



Swiss Payment Standards

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

Customer Credit Transfer Initiation (pain.001)

SPS 2025 Version 2.2, valid from 22 November 2025

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 |
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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 [**contact.sic@six-group.com**](mailto:contact.sic@six-group.com).

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1 Introduction

The *Swiss Payment Standards* for the implementation of the message standard for "Payments Initiation" and "Cash Management" based on the ISO 20022 standard are developed on behalf of PaCoS (Payments Committee Switzerland). This version is based on the "ISO Maintenance Release 2019" and the current EPC recommendations.

The document ***Business Rules*** describes the requirements of business representatives on the part of the users, the financial institutions and the software providers from the process perspective. It covers the following topics:

- Definition and description of the individual business cases with the relevant parties and the messages used (payment types, report variants).
- Representation of the message structures as an overview with expansion upon individual structural elements.
- Description of the most important validation rules and error handling.

The ***Implementation Guidelines*** serve as a guide for the technical implementation of the standard and provide assistance for the realisation of the individual message types. They describe the XML structures and validation rules in detail.

1.1 Change control

The *Swiss Business Rules* and *Implementation Guidelines* are subject to change by:

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Changes and enhancements are made by SIC Ltd.

The latest version of this document can be downloaded from the SIC Ltd website at the following address: www.iso-payments.ch.

1.2 Reference documents

| Ref. | Document | Title | Source |
|------|--|--|--------|
| [1] | Payments Maintenance 2019 | <i>Message Definition Report</i> , edition September 2019 | ISO |
| [2] | pain.001.001.09 | <i>XML Schema Customer Credit Transfer Initiation</i> , v9 | ISO |
| [3] | pain.002.001.10 | <i>XML Schema Customer Payment Status Report</i> , v10 | ISO |
| [4] | EPC125-05 | <i>SEPA Credit Transfer Scheme Rulebook 2025</i> , version 1.0 | EPC |
| [5] | EPC132-08 | <i>SEPA Credit Transfer Implementation Guidelines 2025</i> , version 1.0 | EPC |
| [6] | <i>Swiss Business Rules</i> | <i>ISO 20022 Payments – Swiss Business Rules for Payments and Cash Management for Customer-Bank Messages</i> | SIC |
| [7] | <i>Swiss Implementation Guidelines QR-bill</i> | <i>Swiss Implementation Guidelines QR-bill – technical and functional specifications for the payment section using the Swiss QR Code</i> , version 2.3 | SIC |
| [8] | External Code Sets | Inventory of External Code Sets | ISO |
| [9] | EPC230-15 | <i>EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers</i> | EPC |
| [10] | QR-IBAN/QR-IID | Technical information on QR-IID and QR-IBAN | SIC |

Table 2: Reference documents

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

Table 3: Links to corresponding websites

1.3 Overview of message standards

1.3.1 ISO 20022

The ISO 20022 message standard provides the specifications of the "Payment Initiation Messages":

- Customer Credit Transfer Initiation (pain.001) and
- Customer Direct Debit Initiation (pain.008)

Other related messages include, for instance:

- Customer Payment Status Report (pain.002)

All these messages are described in the document *ISO 20022 Message Definition Report: Payments - Maintenance 2019* [1].

The messages "pain.008" and "pain.002" are handled in separate documents in Switzerland.

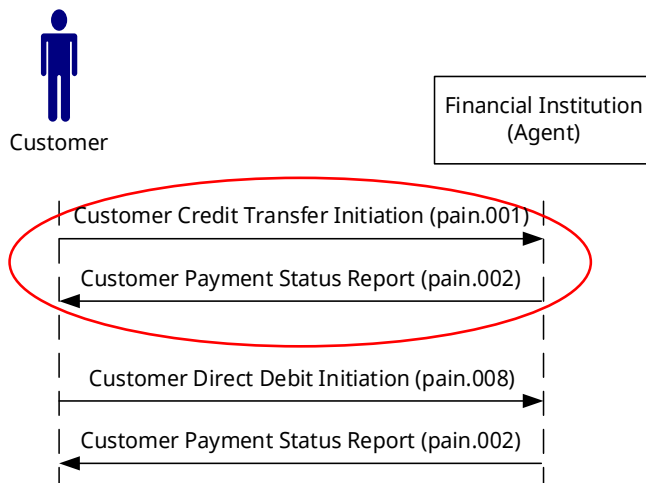


Figure 1: Payment initiation message flow overview

The message flows are clarified in Figure 1 above. The message "pain.002" is returned by the recipient of any messages "pain.001" and "pain.008" to the sender for confirmation of the validation result.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and cover all eventualities. For special areas of application and country-specific circumstances, the messages are suitably modified, i.e. not all possibilities of the standard are used.

1.3.2 SEPA message standard

For payments to the SEPA area (Single Euro Payments Area), the SEPA message standard and the *Swiss Payment Standards* are relevant (see chapter 3.15 "Payment types", payment type "S").

For efficient use in the SEPA area (EU countries, EEA countries, Monaco and Switzerland), restrictions were made for payment traffic in accordance with the ISO 20022 standard, which have been approved by the European Payments Council ("EPC"), the decision-making body of the European banks and banking associations.

The SEPA message standard is specified in the following documents and published on the website of the European Payments Council ("EPC"):

- EPC125-05 *SEPA Credit Transfer Rulebook* [4]
- EPC132-08 *SEPA Credit Transfer Implementation Guidelines* [5]

1.4 Limitations

These *Implementation Guidelines* only specifies the customer-bank message type "Customer Credit Transfer Initiation".

This document does not cover all the aspects concerning the communication channels used for the message transfer between the customer and the financial institution and their security features. Such aspects are entirely the responsibility of the financial institutions involved and their customers.

1.5 Representation conventions

The following representation conventions apply to this document.

1.5.1 Designation of XML elements

In several publications, the names of XML elements are written as one single term without intervening spaces, e.g. *CreditTransferTransactionInformation*. In order to improve readability, such spaces are frequently re-inserted within this document.

1.5.2 Table data

The tables contain information from ISO 20022 (index, multiplicity, message item, XML tag). The following additional information from the *Swiss Payment Standards* can be found in the tables:

- Status of the element (pursuant to the definition in chapter 1.5.6 "Status")
- General definition
- Payment type specific definitions
- Error code, which is reported back in case of any errors in the "Customer Payment Status Report" (pain.002).

Note: If the schema validation leads to the rejection of a complete message, the error code "FF01" is reported back. Since this response generally applies to all elements of the table, it is not listed as a comment for each element.

1.5.3 Colours in the tables

The column headings are coloured brown-grey for information on the ISO 20022 standard and light grey for information on the *Swiss Payment Standards*.

Elements that contain at least one sub-element are highlighted in light blue in the columns for the ISO 20022 standard.

1.5.4 Tree structure representation in the tables

In order to be able to recognise where an element is located in the tree structure, the nesting depth is indicated with a preceding "+" sign for each level in the message item. For example, the IBAN in *<Payment Information>* is displayed as follows:

```

Payment Information
+Debtor Account
++Identification
+++IBAN
    
```

1.5.5 Representation of choices

Elements with a choice are marked in the "XML Tag" column as follows:

```

{Or   for the beginning of the choice
Or}   for the end of the choice
    
```

Example:

| | | | |
|--|-----------------|------|---|
| Payment Information +Debtor Account ++Identification | Id | 1..1 | M |
| Payment Information +Debtor Account ++Identification +++IBAN | IBAN {Or | 1..1 | R |
| Payment Information +Debtor Account ++Identification +++Other | Othr Or} | 1..1 | D |

Figure 2: Example of a choice

1.5.6 Status

The following status values (information about use) are possible for the individual XML elements in accordance with the *Swiss Payment Standards*:

| Status | Designation | Description |
|-----------|------------------------|--|
| M | Mandatory | The element is mandatory. If the element is not supplied, a financial institution will reject the processing of the message. |
| R | Recommended | The use of the element is recommended. If the element is not supplied, a financial institution will still process the message. |
| O | Optional | The element is optional. <ul style="list-style-type: none"> • Customers may supply this element. • If supplied, the financial institutions will process the element in accordance with the SPS definition. |
| D | Dependent | The use depends on the use of other elements <ul style="list-style-type: none"> • Supply is mandatory • Supply is optional • Supply is not allowed The corresponding SPS definition of the element must be consulted. |
| BD | Bilaterally Determined | The element is optional. Some financial institutions offer additional services when using the element. These must be agreed on with the financial institution. If there is no agreement, the element will be ignored (not processed and not forwarded in interbank traffic). |
| N | Not Allowed | The element must not be used. If the element is supplied, the financial institution will reject the entire message to the relevant B or C level. |

Table 4: Status values of XML elements

1.5.7 Field definitions

Only those elements for which SPS-specific definitions have been defined are described in these *Implementation Guidelines*.

Element groups for which no SPS-specific rules have been defined are shown in the tables without their sub-elements.

Example:

| | | | | | | | |
|-------|--|---------|------|---|--|---------------------------------|------|
| 2.128 | Credit Transfer Transaction Information +Resittance Information ++Structured +++Invoice | Invoice | 0..1 | O | | S: Darf nicht verwendet werden. | CH17 |
|-------|--|---------|------|---|--|---------------------------------|------|

Element groups that occur several times in the schema (e.g. postal addresses) and are defined in the same way in SPS are described generically in chapter 3 "Functional specifications" and reference is made to these general definitions in the tables of chapter 4 "Technical specifications".

Example:

| | | | | | | | |
|------|---|--------|------|---|---|---|------|
| 2.81 | Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address | PstAdr | 0..1 | D | Nur strukturierte Adresselemente zugelassen. <u>Generelle Beschreibung der Subelemente siehe Kapitel 3.11</u> <u>«Verwendung von Adressinformationen»</u> | S: Wird im Interbankenverkehr nicht weitergeleitet. | CH17 |
|------|---|--------|------|---|---|---|------|

Deviations are described in more detail in the tables only in case of deviations (e.g. a sub-element is exceptionally not supported).

If there are no deviations, the data group is displayed in the main table without being expanded (without its sub-elements).

1.6 Representation of XML messages

The logical structure of XML messages corresponds to a tree structure. This structure can be represented in different ways: graphically, in a table or by text. Textual representation is well suited for specific message examples, while tabular and graphical representation are mainly used for visual explanation of the XML schemas. The figures used in this document are based on the *Swiss Payment Standards* schema.

XML editors with the option of graphical representation use symbols that may look slightly different depending on the type of editor (the figures in this document were created using the editor *XMLSpy* from Altova GmbH). The most important symbols are briefly introduced in the *Swiss Business Rules* [6]. Detailed information can be found in the user manual or online help of the XML editor used.

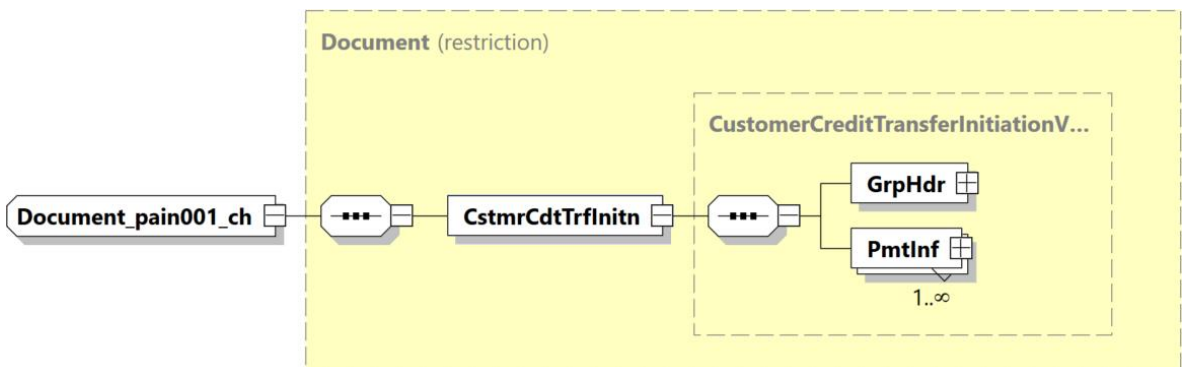
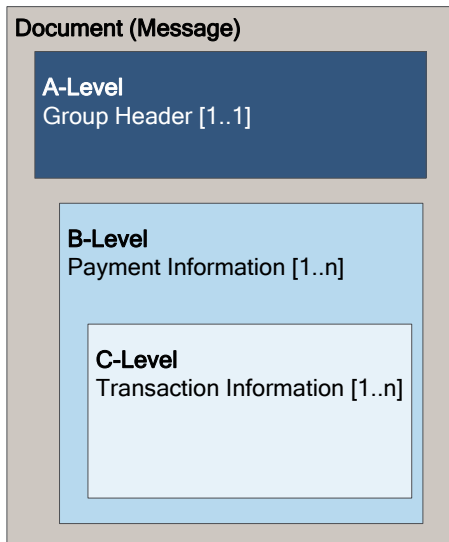


Figure 3: Example of a graphical representation of an XML message

2 Customer Credit Transfer Initiation (pain.001)

2.1 General

The XML message "Customer Credit Transfer Initiation" (pain.001) is used to electronically initiate transfer orders by customers to the remitting financial institution. It is applied as based on the ISO 2022 XML schema "pain.001.001.09".



The XML message "pain.001" is basically structured as follows:

- **A level:** Message level, "Group Header". This block must be present exactly once.
- **B level:** At the debtor level (on the debit side), "Payment Information". This block must occur at least once and usually contains several C levels.
- **C level:** At the creditor level (on the credit side), "Credit Transfer Transaction Information". This block must occur at least once per B level. It contains all C levels (transactions) associated with the B level (debit)

Figure 4: Basic message structure of the XML message "pain.001"

The **functional specifications** contained in chapter 3 "Functional specifications" cover the following topics in particular:

- Character set
- References
- Duplicate checking

The **technical specifications** of the XML message "Customer Credit Transfer Initiation" (pain.001) contained in chapter 4 "Technical specifications" describe each of these message levels in a separate sub-chapter:

- 4.1 "Group Header (GrpHdr, A level)"
- 4.2 "Payment Information (PmtInf, B level)"
- 4.3 "Credit Transfer Transaction Information (CdtTrfTxInf, C level)"

3 Functional specifications

3.1 Character set

Only characters in the Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used in ISO 20022 XML messages (the message must be UTF-8 encoded, without a BOM – Byte Order Mark).

In accordance with the *Swiss Payment Standards* (SPS), only a subset of characters from Unicode character set UTF-8 are permitted in XML messages. This includes the printable characters from the following Unicode blocks:

- Basic Latin (Unicode codepoints U+0020–U+007E)
- Latin1 Supplement (Unicode codepoints U+00A0–U+00FF)
- Latin Extended A (Unicode codepoints U+0100–U+017F)

As well as the following additional characters:

- Š – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicode codepoint U+0218)
- š – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicode codepoint U+0219)
- Ť – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicode codepoint U+021A)
- ť – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicode codepoint U+021B)
- € – (EURO SIGN, Unicode codepoint U+20AC)

If characters that are not permitted are transmitted, the message will be rejected. For interbank forwarding (e.g. SEPA, Swift, etc.), some characters must be converted by the banks in accordance with Table 29 in Annex C.

Escapes

For the following characters, use the escaped form (optional in some cases):

| Character | Description | Escape | Comments |
|-----------|-------------------|--------|-----------------------------|
| & | AMPERSAND | & | Only escape allowed |
| < | LESS-THAN SIGN | < | Only escape allowed |
| > | GREATER-THAN SIGN | > | Escape or character allowed |
| ' | APOSTROPHE | ' | Escape or character allowed |
| " | QUOTATION MARK | " | Escape or character allowed |

Table 5: *Escape characters*

3.2 Character set for the reference elements

Only a restricted character set is permitted for the following reference elements:

- "Message Identification" (A level)
- "Payment Information Identification" (B level)
- "Instruction Identification" (C level)
- "End To End Identification" (C level)

The permitted characters for these elements are:

- ABCDEFGHIJKLMNOPQRSTUVWXYZ
- abcdefghijklmnopqrstuvwxyz
- 1234567890
- Spaces
- The following special characters:

| Character | Description | Code |
|-----------|-------------------|--------|
| ' | Apostrophe | U+0027 |
| (| Left parenthesis | U+0028 |
|) | Right parenthesis | U+0029 |
| + | Plus sign | U+002B |
| , | Comma | U+002C |
| - | Hyphen-minus | U+002D |
| . | Full stop | U+002E |
| / | Slash (Solidus) | U+002F |
| : | Colon | U+003A |
| ? | Question mark | U+003F |

Table 6: Special characters for the reference elements

These reference elements are not allowed to start with spaces or a "/", end with a "/" or contain "/" in any position.

Note: In general, the requirements developed by the EPC pursuant to the document *EPC230-15 EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers* apply.

3.3 Spaces

The following rules must be observed for the use of spaces:

- Only the character SP (SPACE, 0x20) may be used as a space character.
- Reference elements are not allowed to start with spaces.
- Elements which contain code values are not allowed to contain spaces, e.g the elements "Category Purpose" or "Service Level".

However, spaces may still occur within an element, for example, a double name without a hyphen such as "Meier Mueller" or "Example Company".

3.4 Delivery of empty elements

- The use of empty elements is not allowed
- Elements are not allowed to contain only spaces.
- Delivery of empty group elements is not permitted; they must always contain at least one sub-element.

If empty elements are delivered, a schema error or rejection may occur as a result of business validation.

3.5 Use of XML CDATA sections

The use of CDATA is not supported; any such information will be ignored.

3.6 XML schema validation

The technical validation of the various XML messages is carried out with the help of XML schemas. These define the elements to be used, their status (mandatory, optional, dependent), the format of their content and the content itself (in certain cases the permitted codes are listed in the XML schema).

For the *Swiss Payment Standards*, specific XML schemas are issued as variants of the ISO 20022 XML schemas, for example where non-required elements have been omitted or statuses have been changed. These XML schemas define the data scope valid for Switzerland.

Incorrect messages resulting from a schema violation are rejected by the financial institutions.

To prevent file rejections during the file submission on the customer side due to a schema error, software providers are instructed to test an ISO-20022 message against the corresponding pain.001 schema in advance.

The names of the XML schemas in the *Swiss Payment Standards* as well as links to the original XSD files are listed in Annex A.

