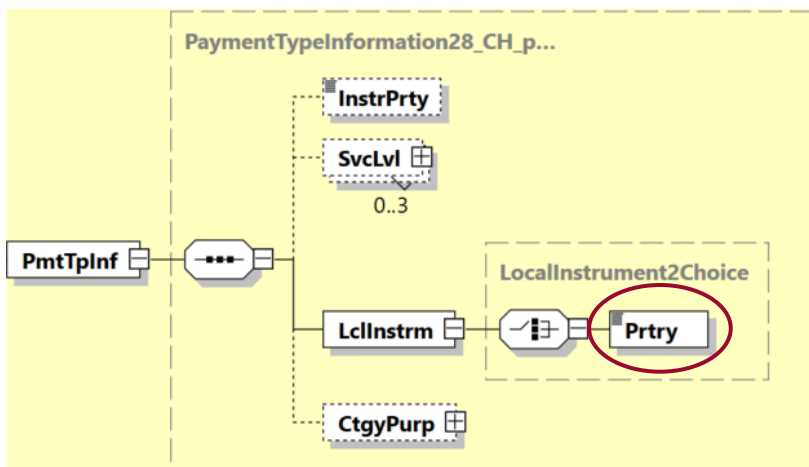


Figure 2: Indication of the payment type in the "pacs.008" message

3.3 Naming of the parties in an IP customer payment

The parties involved in IP customer payments are defined as follows:

| Name | | Comment | ISO 20022 | |
|-------------------------|-------------|---|----------------------------------|--|
| Ultimate Debtor | | | Ultimate Debtor | |
| Debtor | | Is a customer of the debtor's financial institution | Debtor | |
| Debtor Agent | | Manages the debtor's account | Debtor Agent | |
| Instructing Participant | | The instructing participant has a settlement account in the SIC IP service which is debited | Instructing Agent [Member ID] | |
| | Optional ID | Is filled in by the SIC IP service in the case of a concatenated identification: the participant whose settlement account in the SIC IP service is being credited and to whom the IP transfer is being made | Instructed Agent [Other ID] | |
| Instructed Participant | | The instructed participant has a settlement account in the SIC IP service which is credited | Instructed Agent [Member ID] | |
| Creditor Agent | | Manages the creditor's account | Creditor Agent | |
| Creditor | | Is a customer of the creditor's financial institution | Creditor | |
| Ultimate Creditor | | | Ultimate Creditor | |

Table 4: Names of the parties involved in IP customer payments

Notes on the individual parties:

Debtor Agent / Creditor Agent

- The "*Debtor Agent*" / "*Creditor Agent*" elements correspond to the account-holding institutions of the "*Debtor*" / "*Creditor*" and must always be sent.
- The Debtor Agent corresponds to the instructing participant and contains the same information in the "*Debtor Agent*" element as under "*Instructing Agent*" (the element content must be identical).
- The Creditor Agent corresponds to the instructed participant and contains the same information in the "*Creditor Agent*" element as under "*Instructed Agent*" (the element content must be identical).

Instructing Participant / Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and performs a dual role as system participant and sender.
- The "*Instructing Agent*" is also used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking.
- The "*Instructed Agent*" element must be filled in by the sender with the system participant on the creditor side.
- The two elements "*Instructing Agent*" / "*Instructed Agent*" are only used at the *<CdtTrfTxInf>* level; entering them at the *<GrpHdr>* level is not supported.
- The information that is delivered in the input under "*Instructed Agent*" / "*Creditor Agent*" is forwarded in the output by the SIC IP service unchanged.
- In the case of concatenation, the details of the destination for the concatenation are provided in the output under the following sub-element of "*Instructed Agent*":
.../InstdAgt/FinInstnId/Othr/Id.

3.4 Identification of financial institutions (Agents)

All the information is detailed down to the element level in chapter 4 "Technical definitions".

3.5 Identification of other parties (Parties)

All the information is detailed down to the element level in chapter 4 "Technical definitions".

3.6 Use of address information

The following address elements can usually be used in the "Postal Address" element:

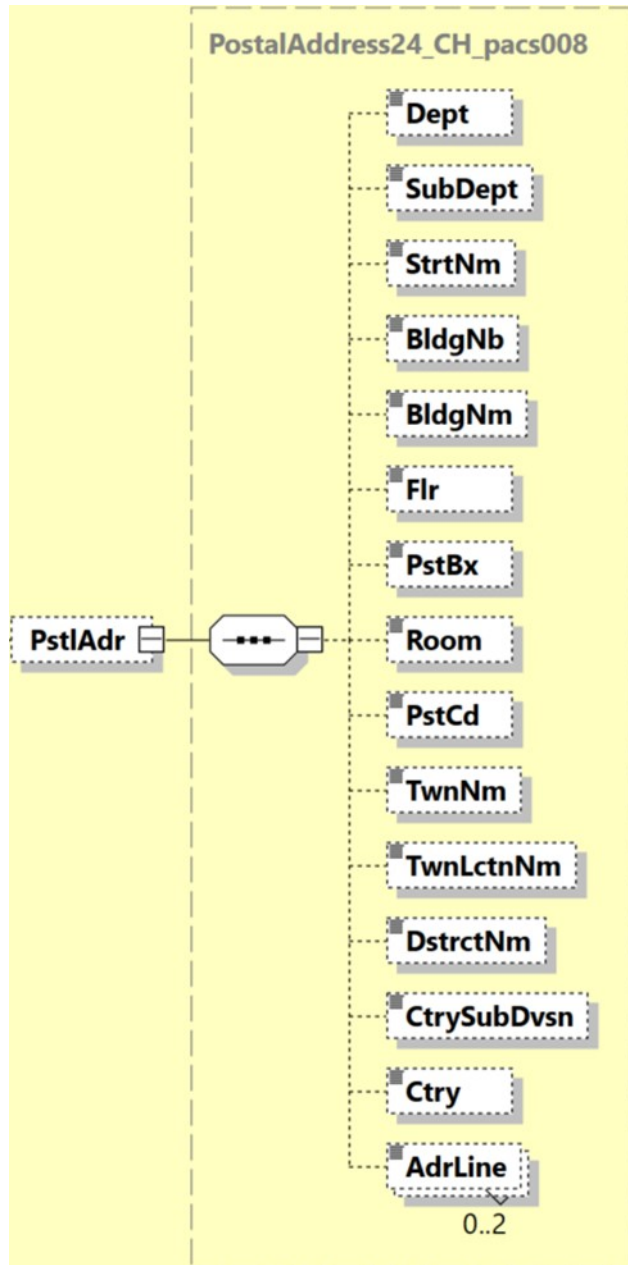


Figure 3: Address information (Postal Address)

