



Instant Payments Implementation Guidelines for ISO 20022 Interbank Messages

SIC IP Service

IP Liquidity Distribution System Manager (pacs.009)

Version 1.1, valid from November 2023

Revision history

All the changes carried out in this handbook 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 | Description of the change | Chapter |
|---------|------------|---|---------|
| 1.1 | 31.03.2023 | Update, valid from November 2023 | |
| | | New CH schema version pacs.009.001.08.ch.03.xsd (alignment with SIC RTGS service without functional impact on SIC IP service, details according to separate document "Overview and Change Log for the XML schemas") | 1.4 |
| | | Chapter "Further business-related definitions": Updated reference to SIC platform release 4.10 (previously: release 4.9) | 3.7 |
| 1.0 | 20.10.2022 | First edition | All |

Table 1: Revision history

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General notes

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

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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.009" – 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.009" for the start of the SIC IP service as of November 2023.

1.2 Target audience

This Implementation Guideline is intended for use exclusively by the System Manager 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.009" 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.009.001.08.ch.03.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 "Financial Institution Credit Transfer" message (pacs.009) is used by the System Manager in the SIC IP service to add liquidity to or skim liquidity from a participant's SIC IP settlement account. This service-internal liquidity distribution, which is only available to the System Manager, is always debited from or credited to the SIC IP transit account of the System Manager. It is used on the basis of the ISO 20022 XML schema "pacs.009.001.08".



The "pacs.009" 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.
- **C-level:** Customer payment level, "*Underlying Customer Credit Transfer*" element. This block is not used in the SIC IP service.

Figure 1: Basic message structure of the "pacs.009" message

3 Business specifications

3.1 Use cases

The "Financial Institution Credit Transfer" message is used in the SIC IP service by the System Manager in the following use case:

| Use case | Input/Output | ISO 20022 |
|--|--------------|-----------|
| IP liquidity distribution system manager | I | pacs.009 |

Table 2: Use case for liquidity distribution using the "pacs.009" message

Notes:

- For the use case "IP liquidity distribution system manager", the message must be submitted by the System Manager in the SIC IP service. The System Manager receives an "IP execution confirmation" (pacs.002) in the SIC IP service after execution of the liquidity distribution. The pacs.009 message is not delivered after the settlement has been executed.
- There is no message flow to the holder of the participant's SIC IP settlement account involved in this use case.

3.2 Payment types

The following payment types are available:

| Payment type | Code value |
|--|------------|
| IP liquidity distribution to IP settlement account | IPLQDT |
| IP liquidity distribution from IP settlement account | IPLQDF |

Table 3: List of payment types for liquidity distribution and their code values in the "pacs.009" 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.

