UBS Implementation Guidelines

Swiss Payment Standards for credit transfers

pain.001.001.03.ch.02 - SPS Version 1.9

UBS Version 1.0

April 2019

Table of Contents

1. Credit Transfer message 3

1.1 Scope of application of this document 3

1.2 Flow of messages in accordance with Swiss Payment Standards 3

2. Technical specifications 4

2.1 UBS Implementation 4

2.2 Structure of pain.001 message 4

2.3 Explanation of statuses used in this chapter 4

2.4 Supported Header 5

3. Amendment control 6

4. Interbank limitation 51

1. Credit Transfer message

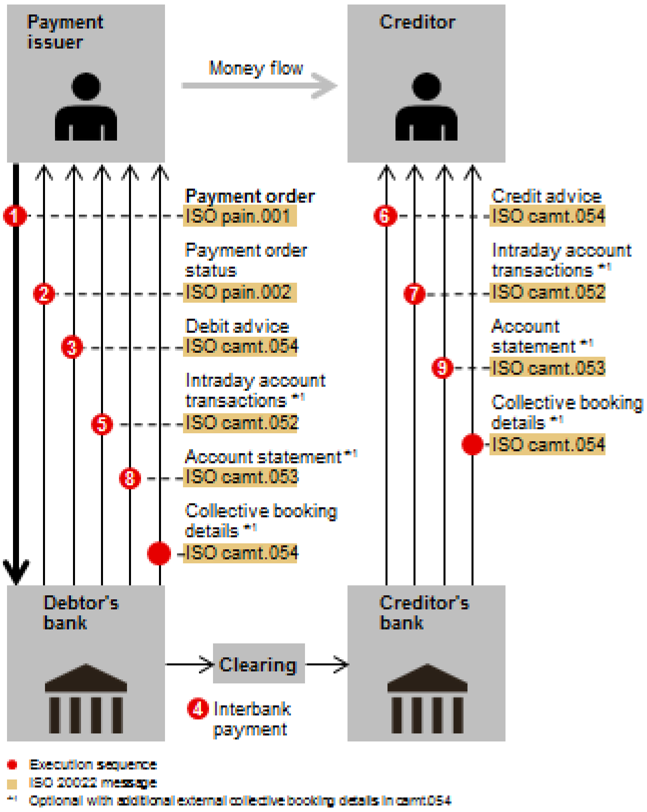
1.1 Scope of application of this document

This brochure is designed to inform you about technical aspects of using the credit transfer message pain.001 at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	Swiss Payment Standards for credit transfers for domestic and international transfers
Product	Credit Transfer
Service	Payment order
Message type available to	Debtor
Recommendation	Swiss Payment Standards
Schema	pain.001.001.03.ch.02
Implementation Guide Version	1.9 – 11.02.2019
Valid as of	18.11.2019
Available through UBS electronic interfaces	For clients of UBS Switzerland AG • UBS KeyPort • UBS E-Banking XML upload • UBS E-Banking Data Interface (OFX)

1.2 Flow of messages in accordance with Swiss Payment Standards

The message standard recommended by Swiss financial institutions, the Swiss Payment Standards is based on the ISO 20022 Payments Standard. The chart below provides an overview of the flow of messages currently supported by UBS and shows the use of pain.001 in the context of the end-to-end message flow:


Payment issuer
Money flow
Creditor
1 Payment order ISO pain.001
2 Payment order status ISO pain.002
3 Debit advice ISO camt.054
5 Intraday account transactions *1 ISO camt.052
8 Account statement *1 ISO camt.053
Collective booking details *1 ISO camt.054
6 Credit advice ISO camt.054
7 Intraday account transactions *1 ISO camt.052
9 Account statement *1 ISO camt.053
Collective booking details *1 ISO camt.054
Debtor's bank
Clearing
4 Interbank payment
Creditor's bank
● Execution sequence
ISO 20022 message
*1 Optional with additional external collective booking details in camt.054

2. Technical specifications

2.1 UBS Implementation

The UBS Implementation Guideline for Credit Transfer – this document – contains technical specifications and instructions for the technical and business implementation of Credit Transfers pain.001 message in accordance with the Swiss Payment Standards (see section 1.1) and consequently also the ISO 20022 Payments Standard.

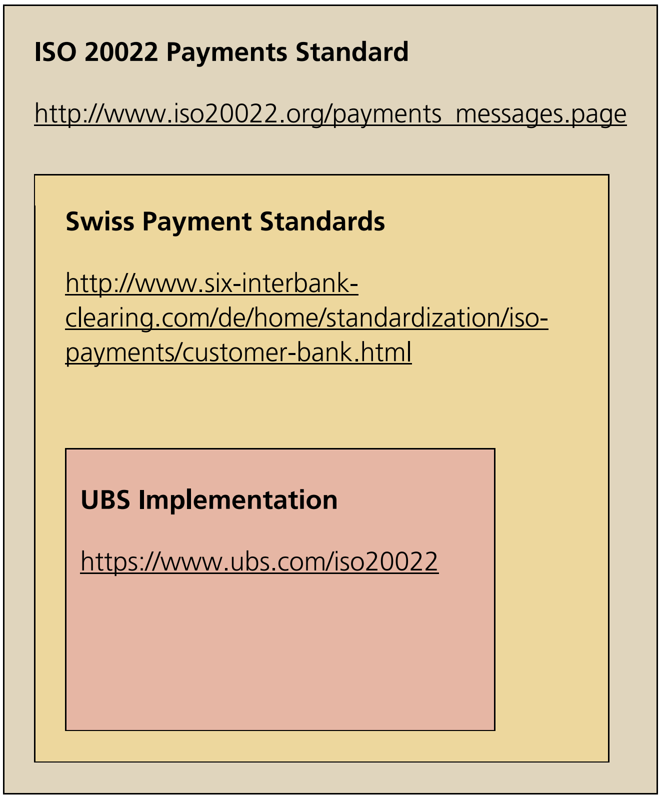
All Credit Transfer messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Payment Standards and UBS Implementation as outlined in this document.

The diagram beside shows the interaction of the ISO 20022 Payments Standard, Swiss Payment Standards and UBS Implementation with a link to the respective rules and guidelines that must be adhered to.

2.2 Structure of pain.001 message

The pain.001 XML message is essentially structured as follows:

- **A-Level:** message level, "Group Header". This block must occur exactly once.
- **B-Level:** debtor side, "Payment Information". This block must occur at least once and generally comprises several C-levels.
- **C-Level:** creditor side, "Credit Transfer Transaction Information". This block must occur at least once for each B-level. It comprises all the C-levels (transactions) belonging to the B-level (debit).


ISO 20022 Payments Standard
http://www.iso20022.org/payments_messages.page
Swiss Payment Standards
http://www.six-interbank-clearing.com/de/home/standardization/iso-payments/customer-bank.html
UBS Implementation
https://www.ubs.com/iso20022

2.3 Explanation of statuses used in this chapter

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss Payment Standards (Implementation Guidelines V1.9 and Business Rules V2.8) based on the ISO 20022 Payments Standard.

M = Mandatory
R = Recommended (should be used)
D = Dependent (depending on other elements)
BD = Bilaterally Determined (only permitted by agreement with the financial institution)
O = Optional
N = Not allowed

2.4 Supported Header

Message type	pain.001
XML Schema Definition (XSD)	pain.001.001.03.ch.02.xsd
IG Version	1.9
Header	<Document xmlns="http://www.six-interbank-clearing.com/de/pain.001.001.03.ch.02.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.six-interbank-clearing.com/de/pain.001.001.03.ch.02.xsd pain.001.001.03.ch.02.xsd">

3. Amendment control

SPS Version	**UBS Version**	**Date**	**Amendment description to previous version** **SPS V1.8 / UBS V1.0**			
1.9	**1.0**	18.11.2019	Various field description have been specified:			
			Level	**Path**	**Tag**	**Changes**
			A	+CstmrCdtTrfInitn ++GrpHdr +++NbOfTxs	NbOfTxs	Amended: File transfer via E-Banking, splitting of B-Levels if more than 999 C-Levels
			B	+CstmrCdtTrfInitn ++PmtInf +++PmtInfId	PmtInfId	Amended: File transfer via E-Banking, splitting of B-Levels if more than 999 C-Levels
			B	+CstmrCdtTrfInitn ++PmtInf +++BtchBookg	BtchBookg	A B-Level may contain only one payment currency over all C-Levels.
			B	+CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++SvcLvl +++++Cd	Cd	Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments, ISO codes URGP and SDVA will be further processed to the Beneficiary Bank.
			B	+CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++LclInstrm +++++Cd	Cd	Value "CPP" (Payment Method 'CHK') will be ignored
			C	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++SvcLvl ++++++Cd	Cd	Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments, ISO codes URGP and SDVA will be further processed to the Beneficiary Bank
			C	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++LclInstrm ++++++Cd	Cd	Value "CPP" (Payment Method 'CHK') will be ignored
			C	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt	Amt	A B-Level may contain only one payment currency over all C-Levels.
			C	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++AddtlRmtInf	AddtlRmtInf	In case of Payment Type 3, the content of this element will be further processed to the beneficiary bank. For all other Payment Type the content will be ignored