| ISO 20022 standard | | | Swiss ISO 20022 payment standard | | |
|----------------------|-------------|------|----------------------------------|--|--|
| Message Item | XML Tag | Mult | Mult | General Definition | Remarks |
| Department | Dept | 0..1 | 0..1 | Department | |
| Sub Department | SubDept | 0..1 | 0..1 | Sub Department | |
| Street Name | StrtNm | 0..1 | 0..1 | Street Name | |
| Building Number | BldgNb | 0..1 | 0..1 | Building Number | |
| Building Name | BldgNm | 0..1 | 0..1 | Building Name | |
| Floor | Flr | 0..1 | 0..1 | Floor | |
| Post Box | PstBx | 0..1 | 0..1 | Post Box | |
| Room | Room | 0..1 | 0..1 | Room | |
| Post Code | PstCd | 0..1 | 0..1 | Post Code | |
| Town Name | TwnNm | 0..1 | 0..1 | Town Name | Must be supplied if <AdrLine> is not supplied. |
| Town Location Name | TwnLctnNm | 0..1 | 0..1 | | |
| District Name | DstrctNm | 0..1 | 0..1 | District | |
| Country Sub Division | CtrySubDvsn | 0..1 | 0..1 | Region (e.g. canton, province, state) | |
| Country | Ctry | 0..1 | 0..1 | Country (Country code as per ISO 3166 alpha-2 code list) | Must be supplied if <AdrLine> is not supplied. |
| Address Line | AdrLine | 0..7 | 0..2 | Address line (unstructured) | Maximum 2 lines permitted. |

Table 5: Data elements for address information (Postal Address)

The addresses of the parties / institutions involved can either be structured (see chapter 3.6.1) or unstructured (see chapter 3.6.2) within the element "Postal Address".

3.6.1 "Structured" variant

- The elements "Town Name" and "Country" must be provided.
- The following elements may optionally be provided in addition:
 - "Department"
 - "Sub Department"
 - "Street Name"
 - "Building Number"
 - "Building Name"
 - "Floor"
 - "Post Box"
 - "Room"
 - "Post Code"
 - "Town Location Name"
 - "District Name"
 - "Country Sub Division"

3.6.2 "Unstructured" variant

- The element "Address Line" must be provided; a maximum of two lines is permitted.
- The element "Country" may be optionally delivered in addition.

3.7 Use of account information

The SIC IP service only supports the specification of a valid IBAN according to ISO 13616. The check digits (3rd and 4th characters of the IBAN) must be in the range 02 to 98.

The following definitions apply to the account information elements of the following parties:

| Element | Description |
|----------------------|--|
| CdtTrfTxInf/DbtrAcct | Debtor Account Note: The use of a QR-IBAN is not permitted for the "Debtor Account". |
| CdtTrfTxInf/CdtrAcct | Creditor Account |

Table 6: List of the parties that have accounts (use of account information)

3.8 Use of references

Along the processing chain, various references are sent in the "pacs.008" message.

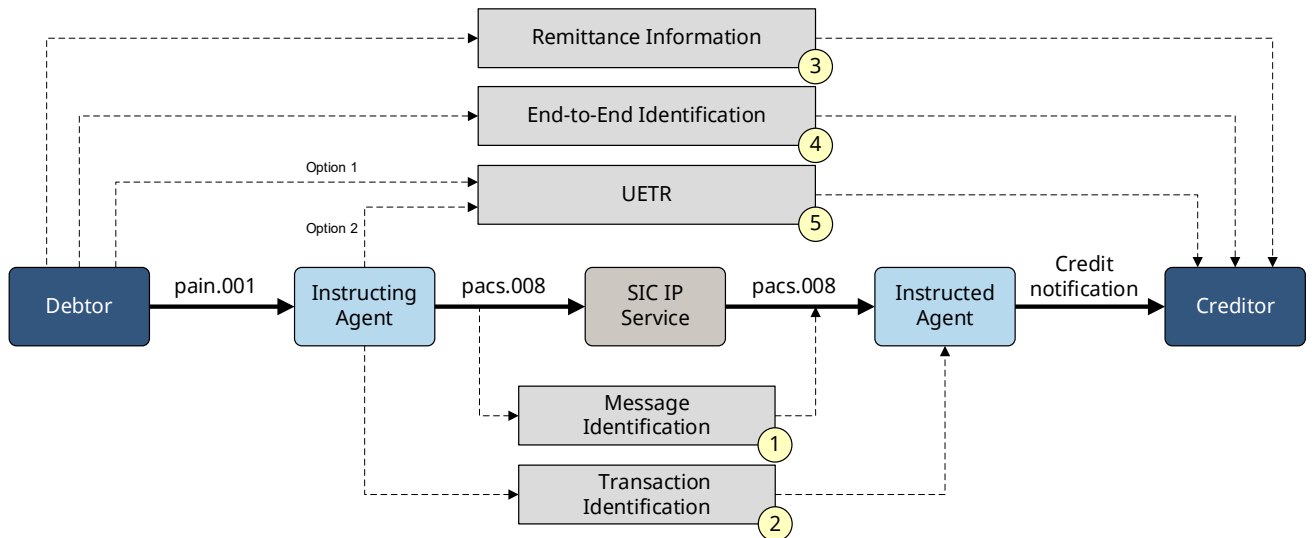


Figure 4: Use of references

3.8.1 Message reference

"Message Identification" (A-level) ①

The message identification is a "technical" unique reference of the message. This reference is assigned by the instructing participant when the message is created and is passed on unchanged by the SIC IP service to the instructed participant. The `<MsgId>` is used in the SIC IP service for duplicate checking at the message level ("technical" duplicate checking).

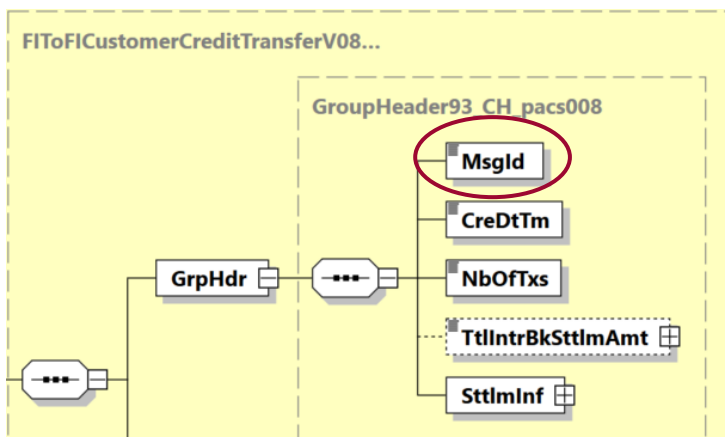


Figure 5: Message Identification

3.8.2 Transaction references

"Transaction Identification" (B-level) ²

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant and is passed on unchanged by the SIC IP service to the instructed participant. The transaction identification is used for the "operational" duplicate checking at the transaction level.