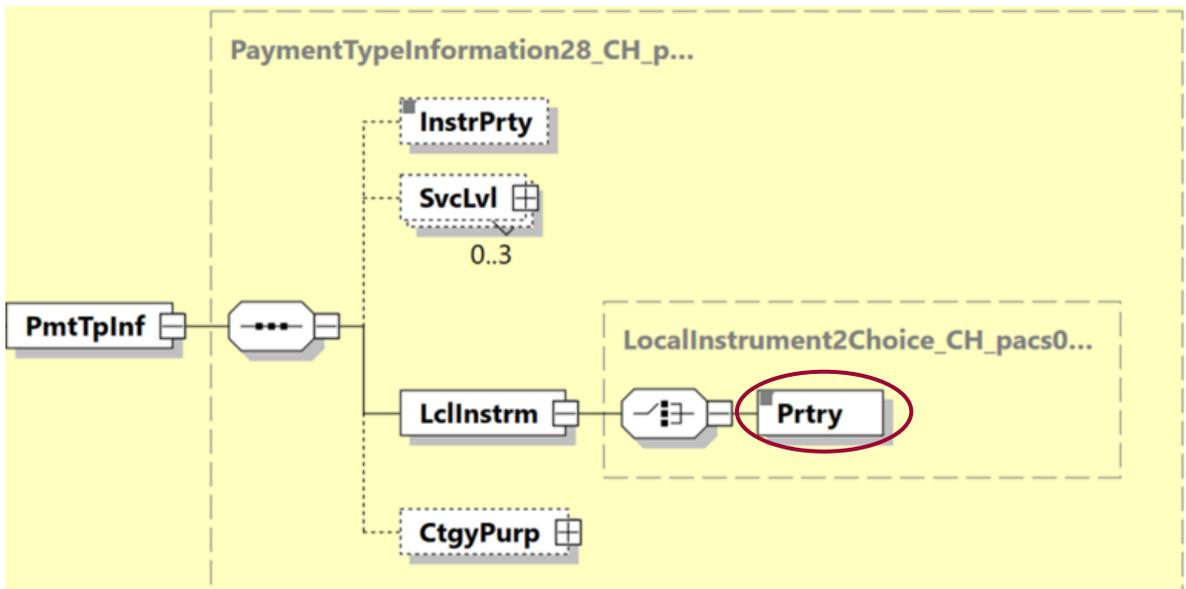


Figure 2: Specifying the payment type in the "pacs.009" message

Notes:

- For the payment type "IP liquidity distribution to IP settlement account", the System Manager's SIC IP transit account will be debited, and the participant's IP settlement account will be credited.
- For the payment type "IP liquidity distribution from IP settlement account", the participant's IP settlement account will be debited, and the System Manager's SIC IP transit account will be credited.

3.3 Naming of the parties in an IP liquidity distribution

The parties involved in IP liquidity distributions are named as follows:

| Name | Comment | ISO 20022 |
|-------------------------|---|----------------------------------|
| Debtor | The instructing institution (must be identical to the instructing participant) | Debtor |
| Instructing Participant | The instructing participant has a settlement account in the SIC IP service which is debited | Instructing Agent [Member ID] |
| Instructed Participant | The instructed participant has a settlement account in the SIC IP service which is credited | Instructed Agent [Member ID] |
| Creditor | The instructed institution (must be identical to the instructed participant) | Creditor |

Table 4: Names of the parties involved in liquidity distributions

Notes on the individual parties:

Debtor/Creditor

- The "*Debtor*"/"*Creditor*" elements correspond to the instructing and instructed institution respectively and must always be supplied.
- The instructing participant must be identical to the debtor. This means that all the data in the "*Debtor*" element must have the same content (identical string) as the data in the "*Instructing Agent*" element.
- The instructed participant must be identical to the creditor. This means that all the data in the "*Creditor*" element must have the same content (identical string) as the data in the "*Instructed Agent*" element.

Instructing Participant / Instructed Participant

- The "*Instructing Agent*" element is a compulsory field and is used together with the "*Transaction Identification*" element and the "*Message Identification*" for duplicate checking.
- The "*Instructed Agent*" element must be filled in with the system participant on the creditor side.
- The two elements "*Instructing Agent*"/"*Instructed Agent*" are used at the <CdtTrfTxInf> level; entering them at the <GrpHdr> level is not supported.
- Depending on the payment type, the "*Instructing Agent*" or "*Instructed Agent*" parties must be filled in as follows:
 - IPLQDT: "*Instructing Agent*" contains the identification of the System Manager (which is assigned to the SIC IP transit account), "*Instructed Agent*" contains the identification of the SIC IP participant to be credited.
 - IPLQDF: "*Instructing Agent*" contains the identification of the SIC IP participant to be debited, "*Instructed Agent*" the identification of the System Manager (which is assigned to the SIC IP transit account).

3.4 Identifying financial institutions (Agents)

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

3.5 Use of account information

IP liquidity distributions must be supplied with both the settlement account to be debited and the settlement account to be credited. The account number must be supplied in the form of a proprietary account number (format = 6n) in the .../Id/Othr/Id sub-element.

