

UBS Implementation Guidelines

Swiss Recommendations for SEPA direct debit

pain.008.001.02.ch.01 - SR Version 2.3

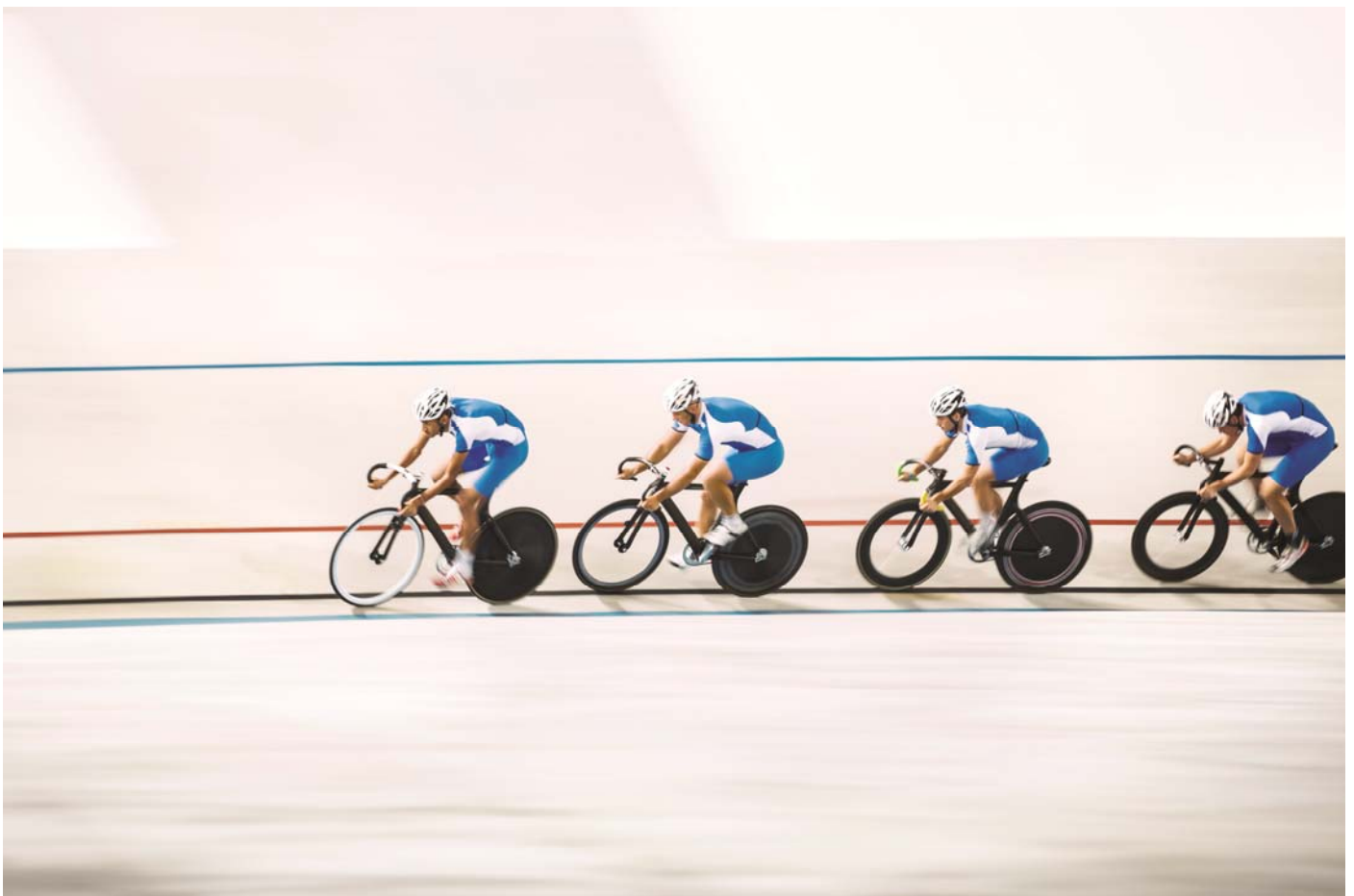


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1. Direct debit message

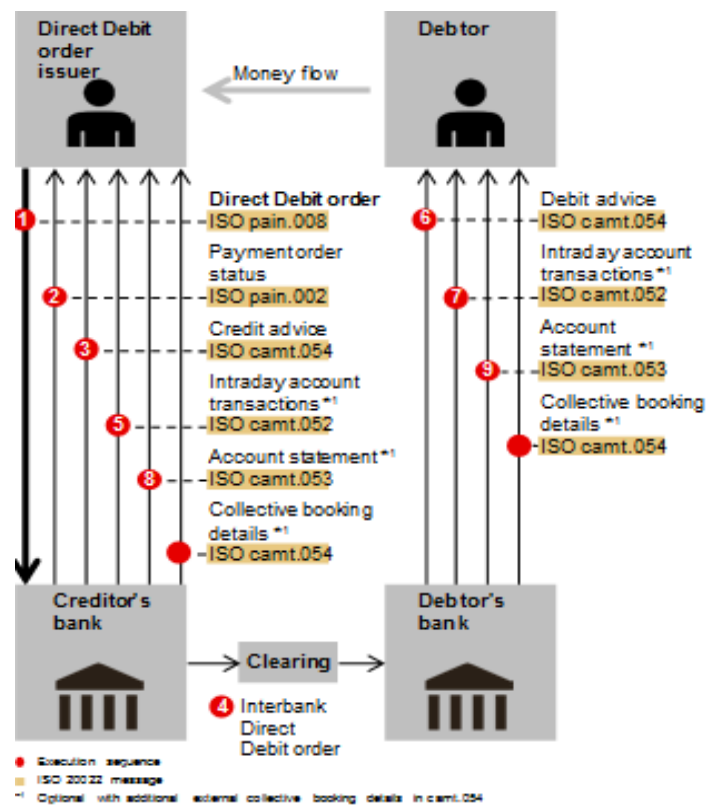
1.1 Scope of application of this document

This brochure is designed to inform you about technical aspects of using the direct debit message pain.008 at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	Swiss Recommendations for SEPA direct debit
Product	SEPA Direct debit
Service	Collection
Message type available to	Creditor
Recommendation	Swiss Recommendations
Schema	pain.008.001.02.ch.01
Implementation Guide Version	2.3
Available through UBS electronic interfaces	For clients of UBS Switzerland <ul style="list-style-type: none"> • UBS KeyDirect • UBS KeyPort¹ • Swift for Corporates – FileAct

1.2 Flow of messages in accordance with Swiss Recommendations