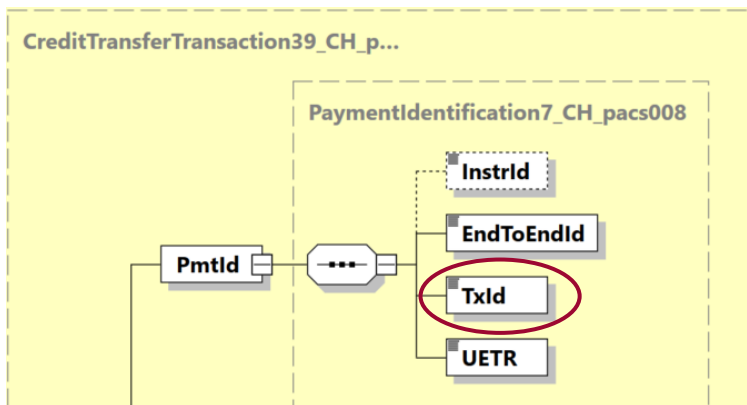


Figure 6: Transaction Identification

3.8.3 Customer references

3.8.3.1 Debtor reference

"End to End Identification" ⁴

The debtor can provide the payment with a unique reference which is forwarded unchanged throughout the whole processing chain in the "End to End Identification" element.

3.8.3.2 Creditor reference

In addition to the references in the processing chain that are listed above, a creditor reference can also be sent in structured or unstructured form in the "Remittance Information" element.

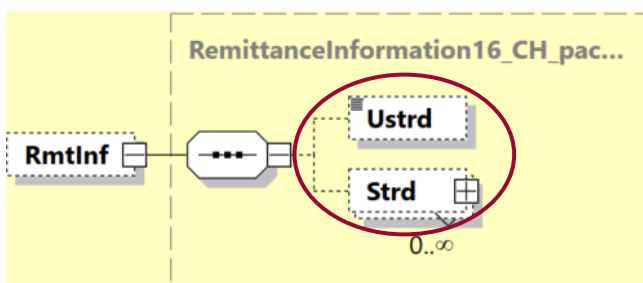


Figure 7: Creditor reference (Remittance Information)

General observations regarding "Structured"/"Unstructured" sub-elements

- The simultaneous use of the "Unstructured"/"Structured" sub-elements is not permitted within the "Remittance Information" element.
- "Unstructured" may be used a maximum of once only.

Structured Customer Reference as "Remittance Information" ³

The following types of structured reference can be sent in the `.../CdtRefInf/Ref` element:

1. Using the Swiss QR reference

In Switzerland, the QR reference enables the creditor to make automatic comparisons between its QR-bills and the incoming payments.

2. 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.

The following definitions are to be observed concerning the structured reference diagram:

The `CdtTrfTxInf/RmtInf/Strd/CdtRefInf/Ref` element is used for all structured reference numbers.

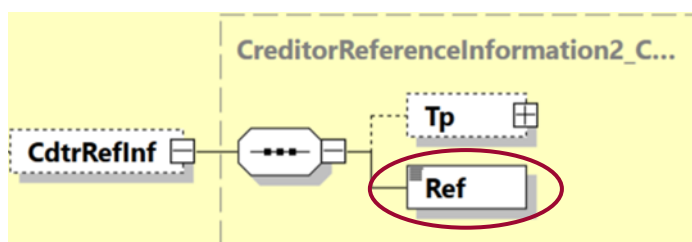


Figure 8: Creditor reference information

- In addition to the reference number, it is mandatory to supply a code value that uniquely identifies the type of reference number. The elements `CdtTrfTxInf/RmtInf/Strd/CdtRefInf/Tp/CdOrPrtry/Cd` or `.../Prtry` can be used for this purpose (see also chapter 3.9 "Specific Swiss code values").

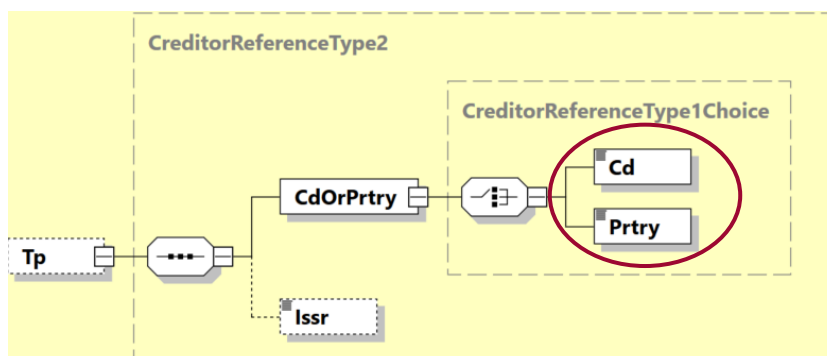


Figure 9: Creditor reference type

Unstructured Customer Reference as "Remittance Information" ³

Instead of the structured reference, this can also be sent in unstructured form, maximum length 140 characters.

Limiting rules regarding "Structured"/"Unstructured"

For a QR-bill with QR reference or ISO Creditor Reference, there are rules limiting the use of "Structured"/"Unstructured":

Element *.../Strd/CdtrRefInf/Ref*: Supplying a QR reference is mandatory where a QR-IBAN is used in the *.../CdtrAcct/Id/IBAN* element. If an IBAN (non-QR) is used in the element *.../CdtrAcct/Id/IBAN*, then the provision of an ISO Creditor Reference according to ISO 11649 is allowed.

Element *.../Strd/AddtlRmtInf*: Can be used for additional unstructured information when using a structured reference.

Element *.../Ustrd*: Not allowed when using a structured reference.

3.8.3.3 Unique End-to-end Transaction Reference (UETR) ⁵

The UETR is a globally unique reference created either by the debtor (option 1) or by the instructing participant (or the debtor's financial institution) (option 2).

In the case of option 1, the UETR assigned by the debtor is included unchanged in the interbank message if the financial institution offers this service.

The UETR corresponds to a Universally Unique Identifier (UUID) according to RFC 4122 version 4. The SIC IP service only checks the UETR against the specifications according to the ISO 20022 schema definition.

3.9 Specific Swiss code values

At certain points in the "pacs.008" message, specific Swiss code values are used. These are all defined for "Proprietary" versions and are used for the unique identification of specific values in the Swiss Interbank Standard.

These code values are used whenever it is not possible uniquely to identify a transaction using values from the ISO "External Code Lists".