Level	XML Element	Definition
A	Document +CstmrCdtTrfInitn ISO Index: Cardinality: 1..1 CH Status: M	ISO Name: **Customer Credit Transfer Initiation V03** XML Name: CstmrCdtTrfInitn ISO Definition: The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor.
A	Document +CstmrCdtTrfInitn ++GrpHdr ISO Index: 1 Cardinality: 1..1 CH Status: M	ISO Name: **Group Header** XML Name: GrpHdr ISO Definition: Set of characteristics shared by all individual transactions included in the message.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++MsgId ISO Index: 1.1 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: DU01	ISO Name: **Message Identification** XML Name: MsgId ISO Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. CH Definition: Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element 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" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: UBS keeps Message ID data for 90 days. The Message Id must be unique for a period of 90 calendar days. If the same Message ID is used within 90 days, then the whole pain.001 will be rejected with Status Reason Code DU01. Original Message ID and Message Name ID (pain.001.001.03.ch.02) will be reported in the pain.002 status message (B-Level). UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
A	Document +CstmrCdtTrfInitn ++GrpHdr +++CreDtTm ISO Index: 1.2 Cardinality: 1..1 CH Status: M Errorcode: DT01	ISO Name: **Creation Date Time** XML Name: CreDtTm ISO Definition: Date and time at which the message was created. CH Definition: Recommendation: Should be the same as the actual date/time of creation. UBS Notes: The value must be within the following range: • Not more than 90 calendar days in the past. • Not more than 1 calendar days in the future. If value is out of this range or if the date is invalid (e.g. 2016-02-30), the whole file will be rejected with Status Reason Code DT01. UBS Example: <CreDtTm>2015-12-21T11:51:14</CreDtTm>
A	Document +CstmrCdtTrfInitn ++GrpHdr +++NbOfTxs ISO Index: 1.6 Cardinality: 1..1 CH Status: M Errorcode: AM18	ISO Name: **Number Of Transactions** XML Name: NbOfTxs ISO Definition: Number of individual transactions contained in the message. CH Definition: 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 delivered may be smaller. UBS Notes: If the number in this element is not identical to the total number of C-Levels then the file is rejected with Status Reason Code AM18. If a B-Level includes more than 9'999 C-Levels these are distribute over new B-

Level	XML Element	Definition
		Levels with up to 9'999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and in the booking reference. **E-Banking:** If a B-Level has more than 999 C-Levels these are distribute over new B-Levels with up to 999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and used as booking reference. UBS Example: <NbOfTxs>3</NbOfTxs>
A	Document +CstmrCdtTrfInitn ++GrpHdr +++CtrlSum ISO Index: 1.7 Cardinality: 0..1 CH Status: R Errorcode: AM10	ISO Name: **Control Sum** XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the message, irrespective of currencies. CH Definition: Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount") (2.42) Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected. UBS Notes: If element is delivered the content will be validated with the overall sum of all amounts of all subsequent single transactions (instructed as well as equivalent amounts). If stated control sum doesn`t match with actual sum over all C-Levels the whole file (A-Level) is rejected with Status Reason Code AM10. UBS Example: <CtrlSum>1234.15</CtrlSum>
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ISO Index: 1.8 Cardinality: 1..1 CH Status: M Errorcode: CH21	ISO Name: **Initiating Party** XML Name: InitgPty ISO Definition: Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. CH Definition: At least one of the two elements "Name" or "Identification" must be sent.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Nm ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the message sender, maximum 70 characters.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id ISO Index: 1.8 Cardinality: 0..1 CH Status: R	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the message sender.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ISO Index: 1.8 Cardinality: 1..1 CH Status: D Errorcode: CH16, CH17	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.

Level	XML Element	Definition
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ++++++BICOrBEI ISO Index: 1.8 Cardinality: 0..1 CH Status: D Errorcode: RC01, CH16	ISO Name: **BICOr BEI** XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: If used, "Other" must not be present.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ++++++Othr ISO Index: 1.8 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Other** XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CH Definition: If used, "BICOrBEI" must not be present.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++Id +++++PrvtId ISO Index: 1.8 Cardinality: 1..1 CH Status: D	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++CtctDtls ISO Index: 1.8 Cardinality: 0..1 CH Status: R	ISO Name: **Contact Details** XML Name: CtctDtls ISO Definition: Set of elements used to indicate how to contact the party. CH Definition: Details of the software used and the particular version.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Nm ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: Should contain the name of the software used to create this message, maximum 70 characters.
A	Document +CstmrCdtTrfInitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Othr ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: **Other** XML Name: Othr ISO Definition: Contact details in an other form. CH Definition: Recommendation: Should contain the version of the software used to create this message.

Level	XML Element	Definition
A	Document +CstmrCdtTrfInitn ++GrpHdr +++FwdgAgt ISO Index: 1.9 Cardinality: 0..1 CH Status: BD	ISO Name: **Forwarding Agent** XML Name: FwdgAgt ISO Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. CH Definition: This element may only be used by agreement with the instructed financial institution. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf ISO Index: 2 Cardinality: 1..unbounded CH Status: M	ISO Name: **Payment Information** XML Name: PmtInf ISO Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtInfId ISO Index: 2.1 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: DU02	ISO Name: **Payment Information Identification** XML Name: PmtInfId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. CH Definition: Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: The B-Level identification will be referenced in the customer's account reporting (Account Report / Statement). UBS conducts a duplicate check within a pain.001 file; Status Reason Code DU02, if duplicate check failed. The uniqueness of payment information ID over time is not validated. Customers have to deal with multiple identical payment information ID's in account statement in case of necessary regrouping by UBS (e.g 9'999 resp. 999 C-Levels per B-Level). **E-Banking:** if one B-Level has more than 999 C-Levels, new B-Levels are generated with up to 999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and used as booking reference. UBS Example: <PmtInfId>PMTINFID-4711-160301134406-01</PmtInfId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtMtd ISO Index: 2.2 Cardinality: 1..1 CH Status: M	ISO Name: **Payment Method** XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. CH Definition: TRA and TRF: same meaning, no effect on the way the debit advices are controlled. In Switzerland the TRA value is processed in the same way as the TRF value, it has no special function. Furthermore, for check payments, the CHK value is permitted. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: May only contain TRA or TRF. Type 8: May only contain CHK. UBS Notes: Bank cheque payments (Payment Type 8) are not supported. B-Levels with value "CHK" will be rejected. Status Reason Code CH17. UBS Example: <PmtMtd>TRF</PmtMtd>
B	Document +CstmrCdtTrfInitn ++PmtInf +++BtchBookg ISO Index: 2.3 Cardinality: 0..1	ISO Name: **Batch Booking** XML Name: BtchBookg ISO Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not

Level	XML Element	Definition
	CH Status: O	order a possible batch booking. CH Definition: 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. UBS Notes: A B-Level may contain only one payment currency over all C-Levels. UBS Example: <BtchBookg>true</BtchBookg>
B	Document +CstmrCdtTrfInitn ++PmtInf +++NbOfTxs ISO Index: 2.4 Cardinality: 0..1 CH Status: O	ISO Name: **Number Of Transactions** XML Name: NbOfTxs ISO Definition: Number of individual transactions contained in the paymnet information group. CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level. UBS Notes: If provided, value will be checked: Content of this element must be the same as the total number of C-Levels within this B-Level. Status Reason Code AM18. UBS Example: <NbOfTxs>4</NbOfTxs>
B	Document +CstmrCdtTrfInitn ++PmtInf +++CtrlSum ISO Index: 2.5 Cardinality: 0..1 CH Status: O	ISO Name: **Control Sum** XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the group, irrespective of currencies. CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level. UBS Notes: If present, the content is validated. Total hash sum of all amounts (instructed as well as equivalent amounts) of all subsequent single transactions within this B-Level must match with all amounts in C-Level. Status Reason Code AM10. UBS Example: <CtrlSum>1234.15</CtrlSum>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ISO Index: 2.6 Cardinality: 0..1 CH Status: O Errorcode: CH07	ISO Name: **Payment Type Information** XML Name: PmtTpInf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Can be used at 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. CH PayTypDef: Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-Level is recommended. UBS Notes: If a code is on B-Level, it is propagated to all underlying C-Levels. If this structure is on both, the B- and the C-Levels, then the C-Level with the entry is rejected with Status Reason Code 'CH07', and with the error text on pain.002 D-Level. UBS Example: <PmtTpInf> <InstrPrty>NORM</InstrPrty> </PmtTpInf>
B	Document	ISO Name: **Instruction Priority**