Use of the Swiss XML schema

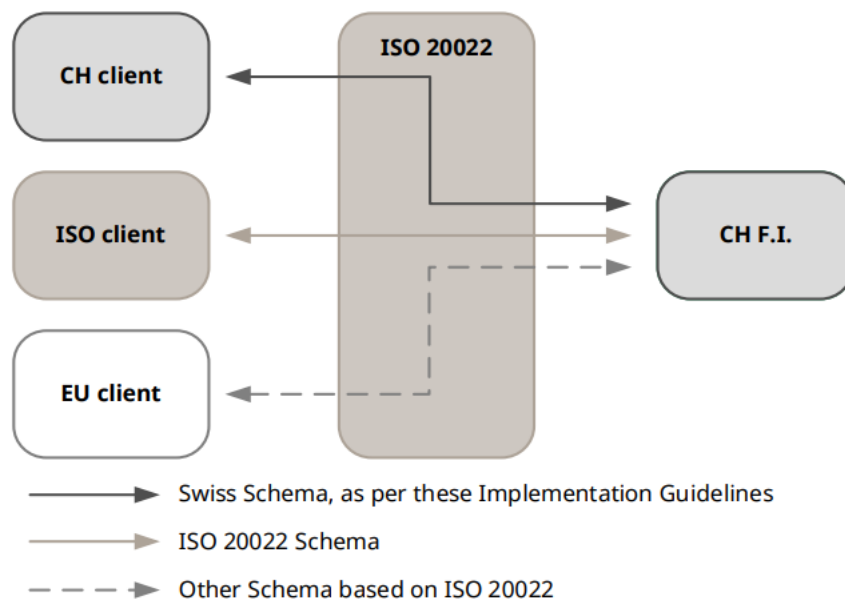


Figure 5: Use of the Swiss XML schema

The definitions in the Swiss XML schema correspond to the descriptions in these Implementation Guidelines and are primarily intended to validate created XML files.

3.7 Representation conventions for amount fields

In the XML context, several representation formats are permitted in the amount fields. To ensure smooth processing of the payment, the following representation is recommended:

- No use of leading or trailing padding characters (spaces, white space, zeros, plus signs).
- If a decimal separator is used, then it must be a full stop/period.
- The maximum number of decimal places depends on the currency in accordance with ISO 4217.

Regardless of the representation format used, the financial institutions are permitted to convert all amount fields to a consistent representation format for further processing.

Correct examples for amount fields are e.g. for CHF:

- Five centimes: 0.05
- One franc and ten centimes: 1.1 or 1.10
- One franc: 1 or 1.0 or 1.00

Incorrect examples of amount fields would be:

- Five centimes: 05 or .05
- One franc: 000001 or 1.

3.8 Duplicate checking

The duplicate checking of "pain.001" messages submitted can vary between financial institutions. Both checks of individual submitted content elements and checks at the level of the submission channel are conceivable.

Duplicate checking is carried out at the Swiss financial institutions at least at the "Document" (message) level. For this reason, the element "Message Identification" (<MsgId>) must be uniquely assigned to serve as a criterion for preventing duplicate processing in the event of files being submitted twice by mistake. The uniqueness is checked here by most financial institutions over a period of at least 90 days.

It is recommended to keep the "Message Identification" as unambiguous as possible in order to facilitate investigations also over longer time periods.

3.9 Software information

The Swiss financial institutions recommend to always provide information about the software used to create the message in order to facilitate support requests in the message "pain.001". The supply of the correct and complete information is optional.

For this purpose, the element <GrpHdr>/<InitgPty>/<CtctDtls>/<Othr> must be used as follows. This element can be supplied a maximum of four times, with the sub-elements filled as described in the following table:

| Instance | Sub-element | Value | Description |
|----------|-------------|--------------------------|--|
| 1 | <ChanlTp> | NAME | Code (in capital letters) |
| | <Id> | <i>Product name</i> | Name of the software product |
| 2 | <ChanlTp> | PRVD | Code (in capital letters) |
| | <Id> | <i>Manufacturer name</i> | Name of the software manufacturer |
| 3 | <ChanlTp> | VRSN | Code (in capital letters) |
| | <Id> | <i>Software version</i> | Version of the software |
| 4 | <ChanlTp> | SPSV | Code (in capital letters) |
| | <Id> | <i>SPS IG version</i> | Version of the SPS IG in nnnn format (e.g. 0200 for IG version 2.0) implemented by the software (format is not validated). |

Table 7: Software information

3.10 Designation of the parties of a payment

For payments with "pain.001", the parties involved are named as follows:

| Designation | Comment | ISO 20022 |
|--------------------------|---|--------------------|
| Submitting party | Submitting party of the pain.001 payment message | Initiating party |
| Ultimate debtor | | Ultimate debtor |
| Debtor | Is a customer of the debtor agent | Debtor |
| Debtor agent | Maintains the debtor account | Debtor agent |
| Intermediary institution | Manages the creditor agent account, if applicable | Intermediary agent |
| Creditor agent | Maintains the creditor account | Creditor agent |
| Creditor | Is a customer of the creditor agent | Creditor |
| Ultimate creditor | | Ultimate creditor |

Table 8: Designations of the parties in credit transfers

The parties highlighted in grey in the table are the financial institutions (agents); the parties highlighted in white are the other parties (parties).

The identification of the agents and parties in the "pain" messages is carried out via their own specific data structures, which are described in a generic manner in the following chapters.

Deviations from the generic rules for individual parties are described in chapter 4 "Technical specifications" for the respective party.

3.11 Use of address information

The following address elements can be used in "pain.001":

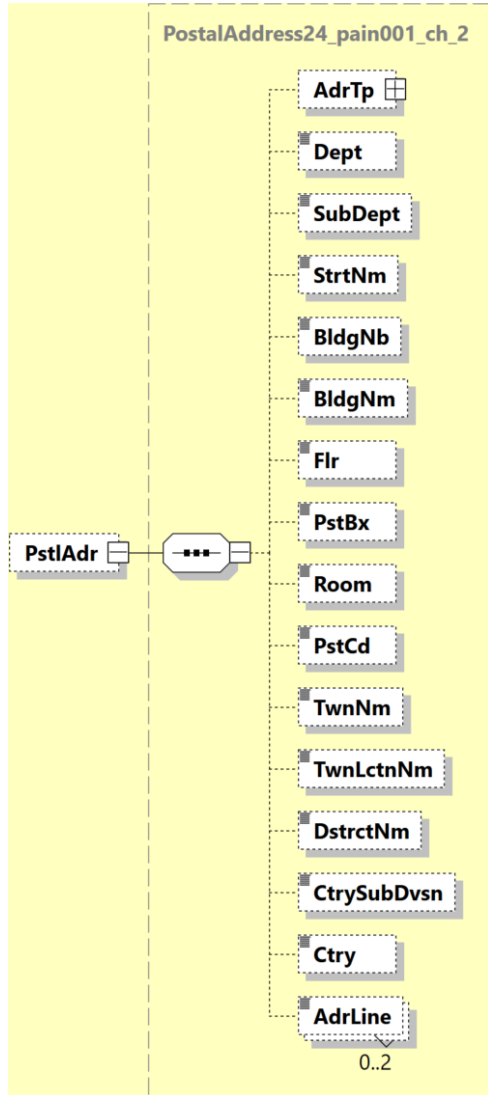


Figure 6: Data elements for address data (generic)

| ISO 20022 Standard | | | Swiss Payment Standards | | |
|----------------------|-------------|------|--|--------|--|
| Message Item | XML Tag | Mult | General Definition | Status | Remark |
| Address Type | AdrTp | 0..1 | Address Type | N | Must not be sent |
| Department | Dept | 0..1 | Department | O | |
| Sub Department | SubDept | 0..1 | Sub Department | O | |
| Street Name | StrtNm | 0..1 | Street Name | R | Use is recommended |
| Building Number | BldgNb | 0..1 | Building Number | R | Use is recommended |
| Building Name | BldgNm | 0..1 | Building Name | O | |
| Floor | Flr | 0..1 | Floor | O | |
| Post Box | PstBx | 0..1 | Post Box | O | |
| Room | Room | 0..1 | Room | O | |
| Post Code | PstCd | 0..1 | Post Code | R | Use is recommended |
| Town Name | TwnNm | 0..1 | Town Name | M | Must be used. |
| Town Location Name | TwnLctnNm | 0..1 | | O | |
| District Name | DstrctNm | 0..1 | District/commune | O | |
| Country Sub Division | CtrySubDvsn | 0..1 | Part of the country (e.g. canton, province, state) | O | |
| Country | Ctry | 0..1 | Country (country code as per ISO 3166, Alpha-2 code) | M | Must be used. |
| Address Line | AdrLine | 0..7 | Unstructured Address Information | BD | Maximum 2 lines allowed if offered as part of the hybrid address. Can be used for address information which cannot be supplied in a structured element. Data already provided in another element must not be repeated. |

Table 9: Data elements for address data (generic)

The addresses of the parties involved, for example the creditor, can either be structured in the element "Name" and in the element "Postal Address" (recommended sub-elements are: "Street Name", "Building Number", "Post Code", "Town Name" and "Country") or be hybrid (sub-element "Address Line"). The use of structured addresses is recommended for all payment types.

In general, the sub-elements "Postal Address" are only allowed in combination with the element "Name". However, "Name" can also be used without an element "Postal Address". In this case, the regulatory and other requirements for the respective payment type or destination must be observed.

From November 2025, the addresses can be supplied in one of the two following variants in "pain.001":

"Structured" variant:

- "Name"
- "Street Name" and "Building Number" (recommended)
- Other structure elements
- "Post Code" and "Town Name"
- "Country"
- The sub-elements "Town Name" and "Country" must always be supplied.

In "pain.001" for example, it would look like this:

```

<Cdtr>
  <Nm>EXAMPLE LTD</Nm>
  <PstlAdr>
    <StrtNm>Street Example</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>3000</PstCd>
    <TwnNm>Berne</TwnNm>
    <Ctry>CH</Ctry>
  </PstlAdr>
</Cdtr>

```

Until further notice, the specification of the house number (sub-element "Building Number") is permitted in the sub-element "Street Name". In particular for SEPA and cross-border payments (payment types "S" and "X"), the transaction may still be rejected depending on the regulations and processing in the recipient country.

For the element "Name", the restriction of 70 characters still applies for SEPA payment type "S".

"Hybrid" variant (as of November 2025):

- "Name"
- Other structured elements
- The sub-elements "Town Name" and "Country" must always be supplied.
- Two uses of "Address Line" are permitted – 2*70 characters maximum, containing information which cannot be provided in any of the structured fields. Data already provided in another structured address element must not be repeated.

In "pain.001" for example, it would look like this:

```

<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Keppel Bay</StrtNm>
    <BldgNb>24</BldgNb>
    <PstCd>123456</PstCd>
    <TwnNm>Singapore</TwnNm >
    <Ctry>SG</Ctry>
    <AdrLine>Carribean At Keppel Bay</AdrLine>
    <AdrLine>05-66</AdrLine>
  </PstlAdr>
</Cdtr>

```

Notes on their application to cross-border orders:

For the element "Name", the restriction of 70 characters still applies for SEPA payment type "S".

It is recommended to ask the debtor's financial institution about any further rules before placing the order. The rules may vary depending on currency, destination country or correspondent bank.

3.12 Identification of the financial institutions (Agents)

The element "Financial Institution Identification" for the identification of the institutions contains the following sub-elements:

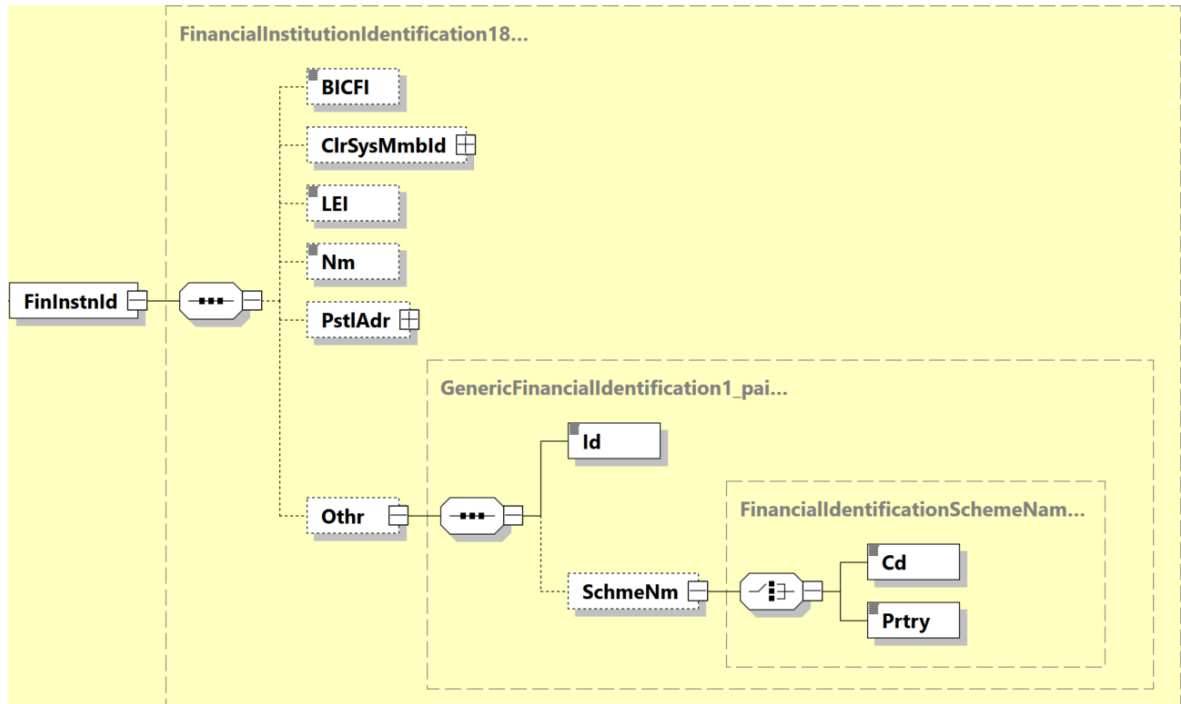


Figure 7: Financial institution identification data elements (generic)

It is essential that the Creditor Agent be addressed through at least one of the following options. Depending on the payment type, only certain options are permitted.

- Option 1: When using an IBAN (CH/LI) for payment type "D" and generally for payment type "S", the Creditor Agent can be omitted.
- Option 2: Swiss/Liechtenstein institution identification (IID) in element `.../FinInstnId/ClrSysMmbId` (payment types "D" and "X" V1)
- Option 3: BIC in element `.../FinInstnId/BICFI` (recommended for payment type "X")
- Option 4: Proprietary institution identification in the element `.../FinInstnId/ClrSysMmbId` together with full address (payment type "X"; for "X" V1, the Swiss IID is required in accordance with option 2)
- Option 5: Full address only (name and address in the elements `.../FinInstnId/Nm` and `.../FinInstnId/PstlAdr` (payment type "X"))

Limitations:

- If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed.
- The simultaneous use of sub-elements `.../FinInstnId/BICFI` and `.../FinInstnId/ClrSysMmbId` is not allowed.
- "Postal Address" is only allowed in combination with "Name".

Identification in "pain.001" is performed in accordance with the above-mentioned specifications using the following data elements:

| ISO 20022 Standard | | | Swiss Payment Standards | |
|---|-------------|------|---|---|
| Message Item | XML Tag | Mult | General Definition | Remark |
| Financial Institution Identification | FinInstnId | 1..1 | Financial Institution Identification | |
| Financial Institution Identification +BICFI | BICFI | 0..1 | BIC of the Financial Institution as per ISO 9362 | |
| Financial Institution Identification +Clearing System Member Identification | ClrSysMmbId | 0..1 | Clearing System Identification | |
| Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification | ClrSysId | 0..1 | Clearing System Identification | |
| Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Code | Cd | 1..1 | Code | |
| Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Proprietary | Prtry | 1..1 | Proprietary | |
| Financial Institution Identification +Clearing System Member Identification ++Member Identification | MmbId | 1..1 | Clearing System Member Identification (e.g. IID, sort code) | |
| Financial Institution Identification +LEI | LEI | 0..1 | Legal Entity Identifier | |
| Financial Institution Identification +Name | Nm | 0..1 | Name of the Financial Institute | |
| Financial Institution Identification +Postal Address | PstlAdr | 0..1 | Postal Address | For a general description of the sub-elements, see chapter 3.11 "Using address information" |
| Financial Institution Identification +Other | Othr | 0..1 | Other Identification of the Financial Institute | |
| Financial Institution Identification +Other ++Identification | Id | 1..1 | Identification | |
| Financial Institution Identification +Other ++Scheme Name | SchmeNm | 0..1 | Name of the Identification Scheme | |
| Financial Institution Identification +Other ++Scheme Name +++Code | Cd | 1..1 | | |
| Financial Institution Identification +Other ++Scheme Name +++Proprietary | Prtry | 1..1 | | |

Table 10: Identification of the financial institutions by payment type

| Payment type | D | S | X | C |
|------------------|---|------------------|---|--|
| Title | Domestic | SEPA | Cross-border and foreign currency domestic | Bank check/ PostCash Domestic and cross-border |
| Comment | V1: Payment V2: Instant payment | | V1: Foreign currency (FC) domestic V2: Cross-border | |
| Payment Method | TRF | TRF | TRF | CHK |
| Service level | SEPA not permitted | SEPA | SEPA not permitted | SEPA not permitted |
| Local instrument | V2: INST/ITP | | | |
| Creditor account | V1: IBAN (QR IBAN) or account V2: IBAN (QR IBAN) | IBAN | IBAN or account | Must not be provided |
| Creditor agent | Financial institution Domestic (CH/LI or with SIC connection): if the account number is used instead of the IBAN*, it is mandatory to use either: a. IID or b. BICFI | BICFI (optional) | V1: Financial institution Domestic (CH/LI): if IBAN*, then agent optional a. BICFI (CH) b. IID (optional: FI name and address) c. FI name and address V2: Financial institution cross-border a. BICFI International b. Bank code* and FI name and address c. FI name and address | Must not be provided |
| Currency | V1: CHF/EUR V2: CHF | EUR | V1: All except CHF/EUR V2: All | all |

Table 11: SPS payment types

* Optional when using an IBAN/QR-IBAN, as the creditor agent is then determined from IBAN/QR-IBAN

3.13 Identification of the other parties (Parties)

The following elements can generally be used in "pain.001" for the identification of other parties (Debtor, Creditor, Ultimate Debtor, Ultimate Creditor, Account Owner, etc.):