3.9.1 Reference type for a structured reference

A QR Reference is identified using the following code value in the "Proprietary" element: *FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Prtry*:

| Code value | Meaning |
|------------|--------------|
| QRR | QR reference |

Table 7: Code value for the reference type in the "Proprietary" element

A "Structured Communication Reference" is identified using the following code value in the "Code" element: *FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd*.

| Code value | Meaning |
|------------|------------------------------------|
| SCOR | Structured Communication Reference |

Table 8: Code value for the reference type in the "Code" element

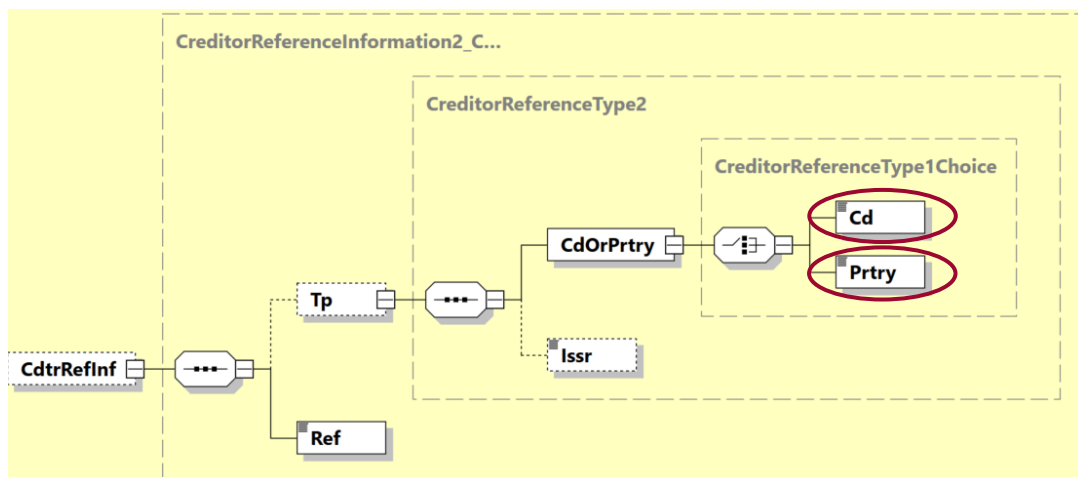


Figure 10: Entering a code for the reference type of a structured reference

3.10 Further business-related definitions

Information on the ISO 2022 Implementation Guidelines of the SIC RTGS service as applicable to SIC/euroSIC, which underlie those of the SIC IP service, is published on the www.iso-payments.ch website. The messages used for the launch of the SIC IP service as of November 2023 are based on the SIC/euroSIC Implementation Guidelines as of SIC platform release 4.10 from 17 November 2023.

4 Technical definitions

4.1 Group Header (GrpHdr, A-level)

The "Group Header" block (A-level of the message) occurs exactly once in the message and contains the following elements:

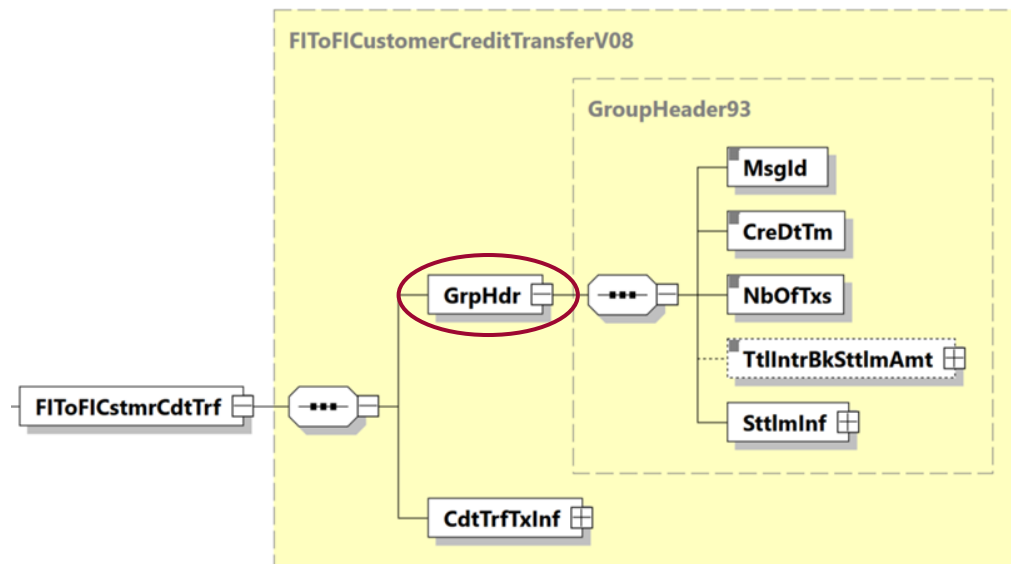


Figure 11: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" block of the "pacs.008" message that are relevant to the SIC IP service.

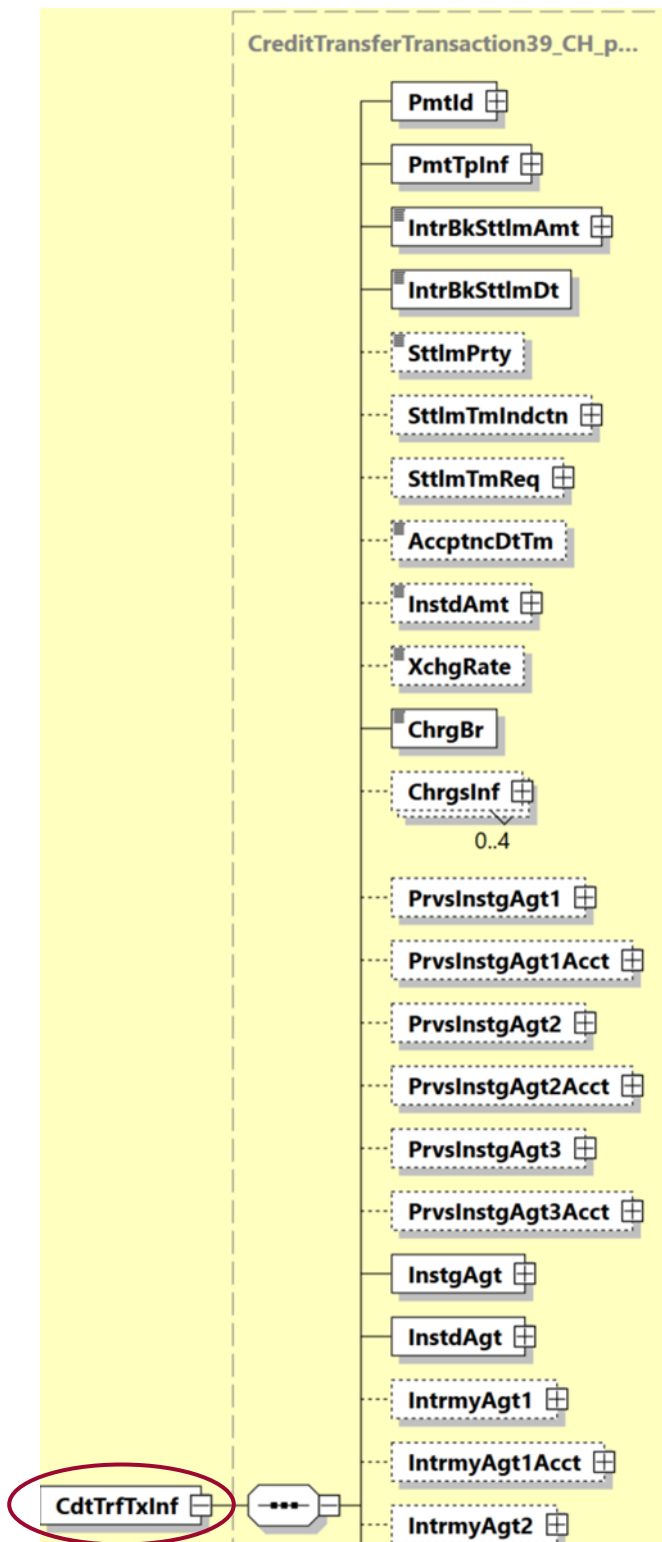
| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|-------------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Document +FITo FICustomer Credit Transfer V08 | FIToFICstmrCdtTrf | 1..1 | 1..1 | |
| Group Header | GrpHdr | 1..1 | 1..1 | |
| Group Header +Message Identification | MsgId | 1..1 | 1..1 | Message Identification Only the restricted character set for references (excluding spaces) is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and may only occur once within the permitted value dates in SIC IP service. Permitted value dates are value date today and 1 day in the past. Note: For a payment to be processed successfully, no duplicates must be detected at either message level or transaction level. |
| Group Header +Creation Date Time | CreDtTm | 1..1 | 1..1 | Creation Date Time The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) |
| Group Header +Number Of Transactions | NbOfTx | 1..1 | 1..1 | Number of Transactions The entry for the number of transactions must be "1". |
| Group Header +Total Interbank Settlement Amount | TtlIntrBkSttlmAmt | 0..1 | 0..1 | Total Settlement Amount If present, the amount must be identical with the settlement amount in the <IntrBkSttlmAmt> element. Must contain no more than 13 digits (excl. decimal separator) including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99. |
| | @ Ccy | | | Currency Code If present, the currency must be identical with the currency of the settlement amount in the <IntrBkSttlmAmt/@Ccy> element. The currency code must be CHF. |
| Group Header +Settlement Information | SttlmInf | 1..1 | 1..1 | Settlement Information |
| Group Header +Settlement Information ++Settlement Method | SttlmMtd | 1..1 | 1..1 | Settlement Method Content must be CLRG (Clearing). |
| Group Header +Settlement Information ++Settlement Account | SttlmAcct | 0..1 | 0..1 | Settlement Account Must not be used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|---------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Group Header +Settlement Information ++Clearing System | ClrSys | 0..1 | 1..1 | Clearing System Must be used to identify the clearing system. |
| Group Header +Settlement Information ++Clearing System +++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Identification of the clearing system, the following code values are available: SIC IP service (CHF only) = value SIP must be used |