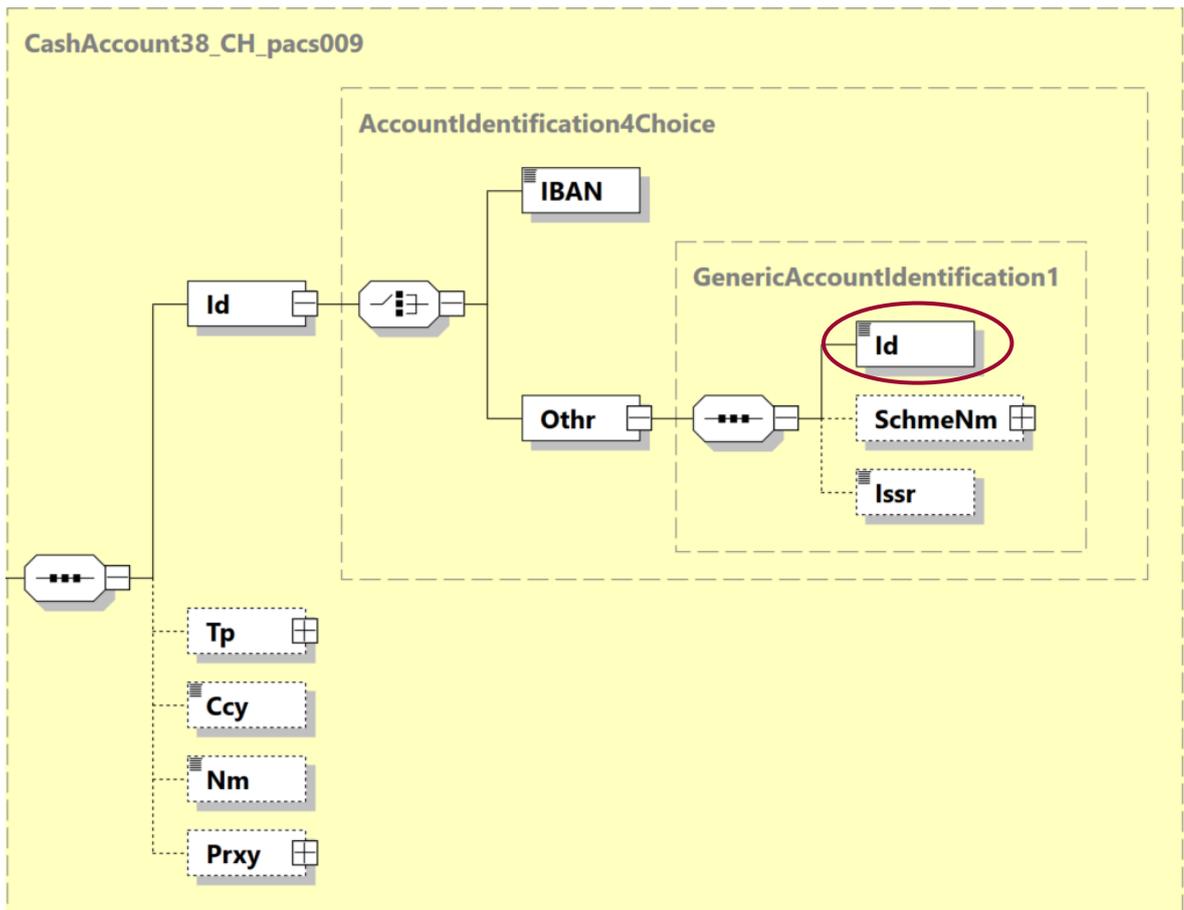


Figure 3: Account identification (Identification)

This rule applies to the account information elements for the following parties:

| Element | Description | IPLQDT | IPLQDF |
|----------------------|---|--|--|
| CdtTrfTxInf/DbtrAcct | Debtor Account (Settlement account to be debited) | IP transit account of the System Manager | IP settlement account of the participant |
| CdtTrfTxInf/CdtrAcct | Creditor Account (Settlement account to be credited) | IP settlement account of the participant | IP transit account of the System Manager |

Table 5: List of the accounts of all parties (use of account information)

3.6 Use of references

3.6.1 Message reference

“Message Identification” (A-level)

The message identification is a "technical", unique reference of the message. This reference is assigned by the instructing participant when the message is created. The `<MsgId>` is used for duplicate checking at the message level ("technical" duplicate checking).

