Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Returns (pacs.004)

Version 2.1, valid from November 2023

Change history

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

Version	Date	Description of the change	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)	3.12
		Element *.../TxInf/SttlmTmIndctn* and sub-element *.../CdtDtTm*: Clarification within the element definitions that content refers to the return and not the underlying customer payment	4.3
		Element *.../TxInf/RtrRsnInf/AddtlInf*: Definition of second occurrence corrected and precised (alignment with definition pacs.002 EXC002, contains clearing day of settlement of the return)	4.3
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.004.001.09.ch.02.xsd (Details according to separate document "Overview and Change Log for the XML schemas")	1.4
		New sub-chapter structure in chapter "Naming of the parties in an IP return" (clarification)	3.3.1, 3.3.2
1.0	28.02.2022	First edition (stable working version)	All

Table 1: Change history

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If you detect any errors in this document or have any ideas or suggestions for improvements, we would be extremely grateful if you would notify these by e-mail to **operations.sic@six-group.com**.

Table of contents

Table of tables

Table of figures

1   Introduction

1.1   Overview of the documentation structure

The Instant Payments Implementation Guidelines (IG) consist of several module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.004" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the SIC IP service in the ISO 20022 message standard.

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.004" for the start of the SIC IP service as of November 2023.

1.2   Target audience

The "Instant Payments 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.004" 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.004.001.09.ch.02.xsd***

It should preferably be opened using specialized XML software.

1.5   Reference documents

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

2 ISO definitions

The "Payment Return" message (pacs.004) is sent from the creditor agent (the instructed participant of the original payment) to the SIC IP service and from the SIC IP service to the debtor agent (the instructing participant of the original payment) in order to arrange the IP return of an IP customer payment that has been previously received. It is used on the basis of the ISO 20022 XML schema "pacs.004.001.09".
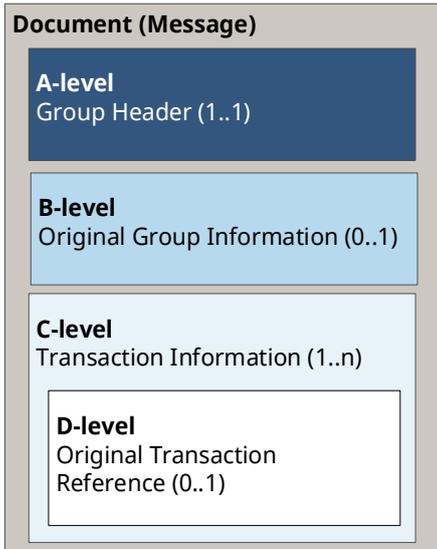
The "pacs.004" message is essentially structured as follows:

- **A-level**: Message level, "*Group Header*" element.
  This block must occur exactly once.

- **B-level**: Group information level, "*Original Group Information*" element.
  This block is not used in the SIC IP service.

- **C-level**: Return or transaction level, "*Transaction Information*" element.
  This block must occur at least once and can occur n times in the ISO definition.
  This block is only permitted once in the SIC IP service.

- **D-level**: Original payment level, "*Original Transaction Reference*" element.
  This block is optional in the ISO definition. This block is not used in the SIC IP service.

Figure 1: Basic message structure of the "pacs.004" message

3 Business specifications

3.1 Use cases

The "Payment Return" message is used in the following use case in the SIC IP service:

Use case	Input/Output	ISO 20022
IP return	I/O	pacs.004

Table 2:   Use case for the "pacs.004" message

3.2 Payment return types

The following payment return type is provided for:

Payment type	Code value
IP return	IPCRTN

Table 3:   Payment return type and its code value in the "pacs.004" message

To ensure that specific payment types can be defined and validated correctly, the corresponding code values are provided in the *.../TxInf/ClrSysRef* element for identification purposes.
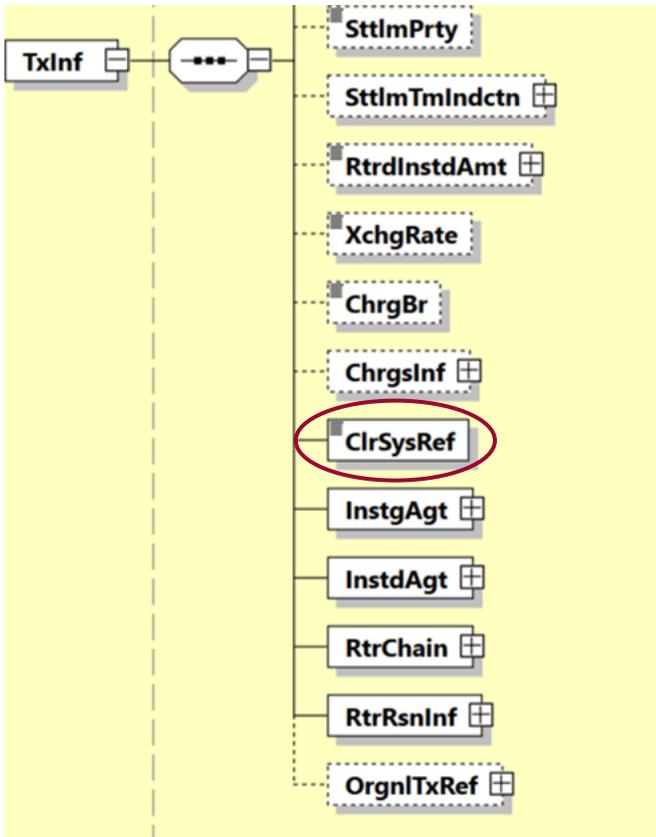
Figure 2:   Entering the payment return type in the "pacs.004" message

3.3   Naming of the parties in an IP return

An IP return involves several parties as described below.