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

4.2 Credit Transfer Transaction Information (CdtTrfTxInf, B-level)

The "Credit Transfer Transaction Information" block (B-level of the message) contains the following information about the payment or transaction:



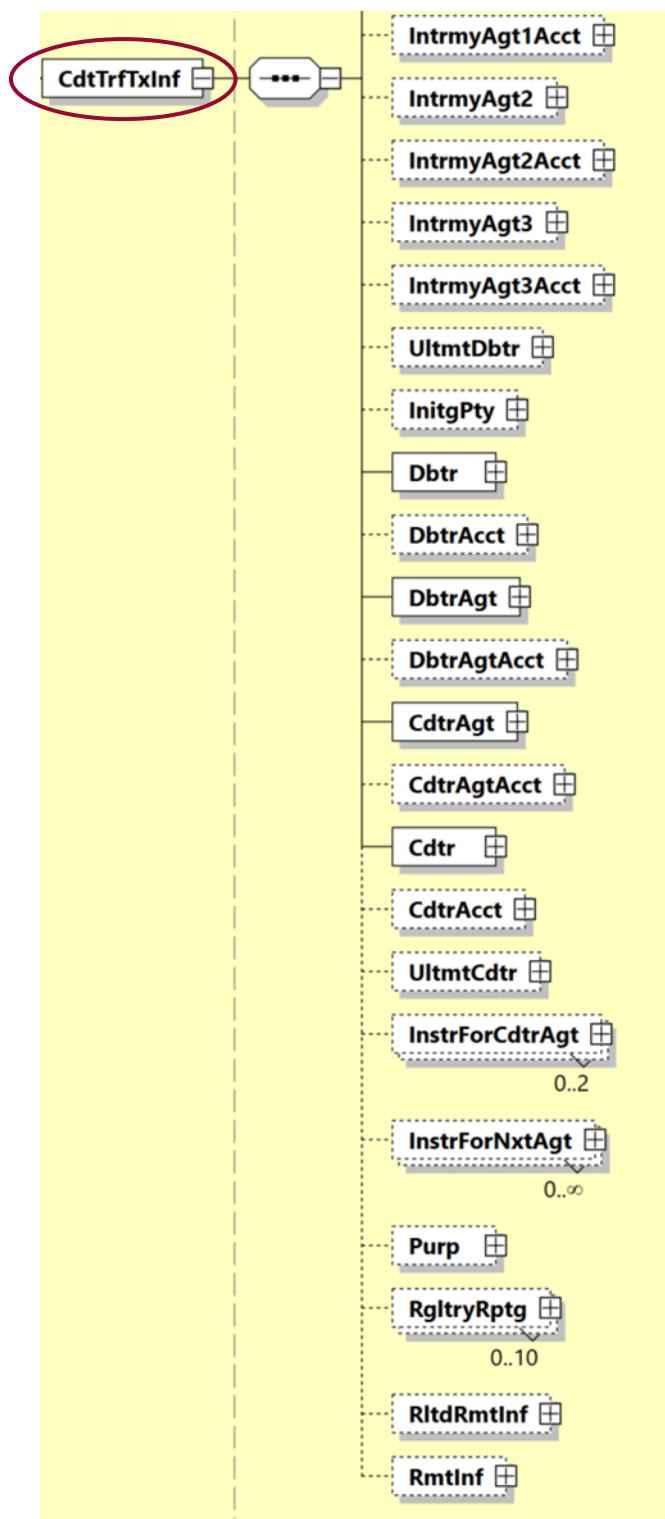


Figure 12: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" block of the "pacs.008" message that are relevant to the SIC IP service.

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information | CdtTrfTxInf | 1..n | 1..1 | |
| Credit Transfer Transaction Information +Payment Identification | PmtId | 1..1 | 1..1 | Payment References |
| Credit Transfer Transaction Information +Payment Identification ++Instruction Identification | InstrId | 0..1 | 0..1 | Additional Transaction Identification |
| Credit Transfer Transaction Information +Payment Identification ++End To End Identification | EndToEndId | 1..1 | 1..1 | Debtor Reference The identification corresponds to the debtor's reference. The element contains NOTPROVIDED if there is no known identification. The identification is exchanged between the creditor and the debtor. |
| Credit Transfer Transaction Information +Payment Identification ++Transaction Identification | TxId | 0..1 | 1..1 | Transaction Identification Only the restricted character set for references (excluding spaces) is permitted for this element. Only 16 characters permitted, must contain a digit 0 - 9 or a letter a - z or A - Z in the first position. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates in SIC IP service. Permitted value dates are value date today and 1 day in the past. Note: For a payment to be processed successfully, no duplicates must be identifiable at either message level or transaction level. |
| Credit Transfer Transaction Information +Payment Identification ++UETR | UETR | 0..1 | 1..1 | Unique End-to-end Transaction Reference This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was already contained in the underlying customer order, it should be forwarded unchanged. The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022. |
| Credit Transfer Transaction Information +Payment Type Information | PmtTpInf | 0..1 | 1..1 | Payment Type Information Must be used. |
| Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority | InstrPrty | 0..1 | 0..1 | Instruction Priority Must not be used. |