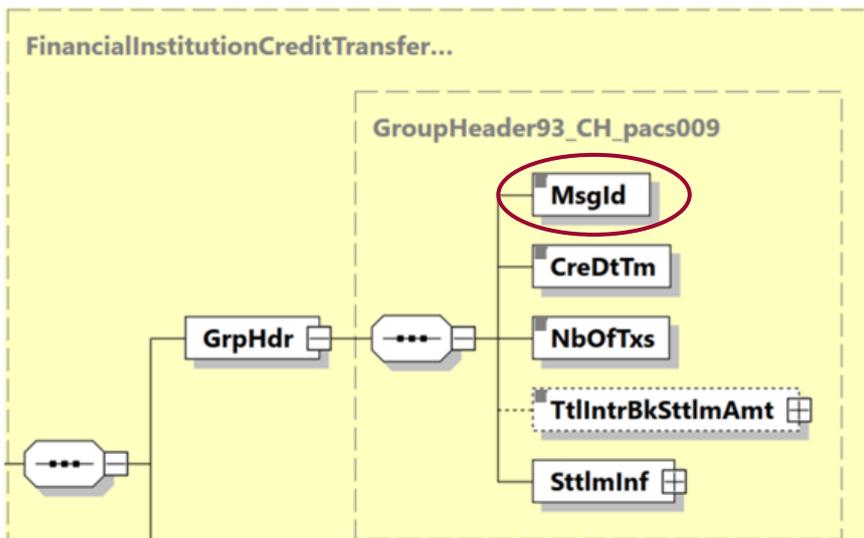


Figure 4: Message Identification

3.6.2 Transaction reference

“Transaction Identification” (B-level)

The transaction identification is the unique reference of a transaction. This reference is assigned by the instructing participant when the transaction is created. The transaction identification is used for the "operational" duplicate checking at the transaction level.

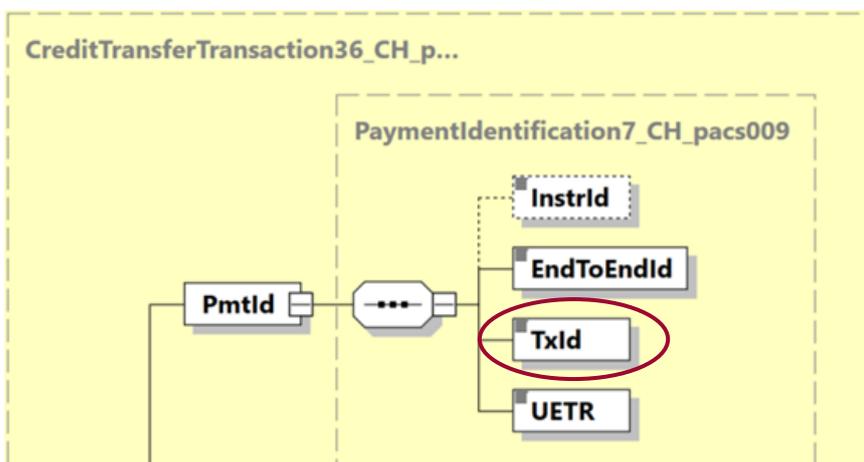


Figure 5: Transaction Identification

3.6.3 Debtor reference

"End to End Identification"