Name		Comment	ISO 20022
Ultimate Debtor			Ultimate Debtor
Debtor		Is a customer of the debtor's financial institution or its instructing participant	Debtor
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 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		Is a customer of the creditor's financial institution or its instructed participant	Creditor
Ultimate Creditor			Ultimate Creditor

Table 4:   Names of the parties involved in IP returns

3.3.1 Parties of the payment return route (Return Chain)

General notes on the routing of the payment return within <RtrChain>

- Within the mandatory element "*Return Chain*", the roles of the various parties change compared to the original payment, as this element contains information about the IP return. The correct application of these elements (especially in relation to the type and content of the original payment) is entirely the responsibility of the system participants and is not validated by the SIC IP service.

- Within the "*Return Chain*", the "*Debtor*"/"*Creditor*" elements are mandatory and the "*Ultimate Debtor*"/"*Ultimate Creditor*" elements are optional.

Debtor / Creditor

- The "*Debtor*"/"*Creditor*" elements are mandatory within the "*Return Chain*" elements and can only be of type "*Party*".

3.3.2 Instructing Participant / Instructed Participant

- The "*Instructing Agent*" is a compulsory field (mandatory, input/output) and simultaneously performs the roles of system participant, sender and debtor's institution in the IP return.

- In addition, the "*Instructing Agent*" is used together with the "*Return 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. In addition, the "*Instructed Agent*" also assumes the role of the institution of the creditor of the IP return.

- The two elements "*Instructing Agent*"/"*Instructed Agent*" are only used at the *<TxInf>* level; entering them at *<GrpHdr>* level is not supported.

- The information that is delivered in the input under "*Instructed 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 given in the output under the *.../InstdAgt/FinInstnId/Othr/Id* sub-element of the "*Instructed Agent*".

3.4 Identification of financial institutions (Agents)

All the necessary information is provided at the element level in chapter 4 "Technical specifications".

3.5 Identification of other parties (Parties)

All the necessary information is provided at the element level in chapter 4 "Technical specifications".

3.6   Use of address information

The following address elements can usually be used in the "*Postal Address*" element:
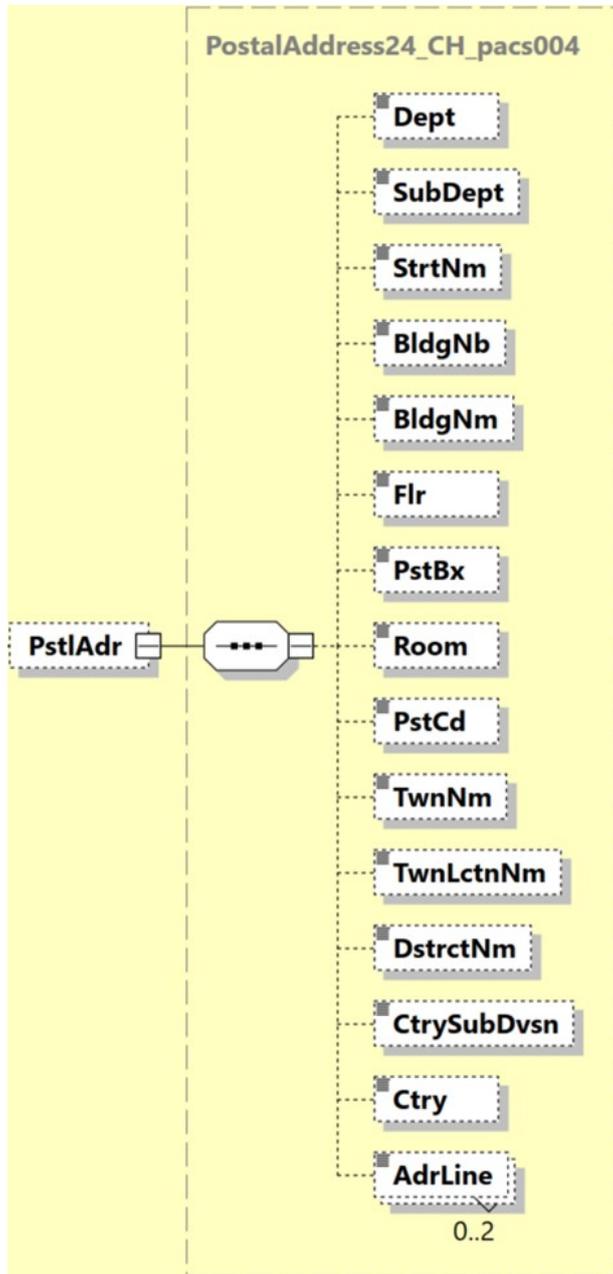
Figure 3:   Address information (Postal Address)

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/institutes involved can either be structured (see chapter 3.6.1) or unstructured (see chapter 3.6.2) within the "*Postal Address*" element.

3.6.1 "Structured" variant

- The "*Town Name*" and "*Country*" elements 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 "*Address Line*" element must be provided; a maximum of two lines are permitted.

- The "*Country*" element may be optionally delivered in addition.

3.7   Use of account information

No account information is supported for an IP return. To book an IP return, the account information of the debtor and/or creditor must be derived from the original payment, which can be identified in the IP return via corresponding references (see chapter 3.9 "References of the original payment").

3.8   Use of references in the IP return

The references described below are mainly mandatory in the IP return message.