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++InstrPrty ISO Index: 2.7 Cardinality: 0..1 CH Status: BD	XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. CH Definition: The service that is initiated must first be agreed with the financial institution in question. For normal handling, the element can be omitted. The value NORM equates to execution with the value date as the next banking business day (depending on the currency). The value HIGH equates to the current Express processing, i.e. execution on the same value date, provided delivery is within the time for acceptance specified by the financial institution in question (depending on the currency). This kind of execution may result in additional charges. Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored. CH PayTypDef: Type 5: Must not be used. UBS Notes: For execution of payment types 1, 2.1, 2.2 and 3 in CHF as express orders, Instruction Priority code 'HIGH' has to be set. All other payment types will be processed according to UBS cut-off times, independent from the delivered code (refer to the UBS cut-off times factsheet). UBS Example: <InstrPrty>HIGH</InstrPrty>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++SvcLvl ISO Index: 2.8 Cardinality: 0..1 CH Status: O	ISO Name: **Service Level** XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. CH PayTypDef: Type 5: Must be used. UBS Example: <SvcLvl> <Cd>SEPA</Cd> </SvcLvl>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++SvcLvl +++++Cd ISO Index: 2.9 Cardinality: 1..1 CH Status: D Length: 1 ..4 Errorcode: CH16	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. CH Definition: Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions: • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) These values SEPA, PRPT, SDVA, URGP are taken into account if the financial institution offers the service in question, otherwise they are ignored. If used, then "Proprietary" must not be present. CH PayTypDef: Type 5: Only SEPA permitted. UBS Notes: In case the code 'SEPA' is used, all SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment:

Level	XML Element	Definition
		- UBS cut-off time for SEPA payments missed: => requested execution date is set for the next possible bank business day - Exchange value in EUR is more than CHF 24 Mio.: =>transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC. Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to above-mentioned criteria. In case of Payment Types 4 and 6 (domestic payment in foreign currencies and international payments, ISO codes URGP and SDVA will be further processed to the beneficiary bank. All other ISO-codes (BKTR, NUGP, NURG, PRPT and UNRS) will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16. UBS Example: <Cd>SEPA</Cd>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++SvcLvl +++++Prtry ISO Index: 2.1 Cardinality: 1..1 CH Status: BD Length: 1 ..35 Errorcode: CH17	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. CH Definition: Is currently ignored by financial institutions. If used, then "Code" must not be present. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++LclInstrm ISO Index: 2.11 Cardinality: 0..1 CH Status: D Errorcode: CH21	ISO Name: **Local Instrument** XML Name: LclInstrm ISO Definition: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH PayTypDef: Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used. UBS Notes: The codes can be used on either B-Level or C-Level. Usage on C-Level is preferred. UBS Example: <PmtTpInf> <LclInstrm> <Prtry>CH01</Prtry> </LclInstrm> </PmtTpInf>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++LclInstrm +++++Cd ISO Index: 2.12 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. UBS Notes: UBS does not consider this element, it will be ignored. However, it must still be conform to the schema. Payment Type 8 bank cheque payments are not supported (value "CPP" is ignored as well).
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH Definition: If used, then "Code" must not be present.

Level	XML Element	Definition
	++++LclInstrm +++++Prtry ISO Index: 2.13 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	CH PayTypDef: Type 1: CH01 must be used. Type 2.1: CH02 must be used. Type 2.2: CH03 must be used. Each in combination with "PmtMtd" = TRF/TRA. UBS Example: <Prtry>CH01</Prtry>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++CtgyPurp ISO Index: 2.14 Cardinality: 0..1 CH Status: O	ISO Name: **Category Purpose** XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Gives information about the purpose of the payment order. UBS Example: <PmtTpInf> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp> </PmtTpInf>
B	Document +CstmrCdtTrfInitn ++PmtInf +++PmtTpInf ++++CtgyPurp +++++Cd ISO Index: 2.15 Cardinality: 1..1 CH Status: M Length: 1 ..4 Errorcode: CH16	ISO Name: **Code** XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CH Definition: Codes according "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 B-Level. The code SALA in combination with Batch Booking Option “true” and notification instruction CND/NOA results in a confidential payment. UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. Codes SALA and PENS will result in a booking without details. In case of Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments) ISO codes INTC and CORT will be further processed to the Beneficiary Bank. Any another ISO code, e.g. HEDG, will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16. UBS Example: <Cd>SALA</Cd>
B	Document +CstmrCdtTrfInitn ++PmtInf +++ReqdExctnDt ISO Index: 2.17 Cardinality: 1..1 CH Status: M Errorcode: DT01, CH03, CH04, DT06	ISO Name: **Requested Execution Date** XML Name: ReqdExctnDt ISO Definition: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. CH Definition: Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office business day. UBS Notes: Value rule: date must be within the range of minimum 10 days in the past and maximum 60 days in the future. Status Reason Codes: CH04: if the date is more than 10 days in the past CH03: if the date is more than 60 days in the future DT01: if the date is invalid (e.g. 2016-02-30)

Level	XML Element	Definition
		UBS will process the payment according to UBS cut-off times. Where appropriate, the value data is automatically modified to the next possible banking business day. Status ACWC, Reason Code DT06 UBS Example: <ReqdExctnDt>2015-12-22</ReqdExctnDt>
B	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ISO Index: 2.19 Cardinality: 1..1 CH Status: M	ISO Name: **Debtor** XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor. CH Definition: The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor. UBS Notes: All data in element group 'Debtor' will not delivered for further processing. Instead, they will be replaced by UBS master data set on customer's account. UBS Example:

```
<Dbtr>
        <Nm>MUSTER AG</Nm>
        <PstlAdr>
            <AdrLine>Mainstreet 1</AdrLine>
            <AdrLine>CH-8888 SELDWYLA</AdrLine>
        </PstlAdr>
</Dbtr>
```

Level	XML Element	Definition
B	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Nm ISO Index: 2.19 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: Use, maximum 70 characters. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the scheme.
B	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++PstlAdr ISO Index: 2.19 Cardinality: 0..1 CH Status: O	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Recommendation: Do not use. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still be conform with the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id ISO Index: 2.19 Cardinality: 0..1 CH Status: O	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Is currently ignored by financial institutions. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf +++Dbtr ++++Id +++++OrgId ISO Index: 2.19 Cardinality: 1..1 CH Status: D Errorcode: CH16, CH17	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person,

Level	XML Element	Definition
	+++Dbtr ++++Id +++++PrvtId ISO Index: 2.19 Cardinality: 1..1 CH Status: D	eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ISO Index: 2.2 Cardinality: 1..1 CH Status: M	ISO Name: **Debtor Account** XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. CH Definition: Recommendation: IBAN should be used. . However, "Other" is currently also still permitted by some financial institutions for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here. UBS Notes: The debtor account is the customer's account at UBS. Preferred format is IBAN. In case of multibank services usage, a foreign financial institution account has to be set. UBS Example: <DbtrAcct> <Id> <IBAN>CH9300762011623852957</IBAN> </Id> </DbtrAcct>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Id ISO Index: 2.2 Cardinality: 1..1 CH Status: M	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Id +++++IBAN ISO Index: 2.2 Cardinality: 1..1 CH Status: R Errorcode: BE09, CH16, AC01	ISO Name: **IBAN** XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: Recommendation: Use. If used, "Other" must not be present. Must not be a QR-IBAN. UBS Notes: UBS verifies if the account is authorized for the desired payment function. In context of multibank services, an account at a foreign financial institution has to be used. UBS Example: <IBAN>DE87200500001234567890</IBAN>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Id +++++Othr ISO Index: 2.2 Cardinality: 1..1	ISO Name: **Other** XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then IBAN must not be present.