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

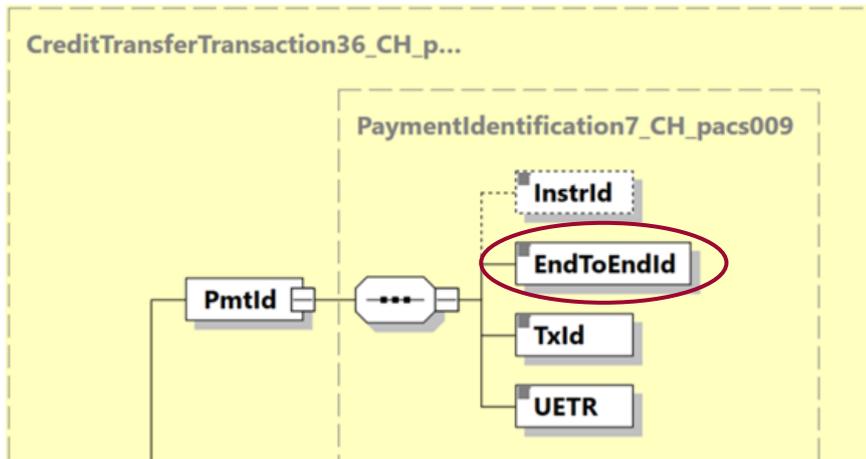


Figure 6: Debtor Reference (End to End Identification)

3.6.4 Unique End-to-end Transaction Reference

«UETR»

The UETR is a globally unique reference created by the System Manager.

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 as per the ISO 20022 schema definition.

3.7 Further business-related definitions

Information on the ISO 20022 Implementation Guidelines for the SIC RTGS Service applicable to SIC/euroSIC, which underlie those of the SIC IP service, are 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 of 17 November 2023.

4 Technical specifications

4.1 Group Header (GrpHdr, A-level)

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

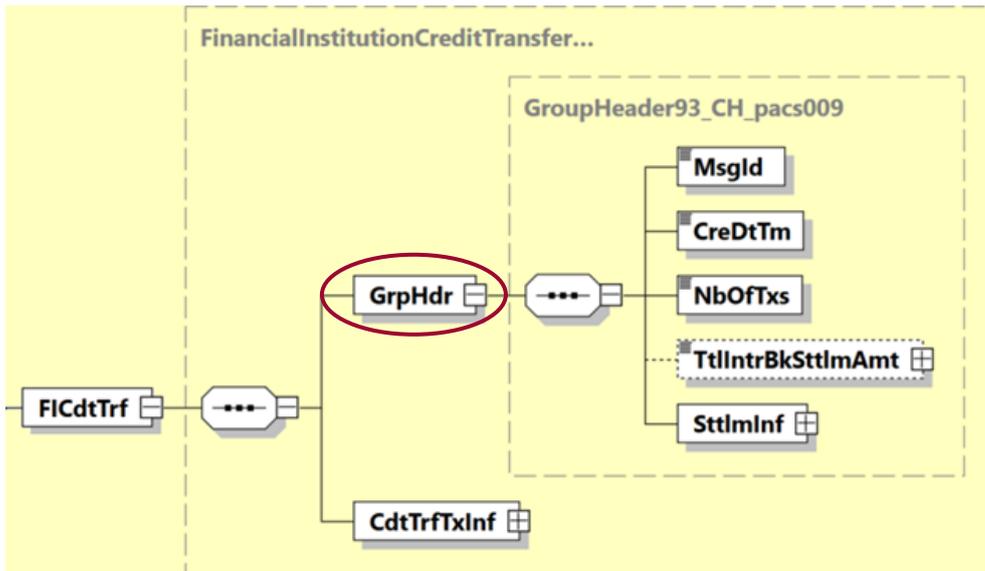


Figure 7: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.009" message that are relevant to the SIC IP service.