3.8.1   Message reference

"Message Identification" (A-level)

The message identification is a unique "technical" reference of the message. This reference is assigned by the instructing participant when the messages are 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 (known as "technical" duplicate checking).
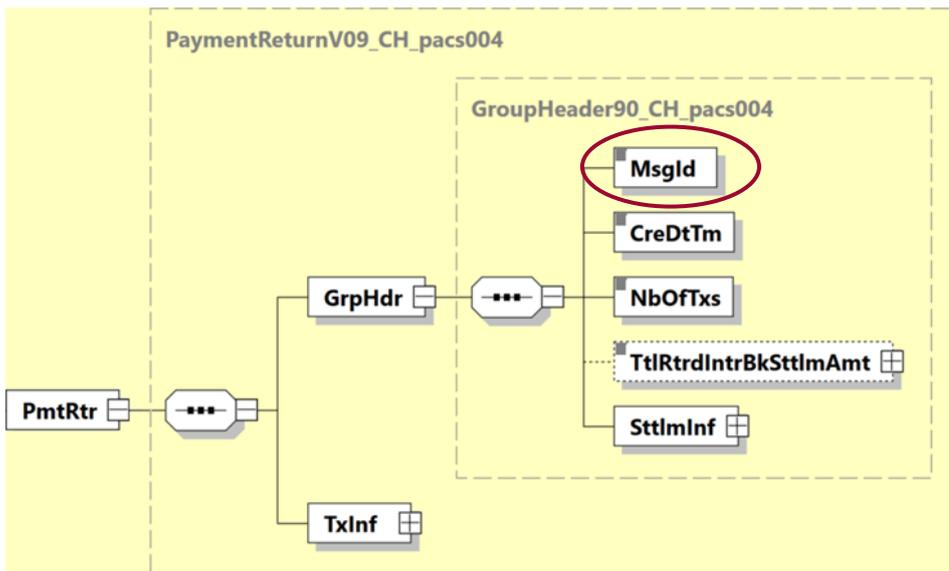
Figure 4:   Message Identification

3.8.2   Transaction reference

"Return Identification" (C-level)

The return identification is the unique reference for a payment return. This reference is assigned by the instructing participant when the transaction is being set up and is forwarded unchanged by the SIC IP service to the instructed participant. The return reference is also sent in the receipt to the instructing participant. The return reference is used for "operational" duplicate checking at the transaction level.
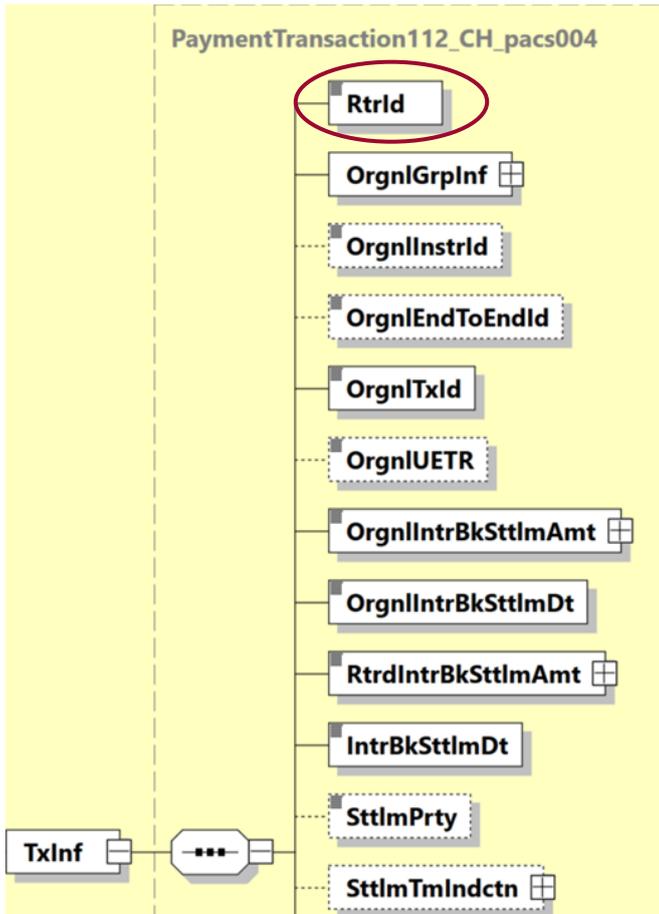
Figure 5:   Return Identification

3.9   References of the original payment

At the transaction level (C-level) of the payment return message, the references from the original payment are used as described below.
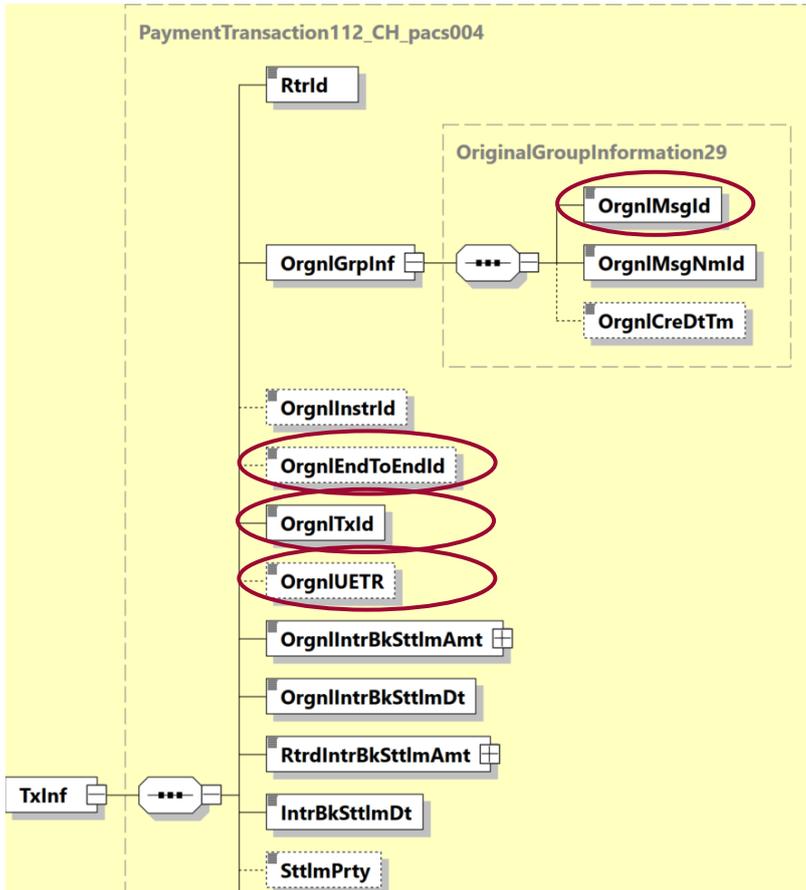
Figure 6:   References of the original payment