Level	XML Element	Definition
	CH Status: D Errorcode: CH17	
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Id +++++Othr ++++++Id ISO Index: 2.2 Cardinality: 1..1 CH Status: M Length: 1 ..34 Errorcode: CH16, CH17, AC01	ISO Name: **Identification** XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary bank or postal account number. Must be used if "Other" is used. UBS Notes: This element is for customers using the 21-character UBS account code or the account of a third bank for multibank payment orders. It is validated that the account is authorized for usage of the desired payment function. Using an IBAN in this element is also accepted.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Tp ISO Index: 2.2 Cardinality: 0..1 CH Status: O	ISO Name: **Type** XML Name: Tp ISO Definition: Specifies the nature, or use of the account.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Tp +++++Cd ISO Index: 2.2 Cardinality: 1..1 CH Status: BD	ISO Name: **Code** XML Name: Cd ISO Definition: Account type, in a coded form. CH Definition: Is currently ignored by financial institutions. If used, then "Proprietary" must not be present. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Tp +++++Prtry ISO Index: 2.2 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Nature or use of the account in a proprietary form. CH Definition: 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. If used, then "Code" must not be present. UBS Notes: This element can be used to control the debit advice and reports in cash management messages. Any usage might override the defined master data of the according messages. Details about steering logic are available upon request. If delivered, the element must conform with the scheme. If other codes are used than the one defined in the Swiss Implementation Guide, the whole B-Level will be rejected. Note: If Category Purpose contains codes SALA and PENS, it will result in a booking without details.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAcct ++++Ccy ISO Index: 2.2 Cardinality: 0..1	ISO Name: **Currency** XML Name: Ccy ISO Definition: Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which

Level	XML Element	Definition
	CH Status: O	currency needs to be used for settlement on the account. CH Definition: Is currently ignored by financial institutions. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ISO Index: 2.21 Cardinality: 1..1 CH Status: M	ISO Name: **Debtor Agent** XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. CH Definition: 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. UBS Notes: In case of multibank services the BIC of the third-party financial institute has to be delivered. UBS Example: <DbtrAgt> <FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId> </DbtrAgt>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId ISO Index: 2.21 Cardinality: 1..1 CH Status: M	ISO Name: **Financial Institution Identification** XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. UBS Example: <FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BIC ISO Index: 2.21 Cardinality: 0..1 CH Status: D Errorcode: RC01, AGNT	ISO Name: **BIC** XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present. UBS Example: <FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbId ISO Index: 2.21 Cardinality: 0..1 CH Status: D	ISO Name: **Clearing System Member Identification** XML Name: ClrSysMmbId ISO Definition: Information used to identify a member within a clearing system. CH Definition: If used, then BIC must not be present. UBS Example: <ClrSysMmbId> <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId> <MmbId>0230</MmbId> </ClrSysMmbId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId ISO Index: 2.21 Cardinality: 0..1	ISO Name: **Clearing System Identification** XML Name: ClrSysId ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. UBS Example: <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId>

Level	XML Element	Definition
	CH Status: M	
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Cd ISO Index: 2.21 Cardinality: 1..1 CH Status: M Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: **Code** XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CH Definition: Codes according "Payments External Code Lists" [8]. Only CHBCC is permitted in Switzerland. UBS Example: <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++ClrSysId +++++++Prtry ISO Index: 2.21 Cardinality: 1..1 CH Status: N Length: 1 ..35 Errorcode: CH16	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CH Definition: Must not be used.
B	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId ISO Index: 2.21 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: RC01, AGNT	ISO Name: **Member Identification** XML Name: MmbId ISO Definition: Identification of a member of a clearing system. CH Definition: IID of the Debtor Agent Must be used if "Clearing System Member Identification" is used. UBS Example: <MmbId>0230</MmbId>
B	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: **Ultimate Debtor** XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. UBS Example: <UltmtDbtr> <Nm>Ultimate Debtor Name</Nm> <PstlAdr> <AdrLine>Ultimate Debtor Adresse</AdrLine> </PstlAdr> </UltmtDbtr>
B	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Nm ISO Index: 2.23 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Maximum 70 characters UBS Example: <Nm>Ultimate Debtor Name</Nm>
	Document	

Level	XML Element	Definition
B	+CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++PstlAdr ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79). CH PayTypDef: Type 5: Is not forwarded in interbank traffic.
B	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a party.
B	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++OrgId ISO Index: 2.23 Cardinality: 1..1 CH Status: D Errorcode: CH17	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf +++UltmtDbtr ++++Id +++++PrvtId ISO Index: 2.23 Cardinality: 1..1 CH Status: D	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgBr ISO Index: 2.24 Cardinality: 0..1 CH Status: D Errorcode: CH16	ISO Name: **Charge Bearer** XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Can be used at B-Level or C-Level but not at 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 CH PayTypDef: Type 5: If used, then SLEV must be used. UBS Notes: The default is SHAR if no code is present. If "SvcLvl Code" = SEPA, SLEV is required, SHAR is not allowed. Status Reason Code: CH16. Note: each C-Level within a B-Level may have a different code if not present on B-Level. UBS Example: <ChrgBr>CRED</ChrgBr>
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ISO Index: 2.25 Cardinality: 0..1 CH Status: O	ISO Name: **Charges Account** XML Name: ChrgsAcct ISO Definition: Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. CH Definition: Not normally used, in this case any charges are made

Level	XML Element	Definition
		to the "Debtor Account". UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema. UBS Example:

```
<ChrgsAcct>
     <Id>
          <Othr>
               <Id>123456</Id>
          </Othr>
     </Id>
     <Ccy>USD</Ccy>
</ChrgsAcct>
```

B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ++++Id ISO Index: 2.25 Cardinality: 1..1 CH Status: M	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Must be used if "Charges Account" is used.
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ++++Id +++++IBAN ISO Index: 2.25 Cardinality: 1..1 CH Status: R Errorcode: AC01	ISO Name: **IBAN** XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: Use of IBAN recommended. If used, "Other" must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ++++Id +++++Othr ISO Index: 2.25 Cardinality: 1..1 CH Status: D	ISO Name: **Other** XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then IBAN must not be present.
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ++++Id +++++Othr ++++++Id ISO Index: 2.25 Cardinality: 1..1 CH Status: M Length: 1 ..34 Errorcode: AC01	ISO Name: **Identification** XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary bank or postal account number. Must be used if "Other" is used.
B	Document +CstmrCdtTrfInitn ++PmtInf +++ChrgsAcct ++++Ccy ISO Index: 2.25 Cardinality: 0..1 CH Status: O	ISO Name: **Currency** XML Name: Ccy ISO Definition: Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the

Level	XML Element	Definition
		account. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ISO Index: 2.27 Cardinality: 1..unbounded CH Status: M	ISO Name: **Credit Transfer Transaction Information** XML Name: CdtTrfTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtId ISO Index: 2.28 Cardinality: 1..1 CH Status: M	ISO Name: **Payment Identification** XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction. UBS Example: <PmtId> <InstrId>INSTRID2-TID177-151007075020-0102</InstrId> <EndToEndId>E2EID2-TID177-151007075020-0102</EndToEndId> </PmtId>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtId +++++InstrId ISO Index: 2.29 Cardinality: 0..1 CH Status: R Length: 1 ..35 Errorcode: DU05, CH21	ISO Name: **Instruction Identification** XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. CH Definition: Recommendation: Should be used and must be unique within the B-Level. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: Only if present the content will be validated: it needs to be unique within the B-Level: RJCT respectively C-Level with Status Reason Code DU05. UBS Example: <InstrId>INSRID-4711-160302115114-0101</InstrId>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtId +++++EndToEndId ISO Index: 2.3 Cardinality: 1..1 CH Status: M Length: 1 ..35	ISO Name: **End To End Identification** XML Name: EndToEndId ISO Definition: Unique identification assigned by the initiating party to unumbiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. CH Definition: Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: The uniqueness of this element is not validated. If not delivered then the whole pain.001 file will be rejected with Reason Code FF01. 'NOTPROVIDED' is mapped in the pain.002 message. UBS Example: <EndToEndId>E2EID-4711-160302115114-0101</EndToEndId>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf	ISO Name: **Payment Type Information** XML Name: PmtTpInf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Can be used at B-Level or C-Level, but normally not in both at the same time. Some institutions permit it to

Level	XML Element	Definition
	ISO Index: 2.31 Cardinality: 0..1 CH Status: D Errorcode: CH21	be sent at both levels but not the same sub-element at both levels. CH PayTypDef: Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-Level is recommended. UBS Example: <PmtTpInf> <LclInstrm> <Prtry>CH03</Prtry> </LclInstrm> </PmtTpInf>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++InstrPrty ISO Index: 2.32 Cardinality: 0..1 CH Status: O	ISO Name: **Instruction Priority** XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. CH Definition: Any information about the Express processing should be sent at B-Level, values in this element are ignored. UBS Notes: Any instructions for Express Orders should be sent at B-Level, values in this element are ignored.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++SvcLvl ISO Index: 2.33 Cardinality: 0..1 CH Status: O	ISO Name: **Service Level** XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. CH PayTypDef: Type 5: Use is recommended.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++SvcLvl ++++++Cd ISO Index: 2.34 Cardinality: 1..1 CH Status: D Length: 1 ..4 Errorcode: CH16	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. CH Definition: Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions: • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present. CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted. UBS Notes: In case the code 'SEPA' is used, all SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment: - UBS cut-off time for SEPA payments missed: => requested execution date is set for the next possible bank business day - Exchange value in EUR is more than CHF 24 Mio.: =>transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC.