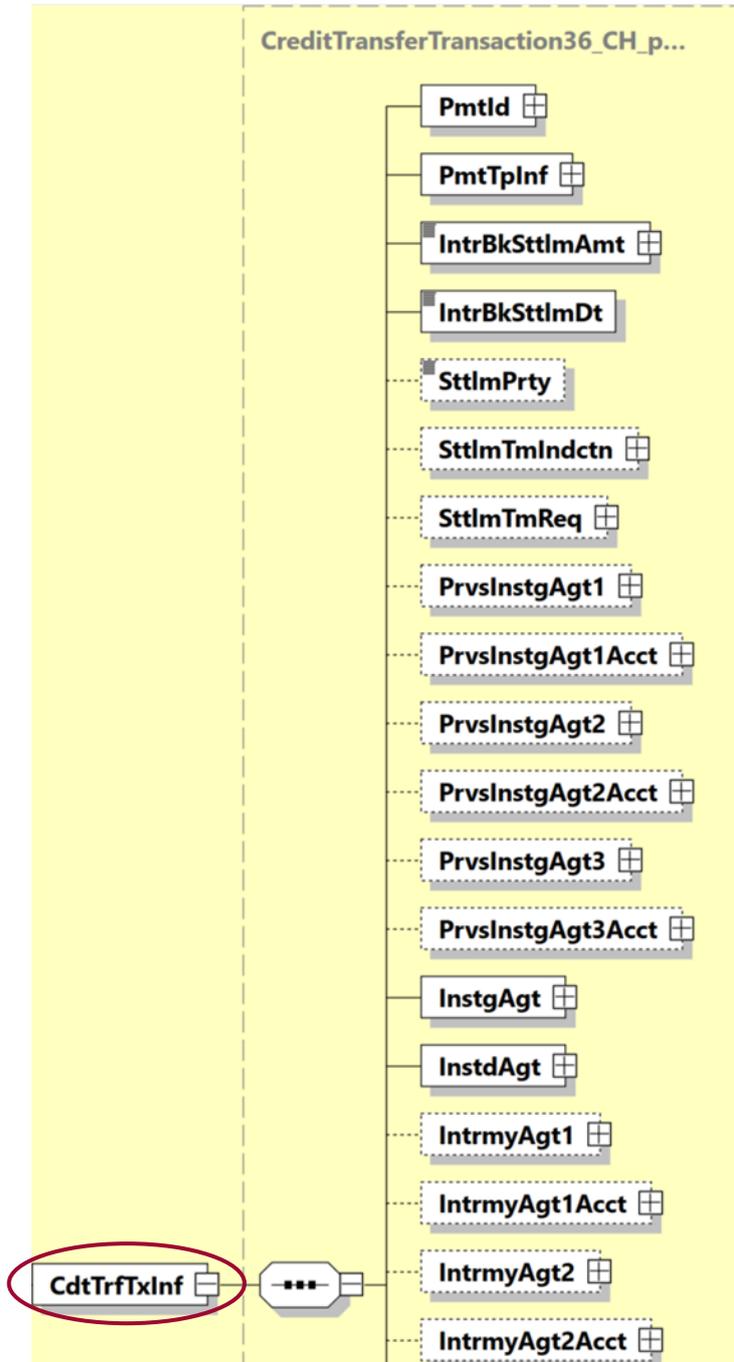
| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | |
|---|-------------------|------|--|---|
| Message Item | XML Tag | Mult | Mult | Definition |
| Document +Financial Institution Credit Transfer V08 | FICdtTrf | 1..1 | 1..1 | |
| Group Header | GrpHdr | 1..1 | 1..1 | |
| 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 following two forms of representation of a time are permitted: 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 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. |
| | @ 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. |

| 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 6: Group Header (GrpHdr, A-level)