3.9.1 "Original Message Identification"

The message identification of the original payment is mandatory and must be transmitted in the *<OrgnlMsgId>* element.

3.9.2 "Original Transaction Identification"

The transaction reference of the original payment is mandatory and must be transmitted in the *<OrgnlTxId>* element.

3.9.3 "Original UETR"

If a UETR was present in the original payment, it must be specified in the payment return (not checked by the SIC IP service). The UETR is transmitted in the *<OrgnlUETR>* element.

3.9.4 "Original End To End Identification"

A debtor reference supplied in the original payment can optionally be transmitted in the *<OrgnlEndToEndId>* element.

3.10   "Reference of the IP Return Request"

The reference of the IP return request must be provided in the *.../RtrRsnInf/AddtlInf* element.
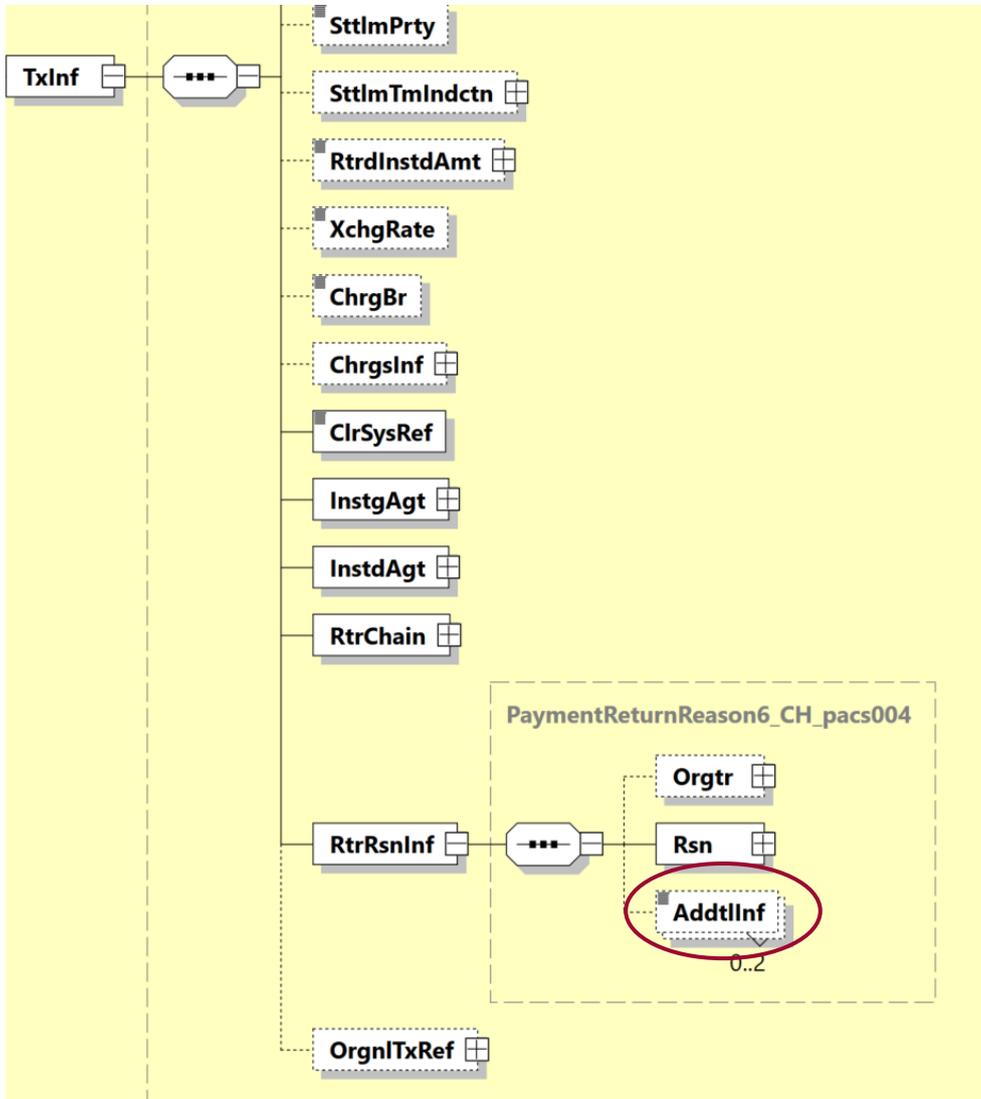
Figure 7:   *Entering the reference of the IP return request*