Level	XML Element	Definition
		Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to above-mentioned criteria. In case of Payment Types 4 and 6 (domestic payment in foreign currencies and international payments, ISO codes URGP and SDVA will be further processed to the beneficiary bank. All other ISO-codes (BKTR, NUGP, NURG, PRPT and UNRS) will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++SvcLvl ++++++Prtry ISO Index: 2.35 Cardinality: 1..1 CH Status: BD Length: 1 ..35 Errorcode: CH17	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. CH Definition: Is currently ignored by financial institutions. If used, then "Code" must not be present. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++LclInstrm ISO Index: 2.36 Cardinality: 0..1 CH Status: D Errorcode: CH21	ISO Name: **Local Instrument** XML Name: LclInstrm ISO Definition: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH PayTypDef: Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++LclInstrm ++++++Cd ISO Index: 2.37 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. UBS Notes: UBS does not consider this element, it will be ignored. However, it must still be conform to the schema. Payment Type 8 bank cheque payments are not supported (value "CPP" is ignored as well).
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++LclInstrm ++++++Prtry ISO Index: 2.38 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: CH01 must be used. Type 2.1: CH02 must be used. Type 2.2: CH03 must be used. Each in combination with "PmtMtd" = TRF/TRA.
C	Document +CstmrCdtTrfInitn ++PmtInf	ISO Name: **Category Purpose** XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction

Level	XML Element	Definition
	+++CdtTrfTxInf ++++PmtTpInf +++++CtgyPurp ISO Index: 2.39 Cardinality: 0..1 CH Status: O	based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Any details of SALA/PENS should be sent at B-Level. Other ISO codes may be supported by agreement with the financial institution.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++PmtTpInf +++++CtgyPurp ++++++Cd ISO Index: Cardinality: 1..1 CH Status: Length: 1 ..4	ISO Name: **Code** XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. Codes SALA and PENS will result in a booking without details. In case of Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments, ISO codes INTC and CORT will be further processed to the Beneficiary Bank. Any another ISO code, e.g. HEDG, will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt ISO Index: 2.42 Cardinality: 1..1 CH Status: M	ISO Name: **Amount** XML Name: Amt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred one B-Level must be created. UBS Notes: A B-Level may contain only one payment currency over all C-Levels. If BatchBooking flag is set to false, then each C-level in that B-Level is treated as a single payment. UBS Example: <Amt> <EqvtAmt> <Amt Ccy="EUR">177.20</Amt> <CcyOfTrf>CHF</CcyOfTrf> </EqvtAmt> </Amt>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt +++++InstdAmt ISO Index: 2.43 Cardinality: 1..1 CH Status: D Errorcode: AM01, AM02, CURR, AM03, CH20	ISO Name: **Instructed Amount** XML Name: InstdAmt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: If used, then "Equivalent Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3: Must contain CHF or EUR, the amount must be between 0.01 and 999999999.99. Type 4: All currencies except CHF and EUR permitted. Type 5: Must contain EUR, the amount must be between 0.01 and 999999999.99. UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217. UBS Example: <InstdAmt Ccy="CHF">1000.00</InstdAmt>
C	 ISO Index: Cardinality: CH Status:	ISO Name: **Currency** XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". UBS Notes: Valid active currency codes according to ISO 4217

Level	XML Element	Definition
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ISO Index: 2.44 Cardinality: 1..1 CH Status: BD Errorcode: CH17	ISO Name: **Equivalent Amount** XML Name: EqvtAmt ISO Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. CH Definition: This element may only be used by agreement with the instructed financial institution. If used, then "Instructed Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2: Must not be used. UBS Notes: UBS supports this element to sort out inaccuracies due to exchange rate variability for transactions in creditor account currency. UBS Example: <EqvtAmt> <Amt Ccy="EUR">1000.00</Amt> <CcyOfTrf>USD</CcyOfTrf> </EqvtAmt>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ++++++Amt ISO Index: 2.45 Cardinality: 1..1 CH Status: M Errorcode: AM01, AM02, CURR, AM03, CH20	ISO Name: **Amount** XML Name: Amt ISO Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved. CH Definition: Must be used if "Equivalent Amount" is used. UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
C	ISO Index: Cardinality: CH Status:	ISO Name: **Currency** XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". UBS Notes: Valid active currency codes according to ISO 4217
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ++++++CcyOfTrf ISO Index: 2.46 Cardinality: 1..1 CH Status: M Errorcode: CURR, AM03	ISO Name: **Currency Of Transfer** XML Name: CcyOfTrf ISO Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account. CH Definition: Must be used if "Equivalent Amount" is used. UBS Notes: Valid active currency codes according to ISO 4217
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++XchgRateInf ISO Index: 2.47 Cardinality: 0..1 CH Status: BD Errorcode: CH17	ISO Name: **Exchange Rate Information** XML Name: XchgRateInf ISO Definition: Set of elements used to provide details on the currency exchange rate and contract. CH Definition: This element may only be used by agreement with the instructed financial institution. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf	ISO Name: **Exchange Rate** XML Name: XchgRate ISO Definition: The factor used for conversion of an amount from

Level	XML Element	Definition
	++++XchgRateInf +++++XchgRate ISO Index: Cardinality: 0..1 CH Status: O	one currency to another. This reflects the price at which one currency was bought with another currency. CH Definition: Exchange rate in a currency unit of 1 (e.g. £, $, EUR). For currencies where the currency unit = 100 (e.g. YEN, DKK, SEK) the exchange rate must be reduced to the unit of 1.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++XchgRateInf +++++RateTp ISO Index: Cardinality: 0..1 CH Status: O	ISO Name: **Rate Type** XML Name: RateTp ISO Definition: Specifies the type used to complete the currency exchange. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++XchgRateInf +++++CtrctId ISO Index: Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: **Contract Identification** XML Name: CtrctId ISO Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChrgBr ISO Index: 2.51 Cardinality: 0..1 CH Status: O Errorcode: CH07, CH16	ISO Name: **Charge Bearer** XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Zulässige Codes sind: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level CH PayTypDef: Type 5: If used then SLEV must be used. UBS Notes: The default is SHAR if the code is not present. If "SvcLvl Code" = SEPA, SLEV is required, SHAR is not allowed. Status Reason Code: CH16. Note: each C-Level within a B-Level may have a different code if not present on B-Level.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChqInstr ISO Index: 2.52 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Cheque Instruction** XML Name: ChqInstr ISO Definition: Set of elements needed to issue a cheque. CH Definition: May only be used in combination with "PmtMtd" = CHK. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: Must not be used. UBS Notes: Bank cheque payment (Payment Type 8) is not supported. Payment Method 'CHK' will be rejected. Status Reason Code CH17.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++ChqTp ISO Index: 2.53 Cardinality: 0..1 CH Status: O	ISO Name: **Cheque Type** XML Name: ChqTp ISO Definition: Specifies the type of cheque to be issued.

Level	XML Element	Definition
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ISO Index: 2.58 Cardinality: 0..1 CH Status: O	ISO Name: **Delivery Method** XML Name: DlvryMtd ISO Definition: Specifies the delivery method of the cheque by the debtor's agent.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ++++++Cd ISO Index: 2.59 Cardinality: 1..1 CH Status: D	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies the delivery method of the cheque by the debtor's agent. CH Definition: If used, then "Proprietary" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ++++++Prtry ISO Index: 2.6 Cardinality: 1..1 CH Status: D Length: 1 ..35	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent. CH Definition: If used, then "Code" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr ISO Index: 2.7 Cardinality: 0..1 CH Status: O Errorcode: CH07	ISO Name: **Ultimate Debtor** XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Can be used at B-Level or C-Level but not at both at the same time.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Nm ISO Index: 2.7 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Maximum 70 characters
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++PstlAdr ISO Index: 2.7 Cardinality: 0..1 CH Status: O	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 5: Is not forwarded in interbank traffic.
C	Document	ISO Name: **Identification**

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ISO Index: 2.7 Cardinality: 0..1 CH Status: O	XML Name: Id ISO Definition: Unique and unambiguous identification of a party.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++OrgId ISO Index: 2.7 Cardinality: 1..1 CH Status: D Errorcode: CH17	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++PrvtId ISO Index: 2.7 Cardinality: 1..1 CH Status: D	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.

C	Document
	+CstmrCdtTrfInitn
	++PmtInf
	+++CdtTrfTxInf
	++++IntrmyAgt1
	
	ISO Index: 2.71
	Cardinality: 0..1
	CH Status: BD
	Errorcode: RC01
		ISO Name: **Intermediary Agent 1**
		XML Name: IntrmyAgt1
		ISO Definition: Agent between the debtor's agent and the creditor's agent.
		
		Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.
		CH Definition: This element may only be used by agreement with the instructed financial institution.
		If used, generally with BIC.
		CH PayTypDef: Type 4 and 6: May be present.
		Other types: Must not be sent.
		UBS Notes: Can be used, but only for payment type 4 or payment type 6. However, there should be a valid BIC, otherwise the C-Level will be rejected with Reason Code RC01.
		UBS Example: `<IntrmyAgt1>`
		`<FinInstnId>`
		`<BIC>DEUTDEFFXXX</BIC>`
		`</FinInstnId>`
		`</IntrmyAgt1>`

C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	ISO Name: **Creditor Agent** XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. CH PayTypDef: Type 1, 2.1, 8: Must not be used. Type 3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN

Level	XML Element	Definition

		when the payment is executed.
		Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5).
		If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed.
		For all other payment types, the "Creditor Agent" must be present.
		UBS Example: `<CdtrAgt>`
		`<FinInstnId>`
		`<BIC>HSHNDEHH</BIC>`
		`</FinInstnId>`
		`</CdtrAgt>`

C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ISO Index: 2.77 Cardinality: 1..1 CH Status: M	ISO Name: **Financial Institution Identification** XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CH Definition: Must be used if "Creditor Agent" is used. CH PayTypDef: Type 2.2: • V1: IID • V2: IID and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: • V1: IID • V2: BIC Domestic (CH/LI) • V3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. Type 4: • V1: BIC Domestic (CH/LI) • V2: IID and Name and address of financial institution • V3: Name and address of financial institution Type 5: BIC Type 6: Recommendation: Use BIC. • V1: "BIC International" • V2: Bank code (without IID) and name and address of financial institution • V3: Name and address of financial institution
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++BIC ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: AGNT	ISO Name: **BIC** XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: If used, then "Clearing System Member Identification" must not be present. CH PayTypDef: Type 3(V2), 4(V1): May be present. Type 5: May be present. With payment type 5, the Creditor Agent is always worked out from the IBAN for execution of the payment. Type 6: Must contain "BIC International". UBS Notes: UBS supports IBAN-Only, Type 3 (V3)
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Clearing System Member Identification** XML Name: ClrSysMmbId ISO Definition: Information used to identify a member within a clearing system. CH Definition: If used, then BIC must not be present. CH PayTypDef: Type 2.2(V1, V2), 3(V1), 4(V2), 6: May be present. Type 5: Must not be used.

Level	XML Element	Definition
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId +++++++ClrSysId ISO Index: 2.77 Cardinality: 0..1 CH Status: M	ISO Name: **Clearing System Identification** XML Name: ClrSysId ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId +++++++ClrSysId ++++++++Cd ISO Index: 2.77 Cardinality: 1..1 CH Status: D Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: **Code** XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CH Definition: Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. CH PayTypDef: Type 2.2(V1, V2), 3(V1), 4(V2): Must contain CHBCC. Type 6: If used, it must not contain CHBCC.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId +++++++ClrSysId ++++++++Prtry ISO Index: 2.77 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH17	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 8: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId +++++++MmbId ISO Index: 2.77 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: AGNT	ISO Name: **Member Identification** XML Name: MmbId ISO Definition: Identification of a member of a clearing system. CH Definition: Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++Nm ISO Index: 2.77	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which an agent is known and which is usually used to identify that agent. CH Definition: Maximum 70 characters CH PayTypDef: Type 2.2(V3), 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Other types: Must not be present.

Level	XML Element	Definition
	Cardinality: 0..1 CH Status: D Length: 1 ..70 Errorcode: CH17, CH21	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Structured if possible. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 4(V3), 6(V2, V3): Must be present. Type 4(V2): May be present. Other types: Must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++AdrTp ISO Index: 2.77 Cardinality: 0..1 CH Status: O	ISO Name: **Address Type** XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++Dept ISO Index: 2.77 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: **Department** XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++SubDept ISO Index: 2.77 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: **Sub Department** XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++StrtNm ISO Index: 2.77 Cardinality: 0..1	ISO Name: **Street Name** XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use.

Level	XML Element	Definition
	CH Status: R Length: 1 ..70	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++BldgNb ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: **Building Number** XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++PstCd ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: **Post Code** XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++TwnNm ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: **Town Name** XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++CtrySubDvsn ISO Index: 2.77 Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: **Country Sub Division** XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++Ctry ISO Index: 2.77 Cardinality: 0..1	ISO Name: **Country** XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Recommendation: Use. UBS Notes: Recommendation to indicate the country code (ISO 3166, Alpha-2 code)

Level	XML Element	Definition
	CH Status: R Errorcode: AG06	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++PstlAdr +++++++AdrLine ISO Index: 2.77 Cardinality: 0..2 CH Status: O Length: 1 ..70	ISO Name: **Address Line** XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++Othr ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	ISO Name: **Other** XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme. CH PayTypDef: Type 2.2(V2, V3): Must be present. Other types: Must not be present. UBS Example:

```xml
<CdtrAgt>
      <FinInstnId>
            <ClrSysMmbId>
                 <ClrSysId>
                     <Cd>CHBCC</Cd>
                 </ClrSysId>
                 <MmbId>206</MmbId>
            </ClrSysMmbId>
            <Nm>Name Bank</Nm>
            <Othr>
                 <Id>40-61-4</Id>
            </Othr>
      </FinInstnId>
</CdtrAgt>
```

C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++Othr +++++++Id ISO Index: 2.77 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: AGNT, RC01	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 2.2(V2, V3): Must contain postal account of bank (example: "80-2-2" or "800000022"). UBS Example:

```xml
<Othr>
      <Id>40-61-4</Id>
</Othr>
```

C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH21	ISO Name: **Creditor** XML Name: Cdtr ISO Definition: Party to which an amount of money is due. CH PayTypDef: Type 1: May be present. Other types: Must be present. UBS Example:

```xml
<Cdtr>
     <Nm>Peter Muster SA</Nm>
     <PstlAdr>
          <StrtNm>Mainstreet</StrtNm>
          <BldgNb>24</BldgNb>
          <PstCd>8000</PstCd>
          <TwnNm>Zurich</TwnNm>
          <Ctry>CH</Ctry>
     </PstlAdr>
</Cdtr>
```

C	Document	ISO Name: **Name**

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Nm ISO Index: 2.79 Cardinality: 1..1 CH Status: M Length: 1 ..70 Errorcode: CH21	XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Creditor" is used, maximum 70 characters.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ISO Index: 2.79 Cardinality: 0..1 CH Status: O Errorcode: CH16	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 5, 6: It is recommended to use the <Ctry> and <AdrLine> elements. If information is missing, it can lead to rejections.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++AdrTp ISO Index: 2.79 Cardinality: 0..1 CH Status: O Errorcode: CH17	ISO Name: **Address Type** XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++Dept ISO Index: 2.79 Cardinality: 0..1 CH Status: O Length: 1 ..70 Errorcode: CH17	ISO Name: **Department** XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++SubDept ISO Index: 2.79 Cardinality: 0..1 CH Status: O Length: 1 ..70 Errorcode: CH17	ISO Name: **Sub Department** XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf	ISO Name: **Street Name** XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use.

Level	XML Element	Definition
	++++Cdtr +++++PstlAdr ++++++StrtNm ISO Index: 2.79 Cardinality: 0..1 CH Status: R Length: 1 ..70 Errorcode: CH17	CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++BldgNb ISO Index: 2.79 Cardinality: 0..1 CH Status: R Length: 1 ..16 Errorcode: CH17	ISO Name: **Building Number** XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++PstCd ISO Index: 2.79 Cardinality: 0..1 CH Status: D Length: 1 ..16 Errorcode: CH17, CH21	ISO Name: **Post Code** XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 8: Must be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++TwnNm ISO Index: 2.79 Cardinality: 0..1 CH Status: D Length: 1 ..35 Errorcode: CH17, CH21	ISO Name: **Town Name** XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 8: Must be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++CtrySubDvsn ISO Index: 2.79 Cardinality: 0..1 CH Status: O Length: 1 ..35 Errorcode: CH17	ISO Name: **Country Sub Division** XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf	ISO Name: **Country** XML Name: Ctry ISO Definition: Nation with its own government.

Level	XML Element	Definition
	+++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++Ctry ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH21, BE09	CH Definition: It is recommended to supply this element, especially in the case of foreign payments. CH PayTypDef: Type 8: Must be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++AdrLine ISO Index: 2.79 Cardinality: 0..2 CH Status: D Length: 1 ..70 Errorcode: CH17	ISO Name: **Address Line** XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments. CH PayTypDef: Type 8: Must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH PayTypDef: Type 1, 2.1, 2.2, 8: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++OrgId ISO Index: 2.79 Cardinality: 1..1 CH Status: D	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ++++++PrvtId ISO Index: 2.79 Cardinality: 1..1 CH Status: D	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct ISO Index: 2.8 Cardinality: 0..1 CH Status: D	ISO Name: **Creditor Account** XML Name: CdtrAcct ISO Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CH Definition: Must not be used in combination with "PmtMtd" = CHK. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: Must be present. Type 2.2: Must not contain a postal account number. Type 8: Must not be used.