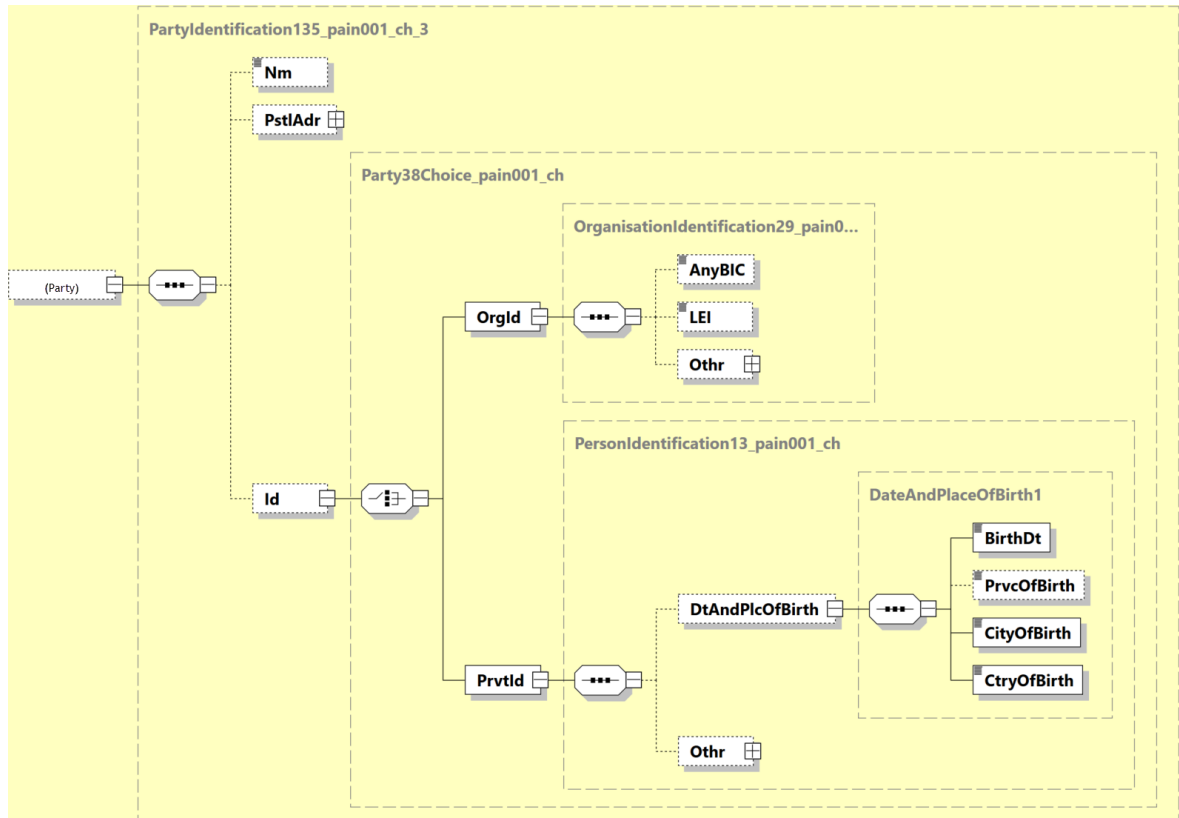


Figure 8: Identification of other party data elements (generic)

Debtor/Creditor, Ultimate Debtor / Ultimate Creditor

The description consists of the following elements:

- Name in the element `.../Nm` (**mandatory**)
- Sub-element `.../PstlAdr`, whereby the specification of the place in element `/TwnNm` and the domicile country in element `/Ctry` is mandatory when using the structured address.
- Additional information in the following sub-elements:
 - a) `.../Id/OrgId/AnyBIC` (Business Identification Code)
 - b) `.../Id/OrgId/LEI` (Legal Entity Identification)
 - c) `.../Id/OrgId/Othr` (Organisation Identification/Other)
 - d) `.../Id/IdPrvtId` (Private Identification)

The forwarding of the relevant information is governed by the rules of the respective network or scheme and is described in chapter 4.

| ISO 20022 Standard | | | Swiss Payment Standards | |
|--|-----------------|-------------|--|---|
| Message Item | XML Tag | Mult | General Definition | Remark |
| Name | Nm | 0..1 | Name | |
| Postal Address | PstlAdr | 0..1 | Address | For a general description of the sub-elements, see chapter 3.11 "Using address information" |
| Identification | Id | 0..1 | Identification | |
| Identification +Organisation Identification | OrgId | 1..1 {Or | Identification of a Legal Entity | |
| Identification +Organisation Identification ++Any BIC | AnyBIC | 0..1 | BIC as per ISO 9362 | |
| Identification +Organisation Identification ++LEI | LEI | 0..1 | Legal Entity Identifier | |
| Identification +Organisation Identification ++Other | Othr | 0..n | Other identification of a legal entity | |
| Identification +Organisation Identification ++Other +++Identification | Id | 1..1 | Identification | |
| Identification +Organisation Identification ++Other +++Scheme Name | SchmeNm | 0..1 | Identification Scheme Name | |
| Identification +Organisation Identification ++Other +++Scheme Name ++++Code | Cd | 1..1 {Or | Identification Code | |
| Identification +Organisation Identification ++Other +++Scheme Name ++++Proprietary | Prtry | 1..1 Or} | Proprietary Identification | |
| Identification +Organisation Identification ++Other +++Issuer | Issr | 0..1 | Identification Issuer | |
| Identification +Private Identification | PrvtId | 1..1 Or} | Identification of a Natural Person | |
| Identification +Private Identification ++Date And Place Of Birth | DtAndPlcOfBirth | 0..1 | Date and Place of Birth | |
| Identification +Private Identification ++Date And Place Of Birth +++Birth Date | BirthDt | 1..1 | Date of Birth | |
| Identification +Private Identification ++Date And Place Of Birth +++Province Of Birth | PrvcOfBirth | 0..1 | Part of the country (e.g. canton, province, state) | |

| ISO 20022 Standard | | | Swiss Payment Standards | |
|---|-------------|-------------|--|--------|
| Message Item | XML Tag | Mult | General Definition | Remark |
| Identification +Private Identification ++Date And Place Of Birth +++City Of Birth | CityOfBirth | 1..1 | City of Birth | |
| Identification +Private Identification ++Date And Place Of Birth +++Country Of Birth | CtryOfBirth | 1..1 | Country of Birth | |
| Identification +Private Identification ++Other | Othr | 0..n | Other Identification of a Natural Person | |
| Identification +Private Identification ++Other +++Identification | Id | 1..1 | Identification | |
| Identification +Private Identification ++Other +++Scheme Name | SchmeNm | 0..1 | Identification Scheme Name | |
| Identification +Private Identification ++Other +++Scheme Name ++++Code | Cd | 1..1 {Or | Identification Code | |
| Identification +Private Identification ++Other +++Scheme Name ++++Proprietary | Prtry | 1..1 Or} | Proprietary Identification | |
| Identification +Private Identification ++Other +++Issuer | Issr | 0..1 | Identification Issuer | |
| Country Of Residence | CtryOfRes | 0..1 | | |
| Contact Details | CtctDtls | 0..1 | | |

Table 12: Identification of other party data elements (generic)

3.14 References

For each credit transfer, various references or identifications ensure that the transaction can be uniquely identified at all stages.

A distinction is made between end-to-end references, which are valid along the entire transfer path from the debtor to the creditor, and point-to-point references, which are used only between the individual "Agents" (financial institutions) (transaction reference and "Instruction Identification").

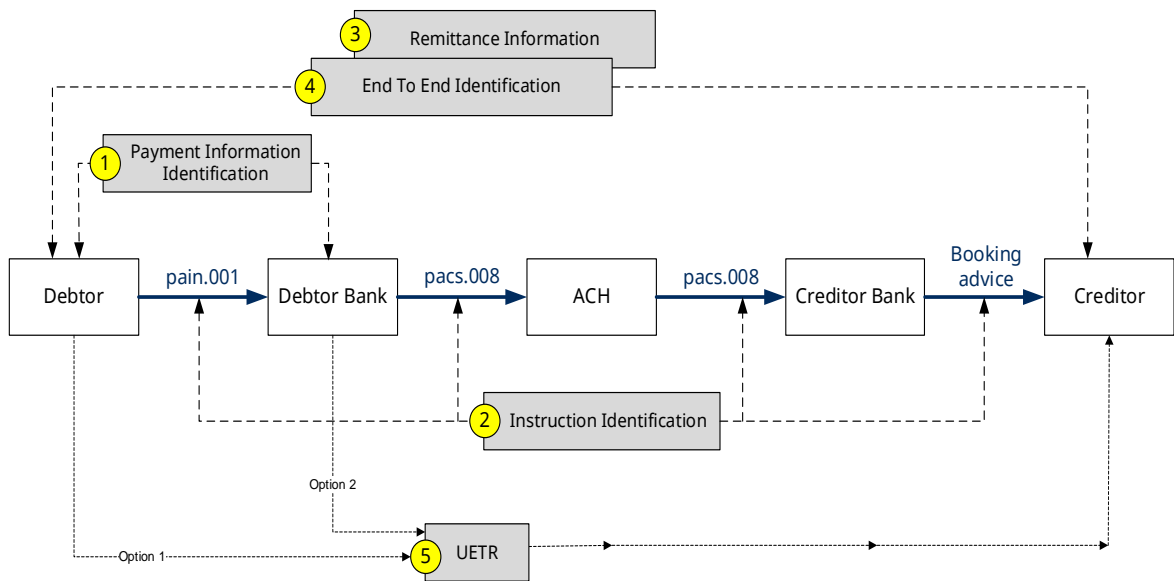


Figure 9: References

3.14.1 References in the processing chain

"Payment Information Identification" ①

This reference is assigned by the debtor's software and included in the "pain.001" message (at the B level). It is used to reference a group of payments (group of individual transactions with an identical debit account, preferred execution date, etc.).

"Instruction Identification" ②

This reference is unique between the sending and receiving parties (sequence number). It is reassigned by each party in the processing chain (in "pain.001" at the C level).

3.14.2 Customer references

In addition to the references listed above in the processing chain, a customer reference (creditor reference) can be included in the "Remittance Information" in structured or unstructured form.

Structured customer reference as "Remittance Information" ③

The following types of structured references can be supplied in the element <CdtrRefInf/Ref>:

Use of the Swiss QR reference

In Switzerland, the QR reference allows creditors to automatically match their invoices with incoming payments. The QR reference corresponds to the former ISR reference: 26 numeric characters (to be freely assigned by the customer) plus the check digit. Use of the QR reference is only permitted and is required in connection with a QR-IBAN in the element "Creditor Account/IBAN".

Use of the ISO Creditor Reference

The ISO Creditor Reference (ISO 11649) allows creditors to automatically match their invoices with incoming payments.

Changing this reference is not allowed. It must contain the value "RF" in positions 1-2 and a correct check digit in positions 3-4 and may contain up to a maximum of 25 characters.

Note: For payment type "D" (domestic, payment in CHF and EUR), the ISO creditor reference pursuant to ISO 11649 must be supplied when using the "SCOR" reference type code.

Use of the IPI reference

The IPI reference is another structured reference type supported in SPS which can be used in the same manner as the ISO creditor reference.

Unstructured customer reference as "Remittance Information" ⓘ

Instead of the structured reference, a customer reference can also be provided in unstructured form, with a maximum length of 140 characters.

"End To End Identification" ⓘ

"End To End Identification" is used to uniquely identify a transaction and is assigned by the debtor. In contrast to the "Instruction Identification", the "End To End Identification" (e.g. the order number) is forwarded unchanged throughout the entire processing chain.

"UETR" ⓘ

The "UETR" is a globally unique reference that is either assigned by the debtor's software and included in the "pain.001" (option 1) or created by the debtor bank for forwarding the payment in interbank traffic (option 2). In the case of option 1, the UETR assigned by the debtor is forwarded unchanged to the interbank message if the financial institution offers this service.

3.15 Payment types

The basis for the definition of the following payment types is the definition of business cases in accordance with the *Swiss Business Rules* [6]. The definition covers all current possibilities of payment types in Switzerland (national, cross-border, SEPA, etc.).

For each "pain.001" transaction, the first step is to check which payment type this business case corresponds to (see *Swiss Business Rules* [6]). To identify the respective payment type, individual key elements are analysed.

Once the payment type has been identified, the data is validated against the specifications for this payment type in accordance with the *Swiss Implementation Guidelines* (this document).

Step 1: Assignment of the transaction to a payment type (or "Identification of the Payment Type").

The assignment to payment types can be made solely on the basis of the specifications marked in black below. Expressions marked in blue do not need to be checked for the allocation to the payment type alone. See also tables in chapter 2 "Business Cases" of the *Swiss Business Rules* [6].

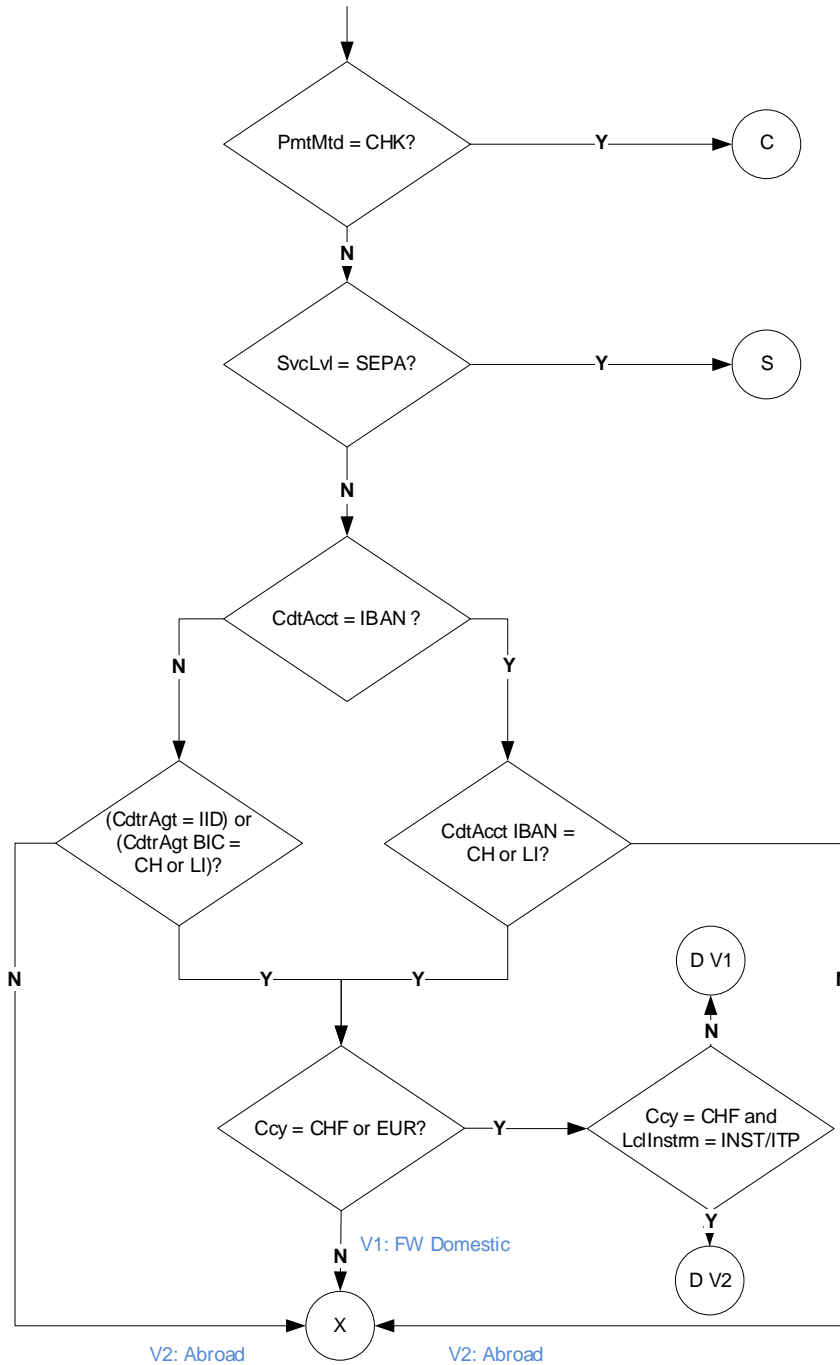


Figure 10: Determining the payment type

Step 2: Validation of the transaction according to the payment type

Once the payment type has been identified, all other elements are validated in accordance with the *Swiss Implementation Guidelines* (this document). Depending on the extent of the implemented logic, a discrepancy with the definitions in this document may result in the transaction being rejected or, in certain cases for individual institutions, in existing elements not provided for being ignored and the transaction being processed further.

| Payment type | D | S | X | C |
|------------------|---|------------------|---|--|
| Title | Domestic | SEPA | Cross-border and foreign currency domestic | Bank check/ PostCash Domestic and cross-border |
| Comment | V1: Payment V2: Instant payment | | V1: Foreign currency (FC) domestic V2: Cross-border | |
| Payment Method | TRF | TRF | TRF | CHK |
| Service level | SEPA not permitted | SEPA | SEPA not permitted | SEPA not permitted |
| Local instrument | V2: INST/ITP | | | |
| Creditor account | V1: IBAN (QR IBAN) or account V2: IBAN (QR IBAN) | IBAN | IBAN or account | Must not be provided |
| Creditor agent | Financial institution Domestic (CH/LI or with SIC connection): if the account number is used instead of the IBAN*, it is mandatory to use either: a. IID or b. BICFI | BICFI (optional) | V1: Financial institution Domestic (CH/LI): if IBAN*, then agent optional a. BICFI (CH) b. IID (optional: FI name and address) c. FI name and address V2: Financial institution cross-border a. BICFI International b. Bank code* and FI name and address c. FI name and address | Must not be provided |
| Currency | V1: CHF/EUR V2: CHF | EUR | V1: All except CHF/EUR V2: All | all |

Table 13: SPS payment types

* Optional when using an IBAN/QR-IBAN, as the creditor agent is then determined from IBAN/QR-IBAN

3.16 QR-Bill

An invoice can be designated as a "QR-bill" if it contains a payment part with a Swiss QR Code.

See *the Swiss Implementation Guidelines QR-bill* [7].

The Swiss QR Code contains the data required to trigger a payment using ISO 20022 "pain.001", payment type "D". The mapping of the Swiss QR Code data into a "pain.001" is described in *Annex B: Mapping the Swiss QR code in a QR-bill payment part into "pain.001"*.

The QR-IBAN is an account number that must be used to specify the credit account for payments with a QR reference. The formal structure of this IBAN corresponds to the rules in accordance with ISO 13616.

The QR reference is a structured reference of the invoicing party in the QR-bill payment part.

In addition to the QR reference, the QR-bill payment part can also contain an ISO reference (in accordance with ISO 11649) as a "Structured Reference".