3.11   Further information content of the original payment

Further information about the original payment is provided exclusively on the transaction level (C-level) for IP returns:
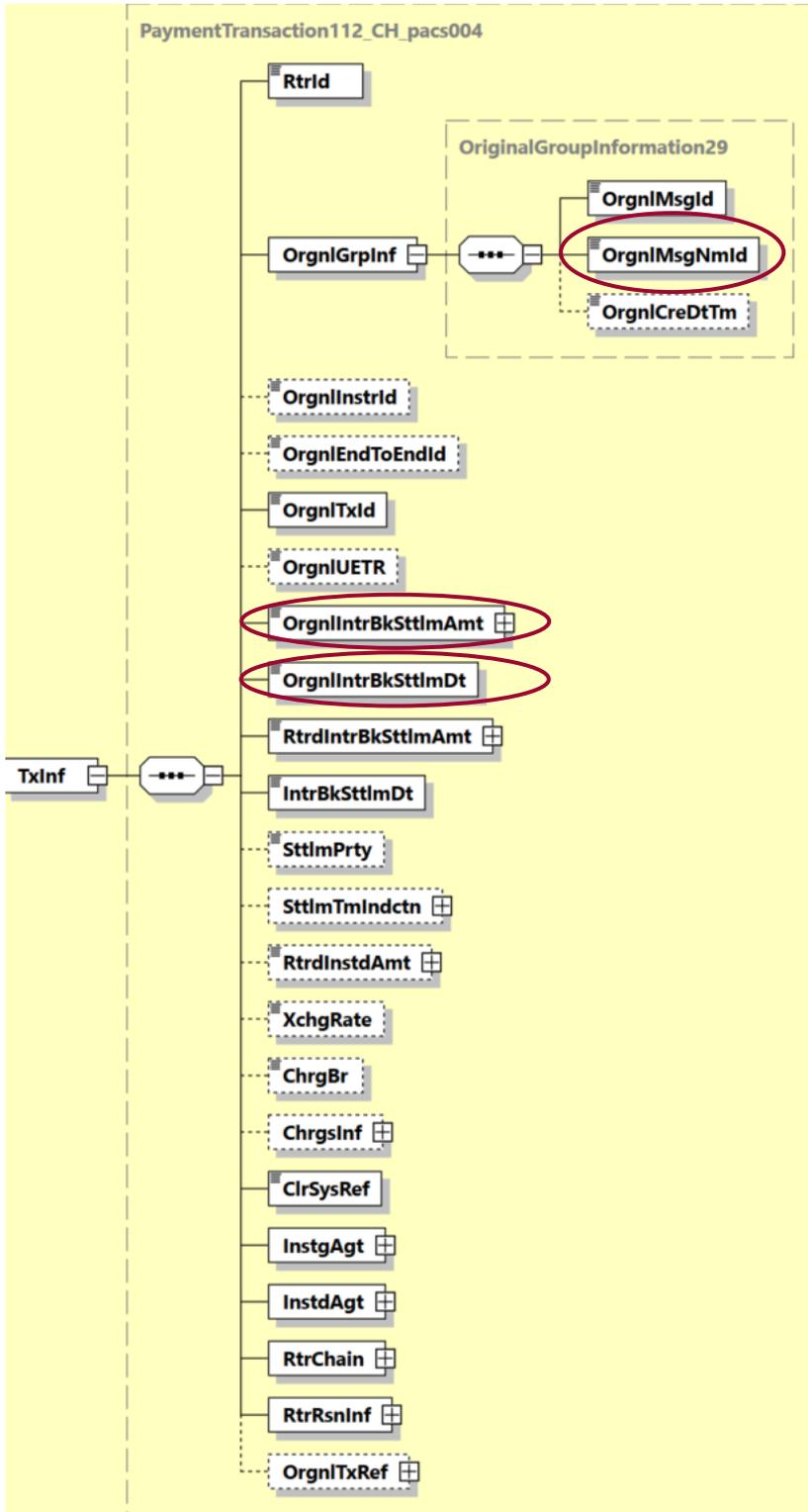
Figure 8:   *Elements for further information about the original payment*

3.11.1 "Original Message Name Identification"

The message type of the original payment must be specified and is transmitted in the *<OrgnlMsgNmId>* element at the transaction level.

3.11.2 "Original Interbank Settlement Amount"

The settlement amount of the original payment must be specified and is transmitted in the *<OrgnlIntrBkSttlmAmt>* element at the transaction level.

3.11.3 "Original Interbank Settlement Date"

The requested value date of the original payment must be specified and is transmitted in the *<OrgnlIntrBkSttlmDt>* element at the transaction level.

3.12 Further business-related definitions

Information about the ISO 20022 Implementation Guidelines of the SIC RTGS service 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 per SIC Platform Release 4.10 on 17 November 2023.

4 Technical specifications

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:
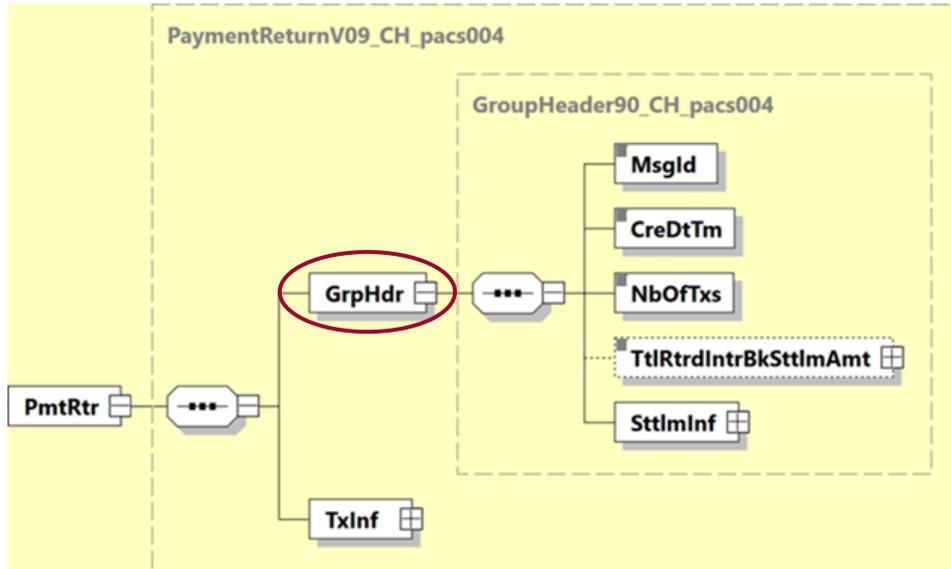
Figure 9:   Group Header (GrpHdr)