Level	XML Element	Definition
	Errorcode: CH17, CH21	UBS Example: <CdtrAcct> <Id> <IBAN>DE73210501701001691268</IBAN> </Id> </CdtrAcct>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ISO Index: 2.8 Cardinality: 1..1 CH Status: M	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++IBAN ISO Index: 2.8 Cardinality: 1..1 CH Status: D Errorcode: AC01, CH21, BE09, CH16	ISO Name: **IBAN** XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: If used, "Other" must not be present. CH PayTypDef: Type 1, 2.1: Must not be used. Type 2.2, 4, 6: Use is recommended. Type 3: If used, an IBAN or QR-IBAN (CH/LI) (IBAN-only) must be present. Type 5: Must be present. UBS Notes: If the IBAN is not correct, the C-Level will be rejected with Reason Code CH16.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++Othr ISO Index: 2.8 Cardinality: 1..1 CH Status: D Errorcode: CH17, CH21	ISO Name: **Other** XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then IBAN must not be present. CH PayTypDef: Type 1, 2.1: Must be present. Type 2.2, 3, 4, 6: May be present. Type 5: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++Othr +++++++Id ISO Index: 2.8 Cardinality: 1..1 CH Status: M Length: 1 ..34 Errorcode: AC01	ISO Name: **Identification** XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 1: Must contain an ISR participant number: • Max. 11-character with hyphens: VV-XXXXXX-P (X = serial number right-aligned, no zeros on the left) Example: "01-162-8" • Always 9-character without hyphens: VVXXXXXXP (X = serial number right-aligned, zeros on the left) Example: "010001628" - VV = prefix: value is 01 or 03 - XXXXXX = serial number: must be >000000 - P = check digit in accordance with Modulo 10, recursive Type 2.1: Must contain a postal account number (e.g. "70-4152-8" or "700041528").
C	Document	ISO Name: **Ultimate Creditor**

Level	XML Element	Definition
	+CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CH Definition: 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). CH PayTypDef: Type 1, 2.1, 2.2: Must not be used. UBS Example: <UltmtCdtr> <Nm>Name Ultimate Creditor </Nm> <PstlAdr> <AdrLine>Adresse Ultimate Creditor</AdrLine> </PstlAdr> </UltmtCdtr>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Nm ISO Index: 2.81 Cardinality: 1..1 CH Status: M Length: 1 ..70	ISO Name: **Name** XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Ultimate Creditor" is used, maximum 70 characters.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Postal Address** XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 5: Is not forwarded in interbank traffic.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++AdrTp ISO Index: 2.81 Cardinality: 0..1 CH Status: O	ISO Name: **Address Type** XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++Dept ISO Index: 2.81 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: **Department** XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr	ISO Name: **Sub Department** XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	++++++SubDept ISO Index: 2.81 Cardinality: 0..1 CH Status: O Length: 1 ..70	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++StrtNm ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: **Street Name** XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++BldgNb ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: **Building Number** XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++PstCd ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: **Post Code** XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++TwnNm ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: **Town Name** XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++CtrySubDvsn ISO Index: 2.81 Cardinality: 0..1 CH Status: O	ISO Name: **Country Sub Division** XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	Length: 1 ..35	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++Ctry ISO Index: 2.81 Cardinality: 0..1 CH Status: R Errorcode: BE09	ISO Name: **Country** XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ++++++AdrLine ISO Index: 2.81 Cardinality: 0..2 CH Status: O Length: 1 ..70	ISO Name: **Address Line** XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Identification** XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH PayTypDef: Type 8: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id ++++++OrgId ISO Index: 2.81 Cardinality: 1..1 CH Status: D	ISO Name: **Organisation Identification** XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id ++++++PrvtId ISO Index: 2.81 Cardinality: 1..1 CH Status: D	ISO Name: **Private Identification** XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" may not be present.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt ISO Index: 2.82	ISO Name: **Instruction For Creditor Agent** XML Name: InstrForCdtrAgt ISO Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. CH Definition: This element may only be used by agreement with the instructed financial institution.

Level	XML Element	Definition
	Cardinality: 0..unbounded CH Status: BD Errorcode: CH16, CH17	This element may, depending on the financial institution, contain different forms and instructions. CH PayTypDef: Type 1, 2.1, 2.2, 3, 5, 8: Must not be used. UBS Notes: Can be used, but only for payment type 4 or payment type 6. UBS Example: <InstrForCdtrAgt> <Cd>HOLD</Cd> <InstrInf>Write an instruction</InstrInf> </InstrForCdtrAgt>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt +++++Cd ISO Index: 2.83 Cardinality: 0..1 CH Status: D	ISO Name: **Code** XML Name: Cd ISO Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. UBS Notes: Code CHQB is not supported (Swift Cheque Payment). C-Level with Value "CHQB" will be rejected with Status Reason Code CH17 UBS Example: <InstrForCdtrAgt> <Cd>HOLD</Cd> </InstrForCdtrAgt>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt +++++InstrInf ISO Index: 2.84 Cardinality: 0..1 CH Status: D Length: 1 ..140 Errorcode: CH16	ISO Name: **Instruction Information** XML Name: InstrInf ISO Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++InstrForDbtrAgt ISO Index: 2.85 Cardinality: 0..1 CH Status: BD Length: 1 ..140 Errorcode: CH16	ISO Name: **Instruction For Debtor Agent** XML Name: InstrForDbtrAgt ISO Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. CH Definition: This element may only be used by agreement with the instructed financial institution as AOS. May be used, for example, to indicate payment products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions. UBS Notes: Can be used, but only for payment type 4 or payment type 6. UBS Example: <InstrForDbtrAgt>write an instruction</InstrForDbtrAgt>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Purp ISO Index: 2.86 Cardinality: 0..1 CH Status: O Errorcode: CH17	ISO Name: **Purpose** XML Name: Purp ISO Definition: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. CH PayTypDef: Type 1: Element is not forwarded. UBS Example: <Purp> <Cd>NETT</Cd> </Purp>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Purp	ISO Name: **Code** XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as published in an external purpose code list. CH Definition: Codes according "Payments External Code Lists" [8].

Level	XML Element	Definition
	+++++Cd ISO Index: 2.87 Cardinality: 1..1 CH Status: M Length: 1 ..4	Must be used if "Purpose" is used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg ISO Index: 2.89 Cardinality: 0..10 CH Status: O	ISO Name: **Regulatory Reporting** XML Name: RgltryRptg ISO Definition: Information needed due to regulatory and statutory requirements. CH Definition: Is required for payments to certain countries: United Arab Emirates: Required for all-currency payments to resident individuals/legal entities in the United Arab Emirates. CH PayTypDef: Type 6: Forwarded in interbank traffic (SWIFT MT103, field 77B:), if the information is required for the country concerned. Other types: Must not be present. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++DbtCdtRptgInd ISO Index: Cardinality: 0..1 CH Status: M	ISO Name: **Debit Credit Reporting Indicator** XML Name: DbtCdtRptgInd ISO Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction. CH Definition: Defines whether the information concerns the ordering party, the beneficiary or both. Permitted codes are • CRED (corresponds to BENEFRES in SWIFT Field 77B), • DEBT (corresponds to ORDERRES in SWIFT Field 77B), • BOTH
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Authrty ISO Index: Cardinality: 0..1 CH Status: O	ISO Name: **Authority** XML Name: Authrty ISO Definition: Entity requiring the regulatory reporting information. CH Definition: Information about the competent regulatory authority (central bank)
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Authrty ++++++Nm ISO Index: Cardinality: 0..1 CH Status: O Length: 1 ..140	ISO Name: **Name** XML Name: Nm ISO Definition: Name of the entity requiring the regulatory reporting information. CH Definition: Name of the competent regulatory authority (central bank)
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Authrty ++++++Ctry ISO Index: Cardinality: 0..1	ISO Name: **Country** XML Name: Ctry ISO Definition: Country of the entity that requires the regulatory reporting information. CH Definition: Country of the competent regulatory authority (central bank)

Level	XML Element	Definition
	CH Status: O Errorcode: BE09	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ISO Index: Cardinality: 0..unbounded CH Status: M	ISO Name: **Details** XML Name: Dtls ISO Definition: Set of elements used to provide details on the regulatory reporting information. CH Definition: Must be sent if "Regulatory Reporting" is used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Tp ISO Index: Cardinality: 0..1 CH Status: N Length: 1 ..35 Errorcode: CH17	ISO Name: **Type** XML Name: Tp ISO Definition: Specifies the type of the information supplied in the regulatory reporting details. CH Definition: Must not be sent.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Dt ISO Index: Cardinality: 0..1 CH Status: N Errorcode: CH17	ISO Name: **Date** XML Name: Dt ISO Definition: Date related to the specified type of regulatory reporting details. CH Definition: Must not be sent.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Ctry ISO Index: Cardinality: 0..1 CH Status: M Errorcode: BE09	ISO Name: **Country** XML Name: Ctry ISO Definition: Country related to the specified type of regulatory reporting details. CH Definition: Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority)
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Cd ISO Index: Cardinality: 0..1 CH Status: M Length: 1 ..10 Errorcode: RR05	ISO Name: **Code** XML Name: Cd ISO Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form. CH Definition: Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment.
C	Document +CstmrCdtTrfInitn	ISO Name: **Amount** XML Name: Amt