The message standard recommended by Swiss financial institutions is based on the ISO 20022 Payments Standard, the Swiss Recommendations. The chart below shows the use of pain.008 in the context of the end-to-end message flow:



¹ The version 2.3 does only support CORE scheme. From version 2.4 on both schemes (CORE and B2B) are supported.

2. Technical specifications

2.1 UBS Implementation

The UBS Implementation Guideline for SEPA Direct Debit – this document – contains technical specifications and instructions for the technical and business implementation of SEPA direct debit pain.008 message in accordance with the Swiss Recommendations (see section 1.1) and consequently also the ISO 20022 Payments Standard.

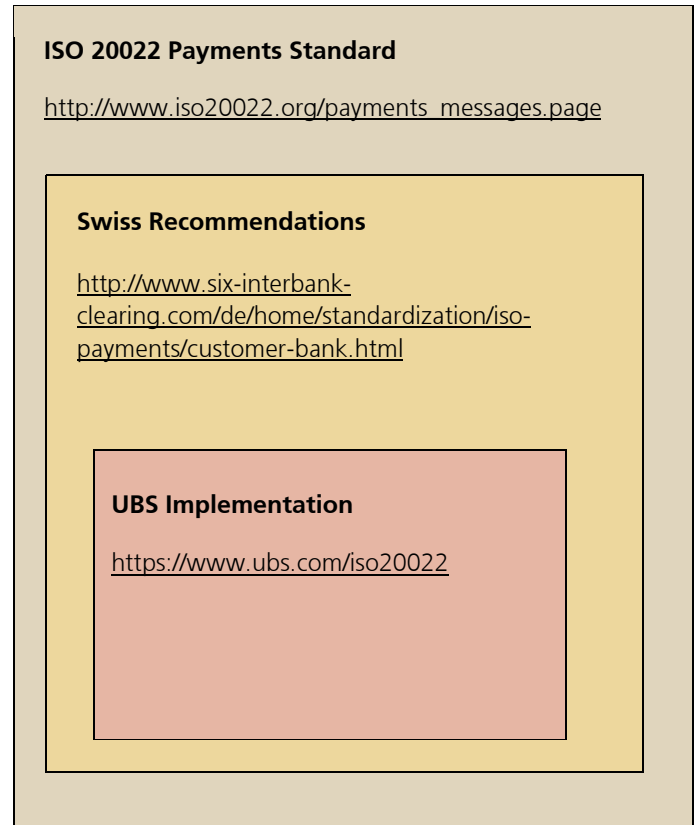
All direct debit messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Recommendations for SEPA direct debit and the UBS Implementation as outlined in this document.