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|--|--------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level | SvcLvl | 0..n | 0..3 | Service Level This element cannot be used more than once. |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code | Cd {Or | 1..1 | 1..1 | Service Level (code) |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary | Prtry Or} | 1..1 | 1..1 | Service Level (proprietary) |
| Credit Transfer Transaction Information +Payment Type Information ++Local Instrument | LclInstrm | 0..1 | 1..1 | Payment Type Must be used for indicating system-specific codes to identify the payment type. |
| Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Proprietary | Prtry | 1..1 | 1..1 | Payment Type (proprietary) Identification of the payment type, the following code values for payment types are available: IPCPMT = IP customer payment |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose | CtgyPurp | 0..1 | 0..1 | Category Purpose |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code | Cd {Or | 1..1 | 1..1 | Category Purpose (code) |

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|--|----------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary | Prtry Or} | 1..1 | 1..1 | Category Purpose (proprietary) |
| Credit Transfer Transaction Information +Interbank Settlement Amount | IntrBkSttlmAmt | 1..1 | 1..1 | Settlement Amount Must contain no more than 13 digits (excl. decimal separator), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99. |
| | @ Ccy | | | Currency Code Only CHF permitted. |
| Credit Transfer Transaction Information +Interbank Settlement Date | IntrBkSttlmDt | 0..1 | 1..1 | Requested Settlement Date Will be forwarded unchanged to the instructed participant. Must be a valid calendar date. Must not be in the future. In SIC IP service, permitted value dates are value date today and 1 day in the past. |
| Credit Transfer Transaction Information +Settlement Priority | SttlmPrty | 0..1 | 0..1 | Settlement Priority Must not be used. |
| Credit Transfer Transaction Information +Settlement Time Indication | SttlmTmIndctn | 0..1 | 0..1 | Settlement Indication Must not be used. |
| Credit Transfer Transaction Information +Settlement Time Request | SttlmTmReq | 0..1 | 0..1 | Settlement Time Request Must not be used. |
| Credit Transfer Transaction Information +Acceptance Date Time | AcceptncDtTm | 0..1 | 0..1 | Start Time Must be used. The SIC IP service accepts two forms of representation of a time: 1. UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) 2. Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) The instructing participant sets a time stamp in the IP customer payment, which specifies the start time for the time window for an IP customer payment. The time stamp is the start time for the maximum time for end-to-end processing – the "Maximum execution time" – for all participants. The SIC IP service accepts a time tolerance of 100 milliseconds between the start time supplied by the participant and the reference time when the payment is submitted. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|----------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Instructed Amount | InstdAmt | 0..1 | 0..1 | Instructed Amount and Currency Instructed amount before the deduction of charges and/or conversion from a foreign currency incl. currency. Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. Mandatory if <ChrgsInf> is present. |
| | @ Ccy | | | Currency Code Must contain a valid currency code according to ISO 4217. |
| Credit Transfer Transaction Information +Exchange Rate | XchgRate | 0..1 | 0..1 | Exchange Rate Exchange rate (foreign currency to CHF) of the instructed amount in the <InstdAmt> element. Mandatory if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is different from that in <IntrBkSttlmAmt/@Ccy>. Not permitted if <InstdAmt> is not present. Not permitted if <InstdAmt> is present and the currency in <InstdAmt/@Ccy> is the same as that in <IntrBkSttlmAmt/@Ccy>. |
| Credit Transfer Transaction Information +Charge Bearer | ChrgBr | 1..1 | 1..1 | Charge Bearer CRED = All charges are charged to the creditor DEBT = All charges are charged to the debtor; the creditor receives the full instructed amount SHAR = Charges of the debtor agent are charged to the debtor; all other charges are charged to the creditor SLEV = Service Level Agreement Notes: - If no explicit charge bearer is required, the code SHAR is regarded as the default value. - SLEV must be used when bilaterally agreed charges will be applicable. |
| Credit Transfer Transaction Information +Charges Information | ChrgsInf | 0..n | 0..4 | Charges Information If <ChrgBr> = CRED: Must be used at least once, may be used max. 4 times. If <ChrgBr> = DEBT: May be used max. once. If <ChrgBr> = SHAR: May be used max. 4 times. If <ChrgBr> = SLEV: May be used max. 4 times to specify bilaterally agreed charges. |
| Credit Transfer Transaction Information +Charges Information ++Amount | Amt | 1..1 | 1..1 | Charges Amount and Currency Must contain no more than 14 digits (excl. decimal separator), including a maximum of 5 fractional digits. If <ChrgBr> = DEBT: amount must be greater than 0,00. |
| | @ Ccy | | | Currency Code If <ChrgBr> = DEBT: The currency code must be CHF. |

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|---|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Charges Information ++Agent | Agt | 1..1 | 1..1 | Charges Receiver |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++BICFI | BICFI | 0..1 | 0..1 | Identification of Charges Receiver (BIC) Must not be used. |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Identification of Charges Receiver (proprietary) |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to identify the identification type. |

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|--|---------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Clearing System Member Identification +++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++LEI | LEI | 0..1 | 0..1 | Legal Entity Identifier (LEI) Must not be used. |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification ++++Name | Nm | 0..1 | 0..1 | Name If <ChrgBr> = SLEV: May be used to specify bilaterally agreed charge type information. Possible codes are: CDC (Charges for cash payments) RJC (Charges for a rejected payment) PPC (Post processing charges) FRC (Charges for complete data capturing of payment slip) DIV (Other bilaterally agreed charges) Field content not validated by the SIC IP service. |