The following table specifies all the elements of the "*Group Header*" block of the "pacs.004" 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 +Payment Return V09	PmtRtr	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	NbOfTxs	1..1	1..1	**Number of Transactions** The entry for the number of transactions must be "1".
Group Header +Total Returned Interbank Settlement Amount	TtlRtrdIntrBkSttlmAmt	0..1	0..1	**Total Returned Settlement Amount** If present, this amount must be the same as the returned settlement amount in the <RtrdIntrBkSttlmAmt> 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** 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.
Group Header +Settlement Information ++Clearing System	ClrSys	0..1	1..1	**Clearing System** Must be used to identify the clearing system.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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 6: Group Header (GrpHdr, A-level)

4.2   Original Group Information (OrgnlGrpInf, B-level)

The group information level "*Original Group Information*" block is not used by the SIC IP service.

4.3   Transaction Information (TxInf, C-level)

The "*Transaction Information*" block (C-level of the message) contains the following information about the IP return or the original transaction:
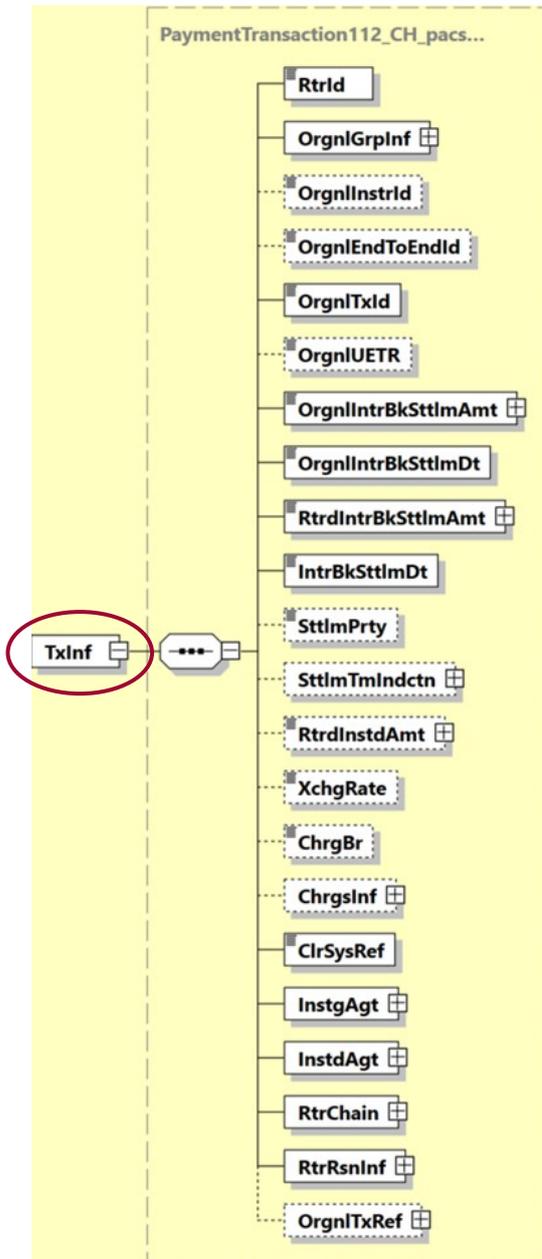
Figure 10:   Transaction Information (TxInf)