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

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



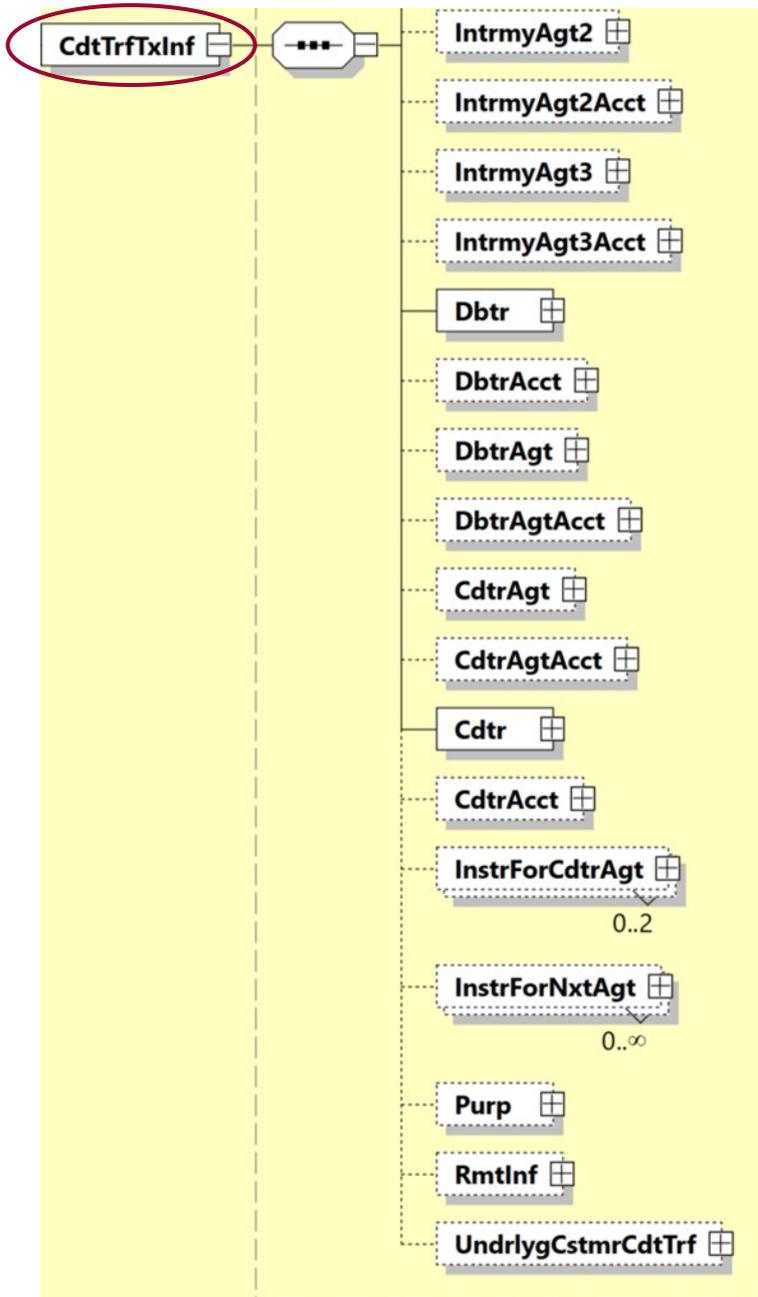


Figure 8: Credit Transfer Transaction Information (CdtTrfTxInf)

The following table specifies all the elements of the "Credit Transfer Transaction Information" of the "pacs.009" 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 element can be supplied with value NOTPROVIDED if there is no known identification. |
| 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. The UETR is only checked against the schema definition according to ISO 20022. |
| Credit Transfer Transaction Information +Payment Type Information | PmtTpInf | 0..1 | 1..1 | Payment Type Information |
| Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority | InstrPrty | 0..1 | 0..1 | Instruction Priority 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 +Payment Type Information ++Service Level | SvcLvl | 0..n | 0..3 | Service Level Must not be used. | |
| 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: IPLQDT = IP liquidity distribution to IP settlement account IPLQDF = IP liquidity distribution from IP settlement account | |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose | CtgyPurp | 0..1 | 0..1 | Category Purpose Must not be used. | |
| 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. | |
| | @ Ccy | | | Currency Code Only CHF permitted. | |
| Credit Transfer Transaction Information +Interbank Settlement Date | IntrBkSttlmDt | 0..1 | 1..1 | Requested Settlement Date For IP liquidity distribution it is mandatory to supply the date of the current clearing day. | |
| 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. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|---|-------------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Credit Transfer Transaction Information +Settlement Time Request | StlmTmReq | 0..1 | 0..1 | Settlement Time Request Must not be used. | |
| 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 1Account | 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 2Account | 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 3Account | 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. IPLQDT: Must include the identification of the System Manager which is assigned with the IP transit account. IPLQDF: Must include the identification of the IP participant. | |
| Credit Transfer Transaction Information +Instructing Agent ++Financial Institution Identification | FinInstnId | 1..1 | 1..1 | Financial Institution Identification | |