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|--|-------------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Charges Information ++Agent +++Financial Institution Identification +++Postal Address | PstlAdr | 0..1 | 0..1 | Agent Address Must be used if <Nm> is present. Must only be used in combination with <Nm>. For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Credit Transfer Transaction Information +Previous Instructing Agent 1 | PrvsInstgAgt1 | 0..1 | 0..1 | Previous Instructing Agent 1 Must not be used. |
| Credit Transfer Transaction Information +Previous Instructing Agent 1 Account | PrvsInstgAgt1Acct | 0..1 | 0..1 | Previous Instructing Agent 1 Account Must not be used. |
| Credit Transfer Transaction Information +Previous Instructing Agent 2 | PrvsInstgAgt2 | 0..1 | 0..1 | Previous Instructing Agent 2 Must not be used. |
| Credit Transfer Transaction Information +Previous Instructing Agent 2 Account | PrvsInstgAgt2Acct | 0..1 | 0..1 | Previous Instructing Agent 2 Account Must not be used. |
| Credit Transfer Transaction Information +Previous Instructing Agent 3 | PrvsInstgAgt3 | 0..1 | 0..1 | Previous Instructing Agent 3 Must not be used. |
| Credit Transfer Transaction Information +Previous Instructing Agent 3 Account | PrvsInstgAgt3Acct | 0..1 | 0..1 | Previous Instructing Agent 3 Account Must not be used. |
| Credit Transfer Transaction Information +Instructing Agent | InstgAgt | 0..1 | 1..1 | Instructing Participant Must be used. Is used together with <MsgId> / <TxId> for duplicate checking. For addressing the participant, <ClrSysMmbId> element must be used. The instructing participant has a settlement account in the SIC IP service which is debited. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | 0..1 | Identification of Instructing Participant (BIC) Must not be used. |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Identification of Instructing Participant (proprietary) Must be used. Must contain a valid identification of an active participant. Must not be concatenated. |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to identify the identification type. |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)). |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification SIC IID (=6n), must be contained in the bank master data, active, and not concatenated. |
| Credit Transfer Transaction Information +Instructed Agent | InstdAgt | 0..1 | 1..1 | Instructed Participant Must be used. For addressing the participant, <ClrSysMmbId> element must be used. The instructed participant has a settlement account in the SIC IP service which is credited. |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | 0..1 | Identification of Instructed Participant (BIC) Must not be used. |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Identification of Instructed Participant (proprietary) Must be used. Must contain valid identification for an active participant. |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to identify the identification type. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|----------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) Permitted ISO code value: CHSIC (SIC IID (=6n)). |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification SIC IID (=6n), must be contained in the bank master data and active. |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other | Othr | 0..1 | 0..1 | |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other ++++Identification | Id | 1..1 | 1..1 | Assigned Identification of the Instructed Participant Message from SIC IP service to participant: In case of a concatenated SIC IID, the SIC IID of the instructed participant will be assigned by the service and provided in this element. Message from participant to SIC IP service: Must not be used. |
| Credit Transfer Transaction Information +Intermediary Agent 1 | IntrmyAgt1 | 0..1 | 0..1 | Intermediary Agent 1 Must not be used. |
| Credit Transfer Transaction Information +Intermediary Agent 1Account | IntrmyAgt1Acct | 0..1 | 0..1 | Intermediary Agent 1 Account Must not be used. |

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|---|----------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Intermediary Agent 2 | IntrmyAgt2 | 0..1 | 0..1 | Intermediary Agent 2 Must not be used. |
| Credit Transfer Transaction Information +Intermediary Agent 2Account | IntrmyAgt2Acct | 0..1 | 0..1 | Intermediary Agent 2 Account Must not be used. |
| Credit Transfer Transaction Information +Intermediary Agent 3 | IntrmyAgt3 | 0..1 | 0..1 | Intermediary Agent 3 Must not be used. |
| Credit Transfer Transaction Information +Intermediary Agent 3Account | IntrmyAgt3Acct | 0..1 | 0..1 | Intermediary Agent 3 Account Must not be used. |
| Credit Transfer Transaction Information +Ultimate Debtor | UltmtDbtr | 0..1 | 0..1 | Ultimate Debtor |
| Credit Transfer Transaction Information +Ultimate Debtor ++Name | Nm | 0..1 | 0..1 | Name Must be present if <UltmtDbtr> was used. |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address | PstlAdr | 0..1 | 0..1 | Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification | Id | 0..1 | 0..1 | Identification Must not be used. |
| Credit Transfer Transaction Information +Ultimate Debtor ++Country Of Residence | CtryOfRes | 0..1 | 0..1 | Country Of Residence Must not be used. |

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|---|-------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Initiating Party | InitgPty | 0..1 | 0..1 | Initiating Party Must not be used. |
| Credit Transfer Transaction Information +Debtor | Dbtr | 1..1 | 1..1 | Debtor Is a customer of the debtor agent. |
| Credit Transfer Transaction Information +Debtor ++Name | Nm | 0..1 | 0..1 | Name Must be used. |
| Credit Transfer Transaction Information +Debtor ++Postal Address | PstlAdr | 0..1 | 0..1 | Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Credit Transfer Transaction Information +Debtor ++Identification | Id | 0..1 | 0..1 | Identification Must not be used. |
| Credit Transfer Transaction Information +Debtor ++Country Of Residence | CtryOfRes | 0..1 | 0..1 | Country Of Residence Must not be used. |
| Credit Transfer Transaction Information +Debtor Account | DbtrAcct | 0..1 | 0..1 | Debtor Account Must be used. |
| Credit Transfer Transaction Information +Debtor Account ++Identification | Id | 1..1 | 1..1 | Account Identification |
| Credit Transfer Transaction Information +Debtor Account ++Identification +++IBAN | IBAN {Or | 1..1 | 1..1 | IBAN Must be used. Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. QR-IBAN not permitted. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Debtor Account ++Identification +++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Must not be used. |
| Credit Transfer Transaction Information +Debtor Account ++Type | Tp | 0..1 | 0..1 | Type or purpose of the account Must not be used. |
| Credit Transfer Transaction Information +Debtor Account ++Currency | Ccy | 0..1 | 0..1 | Account currency Must not be used. |
| Credit Transfer Transaction Information +Debtor Account ++Name | Nm | 0..1 | 0..1 | Account name Must not be used. |
| Credit Transfer Transaction Information +Debtor Account ++Proxy | Prxy | 0..1 | 0..1 | Alternative account identification Must not be used. |
| Credit Transfer Transaction Information +Debtor Agent | DbtrAgt | 1..1 | 1..1 | Debtor Agent Must be identical with <InstgAgt>. |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | 0..1 | Debtor Agent Identification (BIC) Must not be used. |

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|---|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Debtor Agent Identification (proprietary) Must be used. |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to identify the identification type. |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++LEI | LEI | 0..1 | 0..1 | Legal Entity Identifier (LEI) Must not be used. |

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|--|-------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Name | Nm | 0..1 | 0..1 | Agent Name Must not be used. |
| Credit Transfer Transaction Information +Debtor Agent ++Financial Institution Identification +++Postal Address | PstlAdr | 0..1 | 0..1 | Agent Address Must not be used. |
| Credit Transfer Transaction Information +Debtor Agent Account | DbtrAgtAcct | 0..1 | 0..1 | Debtor Agent Account Must not be used. |
| Credit Transfer Transaction Information +Creditor Agent | CdtrAgt | 1..1 | 1..1 | Creditor Agent Must be identical with <InstdAgt>. |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | 0..1 | Creditor Agent Identification (BIC) Must not be used. |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | 0..1 | Creditor Agent Identification (proprietary) Must be used. |

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|---|----------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | 1..1 | Clearing System Identification Must be used to identify the identification type. |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | 1..1 | Clearing System Identification (code) |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | 1..1 | Member Identification |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++LEI | LEI | 0..1 | 0..1 | Legal Entity Identifier (LEI) Must not be used. |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name | Nm | 0..1 | 0..1 | Agent Name Must not be used. |