The following table specifies all the elements of the "*Transaction Information*" block of the "pacs.004" 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
Transaction Information	TxInf	0..n	1..1	
Transaction Information +Return Identification	RtrId	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 include 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 detected at either message level or transaction level.
Transaction Information +Original Group Information	OrgnlGrpInf	0..1	1..1	**Original Group Information**
Transaction Information +Original Group Information ++Original Message Identification	OrgnlMsgId	1..1	1..1	**Original Message Identification**
Transaction Information +Original Group Information ++Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	**Original Message Name Identification** The first 8 digits of the message type must mandatory be sent. The following values are permitted (will be validated by the SIC IP service): • pacs.008 Additional digits to indicate the complete message version (e.g. "pacs.008.001.08") are permitted but will not be validated by the SIC IP service.
Transaction Information +Original Group Information ++Original Creation Date Time	OrgnlCreDtTm	0..1	0..1	**Original Creation Date Time**
Transaction Information +Original Instruction Identification	OrgnlInstrId	0..1	0..1	**Original Additional Transaction Identification** Must not be used.
Transaction Information +Original End To End Identification	OrgnlEndToEndId	0..1	0..1	**Original Debtor Reference**
Transaction Information +Original Transaction Identification	OrgnlTxId	0..1	1..1	**Original Transaction Identification**
Transaction Information +Original UETR	OrgnlUETR	0..1	0..1	**Original Unique End-to-end Transaction Reference** This identification contains a Universally Unique Identifier (UUID) according to RFC 4122 version 4. If the UETR was present in the original payment, it must be indicated in the return (not checked by the SIC IP service). The UETR is only checked by the SIC IP service against the schema definition according to ISO 20022.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Original Interbank Settlement Amount	OrgnlIntrBkSttlmAmt	0..1	1..1	**Original Settlement Amount** Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			**Currency Code** The currency code must be CHF.
Transaction Information +Original Interbank Settlement Date	OrgnlIntrBkSttlmDt	0..1	1..1	**Original Interbank Settlement Date**
Transaction Information +Returned Interbank Settlement Amount	RtrdIntrBkSttlmAmt	1..1	1..1	**Returned Settlement Amount** Must contain no more than 13 digits (excl. decimal separators), including a maximum of 2 fractional digits. Amount must be >0, the maximum accepted amount is 99,999,999,999.99.
	@ Ccy			**Currency Code** The currency code must be CHF.
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.
Transaction Information +Settlement Priority	SttlmPrty	0..1	0..1	**Settlement Priority** Must not be used.
Transaction Information +Settlement Time Indication	SttlmTmIndctn	0..1	0..1	**Settlement Indication** Used in messages from the SIC IP service to the instructed participant to state the effective settlement date time when the return payment was settled on the SIC IP settlement account. Message from participant to SIC IP service: Must not be used.
Transaction Information +Settlement Time Indication ++Debit Date Time	DbtDtTm	0..1	0..1	**Earliest Settlement Time** Must not be used.
Transaction Information +Settlement Time Indication ++Credit Date Time	CdtDtTm	0..1	0..1	**Credit Date Time** Only used in messages from the SIC IP service to the instructed participant. Contains settlement date time of the return payment (calendar date / time). Always Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) is used.
Transaction Information +Returned Instructed Amount	RtrdInstdAmt	0..1	0..1	**Returned Instructed Amount** Must be provided in the case of "Return with Currency Conversion" with indication of the foreign currency amount booked with the creditor of the original payment (not verified by the SIC IP service).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
	@ Ccy			**Currency Code** The currency code must not be identical to that of <RtrdIntrBkSttlmAmt>.
Transaction Information +Exchange Rate	XchgRate	0..1	0..1	**Exchange Rate** Must be provided in the case of "Return with Currency Conversion" with indication of the conversion rate applied (not verified by the SIC IP service).
Transaction Information +Charge Bearer	ChrgBr	0..1	0..1	**Charge Bearer** Must not be used.
Transaction Information +Charges Information	ChrgsInf	0..n	0..1	**Charges Information** Must not be used.
Transaction Information +Clearing System Reference	ClrSysRef	0..1	1..1	**Return Type** Must be used for entering system-specific codes for identification of the payment return type. The following codes for payment return types are available: IPCRTN = IP return
Transaction Information +Instructing Agent	InstgAgt	0..1	1..1	**Instructing Participant** Must be used. Is used together with <MsgId> / <RtrId> 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.
Transaction Information +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	**Financial Institution Identification**
Transaction Information +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	**Identification of Instructing Participant (BIC)** Must not be used.
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
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.
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)).
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.
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.
Transaction Information +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1	**Financial Institution Identification**
Transaction Information +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	0..1	**Identification of Instructed Participant (BIC)** Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
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.
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.
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)).
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.
Transaction Information +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1	
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.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Chain	RtrChain	0..1	1..1	**Return Chain** Must be used to indicate the parties involved in the return chain. In this element the role of the various parties changes compared to the original payment, as this is information about the return payment.
Transaction Information +Return Chain ++Ultimate Debtor	UltmtDbtr	0..1	0..1	**Ultimate Debtor**
Transaction Information +Return Chain ++Ultimate Debtor +++Party	Pty	1..1	1..1	**Identification of a person or an organisation**
Transaction Information +Return Chain ++Ultimate Debtor +++Party ++++Name	Nm	0..1	0..1	**Name** Must be present if <UltmtDbtr> was used.
Transaction Information +Return Chain ++Ultimate Debtor +++Party ++++Postal Address	PstlAdr	0..1	0..1	**Postal Address** For use of sub-elements see chapter 3.6 "Use of Address Information".
Transaction Information +Return Chain ++Ultimate Debtor +++Party ++++Identification	Id	0..1	0..1	**Identification** Must not be used.
Transaction Information +Return Chain ++Ultimate Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	0..1	**Country Of Residence** Must not be used.
Transaction Information +Return Chain ++Debtor	Dbtr	1..1	1..1	**Debtor** Is a customer of the instructing participant.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Return Chain ++Debtor +++Party	Pty {Or	1..1	1..1	**Identification of a person or an organisation** Must be used.
Transaction Information +Return Chain ++Debtor +++Party ++++Name	Nm	0..1	0..1	**Name** Must be used.
Transaction Information +Return Chain ++Debtor +++Party ++++Postal Address	PstlAdr	0..1	0..1	**Postal Address** For use of sub-elements see chapter 3.6 "Use of Address Information".
Transaction Information +Return Chain ++Debtor +++Party ++++Identification	Id	0..1	0..1	**Identification** Must not be used.
Transaction Information +Return Chain ++Debtor +++Party ++++Country Of Residence	CtryOfRes	0..1	0..1	**Country Of Residence** Must not be used.
Transaction Information +Return Chain ++Debtor +++Agent	Agt Or}	1..1	1..1	**Identification of a financial institution** Must not be used.
Transaction Information +Return Chain ++Initiating Party	InitgPty	0..1	0..1	**Initiating Party** Must not be used.
Transaction Information +Return Chain ++Debtor Agent	DbtrAgt	0..1	0..1	**Debtor Agent** Must not be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Chain ++Previous Instructing Agent 1	PrvsInstgAgt1	0..1	0..1	**Previous Instructing Agent 1** Must not be used.
Transaction Information +Return Chain ++Previous Instructing Agent 2	PrvsInstgAgt2	0..1	0..1	**Previous Instructing Agent 2** Must not be used.
Transaction Information +Return Chain ++Previous Instructing Agent 3	PrvsInstgAgt3	0..1	0..1	**Previous Instructing Agent 3** Must not be used.
Transaction Information +Return Chain ++Intermediary Agent 1	IntrmyAgt1	0..1	0..1	**Intermediary Agent 1** Must not be used.
Transaction Information +Return Chain ++Intermediary Agent 2	IntrmyAgt2	0..1	0..1	**Intermediary Agent 2** Must not be used.
Transaction Information +Return Chain ++Intermediary Agent 3	IntrmyAgt3	0..1	0..1	**Intermediary Agent 3** Must not be used.
Transaction Information +Return Chain ++Creditor Agent	CdtrAgt	0..1	0..1	**Creditor Agent** Must not be used.
Transaction Information +Return Chain ++Creditor	Cdtr	1..1	1..1	**Creditor** Is a customer of the instructed participant.
Transaction Information +Return Chain ++Creditor +++Party	Pty {Or	1..1	1..1	**Identification of a person or an organisation** Must be used.
Transaction Information +Return Chain ++Creditor +++Party ++++Name	Nm	0..1	0..1	**Name** Must be used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Chain ++Creditor +++Party ++++Postal Address	PstlAdr	0..1	0..1	**Postal Address** For use of sub-elements see chapter 3.6 "Use of Address Information".
Transaction Information +Return Chain ++Creditor +++Party ++++Identification	Id	0..1	0..1	**Identification** Must not be used.
Transaction Information +Return Chain ++Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	0..1	**Country Of Residence** Must not be used.
Transaction Information +Return Chain ++Creditor +++Agent	Agt Or}	1..1	1..1	**Identification of a financial institution** Must not be used.
Transaction Information +Return Chain ++Ultimate Creditor	UltmtCdtr	0..1	0..1	**Ultimate Creditor**
Transaction Information +Return Chain ++Ultimate Creditor +++Party	Pty	1..1	1..1	**Identification of a person or an organisation**
Transaction Information +Return Chain ++Ultimate Creditor +++Party ++++Name	Nm	0..1	0..1	**Name** Must be present if <UltmtCdtr> was used.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Chain ++Ultimate Creditor +++Party ++++Postal Address	PstlAdr	0..1	0..1	**Postal Address** For use of sub-elements see chapter 3.6 "Use of Address Information".
Transaction Information +Return Chain ++Ultimate Creditor +++Party ++++Identification	Id	0..1	0..1	**Identification** Must not be used.
Transaction Information +Return Chain ++Ultimate Creditor +++Party ++++Country Of Residence	CtryOfRes	0..1	0..1	**Country Of Residence** Must not be used.
Transaction Information +Return Reason Information	RtrRsnInf	0..n	1..1	**Return Reason Information**
Transaction Information +Return Reason Information ++Originator	Orgtr	0..1	0..1	**Return Originator** Element <Orgtr> may optionally be used for use case "IP return" as follows: <Id><OrgId><Othr> for financial institutions <Nm> for non-financial institutions Correct usage is the responsibility of the initiating participant and is not verified by the SIC IP service.
Transaction Information +Return Reason Information ++Originator +++Name	Nm	0..1	0..1	**Name** To be used in case of non-financial institution (not verified by the SIC IP service). Must not be used together with <Id><OrgId><Othr>.
Transaction Information +Return Reason Information ++Originator +++Postal Address	PstlAdr	0..1	0..1	**Postal Address** Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification	Id	0..1	0..1	**Identification** To be used in case of financial institution (not verified by the SIC IP service). Must not be used together with <Nm>.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification	OrgId {Or	1..1	1..1	**Organisation Identification** Must be present if <Id> was used. Only <Othr> permitted.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Any BIC	AnyBIC	0..1	0..1	**Any BIC (Business Identifier Code)** Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++LEI	LEI	0..1	0..1	**LEI (Legal Entity Identification)** Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other	Othr	0..n	0..2	**Other Organisation Identification** Only one occurrence is allowed. Must be present if <OrgId> was used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Identification	Id	1..1	1..1	**Identification (of an organisation)** It is recommended to use SIC IID (not verified by the SIC IP service).