| 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 +++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)). | |
| 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. IPLQDT: SIC IID of the System Manager which is assigned with the IP transit account. IPLQDF: SIC IID of the IP participant. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|-------------|------|--|--|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| 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 destination service which is credited. IPLQDT: Must include the identification of the IP participant. IPLQDF: Must include the identification of the System Manager which is assigned with the IP transit account. | |
| 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 a valid identification of an active participant. Must not be concatenated. | |
| 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, active, and not concatenated. IPLQDT: SIC IID of the IP participant. IPLQDF: SIC IID of the System Manager which is assigned with the IP transit account. | |
| Credit Transfer Transaction Information +Instructed Agent ++Financial Institution Identification +++Other | Othr | 0..1 | 0..1 | 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. | |
| 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. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|----------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| 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 +Debtor | Dbtr | 1..1 | 1..1 | Debtor Must be identical with <InstgAgt>. | |
| Credit Transfer Transaction Information +Debtor Account | DbtrAcct | 0..1 | 0..1 | Debtor Account Must be used for specifying the settlement account to be debited in the SIC IP service. The SIC IID specified under <InstgAgt> must be assigned with the settlement account specified here. | |
| 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 not be used. | |
| Credit Transfer Transaction Information +Debtor Account ++Identification +++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Must be used. | |
| Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Identification | Id | 1..1 | 1..1 | Account (proprietary) Must be used. Contains account number of an active settlement account in the SIC IP service (format =6n). IPLQDT: Must contain the IP transit account. IPLQDF: Must contain the IP settlement account of the participant | |

| 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 ++++Scheme Name | SchmeNm | 0..1 | 0..1 | Account Type Must not be used. | |
| Credit Transfer Transaction Information +Debtor Account ++Identification +++Other ++++Issuer | Issr | 0..1 | 0..1 | Account Issuer 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 | 0..1 | 0..1 | Debtor Agent Must not be used. | |
| Credit Transfer Transaction Information +Debtor Agent Account | DbtrAgtAcct | 0..1 | 0..1 | Debtor Agent Account 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 +Creditor Agent | CdtrAgt | 0..1 | 0..1 | Creditor Agent 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 Must be identical with <InstdAgt>. | |
| Credit Transfer Transaction Information +Creditor Account | CdtrAcct | 0..1 | 0..1 | Creditor Account Must be used for specifying the settlement account to be credited in the SIC IP service. The SIC IID specified under <InstdAgt> must be assigned with the settlement account specified here. | |
| 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 not be used. | |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other | Othr Or} | 1..1 | 1..1 | Proprietary Account Format Must be used. | |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification | Id | 1..1 | 1..1 | Account (proprietary) Must be used. Contains account number of an active settlement account in the SIC IP service (format =6n). IPLQDT: Must contain the IP settlement account of the participant IPLQDF: Must contain the IP transit account. | |

| 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 +++Other ++++Scheme Name | SchmeNm | 0..1 | 0..1 | Account Type Must not be used. | |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Issuer | Issr | 0..1 | 0..1 | Account Issuer 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 +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. | |

| ISO 20022 Standard | | | Swiss ISO 20022 Payments Standard for Instant Payments | | |
|--|--------------------|------|--|---|--|
| Message Item | XML Tag | Mult | Mult | Definition | |
| Credit Transfer Transaction Information +Purpose | Purp | 0..1 | 0..1 | Transaction Purpose Must not be used. | |
| Credit Transfer Transaction Information +Remittance Information | RmtInf | 0..1 | 0..1 | Remittance Information | |
| Credit Transfer Transaction Information +Remittance Information ++Unstructured | Ustrd | 0..n | 1..1 | Remittance Information Unstructured | |
| Credit Transfer Transaction Information +Underlying Customer Credit Transfer | UndrlygCstmrCdtTrf | 0..1 | 0..1 | Underlying Customer Credit Transfer Must not be used. | |

Table 7: Credit Transfer Transaction Information (CdtTrfTxInf, B-level)