3.17 Instant payments in Switzerland and Liechtenstein

Instant payments – payment type "D" V2 – in Switzerland can only be made in CHF and credited to an IBAN. The financial institutions can accept orders for instant payments with "pain.001" as part of their customer offering. Other limitations in the database are described in chapter 4.

Such orders are identified with the element "Local Instrument" with the code "INST". If an order cannot be executed as an instant payment, it is rejected and acknowledged with a corresponding Status Report (pain.002).

The financial institutions can also offer the option of executing an order rejected as an instant payment as a normal payment. Such orders are also identified with the element "Local Instrument" with the code "ITP". The financial institution can send a respective notification with a Status Report (pain.002) and the code "ACWC".

3.18 Forwarding and truncation of data elements

When forwarding SEPA payments (payment type "S"), the possibility of forwarding the data entered with SPS "pain.001" may be limited or not supported for some data elements.

This concerns, for example, the data element "UETR", which cannot be forwarded to SEPA (payment type "S"), or "Name" and the address data (<PstlAdr>), which may be subject to length restrictions.

4 Technical specifications

4.1 Group Header (GrpHdr, A level)

The "Group Header" (A level of the message) contains all elements that apply to all transactions in the XML message "Customer Credit Transfer Initiation" (pain.001). It appears exactly once in the message.

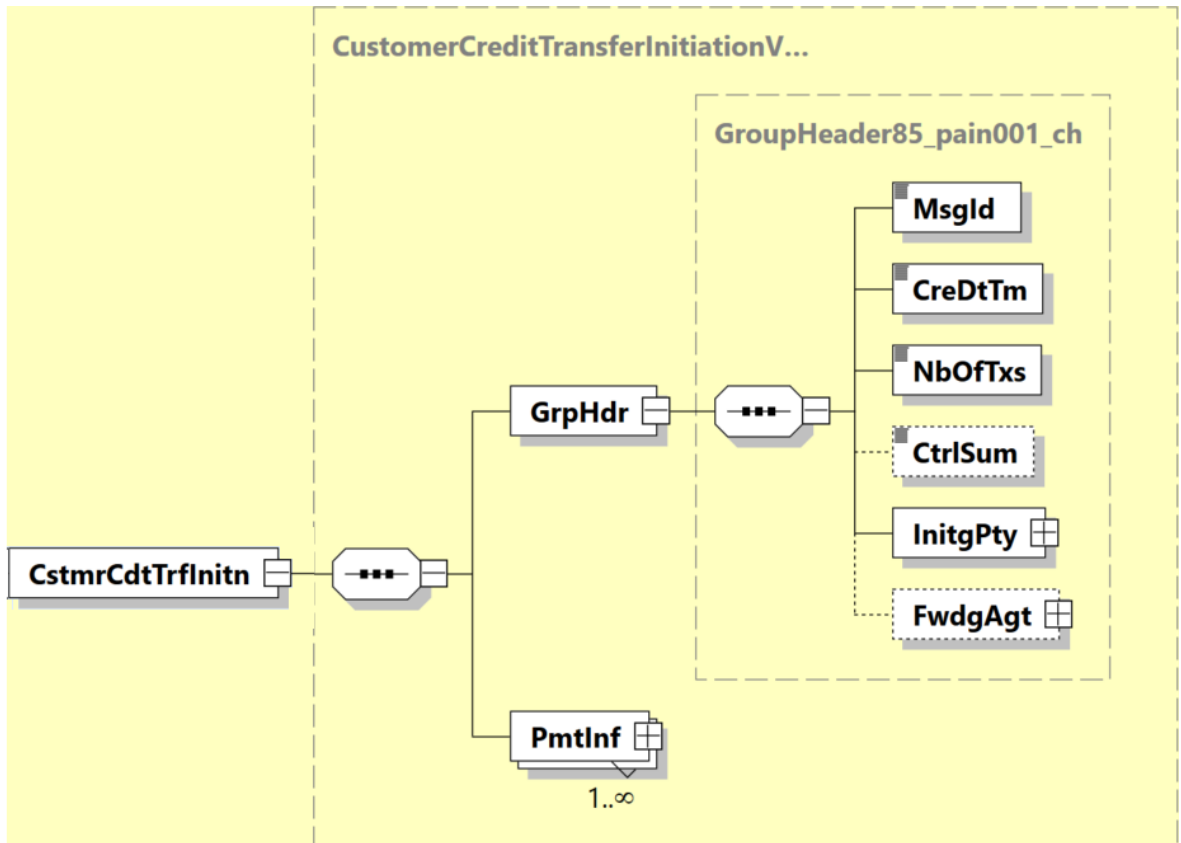


Figure 11: Group Header (GrpHdr)

The table below specifies all elements of the "Group Header" relevant for the *Swiss Payment Standards*.

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|------------------|------|-------------------------|--|----------------------------------|------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Document +Customer Credit Transfer Initiation V09 | CstmrCdtTrfInitn | 1..1 | M | | | |
| Group Header | GrpHdr | 1..1 | M | | | |
| Group Header +Message Identification | MsgId | 1..1 | M | <p>Checking for duplicates usually takes place at the Swiss financial institutions at the document (message) level. This is why the element "Message Identification" <MsgId> must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" be generally kept unique for as long as possible.</p> <p>Only the restricted character set for reference elements is permitted for this element (see chapter 3.2).</p> | | DU01, CH16 |
| Group Header +Creation Date Time | CreDtTm | 1..1 | M | <p>Recommendation: Should be the same as the actual date/time of creation.</p> | | DT01 |
| Group Header +Number Of Transactions | NbOfTxs | 1..1 | M | <p>If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-Level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be sent may be smaller.</p> | | AM18 |
| Group Header +Control Sum | CtrlSum | 0..1 | R | <p>Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount")</p> <p>If there is an error, the whole message is rejected.</p> | | AM10 |
| Group Header +Initiating Party | InitgPty | 1..1 | M | <p>At least one of the elements "Name" or "Identification" must be supplied.</p> <p>Describes the sending party. This can be the debtor or another appointed party acting as the sender of the message.</p> | | CH21 |
| Group Header +Initiating Party ++Name | Nm | 0..1 | R | <p>Recommendation: Use.</p> <p>Designation or name by which the sending party of the message is known or commonly used for its identification, maximum 70 characters.</p> | | CH16 |
| Group Header +Initiating Party ++Identification | Id | 0..1 | R | <p>Use is recommended. Identification of the message sender.</p> | | CH17 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|-----------------------|------|-------------------------|---|----------------------------------|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Group Header +Initiating Party ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed. | | CH16, CH17, CH21 |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | D | If used, "Other" must not be present. | | RC01, CH16, CH17 |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr". | | |
| Group Header +Initiating Party ++Identification +++Organisation Identification ++++Other | Othr | 0..n | D | If used, "AnyBIC" must not be present. | | CH17 |
| Group Header +Initiating Party ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" is permitted. | | CH16, CH17 |
| Group Header +Initiating Party ++Contact Details | CtctDtls | 0..1 | R | The <Othr> sub-element is to be used for the details of the software used. | | |
| Group Header +Initiating Party ++Contact Details +++Other | Othr | 0..n | R | Use is recommended. Contains details of the Software and Implementation Guide used to create the message. Maximum 4 instances are allowed | | CH21 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|---------|------|-------------------------|--|----------------------------------|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Group Header +Initiating Party ++Contact Details +++Other ++++Channel Type | ChanITp | 1..1 | M | 4-character code to designate the type of information. The following codes are allowed: NAME - name of the software PRVD - name of the software provider VRSN - version of the software SPSV - version of the SPS IG | | CH16 |
| Group Header +Initiating Party ++Contact Details +++Other ++++Identification | Id | 0..1 | M | Textual information corresponding to the code in the element ChanITp: For NAME, provide the name of the software. For PRVD, provide the name of the software provider For VRSN, provide the version number of the software For SPSV, provide the version of the SPS IG | | |
| Group Header +Forwarding Agent | FwdgAgt | 0..1 | BD | The element is processed in accordance with the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification". | | |

Table 14: Group Header (GrpHdr, A-level)

4.2 Payment Information (PmtInf, B level)

The "Payment Information" (B level of the message) contains the debtor information as well as other key elements such as the payment method or the preferred execution date, which apply to all transactions (C level) of this B level.

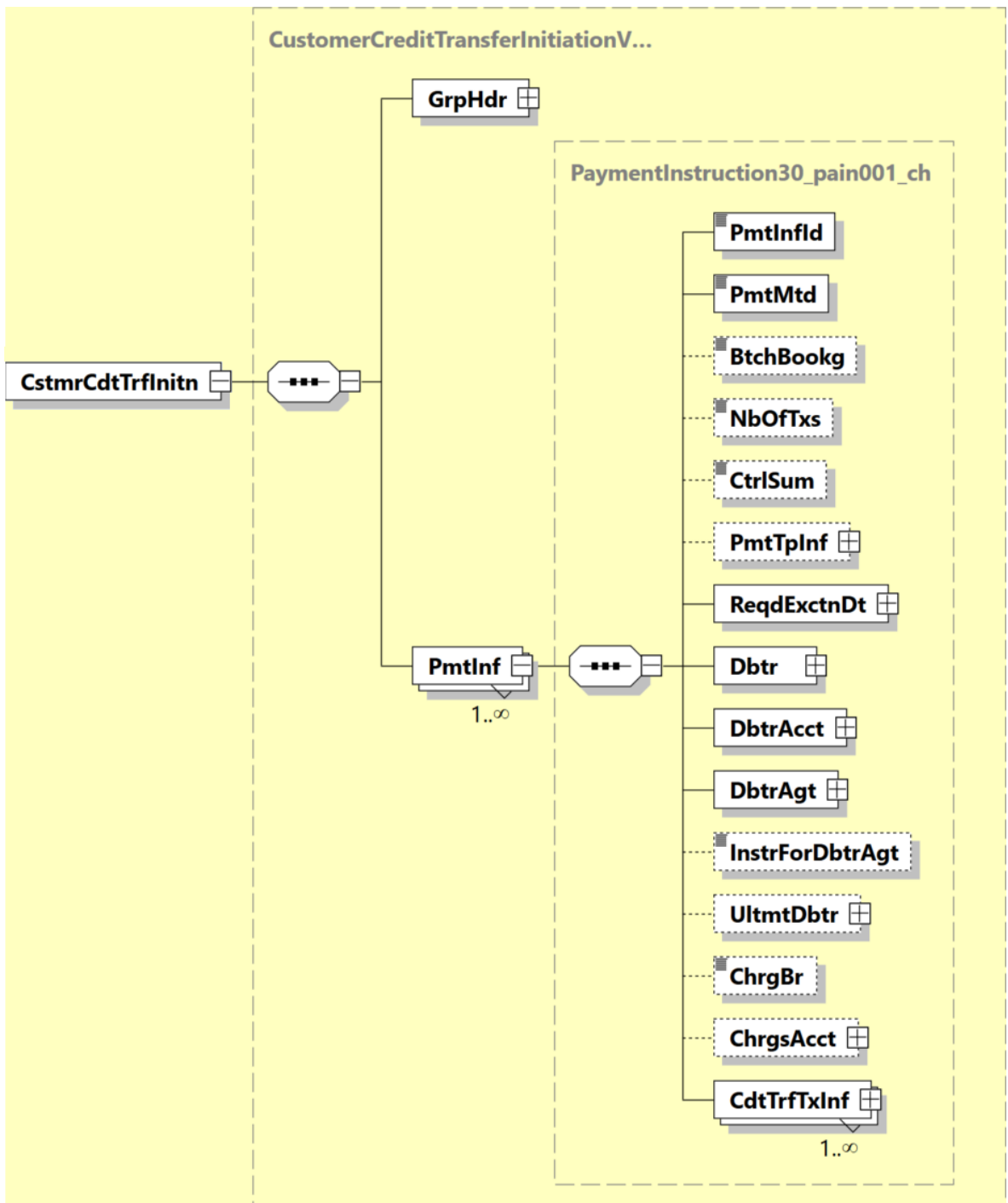


Figure 12: Payment information (PmtInf)

The table below specifies all elements of the "Payment Information" relevant for the *Swiss Payment Standards*.

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|-----------|------|-------------------------|---|--|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information | PmtInf | 1..n | M | | | |
| Payment Information +Payment Information Identification | PmtInfId | 1..1 | M | Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the restricted character set for reference elements is permitted for this element (see chapter 3.2). | | DU02, CH16 |
| Payment Information +Payment Method | PmtMtd | 1..1 | M | May only contain TRF | C: May only contain CHK | CH16 |
| Payment Information +Batch Booking | BtchBookg | 0..1 | O | The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. The option "true" in combination with Category Purpose Code (B-Level) SALA and notification instruction CND/NOA results in a confidential payment. If this element is not sent, then the booking proceeds as for "true" or according to the master data stored at the financial institution. | D: V2: «true» and «empty» must only be used in agreement with the financial institution. | |
| Payment Information +Number Of Transactions | NbOfTxs | 0..1 | O | Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-Level. | | |
| Payment Information +Control Sum | CtrlSum | 0..1 | O | Not generally checked by Swiss institutions. Checking uses the corresponding element at the A-Level. | | |
| Payment Information +Payment Type Information | PmtTpInf | 0..1 | O | Can be used at the B-Level or C-Level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels. | | CH07 |

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|--|-----------|------|-------------------------|--|---|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Payment Type Information ++Instruction Priority | InstrPrty | 0..1 | BD | This element is processed in accordance with the regulations of the finance institutions. For normal handling, the element can be removed. Any details about the Express processing (HIGH) are to be provided on the B-level, because values at the C-level are ignored. | S: The value provided is ignored | |
| Payment Information +Payment Type Information ++Service Level | SvcLvl | 0..n | O | Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. May be provided exactly once. | S: Must be used | CH21 |
| Payment Information +Payment Type Information ++Service Level +++Code | Cd {Or | 1..1 | BD | Codes pursuant to "Payments External Code Lists" [8], if the financial institution offers the service in question, otherwise they are ignored. | S: Only SEPA permitted | CH16 |
| Payment Information +Payment Type Information ++Service Level +++Proprietary | Prtry Or} | 1..1 | BD | The element is processed in accordance with the rules of the financial institution. | S: Must not be provided | CH17 |
| Payment Information +Payment Type Information ++Local Instrument | LclInstrm | 0..1 | BD | | D: V2: Must be provided. D: V1: Must not be provided | CH17 |
| Payment Information +Payment Type Information ++Local Instrument +++Code | Cd {Or | 1..1 | BD | Codes pursuant to "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. | D: V2: Must contain INST or ITP (ITP only in agreement with the financial institution). | |
| Payment Information +Payment Type Information ++Local Instrument +++Proprietary | Prtry Or} | 1..1 | BD | If used, then "Code" must not be present. | D: Must not be provided. S: Is ignored X: Is ignored | |
| Payment Information +Payment Type Information ++Category Purpose | CtgyPurp | 0..1 | O | Supplies information about the purpose of the payment order. | | |

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|---|-------------|------|-------------------------|---|----------------------------------|---------------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Payment Type Information ++Category Purpose +++Code | Cd | 1..1 | M | Codes pursuant to "Payments External Code Lists" [8]. The forwarding of the code to the receiving institution is subject to the offer of the customer's financial institution. If required, the code SALA or PENS must always be sent at the B-Level. The code SALA in combination with Batch Booking Option "true" and notification instruction CND/NOA results in a confidential payment. If supported by the financial institution, the code RRCT is used to mandate repayment based on prior receipt of the payment. | | CH16 |
| Payment Information +Requested Execution Date | ReqdExctnDt | 1..1 | M | Contains the required date of execution. Where appropriate, the value date is automatically modified to the next possible banking/Post Office business day. | | DT01, CH03, CH04, DT06 |
| Payment Information +Requested Execution Date ++Date | Dt | 1..1 | D | | | |
| Payment Information +Requested Execution Date ++Date Time | DtTm | 1..1 | D | The element may be delivered only if the financial institution supports it. | | |
| Payment Information +Debtor | Dbtr | 1..1 | M | The debtor is only identified by the element "Debtor Account". Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor. | | |
| Payment Information +Debtor ++Name | Nm | 0..1 | R | Use is recommended. Maximum 70 characters. | | |
| Payment Information +Debtor ++Postal Address | PstlAdr | 0..1 | O | Recommendation: Do not use. | | |
| Payment Information +Debtor ++Identification | Id | 0..1 | O | Is currently ignored by the financial institutions. | | CH17 |

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|--|-----------------------|------|-------------------------|---|----------------------------------|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed. | | CH16, CH17, CH21 |
| Payment Information +Debtor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" are permitted. | | CH16, CH17 |
| Payment Information +Debtor Account | DbtrAcct | 1..1 | M | Recommendation: IBAN should be used. In addition, the debit advice can be determined in the element "Type/Proprietary". When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here. | | |
| Payment Information +Debtor Account ++Identification | Id | 1..1 | M | | | |
| Payment Information +Debtor Account ++Identification +++IBAN | IBAN {Or | 1..1 | R | Use is recommended. Must not be a QR-IBAN. | | BE09, CH16, AC01 |
| Payment Information +Debtor Account ++Identification +++Other | Othr Or} | 1..1 | D | | | CH17, CH21 |
| Payment Information +Debtor Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Proprietary account number. Must be used if "Other" is used. | | CH16, AC01 |
| Payment Information +Debtor Account ++Type | Tp | 0..1 | O | | | |
| Payment Information +Debtor Account ++Type +++Code | Cd {Or | 1..1 | BD | The element is processed in accordance with the rules of the financial institution. | | |

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|--|------------------|------|-------------------------|---|---|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Debtor Account ++Type +++Proprietary | Prtry Or} | 1..1 | D | Can be used to control the debit advice. The following options are available: • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details The code CND/NOA in combination with Category Purpose Code (B-Level) SALA and Batch Booking Option "true" results in a confidential payment. | | CH16 |
| Payment Information +Debtor Account ++Currency | Ccy | 0..1 | O | Is currently ignored by the financial institutions. | | |
| Payment Information +Debtor Account ++Proxy | Prxy | 0..1 | BD | Is currently ignored by the financial institutions. | S: May only be delivered in consultation with the financial institution. The specific rules for [5] attribute AT-E003 must be observed. | |
| Payment Information +Debtor Agent | DbtrAgt | 1..1 | M | The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification". | | |
| Payment Information +Debtor Agent ++Financial Institution Identification | FinInstnId | 1..1 | M | | | |
| Payment Information +Debtor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | D | BIC of the debtor's financial institution If used, then "Clearing System Member Identification" must not be present. | | RC01, AGNT, CH21 |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | D | If used, then BICFI must not be present. | | CH21 |