The diagram beside shows the degree of concordance between the ISO 20022 Payments Standard, Swiss Recommendations for SEPA direct debit and the UBS Implementation and contains links to the according implementation guidelines that must be adhered to.

2.2 Structure of pain.008 message

The pain.008 XML message is essentially structured as follows:

- **A-Level:** message level, Group Header. This block must occur exactly once.
- **B-Level:** creditor side, Payment Information. This block must occur at least once and generally comprises several C-levels.
- **C-Level:** debtor side, Direct Debit 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 (credit).



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 Recommendations (Implementation Guidelines for SEPA direct debit V2.3 and Business Rules V2.5) based on the ISO 20022 Payments Standard.

- M** = Mandatory
- R** = Recommended (should be used)
- D** = Dependent (depending on other elements)
- O** = Optional

Level	XML Element	Definition
	Document +CstmrDrctDbtlnitn ISO Index: Cardinality: 1..1 Status: M	ISO Name: Customer Direct Debit Initiation V02 XML Name: CstmrDrctDbtlnitn ISO Definition: The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) to a creditor.
A	Document +CstmrDrctDbtlnitn ++GrpHdr ISO Index: 1.0 Cardinality: 1..1 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 +CstmrDrctDbtlnitn ++GrpHdr +++Msgld ISO Index: 1.1 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: AM05	ISO Name: Message Identification XML Name: Msgld ISO Definition: Point to point reference, 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 takes place at the Swiss financial institutions at document (message) level and takes account of the following elements: unique Message Identification (1.1) in combination with the Initiating Party (1.8). The uniqueness is checked by the financial institutions over a period of at least 90 days. For producers this means that they must give their messages for transmission identification that is unique at least within a period of 90 days. Messages with the same Message Identification will be rejected. It is recommended that the Message Identification is generally kept unique for as long as possible, partly so as to simplify any subsequent long-term enquiries. In some cases at particular financial institutions, checking for duplicates can also be implemented for other elements (B- or C-Level). Only the SWIFT character set is permitted for this element (see section 2.3.1). If there is an error, the whole message is rejected. UBS Example: <Msgld>MSG-ID-19-CH12-2444951</Msgld>
A	Document +CstmrDrctDbtlnitn ++GrpHdr +++CreDtTm ISO Index: 1.2 Cardinality: 1..1 Status: M Errorcode: DT01	ISO Name: Creation Date Time XML Name: CreDtTm ISO Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party. CH Definition: Recommendation: should be the same as the actual date/time of creation. UBS Example: <CreDtTm>2016-09-20T07:30:00</CreDtTm>
A	Document +CstmrDrctDbtlnitn ++GrpHdr +++NbOfTxs ISO Index: 1.6 Cardinality: 1..1 Status: M Errorcode: AM18	ISO Name: Number Of Transactions XML Name: NbOfTxs ISO Definition: Number of individual transactions contained in the message. CH Definition: Number of transactions for all C-Levels (Direct Debit Transaction Information) in the whole message. Recommendation: at present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99,999 collections (C-Level, transactions). If there is an error, the whole message is rejected. UBS Example: <NbOfTxs>3</NbOfTxs>
A	Document	ISO Name: Control Sum