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	**XML Tag**	**Mult**	**Mult**	**Definition**
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	0..1	Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Organisation Identification +++++Other ++++++Issuer	Issr	0..1	0..1	Must not be used.
Transaction Information +Return Reason Information ++Originator +++Identification ++++Private Identification	PrvtId Or}	1..1	1..1	**Private Identification** Must not be used.
Transaction Information +Return Reason Information ++Originator +++Country Of Residence	CtryOfRes	0..1	0..1	**Country Of Residence** Must not be used.
Transaction Information +Return Reason Information ++Reason	Rsn	0..1	1..1	**Return Reason** In the SIC IP service, the "IP return" use case can only be used as a positive response to the "IP return request" use case. For this reason, only the code FOCR can be used as the return reason and it is also mandatory to supply the reference of the IP return request.
Transaction Information +Return Reason Information ++Reason +++Code	Cd	1..1	1..1	**Return Reason (code)** Only code FOCR allowed.

ISO 20022 Standard			Swiss ISO 20022 Payments Standard for Instant Payments	
Message Item	XML Tag	Mult	Mult	Definition
Transaction Information +Return Reason Information ++Additional Information	AddtlInf	0..n	0..2	**Additional Details/Reference of the Return Request** Message from instructing participant to SIC IP service: Must be used. This element cannot be used more than once. Contains reference of IP return request (element <CxlId> from message camt. 056, not verified by SIC IP service, will be forwarded unchanged to the instructed participant). Message from SIC IP service to the instructed participant: A second occurrence of the element <AddltInf> is added containing the clearing day on which the return payment has been settled. The clearing day is determined based on the settlement time of the return payment in the SIC IP service. This occurrence is identified with the code /SETT/ before the date (in the ISODate format).
Original Transaction Reference	OrgnlTxRef	0..1	0..1	**Original Transaction Reference** Must not be used.

Table 7: Transaction Information (TxInf, C-level)