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|---|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address | PstlAdr | 0..1 | 0..1 | Agent Address Must not be used. |
| Credit Transfer Transaction Information +Creditor Agent ++Branch Identification | BrnchId | 0..1 | 0..1 | Branch Identification Must not be used. |
| Credit Transfer Transaction Information +Creditor Agent Account | CdtrAgtAcct | 0..1 | 0..1 | Creditor Agent Account Must not be used. |
| Credit Transfer Transaction Information +Creditor | Cdtr | 1..1 | 1..1 | Creditor Is a customer of the creditor agent. |
| Credit Transfer Transaction Information +Creditor ++Name | Nm | 0..1 | 0..1 | Name Must be used. |
| Credit Transfer Transaction Information +Creditor ++Postal Address | PstlAdr | 0..1 | 0..1 | Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Credit Transfer Transaction Information +Creditor ++Identification | Id | 0..1 | 0..1 | Identification Must not be used. |
| Credit Transfer Transaction Information +Creditor ++Country Of Residence | CtryOfRes | 0..1 | 0..1 | Country Of Residence Must not be used. |
| Credit Transfer Transaction Information +Creditor Account | CdtrAcct | 0..1 | 0..1 | Creditor Account Must be used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Creditor Account ++Identification | Id | 1..1 | 1..1 | Account Identification |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN | IBAN {Or | 1..1 | 1..1 | IBAN Must be used. Must contain a valid IBAN according to ISO 13616. The check digit (3rd and 4th position of the IBAN) must be in the range of 02 to 98. Must contain the QR-IBAN for payments with a structured QR payment reference. |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Must not be used. |
| Credit Transfer Transaction Information +Creditor Account ++Type | Tp | 0..1 | 0..1 | Type or purpose of the account Must not be used. |
| Credit Transfer Transaction Information +Creditor Account ++Currency | Ccy | 0..1 | 0..1 | Account currency Must not be used. |
| Credit Transfer Transaction Information +Creditor Account ++Name | Nm | 0..1 | 0..1 | Account name Must not be used. |
| Credit Transfer Transaction Information +Creditor Account ++Proxy | Prxy | 0..1 | 0..1 | Alternative account identification Must not be used. |
| Credit Transfer Transaction Information +Ultimate Creditor | UltmtCdtr | 0..1 | 0..1 | Ultimate Creditor |

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|---|-----------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Ultimate Creditor ++Name | Nm | 0..1 | 0..1 | Name Must be present if <UltmtCdtr> was used. |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address | PstlAdr | 0..1 | 0..1 | Postal Address For use of sub-elements see chapter 3.6 "Use of Address Information". |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification | Id | 0..1 | 0..1 | Identification Must not be used. |
| Credit Transfer Transaction Information +Ultimate Creditor ++Country Of Residence | CtryOfRes | 0..1 | 0..1 | Country Of Residence Must not be used. |
| Credit Transfer Transaction Information +Instruction For Creditor Agent | InstrForCdtrAgt | 0..n | 0..2 | Instruction For Creditor Agent Must not be used. |
| Credit Transfer Transaction Information +Instruction For Next Agent | InstrForNxtAgt | 0..n | 0..n | Processing Instruction Must not be used. |
| Credit Transfer Transaction Information +Purpose | Purp | 0..1 | 0..1 | Transaction Purpose May be used to provide additional information about the purpose of the transaction. |
| Credit Transfer Transaction Information +Purpose ++Code | Cd {Or | 1..1 | 1..1 | Transaction Purpose (code) |
| Credit Transfer Transaction Information +Purpose ++Proprietary | Prtry Or} | 1..1 | 1..1 | Transaction Purpose (proprietary) Must not be used. |

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|---|------------|-------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Regulatory Reporting | RgltryRptg | 0..10 | 0..10 | Regulatory Reporting Must not be used. |
| Credit Transfer Transaction Information +Related Remittance Information | RltdRmtInf | 0..10 | 0..1 | Related Remittance Information Must not be used. |
| Credit Transfer Transaction Information +Remittance Information | RmtInf | 0..1 | 0..1 | Remittance Information This information must be forwarded to the creditor and may be present in either unstructured (<Ustrd>) or structured (<Strd>) format. Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. |
| Credit Transfer Transaction Information +Remittance Information ++Unstructured | Ustrd | 0..n | 0..1 | Remittance Information Unstructured May only be used if no structured information is present. |
| Credit Transfer Transaction Information +Remittance Information ++Structured | Strd | 0..n | 0..n | Remittance Information Structured Only one occurrence is allowed. May only be used if no unstructured information is present. Must be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information | RfrdDocInf | 0..n | 0..n | Referred Document Information Must not be used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount | RfrdDocAmt | 0..1 | 0..1 | Referred Document Amount Must not be used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information | CdtrRefInf | 0..1 | 0..1 | Creditor Reference Information Must be present if <RmtInf><Strd> was used. |

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|---|----------------------------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type | Tp | 0..1 | 0..1 | Reference Type Must be present if <RmtInf><Strd> was used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary | CdOrPrtry | 1..1 | 1..1 | |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code | Cd {Or | 1..1 | 1..1 | Reference Type (code) Must not be present if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. Only value SCOR is permitted. This code is used to specify a structured customer reference for the creditor. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary | Prtry Or} | 1..1 | 1..1 | Reference Type (proprietary) Must be used if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. Only value QRR is permitted. This code is used to specify structured details of payment from the QR bill. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|---------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer | Issr | 0..1 | 0..1 | Issuer of the Creditor Reference If value ISO in this element is used in combination with value SCOR in element <Tp><CdOrPrtry><Cd>, the creditor reference in element <Ref> is verified by the SIC IP service against formal requirements according to ISO 11649. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference | Ref | 0..1 | 1..1 | Creditor Reference Must contain a QR reference (code QRR) if a QR-IBAN is used in the <CdtrAcct><Id><IBAN> element. The QR reference must comply with the following requirements: - Mandatory 27-digit numerical value, no spaces permitted. - Must be >0. - Check digit in the last position according to Modulo 10, recursive. If value SCOR is used in the element <Tp><CdOrPrtry><Cd> to specify a structured customer reference for the creditor, an ISO Creditor Reference according to ISO 11649 may be used. This reference must contain the value RF in pos. 1-2 and a correct check digit pair in pos. 3-4 and the total length must not exceed 25 characters. It is advised to not left-pad the reference with zeros. If value ISO is used in the element <Tp><Issr> in addition to the value SCOR, the reference is verified by the SIC IP service against formal requirements according to ISO 11649. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer | Invcr | 0..1 | 0..1 | Invoicer Must not be used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee | Invcee | 0..1 | 0..1 | Invoicee Must not be used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance | TaxRmt | 0..1 | 0..1 | Information for tax-related purposes Must not be used. |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|--|-------------|------|--|--|
| Message Item | XML Tag | Mult | Mult | Definition |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance | GrnshmtRmt | 0..1 | 0..1 | Information for garnishment-related purposes Must not be used. |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information | AddtlRmtInf | 0..3 | 0..3 | Additional Remittance Information Can be used for additional unstructured information when using a structured reference. |

Table 10: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)