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|---|-----------------|------|-------------------------|--|---------------------------------------|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | M | Must be used when "Clearing System Member Identification" is used. | | |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | M | Codes pursuant to "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland. | | CH16 |
| Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | M | IID of the debtor's financial institution Must be used if "Clearing System Member Identification" is used. | | RC01, AGNT |
| Payment Information +Debtor Agent ++Financial Institution Identification +++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "BICFI" or "Othr". The element is ignored and not forwarded. | | |
| Payment Information +Instruction For Debtor Agent | InstrForDbtrAgt | 0..1 | BD | The element is processed in accordance with the rules of the financial institution. | S: Not allowed. | |
| Payment Information +Ultimate Debtor | UltmtDbtr | 0..1 | O | Ultimate debtor. Can be used at the B-Level or C-Level but not both at the same time. | | CH07 |
| Payment Information +Ultimate Debtor ++Name | Nm | 0..1 | O | Must be used if Postal Address is used. | S: max. 70 characters | CH16 |
| Payment Information +Ultimate Debtor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information". | S: Not forwarded in interbank traffic | |

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|--|-----------|------|-------------------------|---|--|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Ultimate Debtor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Must be used. | | CH21 |
| Payment Information +Ultimate Debtor ++Postal Address +++Country | Ctry | 0..1 | R | Must be used. | | CH21 |
| Payment Information +Ultimate Debtor ++Postal Address +++Address Line | AdrLine | 0..7 | BD | Maximum 2 lines allowed if offered as part of the hybrid address. | | |
| Payment Information +Ultimate Debtor ++Identification | Id | 0..1 | O | | | CH17 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed. | D: All information will be forwarded. S: If multiple elements are delivered, only one of the elements will be forwarded with the following priority: 1. Priority AnyBIC, 2. Priority LEI, 3. Priority Other X: When using Name/Address and AnyBIC simultaneously, only AnyBIC will be forwarded. | CH16, CH17, CH21 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | | | RC01, CH16, CH17 |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr". | | |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|---------------|------|-------------------------|--|------------------------------------|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | CH17 |
| Payment Information +Ultimate Debtor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" permitted. | | CH16, CH17 |
| Payment Information +Charge Bearer | ChrgBr | 0..1 | D | Can be used at the B-Level or C-Level but not both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level | S: If used, then SLEV must be used | CH16 |
| Payment Information +Charges Account | ChrgsAcct | 0..1 | BD | Usually not used (any fees in this case are usually debited to the "Debtor Account"). | | |
| Payment Information +Charges Account ++Identification | Id | 1..1 | M | Must be used if "Charges Account" is used. | | CH21 |
| Payment Information +Charges Account ++Identification +++IBAN | IBAN {Or | 1..1 | R | Use of IBAN recommended. | | AC01 |
| Payment Information +Charges Account ++Identification +++Other | Othr Or} | 1..1 | D | | | |
| Payment Information +Charges Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Proprietary account number. | | AC01 |

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|---|---------|------|-------------------------|---|----------------------------------|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Payment Information +Charges Account ++Currency | Ccy | 0..1 | O | Is currently ignored by the financial institutions. | | |
| Payment Information +Charges Account ++Proxy | Prxy | 0..1 | BD | May be supplied in addition to "Id". The element is ignored and not forwarded. | | |

Table 15: Payment information (PmtInf, B level)

4.3 Credit Transfer Transaction Information (CdtTrfTxInf, C level)

The "Credit Transfer Transaction Information" (C level of the message) contains all creditor information as well as further information on the transaction (transmission information, payment purpose, etc.).

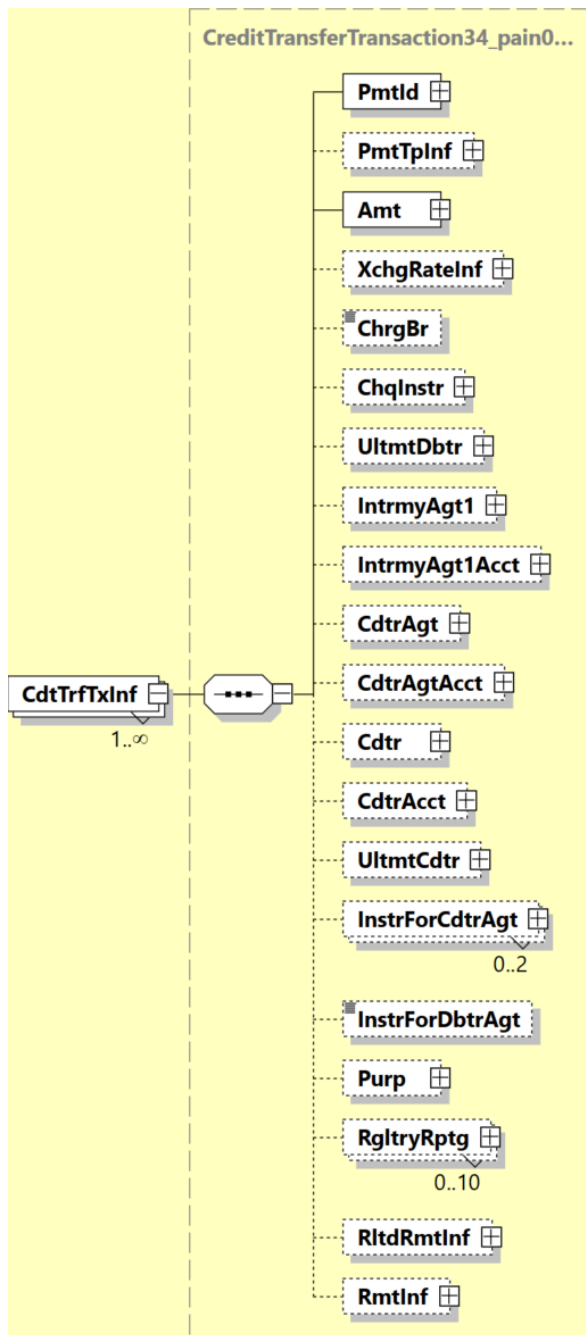


Figure 13: Credit transfer transaction information (CdtTrfTxInf)

The table below specifies all elements of the "Credit Transfer Transaction Information" relevant for the Swiss Payment Standards.

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|-------------|------|-------------------------|--|---------------------------------------|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information | CdtTrfTxInf | 1..n | M | | | CH21 |
| Credit Transfer Transaction Information +Payment Identification | PmtId | 1..1 | M | | | |
| Credit Transfer Transaction Information +Payment Identification ++Instruction Identification | InstrId | 0..1 | R | Recommendation: Should be used and must be unique within the B-level. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2). | | DU05, CH16 |
| Credit Transfer Transaction Information +Payment Identification ++End To End Identification | EndToEndId | 1..1 | M | Customer reference, normally forwarded as far as the beneficiary. Only the restricted character set for reference elements is permitted for this element (see chapter 3.2). | | CH16 |
| Credit Transfer Transaction Information +Payment Identification ++UETR | UETR | 0..1 | BD | If present, the element will be forwarded. | S: Not forwarded in interbank traffic | |
| Credit Transfer Transaction Information +Payment Type Information | PmtTpInf | 0..1 | D | Can be used at the B-level or C-level, but normally not both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels. | | CH21 |
| Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority | InstrPrty | 0..1 | O | Any information about the Express processing should be sent at the B-level because values in this element are ignored. | | |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level | SvcLvl | 0..n | O | Service Level affects the way the payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. May be used exactly once. | S: Must be used | CH21 |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code | Cd | 1..1 | BD | Codes pursuant to "Payments External Code Lists" [8], if the financial institution offers the corresponding service, otherwise ignored. | S: Only SEPA allowed | CH16 |
| Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary | Prtry | 1..1 | BD | The element is processed in accordance with the rules of the financial institution. | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Payment Type Information ++Local Instrument | LclInstrm | 0..1 | BD | | D: Must not be provided. | CH17 |

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|--|----------|-----------|-------------------------|---|--|--|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose | CtgyPurp | 0..1 | O | Any details of SALA/PENS should be sent at the B-level. Other ISO codes may be supported by agreement with the financial institution. | | |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Code | Cd | {Or} 1..1 | D | | | |
| Credit Transfer Transaction Information +Payment Type Information ++Category Purpose +++Proprietary | Prtry | Or} 1..1 | D | | | |
| Credit Transfer Transaction Information +Amount | Amt | 1..1 | M | Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred, one B-level must be created. | | |
| Credit Transfer Transaction Information +Amount ++Instructed Amount | InstdAmt | {Or} 1..1 | D | | D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99. V2: May only contain CHF, the amount must be between 0.01 and the instant payment limit. S: May only contain EUR, the amount must be between 0.01 and 999,999,999.99. X: (V1, domestic) - All currencies (after consultation with financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with financial institution) allowed. | AM01, AM02, CURR, AM03, CH20 |
| Credit Transfer Transaction Information +Amount ++Equivalent Amount | EqvtAmt | Or} 1..1 | BD | The element is processed pursuant to the rules of the financial institution. | | CH21 |
| Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Amount | Amt | 1..1 | M | Must be used if "Equivalent Amount" is used. | D: V1: May only contain CHF or EUR, the amount must be between 0.01 and 9,999,999,999.99. V2: The amount must be between 0.01 and the instant payment limit. S: The amount must be between 0.01 and 999,999,999.99. | AM01, AM02, CURR, AM03, CH20 |

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|--|-------------|------|-------------------------|--|--|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Amount ++Equivalent Amount +++Currency Of Transfer | CcyOfTrf | 1..1 | M | Must be used if "Equivalent Amount" is used. | D: V1: May only contain CHF or EUR. D: V2: May only contain CHF. S: May only contain EUR. X: (V1, domestic) - All currencies (after consultation with the financial institution) except CHF and EUR allowed. (V2, foreign) - All currencies (after consultation with the financial institution) allowed. | CURR, AM03 |
| Credit Transfer Transaction Information +Exchange Rate Information | XchgRateInf | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | S: Must not be provided. | CH17, CH21 |
| Credit Transfer Transaction Information +Exchange Rate Information ++Unit Currency | UnitCcy | 0..1 | O | Currency in which the exchange ratio is specified. For example, if 1 CHF = xxx CUR, this is the currency CHF. | | CURR |
| Credit Transfer Transaction Information +Exchange Rate Information ++Exchange Rate | XchgRate | 0..1 | O | Must be used if "Exchange Rate Information" is used. Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for YEN, DKK, SEK). | | |
| Credit Transfer Transaction Information +Exchange Rate Information ++Rate Type | RateTp | 0..1 | O | Is currently ignored by the financial institutions. | | |
| Credit Transfer Transaction Information +Exchange Rate Information ++Contract Identification | CtrctId | 0..1 | O | Is currently ignored by the financial institutions. | | |
| Credit Transfer Transaction Information +Charge Bearer | ChrgBr | 0..1 | O | Can be used at the B-Level or C-Level but not both at the same time. Permitted codes are: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level | S: If used, then SLEV must be used | CH07, CH16 |
| Credit Transfer Transaction Information +Cheque Instruction | ChqInstr | 0..1 | D | May only be used in combination with "PmtMtd" = CHK. | S: Must not be provided. D: Must not be provided. X: Must not be provided. | CH17 |

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|--|-----------|------|-------------------------|--|---------------------------------------|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Cheque Instruction ++Cheque Type | ChqTp | 0..1 | O | | | |
| Credit Transfer Transaction Information +Cheque Instruction ++Delivery Method | DlvryMtd | 0..1 | O | | | |
| Credit Transfer Transaction Information +Ultimate Debtor | UltmtDbtr | 0..1 | O | Ultimate debtor Can be used at the B-Level or C-Level but not both at the same time. | | CH07, CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Name | Nm | 0..1 | O | Must be used if Postal Address is used. | S: max. 70 characters | CH16 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information". | S: Not forwarded in interbank traffic | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Street Name | StrtNm | 0..1 | R | Use is recommended | | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Must be used. | | CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Country | Ctry | 0..1 | R | Must be used. | | CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Postal Address +++Address Line | AdrLine | 0..7 | BD | Maximum 2 lines allowed if offered as part of the hybrid address. | | CH17 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification | Id | 0..1 | O | | | CH17 |

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|--|-----------------------|------|-------------------------|---|---|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed. | D: All information will be forwarded. S: If several elements are delivered, only one of the elements is forwarded with the following priority: 1. prio AnyBIC, 2. prio LEI, 3. prio Other X: If name/address and AnyBIC are used at the same time, only AnyBIC will be forwarded. | CH16, CH17, CH21 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | | | RC01, CH16, CH17 |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr". | | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | |
| Credit Transfer Transaction Information +Ultimate Debtor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Only "Date And Place Of Birth" or an element from "Other" permitted. | | CH16, CH17 |
| Credit Transfer Transaction Information +Intermediary Agent 1 | IntrmyAgt1 | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. For a general description of the sub-elements, see chapter 3.12 "Financial Institution Identification". | | RC01 |
| Credit Transfer Transaction Information +Intermediary Agent 1Account | IntrmyAgt1Acct | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | | CH21 |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification | Id | 1..1 | M | Recommendation: Whenever possible the IBAN should be used. | | |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|---------|-------------|-------------------------|--|----------------------------------|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++IBAN | IBAN | {Or 1..1 | BD | | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other | Othr | Or} 1..1 | BD | | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Identification | Id | 1..1 | M | | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Scheme Name | SchmeNm | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | | |
| Credit Transfer Transaction Information +Intermediary Agent 1Account ++Identification +++Other ++++Issuer | Issr | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | | |

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|--|-------------|------|-------------------------|---|--|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor Agent | CdtrAgt | 0..1 | D | For a general description of the sub-elements, see chapter 3.12 "Identification of financial institutions". | D: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed. C: Must not be provided. S: The specification of the Creditor Agent is optional. The creditor agent is always determined from the IBAN. X: Creditor Agent can be omitted if the IBAN/QR-IBAN (CH/LI) is supplied in the Creditor Account. If both IBAN/QR-IBAN and IID or BIC are supplied, the Creditor Agent is determined from the IBAN when the payment is executed. | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification | FinInstnId | 1..1 | M | | D: If supplied, IID or domestic BIC (CH/LI) X: (V1, domestic) - If supplied, IID or domestic BIC (CH/LI) (V2, foreign) - BIC recommended | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++BICFI | BICFI | 0..1 | D | If used, then "Clearing System Member Identification" must not be present. | D: BIC (bank with SIC connection) X: (V1, domestic) - Domestic BIC (CH/LI) | AGNT, CH17 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification | ClrSysMmbId | 0..1 | D | If used, then "BICFI" must not be present. | S: Must not be provided. X: (V2, foreign) - Must be supplied together with Name and Address | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification | ClrSysId | 0..1 | M | Must be used if "Clearing System Member Identification" is used. | | |