Level	XML Element	Definition
	++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Amt ISO Index: Cardinality: 0..1 CH Status: N Errorcode: CH17	ISO Definition: Amount of money to be reported for regulatory and statutory requirements. CH Definition: Must not be sent.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RgltryRptg +++++Dtls ++++++Inf ISO Index: Cardinality: 0..unbounded CH Status: N Length: 1 ..35 Errorcode: CH17	ISO Name: **Information** XML Name: Inf ISO Definition: Additional details that cater for specific domestic regulatory requirements. CH Definition: Must not be sent.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf ISO Index: 2.98 Cardinality: 0..1 CH Status: O	ISO Name: **Remittance Information** XML Name: RmtInf ISO Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. CH Definition: Either structured or unstructured. UBS Example: <RmtInf> <Ustrd>unstructured remittance information</Ustrd> </RmtInf>
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Ustrd ISO Index: 2.99 Cardinality: 0..1 CH Status: D Length: 1 ..140 Errorcode: CH17	ISO Name: **Unstructured** XML Name: Ustrd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. CH Definition: Only one occurrence is allowed, maximum 140 characters. CH PayTypDef: Type 1: Must not be used. Type 3: In association with QR-IBAN (CH/LI) this element must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ISO Index: 2.1 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH15, CH21	ISO Name: **Structured** XML Name: Strd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. CH Definition: Only one occurrence is allowed. CH PayTypDef: Type 1: Must be used. Type 2.1, 2.2: Must not be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6, 8: May only contain maximum 140 characters including XML tags.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd	ISO Name: **Referred Document Information** XML Name: RfrdDocInf ISO Definition: Set of elements used to identify the documents referred to in the remittance information. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	++++++RfrdDocInf ISO Index: 2.101 Cardinality: 0..unbounded CH Status: D Errorcode: CH17	CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp ISO Index: 2.102 Cardinality: 0..1 CH Status: O	ISO Name: **Type** XML Name: Tp ISO Definition: Specifies the type of referred document.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp ++++++++CdOrPrtry ISO Index: 2.103 Cardinality: 1..1 CH Status: M	ISO Name: **Code Or Proprietary** XML Name: CdOrPrtry ISO Definition: Provides the type details of the referred document.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp ++++++++CdOrPrtry +++++++++Cd ISO Index: 2.104 Cardinality: 1..1 CH Status: M	ISO Name: **Code** XML Name: Cd ISO Definition: Document type in a coded form.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp ++++++++CdOrPrtry +++++++++Prtry ISO Index: 2.105 Cardinality: 1..1 CH Status: M Length: 1 ..35	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Proprietary identification of the type of the remittance document.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf	ISO Name: **Issuer** XML Name: Issr ISO Definition: Identification of the issuer of the reference document type.

Level	XML Element	Definition
	+++++Strd ++++++RfrdDocInf +++++++Tp ++++++++Issr ISO Index: 2.106 Cardinality: 0..1 CH Status: O Length: 1 ..35	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Nb ISO Index: 2.107 Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: **Number** XML Name: Nb ISO Definition: Unique and unambiguous identification of the referred document.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++RltdDt ISO Index: 2.108 Cardinality: 0..1 CH Status: O	ISO Name: **Related Date** XML Name: RltdDt ISO Definition: Date associated with the referred document.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocAmt ISO Index: 2.109 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Referred Document Amount** XML Name: RfrdDocAmt ISO Definition: Set of elements used to provide details on the amounts of the referred document. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ISO Index: 2.12 Cardinality: 0..1 CH Status: D Errorcode: CH21, CH16	ISO Name: **Creditor Reference Information** XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents. CH Definition: Creditor Reference Information CH PayTypDef: Type 1: Must be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6: May be used. UBS Example: <RmtInf> <Strd> <CdtrRefInf> <Ref>000649013213001401006000011</Ref> </CdtrRefInf> </Strd> </RmtInf>
C	Document +CstmrCdtTrfInitn ++PmtInf	ISO Name: **Type** XML Name: Tp ISO Definition: Specifies the type of creditor reference.

Level	XML Element	Definition
	+++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ISO Index: 2.121 Cardinality: 0..1 CH Status: D Errorcode: CH21	CH Definition: Reference Type CH PayTypDef: Type 1: Must not be used. Type 3, 5: Must be used if "Creditor Reference Information" is used. Type 4, 6: May be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ++++++++CdOrPrtry ISO Index: 2.122 Cardinality: 1..1 CH Status: M	ISO Name: **Code Or Proprietary** XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type. CH Definition: Must be used if "Type" is used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ++++++++CdOrPrtry +++++++++Cd ISO Index: 2.123 Cardinality: 1..1 CH Status: D Errorcode: CH21, CH16	ISO Name: **Code** XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. CH Definition: Reference Type (Code) The following code values are permitted: • SCOR = Structured customer reference for the creditor If used, then "Proprietary" must not be present. CH PayTypDef: Type 5: Must be used if "Creditor Reference Information" is used. Only the code "SCOR" is permitted. Other types: Must be used when "ISO Creditor Reference" is used according to ISO 11649. Only the code "SCOR" is permitted. Must not be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ++++++++CdOrPrtry +++++++++Prtry ISO Index: 2.124 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH17	ISO Name: **Proprietary** XML Name: Prtry ISO Definition: Creditor reference type, in a proprietary form. CH Definition: Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference according to IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present. CH PayTypDef: Type 3: To give the structured QR reference from the QR invoice, this element must contain QRR and may only be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element. Type 3, 4, 6: Can contain IPI to give the structured reference according to IPI. Note: the IPI slip is due be withdrawn from circulation by 31.03.2020 at the latest. Type 5: Must not be used.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ++++++++Issr	ISO Name: **Issuer** XML Name: Issr ISO Definition: Entity that assigns the credit reference type.

Level	XML Element	Definition
	ISO Index: 2.125 Cardinality: 0..1 CH Status: O Length: 1 ..35	
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Ref ISO Index: 2.126 Cardinality: 0..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH21	ISO Name: **Reference** XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. CH PayTypDef: Type 1: Must contain an ISR reference number. Type 5: Must be used if "Creditor Reference Information" is used, may contain "Creditor Reference" according to ISO 11649. Other types: Must be used if "Creditor Reference Information/Type" is used. Structured references, for example ISO reference (ISO 11649, not in connection with a QR-IBAN in the "Creditor Reference Information/Type" element) or QR reference (must be used in connection with a QR-IBAN in the "Creditor Reference Information/Type" element) or IPI reference. Note: the IPI slip is due be withdrawn from circulation by 31.03.2020 at the latest.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++Invcr ISO Index: 2.127 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Invoicer** XML Name: Invcr ISO Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++Invcee ISO Index: 2.128 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: **Invoicee** XML Name: Invcee ISO Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++AddtlRmtInf	ISO Name: **Additional Remittance Information** XML Name: AddtlRmtInf ISO Definition: Additional information, in free text form, to complement the structured remittance information. CH PayTypDef: Type 1: The element may only be used by agreement with the instructed financial institution. Type 2.1, 2.2, 4, 5, 6, 8: Must not be used.

Level	XML Element	Definition	
	ISO Index: 2.129 Cardinality: 0..3 CH Status: O Length: 1 ..140 Errorcode: CH17, CH21	 UBS Notes:	Type 3: May only occur once. In case of Payment Type 3, the content of this element will be further processed to the beneficiary bank. For all other Payment Type the content will be ignored.

4. Interbank limitation

Due to the fact that Bank or postal payment as well as bank-to-customer reporting are still based on legacy standards like SWIFT FIN or TARGET, SWIFT MT940 or MT942, it cannot be guaranteed that all information of a pain.001 payment order can be transmitted to the recipient. This affects the following data elements in particular:

Element	XML Tag	Restriction
Category Purpose	<CtgyPurp>	In interbank legacy standards solely the category purpose INTC/CORT are processed. However in bank to customer reporting the codes SALA / PENS result in a debit booking without details, regardless of the reporting format (MT/camt).
End-To-End Identification	<EndToEndId>	We recommend the clients to indicate this ID under the unstructured remittance information using the code word ROC. In this case, end-to-end field may contain "not provided."
Ultimate Debtor	<UltmtDbtr>	Only within an eligible ISO payment, content will be further processed. No transmission in legacy interbank standards possible.
Creditor Name and Postal Address	<Cdtr> <Nm></Nm> <PstlAdr> <TwnNm></TwnNm> <Ctry></Ctry> </PstlAdr> </ Cdtr>	Name and structured addresses will be mapped into max. 4 × 35 unstructured address lines added with country code in case of legacy interbank standards.
Ultimate Creditor	<UltmtCdtr>	Only within an eligible ISO payment, content will be further processed. No transmission in legacy interbank standards possible.
Purpose Code	<Purp>	Only within an eligible ISO payment, content will be further processed. No transmission in legacy interbank standards possible.
Remittance Information	<RmtInf>	A structured remittance information will be mapped into 4 x 35 digits unstructured remittance information.

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