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|---|---------|------|-------------------------|---|---|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Code | Cd | 1..1 | M | Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes pursuant to "Payments External Code Lists" [8]. If used, then <Proprietary> must not be present. | D: Must contain CHBCC X: (V1, domestic) - Must contain CHBCC (V2, foreign) - Code CHBCC must not be used | CH16 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Member Identification | MmbId | 1..1 | M | Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used. | X: (V1, domestic) - When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available. D: When executing the payment, the Creditor Agent is always determined from the IBAN (CH/LI), if available. | AGNT |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "BICFI" or "Othr". The element is ignored and not forwarded. | | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Name | Nm | 0..1 | D | Must not be supplied together with BIC. | X: (V2, foreign): Must be used if ClrSysMmbId is used. Must be supplied together with the Address. D: Must not be provided. S: Must not be provided. C: Must not be provided. | CH17, CH21, CH16 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address | PstAdr | 0..1 | D | For a general description of the sub-elements, see chapter 3.11 "Using address information" | C: Must not be provided. S: Must not be provided. D: Must not be provided. X: Must be supplied when <Name> is used | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Town Name | TwnNm | 0..1 | M | Must be used. | | CH21 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|-------------|------|-------------------------|---|----------------------------------|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Country | Ctry | 0..1 | M | Use is recommended. | | AG06 |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Postal Address ++++Address Line | AdrLine | 0..7 | BD | Maximum of 2 lines allowed if offered as part of the hybrid address. | | |
| Credit Transfer Transaction Information +Creditor Agent ++Financial Institution Identification +++Other | Othr | 0..1 | N | | | |
| Credit Transfer Transaction Information +Creditor Agent Account | CdtrAgtAcct | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | | CH21 |
| Credit Transfer Transaction Information +Creditor Agent Account ++Identification | Id | 1..1 | M | Recommendation: IBAN should be used whenever possible. | | |
| Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++IBAN | IBAN {Or | 1..1 | D | | | |
| Credit Transfer Transaction Information +Creditor Agent Account ++Identification +++Other | Othr Or} | 1..1 | D | | | |
| Credit Transfer Transaction Information +Creditor | Cdtr | 0..1 | M | Must be supplied. | | CH21 |
| Credit Transfer Transaction Information +Creditor ++Name | Nm | 0..1 | M | Must be used if Postal Address is used. | S: max. 70 characters | CH16 |
| Credit Transfer Transaction Information +Creditor ++Postal Address | PstlAdr | 0..1 | O | For a general description of the sub-elements, see chapter 3.11 "Using address information" | | CH16 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|---------|------|-------------------------|---------------------|----------------------------------|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Department | Dept | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Sub Department | SubDept | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Street Name | StrtNm | 0..1 | R | Use is recommended. | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Number | BldgNb | 0..1 | R | Use is recommended. | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Name | BldgNm | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Floor | Flr | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Box | PstBx | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Room | Room | 0..1 | O | | | |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|-------------|------|-------------------------|--|----------------------------------|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Post Code | PstCd | 0..1 | R | Use is recommended. | C: Must be provided | CH21 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Must be used. | | CH21 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Town Location Name | TwnLctnNm | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++District Name | DstrctNm | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Country Sub Division | CtrySubDvsn | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Country | Ctry | 0..1 | R | Must be used. | | CH21, BE09 |
| Credit Transfer Transaction Information +Creditor ++Postal Address +++Address Line | AdrLine | 0..7 | BD | Maximum of 2 lines allowed if offered as part of the hybrid address. | | CH17 |
| Credit Transfer Transaction Information +Creditor ++Identification | Id | 0..1 | D | | | CH17 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|-----------------------|------|-------------------------|---|--|---------------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally the element "LEI" are allowed. | D: All information will be forwarded. S: If several elements are delivered, only one of the elements is forwarded with the following priority: 1. prio AnyBIC, 2. prio LEI, 3. prio Other X: If name/address and AnyBIC are used at the same time, only AnyBIC will be forwarded | CH16, CH17, CH21 |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | | | |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr". | | |
| Credit Transfer Transaction Information +Creditor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | |
| Credit Transfer Transaction Information +Creditor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Either the element "Date And Place Of Birth" or an element from "Other" may be used. | | CH16, CH17 |
| Credit Transfer Transaction Information +Creditor Account | CdtrAcct | 0..1 | D | Must be provided. | C: Must not be provided. | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Account ++Identification | Id | 1..1 | M | Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used. | | CH21 |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++IBAN | IBAN {Or | 1..1 | D | Use is recommended. | D: V1: If used, either an IBAN or QR-IBAN (CH/LI) (IBAN only) must be provided. D: V2: Must be used. S: Must be used. | AC01, CH21, BE09, CH16 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|-----------------|------|-------------------------|--|---|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other | Othr Or} | 1..1 | D | | D: V2: Must not be provided. S: Must not be provided, except for returns (Category Purpose Code: RRCT). | CH17, CH21 |
| Credit Transfer Transaction Information +Creditor Account ++Identification +++Other ++++Identification | Id | 1..1 | M | Must be used if "Other" is used. For returns (Category Purpose Code: RRCT), the Account Servicer Reference of the credit must be specified here. | D: V2: Must not be provided | AC01 |
| Credit Transfer Transaction Information +Creditor Account ++Proxy | Prxy | 0..1 | O | May be supplied in addition to «Id». | D: V2: Must not be provided. S: May only be delivered in consultation with the financial institution. The specific rules for attribute AT-E003 must be observed. | |
| Credit Transfer Transaction Information +Ultimate Creditor | UltmtCdtr | 0..1 | D | Ultimate creditor In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible). | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Name | Nm | 0..1 | O | Must be used if Postal Address is used. | S: max. 70 characters | CH16 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address | PstlAdr | 0..1 | D | For a general description of the sub-elements, see chapter 3.11 "Using address information" | S: Not forwarded in interbank traffic. | CH17 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Town Name | TwnNm | 0..1 | R | Must be used | | CH21 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Country | Ctry | 0..1 | R | Must be used | | BE09 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|-------------------|------|-------------------------|---|---|------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Ultimate Creditor ++Postal Address +++Address Line | AdrLine | 0..7 | N | Maximum of 2 lines allowed if offered as part of the hybrid address. | | CH17 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification | Id | 0..1 | D | | C: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification | OrgId {Or | 1..1 | D | Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" are allowed. | D: All information will be forwarded. S: If several elements are delivered, only one of the elements is forwarded with the following priority: 1. prio AnyBIC, 2. prio LEI, 3. prio Other X: If name/address and AnyBIC are used at the same time, only AnyBIC will be forwarded. | CH16, CH17, CH21 |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Any BIC | AnyBIC | 0..1 | O | | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++LEI | LEI | 0..1 | O | The forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr". | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Organisation Identification ++++Other | Othr | 0..n | O | | | |
| Credit Transfer Transaction Information +Ultimate Creditor ++Identification +++Private Identification | PrvtId Or} | 1..1 | D | Either the element "Date And Place Of Birth" or an element from "Other" may be used. | | CH16, CH17 |
| Credit Transfer Transaction Information +Instruction For Creditor Agent | InstrForCdtrAgt | 0..n | BD | The element is processed pursuant to the rules of the financial institution. | D: Must not be provided. S: Must not be provided. C: Must not be provided. | CH16, CH17 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|-----------------|-------|-------------------------|--|---|-------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Instruction For Creditor Agent ++Code | Cd | 0..1 | D | | | |
| Credit Transfer Transaction Information +Instruction For Creditor Agent ++Instruction Information | InstrInf | 0..1 | D | | | |
| Credit Transfer Transaction Information +Instruction For Debtor Agent | InstrForDbtrAgt | 0..1 | BD | The element is processed pursuant to the rules of the financial institution. | D: V2: Must not be provided. S: Must not be delivered. | CH17 |
| Credit Transfer Transaction Information +Purpose | Purp | 0..1 | O | | | |
| Credit Transfer Transaction Information +Purpose ++Code | Cd | 1..1 | M | Codes pursuant to the "Payments External Code Lists" [8]. Must be used if "Purpose" is used. | | |
| Credit Transfer Transaction Information +Regulatory Reporting | RgltryRptg | 0..10 | O | Forwarded abroad only in interbank transactions. Required for payments to certain countries (e.g. United Arab Emirates). Only one occurrence is allowed. If more information is made available, it will be ignored by the financial institutions. | D: V2: Must not be provided. | CH21 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Debit Credit Reporting Indicator | DbtCdtRptgInd | 0..1 | O | Defines whether the information concerns the ordering party, the beneficiary or both. The use of this field must be clarified with the respective financial institution. The element is mandatory for the United Arab Emirates. Permitted codes are • CRED (corresponds to BENEFRES in Swift Field 77B), • DEBT (corresponds to ORDERRES in Swift Field 77B), • BOTH | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Authority | Authrty | 0..1 | O | Information about the competent regulatory authority (central bank) | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Name | Nm | 0..1 | O | Name of the competent regulatory authority (central bank) | | |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|------------|-------|-------------------------|--|--|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Regulatory Reporting ++Authority +++Country | Ctry | 0..1 | O | Country of the competent regulatory authority (central bank) | | BE09 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details | Dtls | 0..n | M | Must be sent if "Regulatory Reporting" is used. May be used only once. | | CH21 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Type | Tp | 0..1 | O | | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Date | Dt | 0..1 | O | | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Country | Ctry | 0..1 | D | Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority). If <Ctry> is used, either the element "Cd" or "Inf" must also be present. | | BE09, CH21 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Code | Cd | 0..1 | D | Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment. May be used only together with the field <Ctry>. | | RR05, CH21 |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Amount | Amt | 0..1 | O | | | |
| Credit Transfer Transaction Information +Regulatory Reporting ++Details +++Information | Inf | 0..n | O | May be used only twice. If more information is made available, it will be ignored by the financial institutions. Use of this field must be agreed with the respective financial institution. | | CH17 |
| Credit Transfer Transaction Information +Related Remittance Information | RltdRmtInf | 0..10 | D | The element is processed pursuant to the rules of the financial institution. Must not be supplied together with the element <RmtInf>. | D: V2: Must not be provided. S: Not forwarded in interbank traffic. | |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|------------|------|-------------------------|--|--|---------------------------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Remittance Information | RmtInf | 0..1 | O | Either structured or unstructured. | | |
| Credit Transfer Transaction Information +Remittance Information ++Unstructured | Ustrd | 0..n | D | Only one occurrence is allowed, maximum 140 characters. | D: This element must not be supplied in combination with a QR-IBAN (CH/LI) S: For payment orders in connection with sales transactions to end-users, the regulation in accordance with the current EPC Guidance Document <i>Improve Transparency for Retail Payment End-Users</i> must be observed. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured | Strd | 0..n | D | Only one occurrence is allowed. Complete forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, the forwarding of the sub-element <CdtRefInf> is prioritised. The number of all characters supplied within the element <Strd> must not exceed 9000 characters (excluding sub-element tags). | D: This element must be used in combination with a QR-IBAN (CH/LI). S: May contain a maximum of 140 characters within the element including the XML tags of the sub-elements. | CH17, CH15, CH21, RR07 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Information | RfrdDocInf | 0..n | O | | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Referred Document Amount | RfrdDocAmt | 0..1 | O | | S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information | CdtRefInf | 0..1 | O | Creditor Reference Information | D: This element must be used in combination with a QR-IBAN (CH/LI). | CH21, CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type | Tp | 0..1 | D | Reference Type | D: Must be used when "Creditor Reference Information" is used. S: Must be used when "Creditor Reference Information" is used. | CH21 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|---|--------------|------|-------------------------|--|---|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary | CdOrPrtry | 1..1 | M | Must be used if "Type" is used. | | CH21 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Code | Cd {Or | 1..1 | D | Reference Type (Code) Must be used if an "ISO Creditor Reference" in accordance with ISO 11649 is used in the element <Ref>. Only the code "SCOR" is allowed. | D: Must not be used together with a QR IBAN in The element "Creditor Account/IBAN" | CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary +++++Proprietary | Prtry Or} | 1..1 | D | Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference in accordance with IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present. | D: For specifying the structured QR reference of the QR bill, this element must contain the QRR and may only be used in combination with a QR IBAN in the element "Creditor Account/IBAN". May include the IPI for specifying the structured reference in accordance with IPI. S: Must not be used. X: May include IPI to specify the structured reference in accordance with IPI. | CH17, CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Issuer | Issr | 0..1 | O | If the value "ISO" is supplied in this element and the value "SCOR" in the element <Cd>, then the element <Ref> must contain a formally correct "Creditor Reference" in accordance with ISO 11649. | D: If the element <Cd> = "SCOR" and the element <Issr> is not supplied, the reference is validated in accordance with ISO 11649 | CH16 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Creditor Reference Information ++++Reference | Ref | 0..1 | D | Must be used if "Creditor Reference Information" is used | D: Must include "Creditor Reference" pursuant to ISO 11649 or QR reference or IPI reference. S: Must contain "Creditor Reference" pursuant to ISO 11649 if the value "ISO" is supplied in the element "Issuer". | CH16 |

| ISO-20022-Standard | | | Swiss Payment Standards | | | |
|--|-------------|------|-------------------------|--|---|---------------|
| Message Item | XML Tag | Mult | St. | General Definition | Payment Type-Specific Definition | Error |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer | Invcr | 0..1 | O | | D: V2: Must not be provided. S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee | Invcee | 0..1 | O | | D: V2: Must not be provided. S: Must not be provided. | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Tax Remittance | TaxRmt | 0..1 | O | | S: Must not be provided. D: Not currently used in CH/LI | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Garnishment Remittance | GrnshmtRmt | 0..1 | O | | S: Must not be provided. D: Not currently used in CH/LI | CH17 |
| Credit Transfer Transaction Information +Remittance Information ++Structured +++Additional Remittance Information | AddtlRmtInf | 0..3 | O | May only be used as a supplement to other sub-elements of the structured message/remittance. | D: May only occur once. S: Must not be provided. C: Must not be provided. | CH17, CH21 |

Table 16: Credit transfer transaction information (CdtTrfTxInf, C level)

5 Examples of payment instructions as "pain.001" messages

5.1 Business case for QR-Bill with QR reference and SCOR reference

The following assumptions were made for specifying this example in XML:

The debtor "Example Company, Seldwyla, CH" creates a "pain.001" message as of 15.02.2023 with two payment groups. Payment group 1 contains a transaction as of 22.02.2023 from a QR-bill with a QR-IBAN and QR reference.

Payment group 2 contains a transaction as of 18.02.2023 from a QR-bill with an IBAN and SCOR reference.

XML expressions of the example, see Annex A.

5.1.1 Example data

Payment group 1 containing a transaction from a QR-bill with a QR-IBAN and QR reference

| Field name | Contents |
|-----------------------------|----------------------------|
| Identification of the group | PMTINF-01 |
| Preferred execution date | 22.02.2023 |
| Name/address of the debtor | EXAMPLE LTD, SELDWYLA, CH |
| Customer IBAN | CH72 8000 5000 0888 7776 6 |
| Debtor bank BIC | RAIFCH22005 |

Table 17: Data of payment group 1

| Field name | Contents |
|---------------------------------|---|
| Transaction reference | INSTRID-01-01 |
| "End To End Identification" | ENDTOENDID-QRR |
| Currency/amount | CHF 3949.75 |
| Name/address of the creditor | Robert Scheider Ltd Rue du Lac 1268 2501 Biel |
| Creditor IBAN | CH44 3199 9123 0008 8901 2 |
| Reference type (proprietary) | QRR |
| Details of payment (structured) | 210000000003139471430009017 |
| Additional information | Order from 10.02.2023 |

Table 18: Transaction data

Payment group 2 containing a transaction from a QR-bill with an IBAN and SCOR reference

| Field name | Contents |
|-----------------------------|----------------------------|
| Identification of the group | PMTINF-02 |
| Preferred execution date | 18.02.2023 |
| Name/address of the debtor | EXAMPLE LTD, SELDWYLA, CH |
| Customer IBAN | CH72 8000 5000 0888 7776 6 |
| Debtor bank BIC | RAIFCH22005 |

Table 19: Data of payment group 2

| Field name | Contents |
|---------------------------------|--|
| Transaction reference | INSTRID-02-01 |
| "End To End Identification" | ENDTOENDID-SCOR |
| Currency/amount | EUR 199.95 |
| Name/address of the creditor | Peter Haller Rosenauweg 4 CH-8036 Zurich |
| Creditor IBAN | CH48 2196 6000 0096 1338 8 |
| Reference type (code) | SCOR |
| Issuer | ISO |
| Details of payment (structured) | RF18539007547034 |

Table 20: Transaction data

5.2 Business case for foreign currency payment (domestic) and SEPA

The following assumptions were made for specifying this example in XML:

The debtor "Example Company, Seldwyla, CH" creates a "pain.001" message as of 15.02.2023 with two payment groups.

Payment group 1 contains a single foreign currency transaction as of 22.02.2023.

Payment group 2 contains two transactions as of 18.02.2023, one SEPA payment with and one without BIC.

XML expressions of the example, see Annex A.

5.2.1 Example data

Payment group 1 with one foreign currency payment (domestic)

| Field name | Contents |
|-----------------------------|----------------------------|
| Identification of the group | PMTINF-01 |
| Preferred execution date | 22.02.2023 |
| Name/address of the debtor | EXAMPLE LTD, SELDWYLA, CH |
| Customer IBAN | CH72 8000 5000 0888 7776 6 |
| Debtor bank BIC | RAIFCH22005 |

Table 21: Data of payment group 1

| Field name | Contents |
|---------------------------------|--|
| Transaction reference | INSTRID-01-01 |
| "End To End Identification" | ENDTOENDID-001 |
| Currency/amount | USD 3949.75 |
| Name/Address of the creditor | Peter Haller Rosenauweg 4 CH-8036 Zurich |
| Creditor IBAN | CH50 2197 7000 0043 3134 6 |
| Reference type (code) | SCOR |
| Details of payment (structured) | RF4220210323103704APG0018 |

Table 22: Transaction data

Payment group 2 with 2 SEPA payments

| Field name | Contents |
|-----------------------------|----------------------------|
| Identification of the group | PMTINF-02 |
| Preferred execution date | 18.02.2022 |
| Service level | SEPA |
| Name/address of the debtor | EXAMPLE LTD, SELDWYLA, CH |
| Customer IBAN | CH72 8000 5000 0888 7776 6 |
| Debtor bank BIC | RAIFCH22005 |

 Table 23: *Data of payment group 2*

| Field name | Contents |
|-----------------------------------|--|
| Transaction reference | INSTRID-02-01 |
| "End To End Identification" | ENDTOENDID-002 |
| Currency/amount | EUR 8479.25 |
| Name/address of the creditor | Robert Scheider SA Rue de la gare 24 2501 Biel |
| Creditor IBAN | CH42 2198 8000 0095 2286 5 |
| Details of payment (unstructured) | Invoice no. 408 |

 Table 24: *Data of the first transaction of this payment group*

| Field name | Contents |
|---------------------------------|--|
| Transaction reference | INSTRID-02-02 |
| "End To End Identification" | ENDTOENDID-003 |
| Currency/amount | EUR 3421.00 |
| Name/address of the creditor | Peter Haller Rosenauweg 4 CH-8036 Zurich |
| Creditor IBAN | DE62 0076 2011 0623 8529 57 |
| Reference type (code) | SCOR |
| Issuer | ISO |
| Details of payment (structured) | RF712348231 |
| Creditor bank BIC | UBSWDEFF |

 Table 25: *Data of the second transaction of this payment group*

Annex A: XML schema and example

XML schema

The SPS XML schema

- ***[pain.001.001.09.ch.03.xsd](#)***

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

It is best to open it with software specifically written for XML content.

Annex B: Mapping the Swiss QR code in a QR-bill payment part into "pain.001"

| QR element | Element name | St. | General definition | Element pain.001 |
|---|----------------------|-----|---|---|
| QRCH +Header | Header | | Header Header Data. Contains basic information about the Swiss QR Code | N/A |
| QRCH +Header ++QRType | QRType | M | QR type Unambiguous indicator for the Swiss QR Code. Fixed value SPC (Swiss Payments Code) | N/A |
| QRCH +Header ++Version | Version | M | Version Contains version of the specifications (Implementation Guidelines) in use on the date on which the Swiss QR Code was created. The first two positions indicate the main version, the following two positions the sub-version. Fixed value of "0200" for Version 2.0 | N/A |
| QRCH +Header ++Coding | Coding | M | Coding type Character set code. Fixed value 1 (indicates UTF-8 restricted to the Latin character set) | N/A |
| QRCH +CdrInf | CdrInf | | Creditor information Account / Payable to | N/A |
| QRCH +CdrInf ++IBAN | IBAN | M | IBAN IBAN or QR-IBAN of the creditor. | Creditor Account – IBAN |
| QRCH +CdrInf ++Cdr | Cdr | | Creditor | N/A |
| QRCH +CdrInf ++Cdr +++AdrTp | AdrTp | M | Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines) | N/A |
| QRCH +CdrInf ++Cdr +++Name | Name | M | Name The creditor's name or company pursuant to the account name. Comment: always matches the account holder | Creditor – Name |
| QRCH +CdrInf ++Cdr +++StrtNmOr AdrLine1 | StrtNmOr AdrLine1 | O | Street or address line 1 Structured Address: Street/P.O. Box from the creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box | If AdrTp = S: Creditor – Street Name If AdrTp = K: Creditor – Address Line 1 |
| QRCH +CdrInf ++Cdr +++BldgNbOr AdrLine2 | BldgNbOr AdrLine2 | O | Building number or address line 2 Structured Address: Building number from creditor's address Combined address elements: Address line 2 including postal code and town from creditor's address | If AdrTp = S: Creditor – Building Number If AdrTp = K: Creditor – Address Line 2 |
| QRCH +CdrInf ++Cdr +++PstCd | PstCd | D | Postal code Post code from creditor's address | Creditor – Post Code |

| QR element | Element name | St. | General definition | Element pain.001 |
|--|----------------------|-----|---|---|
| QRCH +CdtrInf ++Cdtr +++TwnNm | TwnNm | D | Town Town from creditor's address | Creditor – Town Name |
| QRCH +CdtrInf ++Cdtr +++Ctry | Ctry | M | Country Country from creditor's address | Creditor – Country |
| QRCH +UltmtCdtr | UltmtCdtr | | Ultimate creditor <i>In favour of</i> Information about the ultimate creditor | |
| QRCH +UltmtCdtr ++AdrTp | AdrTp | X | Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines) | N/A |
| QRCH +UltmtCdtr ++Name | Name | X | Name The ultimate creditor's name or company | Ultimate Creditor – Name |
| QRCH +UltmtCdtr ++StrtNmOr AdrLine1 | StrtNmOr AdrLine1 | X | Street or address line 1 Structured Address: Street/P.O. Box from ultimate creditor's address Combined address elements: Address line 1 including street and building number or P.O. Box | If AdrTp = S: Ultimate Creditor – Street Name If AdrTp = K: Ultimate Creditor – Address Line 1 |
| QRCH +UltmtCdtr ++BldgNbOr AdrLine2 | BldgNbOr AdrLine2 | X | Building number or address line 2 Structured Address: Building number from ultimate creditor's address Combined address elements: Address line 2 including postal code and town from ultimate creditor's address | If AdrTp = S: Ultimate Creditor – Building Number If AdrTp = K: Ultimate Creditor – Address Line 2 |
| QRCH +UltmtCdtr ++PstCd | PstCd | X | Postal code Post code from ultimate creditor's address | Ultimate Creditor – Post Code |
| QRCH +UltmtCdtr ++TwnNm | TwnNm | X | Town Town from ultimate creditor's address | Ultimate Creditor – Town Name |
| QRCH +UltmtCdtr ++Ctry | Ctry | X | Country Country from ultimate creditor's address | Ultimate Creditor – Country |
| QRCH +CcyAmt | CcyAmt | | Payment amount information | N/A |
| QRCH +CcyAmt ++Amt | Amt | O | Amount The payment amount | Instructed Amount |
| QRCH +CcyAmtDate ++Ccy | Ccy | M | Currency The payment currency, 3-digit alphanumeric currency code in accordance with ISO 4217 | Instructed Amount |
| QRCH +UltmtDbtr | UltmtDbtr | | Ultimate debtor <i>Payable by</i> | N/A |
| QRCH +UltmtDbtr ++AdrTp | AdrTp | D | Address type The address type is specified using a code. The following codes are defined: S = structured address K = combined address elements (2 lines) | N/A |

| QR element | Element name | St. | General definition | Element pain.001 |
|--|----------------------|-----|---|---|
| QRCH +UltmtDbtr ++Name | Name | D | Name The ultimate debtor's name or company | Ultimate Debtor – Name |
| QRCH +UltmtDbtr ++StrtNmOr AdrLine1 | StrtNmOr AdrLine1 | O | Street or address line 1 Structured Address: Street/P.O. Box from ultimate debtor's address Combined address elements: Address line 1 including street and building number or P.O. Box | If AdrTp = S: Ultimate Debtor – Street Name If AdrTp = K: Ultimate Debtor – Address Line 1 |
| QRCH +UltmtDbtr ++BldgNbOr AdrLine2 | BldgNbOr AdrLine2 | O | Building number or address line 2 Structured Address: Building number from ultimate debtor's address Combined address elements: Address line 2 including postal code and town from ultimate debtor's address | If AdrTp = S: Ultimate Debtor – Building Number If AdrTp = K: Ultimate Debtor – Address Line 2 |
| QRCH +UltmtDbtr ++PstCd | PstCd | D | Postal code Post code from ultimate debtor's address | Ultimate Debtor – Post Code |
| QRCH +UltmtDbtr ++TwnNm | TwnNm | D | Town Town from ultimate debtor's address | Ultimate Debtor – Town Name |
| QRCH +UltmtDbtr ++Ctry | Ctry | D | Country Country from ultimate debtor's address | Ultimate Debtor – Country |
| QRCH +RmtInf | RmtInf | | Payment reference | N/A |
| QRCH +RmtInf ++Tp | Tp | M | Reference type Reference type (QR, ISO) The following codes are permitted: QRR – QR reference SCOR – Creditor Reference (ISO 11649) NON – without reference | Credit Transfer Transaction Information +Remittance Information See the following detailed description about Remittance Information. |
| QRCH +RmtInf ++Ref | Ref | D | Reference Note: The structured reference is either a QR reference or an ISO 11649 Creditor Reference | Remittance Information – Reference See the following detailed description about Remittance Information. |
| QRCH +RmtInf ++AddInf | AddInf | | Additional information Additional information can be used for the scheme with message and for the scheme with structured reference. | N/A |
| QRCH +RmtInf ++AddInf +++Ustrd | Ustrd | O | Unstructured message Unstructured information can be used to indicate the payment purpose or for additional textual information about payments with a structured reference. | Procedure with notification: Remittance Information – unstructured Procedure with structured reference for additional information: AddtlRmtInf |
| QRCH +RmtInf ++AddInf +++Trailer | Trailer | M | Trailer Unambiguous indicator for the end of payment data. Fixed value "EPD" (End Payment Data). | N/A |
| QRCH +RmtInf ++AddInf +++StrdBkgInf | StrdBkgInf | O | Bill information Bill information contain coded information for automated booking of the payment. The data is not forwarded with the payment. | N/A |

| QR element | Element name | St. | General definition | Element pain.001 |
|--------------------------------|--------------|-----|--|------------------|
| QRCH +AltPmtInf | AltPmtInf | | Alternative schemes Parameters and data of other supported schemes. | N/A |
| QRCH +AltPmtInf ++AltPmt | AltPmt | A | Alternative scheme parameters Parameter character chain of the alternative scheme pursuant to the syntax definition in the section "Alternative scheme". | N/A |

Table 26: Mapping the Swiss QR Code in a QR-bill payment part into "pain.001"

Note: In the Implementation Guideline QR-bill, the

- status Value X is defined as follows: "Do not fill. Field must not be filled in but must be sent (intended 'for future use', so the field separator needs to be sent)".
- Status Value A is defined as follows: "Additional. Field does not necessarily need to be delivered".

Detailed description of structured and unstructured remittance information

| QR-Code | | | pain.001 | |
|--------------------------|---|-------------------------|---------------------------------------|--|
| QRCH +RmtInf ++Ref | QRCH +RmtInf ++AddInf +++Ustrd | QRCH +RmtInf ++Tp | Remittance Information | Remittance Information/Type |
| Filled in | Not filled in | QRR or SCOR | Reference | Element Prtry QRR or Element Code SCOR |
| Filled in | Filled in | QRR or SCOR | Reference | Element Prtry QRR or Element Code SCOR |
| | | | AddtlRmtInf | N/A |
| Not filled in | Filled in | NON | Remittance Information – unstructured | N/A |
| Not filled in | Not filled in | NON | N/A | N/A |

Table 27: Detailed description of structured and unstructured remittance information

Annex C: Character conversion table

The characters listed in Table 29 are permitted in "pain.001" and are converted by the financial institution according to the following colour coding whenever required.

Note: For payment type "D", no character conversion takes place because this case allows all permitted characters to be forwarded unchanged.

| Colour coding | Meaning |
|---------------|---|
| | Use only permitted in escaped form, therefore will not be converted (see chapter 3.1) |
| | Permitted character, which will be converted to "." (dot) |
| | Permitted characters, will be converted according to the "conversion to" column by the bank |
| | Permitted characters, will be forwarded unchanged. "Conversion to" = none |

Table 28: Colour coding of the character conversion table

A possible conversion to other characters is shown in the "Conversion to" columns.

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|-------------------------------|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| | SPACE | U+0020 | none | |
| ! | EXCLAMATION MARK | U+0021 | . | U+002E |
| " | QUOTATION MARK | U+0022 | N/A | N/A |
| # | NUMBER SIGN | U+0023 | . | U+002E |
| \$ | DOLLAR SIGN | U+0024 | . | U+002E |
| % | PERCENT SIGN | U+0025 | . | U+002E |
| & | AMPERSAND | U+0026 | N/A | N/A |
| ' | APOSTROPHE | U+0027 | N/A | N/A |
| (| LEFT PARENTHESIS | U+0028 | none | |
|) | RIGHT PARENTHESIS | U+0029 | none | |
| * | ASTERISK | U+002A | . | U+002E |
| + | PLUS SIGN | U+002B | none | |
| , | COMMA | U+002C | none | |
| - | HYPHEN-MINUS | U+002D | none | |
| . | FULL STOP | U+002E | none | |
| / | SOLIDUS | U+002F | none | |
| 0 | DIGIT ZERO | U+0030 | none | |
| 1 | DIGIT ONE | U+0031 | none | |
| 2 | DIGIT TWO | U+0032 | none | |
| 3 | DIGIT THREE | U+0033 | none | |
| 4 | DIGIT FOUR | U+0034 | none | |
| 5 | DIGIT FIVE | U+0035 | none | |
| 6 | DIGIT SIX | U+0036 | none | |
| 7 | DIGIT SEVEN | U+0037 | none | |
| 8 | DIGIT EIGHT | U+0038 | none | |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|-------------------------------|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| 9 | DIGIT NINE | U+0039 | none | |
| : | COLON | U+003A | none | |
| ; | SEMICOLON | U+003B | , | U+002C |
| < | LESS-THAN SIGN | U+003C | N/A | N/A |
| = | EQUALS SIGN | U+003D | . | U+002E |
| > | GREATER-THAN SIGN | U+003E | N/A | N/A |
| ? | QUESTION MARK | U+003F | none | |
| @ | COMMERCIAL AT | U+0040 | . | |
| A | LATIN CAPITAL LETTER A | U+0041 | none | |
| B | LATIN CAPITAL LETTER B | U+0042 | none | |
| C | LATIN CAPITAL LETTER C | U+0043 | none | |
| D | LATIN CAPITAL LETTER D | U+0044 | none | |
| E | LATIN CAPITAL LETTER E | U+0045 | none | |
| F | LATIN CAPITAL LETTER F | U+0046 | none | |
| G | LATIN CAPITAL LETTER G | U+0047 | none | |
| H | LATIN CAPITAL LETTER H | U+0048 | none | |
| I | LATIN CAPITAL LETTER I | U+0049 | none | |
| J | LATIN CAPITAL LETTER J | U+004A | none | |
| K | LATIN CAPITAL LETTER K | U+004B | none | |
| L | LATIN CAPITAL LETTER L | U+004C | none | |
| M | LATIN CAPITAL LETTER M | U+004D | none | |
| N | LATIN CAPITAL LETTER N | U+004E | none | |
| O | LATIN CAPITAL LETTER O | U+004F | none | |
| P | LATIN CAPITAL LETTER P | U+0050 | none | |
| Q | LATIN CAPITAL LETTER Q | U+0051 | none | |
| R | LATIN CAPITAL LETTER R | U+0052 | none | |
| S | LATIN CAPITAL LETTER S | U+0053 | none | |
| T | LATIN CAPITAL LETTER T | U+0054 | none | |
| U | LATIN CAPITAL LETTER U | U+0055 | none | |
| V | LATIN CAPITAL LETTER V | U+0056 | none | |
| W | LATIN CAPITAL LETTER W | U+0057 | none | |
| X | LATIN CAPITAL LETTER X | U+0058 | none | |
| Y | LATIN CAPITAL LETTER Y | U+0059 | none | |
| Z | LATIN CAPITAL LETTER Z | U+005A | none | |
| [| LEFT SQUARE BRACKET | U+005B | (| U+0028 |
| \ | REVERSE SOLIDUS | U+005C | / | U+002F |
|] | RIGHT SQUARE BRACKET | U+005D |) | U+0029 |
| ^ | CIRCUMFLEX ACCENT | U+005E | . | U+002E |
| _ | LOW LINE | U+005F | - | U+002D |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|-------------------------------|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| ` | GRAVE ACCENT | U+0060 | ' | U+0027 |
| a | LATIN SMALL LETTER A | U+0061 | none | |
| b | LATIN SMALL LETTER B | U+0062 | none | |
| c | LATIN SMALL LETTER C | U+0063 | none | |
| d | LATIN SMALL LETTER D | U+0064 | none | |
| e | LATIN SMALL LETTER E | U+0065 | none | |
| f | LATIN SMALL LETTER F | U+0066 | none | |
| g | LATIN SMALL LETTER G | U+0067 | none | |
| h | LATIN SMALL LETTER H | U+0068 | none | |
| i | LATIN SMALL LETTER I | U+0069 | none | |
| j | LATIN SMALL LETTER J | U+006A | none | |
| k | LATIN SMALL LETTER K | U+006B | none | |
| l | LATIN SMALL LETTER L | U+006C | none | |
| m | LATIN SMALL LETTER M | U+006D | none | |
| n | LATIN SMALL LETTER N | U+006E | none | |
| o | LATIN SMALL LETTER O | U+006F | none | |
| p | LATIN SMALL LETTER P | U+0070 | none | |
| q | LATIN SMALL LETTER Q | U+0071 | none | |
| r | LATIN SMALL LETTER R | U+0072 | none | |
| s | LATIN SMALL LETTER S | U+0073 | none | |
| t | LATIN SMALL LETTER T | U+0074 | none | |
| u | LATIN SMALL LETTER U | U+0075 | none | |
| v | LATIN SMALL LETTER V | U+0076 | none | |
| w | LATIN SMALL LETTER W | U+0077 | none | |
| x | LATIN SMALL LETTER X | U+0078 | none | |
| y | LATIN SMALL LETTER Y | U+0079 | none | |
| z | LATIN SMALL LETTER Z | U+007A | none | |
| { | LEFT CURLY BRACKET | U+007B | (| U+0028 |
| | VERTICAL LINE | U+007C | / | U+002F |
| } | RIGHT CURLY BRACKET | U+007D |) | U+0029 |
| ~ | TILDE | U+007E | - | U+002D |
| | NO-BREAK SPACE | U+00A0 | space | U+0020 |
| ¡ | INVERTED EXCLAMATION MARK | U+00A1 | . | U+002E |
| ¢ | CENT SIGN | U+00A2 | . | U+002E |
| £ | POUND SIGN | U+00A3 | . | U+002E |
| ¤ | CURRENCY SIGN | U+00A4 | . | U+002E |
| ¥ | YEN SIGN | U+00A5 | . | U+002E |
| | BROKEN BAR | U+00A6 | . | U+002E |
| § | SECTION SIGN | U+00A7 | . | U+002E |
| ¨ | DIAERESIS | U+00A8 | . | U+002E |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|--|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| © | COPYRIGHT SIGN | U+00A9 | . | U+002E |
| ª | FEMININE ORDINAL INDICATOR | U+00AA | . | U+002E |
| « | LEFT-POINTING DOUBLE ANGLE QUOTATION MARK | U+00AB | . | U+002E |
| ¬ | NOT SIGN | U+00AC | . | U+002E |
| | SOFT HYPHEN | U+00AD | . | U+002E |
| ® | REGISTERED SIGN | U+00AE | . | U+002E |
| – | MACRON | U+00AF | . | U+002E |
| ° | DEGREE SIGN | U+00B0 | . | U+002E |
| ± | PLUS-MINUS SIGN | U+00B1 | . | U+002E |
| ² | SUPERSCRIPIT TWO | U+00B2 | . | U+002E |
| ³ | SUPERSCRIPIT THREE | U+00B3 | . | U+002E |
| ´ | ACUTE ACCENT | U+00B4 | . | U+002E |
| µ | MICRO SIGN | U+00B5 | . | U+002E |
| ¶ | PILCROW SIGN | U+00B6 | . | U+002E |
| · | MIDDLE DOT | U+00B7 | . | U+002E |
| ¸ | CEDILLA | U+00B8 | . | U+002E |
| ¹ | SUPERSCRIPIT ONE | U+00B9 | . | U+002E |
| º | MASCULINE ORDINAL INDICATOR | U+00BA | . | U+002E |
| » | RIGHT-POINTING DOUBLE ANGLE QUOTATION MARK | U+00BB | . | U+002E |
| ¼ | VULGAR FRACTION ONE QUARTER | U+00BC | . | U+002E |
| ½ | VULGAR FRACTION ONE HALF | U+00BD | . | U+002E |
| ¾ | VULGAR FRACTION THREE QUARTERS | U+00BE | . | U+002E |
| ¿ | INVERTED QUESTION MARK | U+00BF | ? | U+003F |
| À | LATIN CAPITAL LETTER A WITH GRAVE | U+00C0 | A | U+0041 |
| Á | LATIN CAPITAL LETTER A WITH ACUTE | U+00C1 | A | U+0041 |
| Â | LATIN CAPITAL LETTER A WITH CIRCUMFLEX | U+00C2 | A | U+0041 |
| Ã | LATIN CAPITAL LETTER A WITH TILDE | U+00C3 | A | U+0041 |
| Ä | LATIN CAPITAL LETTER A WITH DIAERESIS | U+00C4 | A, AE | U+0041 |
| Å | LATIN CAPITAL LETTER A WITH RING ABOVE | U+00C5 | A | U+0041 |
| Æ | LATIN CAPITAL LETTER AE | U+00C6 | A | U+0041 |
| Ç | LATIN CAPITAL LETTER C WITH CEDILLA | U+00C7 | C | U+0043 |
| È | LATIN CAPITAL LETTER E WITH GRAVE | U+00C8 | E | U+0045 |
| É | LATIN CAPITAL LETTER E WITH ACUTE | U+00C9 | E | U+0045 |
| Ê | LATIN CAPITAL LETTER E WITH CIRCUMFLEX | U+00CA | E | U+0045 |
| Ë | LATIN CAPITAL LETTER E WITH DIAERESIS | U+00CB | E | U+0045 |
| Ì | LATIN CAPITAL LETTER I WITH GRAVE | U+00CC | I | U+0049 |
| Í | LATIN CAPITAL LETTER I WITH ACUTE | U+00CD | I | U+0049 |
| Î | LATIN CAPITAL LETTER I WITH CIRCUMFLEX | U+00CE | I | U+0049 |
| Ï | LATIN CAPITAL LETTER I WITH DIAERESIS | U+00CF | I | U+0049 |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|--|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| Ð | LATIN CAPITAL LETTER ETH | U+00D0 | D | U+0044 |
| Ñ | LATIN CAPITAL LETTER N WITH TILDE | U+00D1 | N | U+004E |
| Ò | LATIN CAPITAL LETTER O WITH GRAVE | U+00D2 | O | U+004F |
| Ó | LATIN CAPITAL LETTER O WITH ACUTE | U+00D3 | O | U+004F |
| Ô | LATIN CAPITAL LETTER O WITH CIRCUMFLEX | U+00D4 | O | U+004F |
| Õ | LATIN CAPITAL LETTER O WITH TILDE | U+00D5 | O | U+004F |
| Ö | LATIN CAPITAL LETTER O WITH DIAERESIS | U+00D6 | O, OE | U+004F |
| × | MULTIPLICATION SIGN | U+00D7 | . | U+002E |
| Ø | LATIN CAPITAL LETTER O WITH STROKE | U+00D8 | O | U+004F |
| Ù | LATIN CAPITAL LETTER U WITH GRAVE | U+00D9 | U | U+0055 |
| Ú | LATIN CAPITAL LETTER U WITH ACUTE | U+00DA | U | U+0055 |
| Û | LATIN CAPITAL LETTER U WITH CIRCUMFLEX | U+00DB | U | U+0055 |
| Ü | LATIN CAPITAL LETTER U WITH DIAERESIS | U+00DC | U, UE | U+0055 |
| Ý | LATIN CAPITAL LETTER Y WITH ACUTE | U+00DD | Y | U+0059 |
| Þ | LATIN CAPITAL LETTER THORN | U+00DE | T | U+0062 |
| ß | LATIN SMALL LETTER SHARP S | U+00DF | s | U+0073 |
| à | LATIN SMALL LETTER A WITH GRAVE | U+00E0 | a | U+0061 |
| á | LATIN SMALL LETTER A WITH ACUTE | U+00E1 | a | U+0061 |
| â | LATIN SMALL LETTER A WITH CIRCUMFLEX | U+00E2 | a | U+0061 |
| ã | LATIN SMALL LETTER A WITH TILDE | U+00E3 | a | U+0061 |
| ä | LATIN SMALL LETTER A WITH DIAERESIS | U+00E4 | a, ae | U+0061 |
| å | LATIN SMALL LETTER A WITH RING ABOVE | U+00E5 | a | U+0061 |
| æ | LATIN SMALL LETTER AE | U+00E6 | a | U+0061 |
| ç | LATIN SMALL LETTER C WITH CEDILLA | U+00E7 | c | U+0063 |
| è | LATIN SMALL LETTER E WITH GRAVE | U+00E8 | e | U+0065 |
| é | LATIN SMALL LETTER E WITH ACUTE | U+00E9 | e | U+0065 |
| ê | LATIN SMALL LETTER E WITH CIRCUMFLEX | U+00EA | e | U+0065 |
| ë | LATIN SMALL LETTER E WITH DIAERESIS | U+00EB | e | U+0065 |
| ì | LATIN SMALL LETTER I WITH GRAVE | U+00EC | i | U+0069 |
| í | LATIN SMALL LETTER I WITH ACUTE | U+00ED | i | U+0069 |
| î | LATIN SMALL LETTER I WITH CIRCUMFLEX | U+00EE | i | U+0069 |
| ï | LATIN SMALL LETTER I WITH DIAERESIS | U+00EF | i | U+0069 |
| ð | LATIN SMALL LETTER ETH | U+00F0 | d | U+0064 |
| ñ | LATIN SMALL LETTER N WITH TILDE | U+00F1 | n | U+006E |
| ò | LATIN SMALL LETTER O WITH GRAVE | U+00F2 | o | U+006F |
| ó | LATIN SMALL LETTER O WITH ACUTE | U+00F3 | o | U+006F |
| ô | LATIN SMALL LETTER O WITH CIRCUMFLEX | U+00F4 | o | U+006F |
| õ | LATIN SMALL LETTER O WITH TILDE | U+00F5 | o | U+006F |
| ö | LATIN SMALL LETTER O WITH DIAERESIS | U+00F6 | o, oe | U+006F |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|--|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| ÷ | DIVISION SIGN | U+00F7 | . | U+002E |
| ø | LATIN SMALL LETTER O WITH STROKE | U+00F8 | o | U+006F |
| ù | LATIN SMALL LETTER U WITH GRAVE | U+00F9 | u | U+0075 |
| ú | LATIN SMALL LETTER U WITH ACUTE | U+00FA | u | U+0075 |
| û | LATIN SMALL LETTER U WITH CIRCUMFLEX | U+00FB | u | U+0075 |
| ü | LATIN SMALL LETTER U WITH DIAERESIS | U+00FC | u, ue | U+0075 |
| ý | LATIN SMALL LETTER Y WITH ACUTE | U+00FD | y | U+0079 |
| þ | LATIN SMALL LETTER THORN | U+00FE | t | U+0070 |
| ÿ | LATIN SMALL LETTER Y WITH DIAERESIS | U+00FF | y | U+0079 |
| Ā | LATIN CAPITAL LETTER A WITH MACRON | U+0100 | A | U+0041 |
| ā | LATIN SMALL LETTER A WITH MACRON | U+0101 | a | U+0061 |
| Ă | LATIN CAPITAL LETTER A WITH BREVE | U+0102 | A | U+0041 |
| ă | LATIN SMALL LETTER A WITH BREVE | U+0103 | a | U+0061 |
| Ą | LATIN CAPITAL LETTER A WITH OGONEK | U+0104 | A | U+0041 |
| ą | LATIN SMALL LETTER A WITH OGONEK | U+0105 | a | U+0061 |
| Ć | LATIN CAPITAL LETTER C WITH ACUTE | U+0106 | C | U+0043 |
| ć | LATIN SMALL LETTER C WITH ACUTE | U+0107 | c | U+0063 |
| Ĉ | LATIN CAPITAL LETTER C WITH CIRCUMFLEX | U+0108 | C | U+0043 |
| ĉ | LATIN SMALL LETTER C WITH CIRCUMFLEX | U+0109 | c | U+0063 |
| Č | LATIN CAPITAL LETTER C WITH DOT ABOVE | U+010A | C | U+0043 |
| č | LATIN SMALL LETTER C WITH DOT ABOVE | U+010B | c | U+0063 |
| Ď | LATIN CAPITAL LETTER C WITH CARON | U+010C | C | U+0043 |
| ď | LATIN SMALL LETTER C WITH CARON | U+010D | c | U+0063 |
| Ď | LATIN CAPITAL LETTER D WITH CARON | U+010E | D | U+0044 |
| ď | LATIN SMALL LETTER D WITH CARON | U+010F | d | U+0064 |
| Ð | LATIN CAPITAL LETTER D WITH STROKE | U+0110 | D | U+0044 |
| ð | LATIN SMALL LETTER D WITH STROKE | U+0111 | d | U+0064 |
| Ē | LATIN CAPITAL LETTER E WITH MACRON | U+0112 | E | U+0045 |
| ē | LATIN SMALL LETTER E WITH MACRON | U+0113 | e | U+0065 |
| Ě | LATIN CAPITAL LETTER E WITH BREVE | U+0114 | E | U+0045 |
| ě | LATIN SMALL LETTER E WITH BREVE | U+0115 | e | U+0065 |
| Ě | LATIN CAPITAL LETTER E WITH DOT ABOVE | U+0116 | E | U+0045 |
| ě | LATIN SMALL LETTER E WITH DOT ABOVE | U+0117 | e | U+0065 |
| Ę | LATIN CAPITAL LETTER E WITH OGONEK | U+0118 | E | U+0045 |
| ę | LATIN SMALL LETTER E WITH OGONEK | U+0119 | e | U+0065 |
| Ě | LATIN CAPITAL LETTER E WITH CARON | U+011A | E | U+0045 |
| ě | LATIN SMALL LETTER E WITH CARON | U+011B | e | U+0065 |
| Ĝ | LATIN CAPITAL LETTER G WITH CIRCUMFLEX | U+011C | G | U+0047 |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|--|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| ĝ | LATIN SMALL LETTER G WITH CIRCUMFLEX | U+011D | g | U+0067 |
| Ĝ | LATIN CAPITAL LETTER G WITH BREVE | U+011E | G | U+0047 |
| ğ | LATIN SMALL LETTER G WITH BREVE | U+011F | g | U+0067 |
| Ġ | LATIN CAPITAL LETTER G WITH DOT ABOVE | U+0120 | G | U+0047 |
| ġ | LATIN SMALL LETTER G WITH DOT ABOVE | U+0121 | g | U+0067 |
| Ģ | LATIN CAPITAL LETTER G WITH CEDILLA | U+0122 | G | U+0047 |
| ģ | LATIN SMALL LETTER G WITH CEDILLA | U+0123 | g | U+0067 |
| Ĥ | LATIN CAPITAL LETTER H WITH CIRCUMFLEX | U+0124 | H | U+0048 |
| ĥ | LATIN SMALL LETTER H WITH CIRCUMFLEX | U+0125 | h | U+0069 |
| Ħ | LATIN CAPITAL LETTER H WITH STROKE | U+0126 | H | U+0048 |
| ħ | LATIN SMALL LETTER H WITH STROKE | U+0127 | h | U+0068 |
| Ĩ | LATIN CAPITAL LETTER I WITH TILDE | U+0128 | I | U+0049 |
| ĩ | LATIN SMALL LETTER I WITH TILDE | U+0129 | i | U+0069 |
| Ī | LATIN CAPITAL LETTER I WITH MACRON | U+012A | I | U+0049 |
| ī | LATIN SMALL LETTER I WITH MACRON | U+012B | i | U+0069 |
| Ĭ | LATIN CAPITAL LETTER I WITH BREVE | U+012C | I | U+0049 |
| ĭ | LATIN SMALL LETTER I WITH BREVE | U+012D | i | U+0069 |
| Į | LATIN CAPITAL LETTER I WITH OGONEK | U+012E | I | U+0049 |
| į | LATIN SMALL LETTER I WITH OGONEK | U+012F | i | U+0069 |
| İ | LATIN CAPITAL LETTER I WITH DOT ABOVE | U+0130 | I | U+0049 |
| ı | LATIN SMALL LETTER DOTLESS I | U+0131 | i | U+0069 |
| IJ | LATIN CAPITAL LIGATURE IJ | U+0132 | I | U+0049 |
| ij | LATIN SMALL LIGATURE IJ | U+0133 | i | U+0069 |
| Ĵ | LATIN CAPITAL LETTER J WITH CIRCUMFLEX | U+0134 | J | U+004A |
| ĵ | LATIN SMALL LETTER J WITH CIRCUMFLEX | U+0135 | j | U+006A |
| Ķ | LATIN CAPITAL LETTER K WITH CEDILLA | U+0136 | K | U+004B |
| ķ | LATIN SMALL LETTER K WITH CEDILLA | U+0137 | k | U+006B |
| κ | LATIN SMALL LETTER KRA | U+0138 | . | U+002E |
| Ĺ | LATIN CAPITAL LETTER L WITH ACUTE | U+0139 | L | U+004C |
| ĺ | LATIN SMALL LETTER L WITH ACUTE | U+013A | l | U+006C |
| Ľ | LATIN CAPITAL LETTER L WITH CEDILLA | U+013B | L | U+004C |
| ļ | LATIN SMALL LETTER L WITH CEDILLA | U+013C | l | U+006C |
| Ļ | LATIN CAPITAL LETTER L WITH CARON | U+013D | L | U+004C |
| ļ | LATIN SMALL LETTER L WITH CARON | U+013E | l | U+006C |
| Ł | LATIN CAPITAL LETTER L WITH MIDDLE DOT | U+013F | L | U+004C |
| ł | LATIN SMALL LETTER L WITH MIDDLE DOT | U+0140 | l | U+006C |
| Ł | LATIN CAPITAL LETTER L WITH STROKE | U+0141 | L | U+004C |
| ł | LATIN SMALL LETTER L WITH STROKE | U+0142 | l | U+006C |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|---|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| Ñ | LATIN CAPITAL LETTER N WITH ACUTE | U+0143 | N | U+004E |
| ñ | LATIN SMALL LETTER N WITH ACUTE | U+0144 | n | U+006E |
| Ñ | LATIN CAPITAL LETTER N WITH CEDILLA | U+0145 | N | U+004E |
| ñ | LATIN SMALL LETTER N WITH CEDILLA | U+0146 | n | U+006E |
| Ñ | LATIN CAPITAL LETTER N WITH CARON | U+0147 | N | U+004E |
| ň | LATIN SMALL LETTER N WITH CARON | U+0148 | n | U+006E |
| ’n | LATIN SMALL LETTER N PRECEDED BY APOSTROPHE | U+0149 | . | U+002E |
| Ŋ | LATIN CAPITAL LETTER ENG | U+014A | . | U+002E |
| ŋ | LATIN SMALL LETTER ENG | U+014B | . | U+002E |
| Ō | LATIN CAPITAL LETTER O WITH MACRON | U+014C | . | U+002E |
| ō | LATIN SMALL LETTER O WITH MACRON | U+014D | . | U+002E |
| Ŏ | LATIN CAPITAL LETTER O WITH BREVE | U+014E | . | U+002E |
| ö | LATIN SMALL LETTER O WITH BREVE | U+014F | . | U+002E |
| Ő | LATIN CAPITAL LETTER O WITH DOUBLE ACUTE | U+0150 | O | U+004F |
| ő | LATIN SMALL LETTER O WITH DOUBLE ACUTE | U+0151 | o | U+006F |
| Œ | LATIN CAPITAL LIGATURE OE | U+0152 | O | U+004F |
| œ | LATIN SMALL LIGATURE OE | U+0153 | o | U+006F |
| Ŕ | LATIN CAPITAL LETTER R WITH ACUTE | U+0154 | R | U+0052 |
| ř | LATIN SMALL LETTER R WITH ACUTE | U+0155 | r | U+0072 |
| Ŗ | LATIN CAPITAL LETTER R WITH CEDILLA | U+0156 | R | U+0052 |
| ŗ | LATIN SMALL LETTER R WITH CEDILLA | U+0157 | r | U+0072 |
| Ř | LATIN CAPITAL LETTER R WITH CARON | U+0158 | R | U+0052 |
| ř | LATIN SMALL LETTER R WITH CARON | U+0159 | r | U+0072 |
| Ś | LATIN CAPITAL LETTER S WITH ACUTE | U+015A | S | U+0053 |
| ś | LATIN SMALL LETTER S WITH ACUTE | U+015B | s | U+0073 |
| Ŝ | LATIN CAPITAL LETTER S WITH CIRCUMFLEX | U+015C | S | U+0053 |
| ŝ | LATIN SMALL LETTER S WITH CIRCUMFLEX | U+015D | s | U+0073 |
| Ş | LATIN CAPITAL LETTER S WITH CEDILLA | U+015E | S | U+0053 |
| ş | LATIN SMALL LETTER S WITH CEDILLA | U+015F | s | U+0073 |
| Š | LATIN CAPITAL LETTER S WITH CARON | U+0160 | S | U+0053 |
| š | LATIN SMALL LETTER S WITH CARON | U+0161 | s | U+0073 |
| Ţ | LATIN CAPITAL LETTER T WITH CEDILLA | U+0162 | T | U+0054 |
| ţ | LATIN SMALL LETTER T WITH CEDILLA | U+0163 | t | U+0074 |
| Ť | LATIN CAPITAL LETTER T WITH CARON | U+0164 | T | U+0054 |
| ť | LATIN SMALL LETTER T WITH CARON | U+0165 | t | U+0074 |
| Ʀ | LATIN CAPITAL LETTER T WITH STROKE | U+0166 | T | U+0054 |
| Ƨ | LATIN SMALL LETTER T WITH STROKE | U+0167 | t | U+0074 |

| Character | Unicode Character Description | Code point in Unicode | Conversion to | |
|-----------|--|-----------------------|---------------|--------------------|
| | | | Character | Unicode code point |
| Ū | LATIN CAPITAL LETTER U WITH TILDE | U+0168 | U | U+0055 |
| ū | LATIN SMALL LETTER U WITH TILDE | U+0169 | u | U+0075 |
| Ū | LATIN CAPITAL LETTER U WITH MACRON | U+016A | U | U+0055 |
| ū | LATIN SMALL LETTER U WITH MACRON | U+016B | u | U+0075 |
| Ŭ | LATIN CAPITAL LETTER U WITH BREVE | U+016C | U | U+0055 |
| ŭ | LATIN SMALL LETTER U WITH BREVE | U+016D | u | U+0075 |
| Ů | LATIN CAPITAL LETTER U WITH RING ABOVE | U+016E | U | U+0055 |
| ů | LATIN SMALL LETTER U WITH RING ABOVE | U+016F | u | U+0075 |
| Ű | LATIN CAPITAL LETTER U WITH DOUBLE ACUTE | U+0170 | U | U+0055 |
| ű | LATIN SMALL LETTER U WITH DOUBLE ACUTE | U+0171 | u | U+0075 |
| Ų | LATIN CAPITAL LETTER U WITH OGONEK | U+0172 | U | U+0055 |
| ų | LATIN SMALL LETTER U WITH OGONEK | U+0173 | u | U+0075 |
| Ŵ | LATIN CAPITAL LETTER W WITH CIRCUMFLEX | U+0174 | W | U+0057 |
| ŵ | LATIN SMALL LETTER W WITH CIRCUMFLEX | U+0175 | w | U+0077 |
| Ŷ | LATIN CAPITAL LETTER Y WITH CIRCUMFLEX | U+0176 | Y | U+0059 |
| ŷ | LATIN SMALL LETTER Y WITH CIRCUMFLEX | U+0177 | y | U+0079 |
| ÿ | LATIN CAPITAL LETTER Y WITH DIAERESIS | U+0178 | Y | U+0059 |
| Ž | LATIN CAPITAL LETTER Z WITH ACUTE | U+0179 | Z | U+005A |
| ž | LATIN SMALL LETTER Z WITH ACUTE | U+017A | z | U+007A |
| Ž | LATIN CAPITAL LETTER Z WITH DOT ABOVE | U+017B | Z | U+005A |
| ž | LATIN SMALL LETTER Z WITH DOT ABOVE | U+017C | z | U+007A |
| Ž | LATIN CAPITAL LETTER Z WITH CARON | U+017D | Z | U+005A |
| ž | LATIN SMALL LETTER Z WITH CARON | U+017E | z | U+007A |
| ſ | LATIN SMALL LETTER LONG S | U+017F | . | U+002E |
| Ş | LATIN CAPITAL LETTER S WITH COMMA BELOW | U+0218 | S | U+0053 |
| ş | LATIN SMALL LETTER S WITH COMMA BELOW | U+0219 | s | U+0073 |
| Ţ | LATIN CAPITAL LETTER T WITH COMMA BELOW | U+021A | T | U+0054 |
| ţ | LATIN SMALL LETTER T WITH COMMA BELOW | U+021B | t | U+0074 |
| € | EURO SIGN | U+20AC | E | U+0045 |

Table 29: Character conversion