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++GrpHdr +++CtrlSum ISO Index: 1.7 Cardinality: 0..1 Status: R Errorcode: AM10	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 Instructed Amount elements (2.44) If there is an error, the whole message is rejected. Recommendation: the control sum should be sent in Level A. Is checked by the Swiss financial institutions, unlike Level B (2.5). UBS Example: <CtrlSum>119.19</CtrlSum>
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Initiating Party XML Name: InitgPty ISO Definition: Party that initiates the payment. CH Definition: Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor. Is part of duplicate checking (see comment on 1.1 Message Identification) and must contain a unique sender ID agreed with the recipient (generally the Creditor Identifier). The identification must be entered in the following sub-element: Organisation Identification/Other/Identification. The sub-element Private Identification is not supported in Switzerland and must not be used.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Nm ISO Index: 1.8 Cardinality: 0..1 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: Name of the message sender, maximum 70 characters.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Mandatory in the Swiss version. UBS Example: <Id> <OrgId> <Othr> <Id>CH98ZZZ00001234567</Id> </Othr> </OrgId> </Id>
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Mandatory in the Swiss version.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ++++++BICOrBEI ISO Index: 1.8	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: Only to be used by agreement with the financial institution.

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId +++++Othr ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CH Definition: Mandatory in the Swiss version, may be used only once.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId +++++Othr +++++Id ISO Index: 1.8 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: AM05	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must contain a unique sender ID agreed with the recipient (an identifier assigned by the service provider, usually the Creditor Identifier). If there is an error, the whole message is rejected. UBS Example: <Id>CH98ZZZ00001234567</Id>
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId +++++Othr +++++SchmeNm ISO Index: 1.8 Cardinality: 0..1 Status: O	ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Only to be used by agreement with the financial institution.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId +++++Othr +++++Issr ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: Issuer XML Name: Issr ISO Definition: Entity that assigns the identification. CH Definition: Can be used as additional information to the Identification element (1.8).
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++CtctDtls ISO Index: 1.8 Cardinality: 0..1 Status: O	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 +CstmrDrctDbtInitn ++GrpHdr +++InitgPty	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party.

Level	XML Element	Definition
	<p>++++CtctDtIs ++++Nm</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..70</p>	<p>CH Definition: Recommendation: should contain the name of the software used to create this message, maximum 70 characters.</p>
A	<p>Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++CtctDtIs ++++Othr</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>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</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf</p> <p>ISO Index: 2.0 Cardinality: 1..unbounded Status: M</p>	<p>ISO Name: Payment Information XML Name: PmtInf ISO Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtInfld</p> <p>ISO Index: 2.1 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU02</p>	<p>ISO Name: Payment Information Identification XML Name: PmtInfld 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 message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002. Only the SWIFT character set is permitted for this element (see section 2.3.1).</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtMtd</p> <p>ISO Index: 2.2 Cardinality: 1..1 Status: M</p>	<p>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: Permitted value according to ISO 20022: DD UBS Example: PmtMtd>DD</PmtMtd></p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++BtchBookg</p> <p>ISO Index: 2.3 Cardinality: 0..1 Status: O</p>	<p>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 order a possible batch booking. CH Definition: The option "true" is recommended. "true": Wherever possible, one batch booking is made per Payment Information (B-Level). The booking is identified using the Payment Information Identification (2.1). "false": The payment group is created by the service provider (one payment group per BIC of the creditor's financial institution, creditor's account number, Requested Collection Date, identification of the creditor and Sequence Type). The payment group is used for authorisation by the creditor. One booking should be made for each Direct Debit Transaction Information (C-Level). Bookings are usually identified by the</p>

Level	XML Element	Definition
		<p>Payment Identification (2.29). Alternatively, the financial institution can also identify the booking using, for example, the Payment Information Identification (2.1) element.</p> <p>The information in the Batch Booking element corresponds to the customer's request regarding the subsequent method of booking. It is – wherever possible – carried out by the financial institution accordingly, but they are under no obligation to do so.</p> <p>If this element is not sent, then the booking proceeds as for "true".</p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++NbOfTx</p> <p>ISO Index: 2.4 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Number Of Transactions XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the payment information group. CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.</p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++CtrlSum</p> <p>ISO Index: 2.5 Cardinality: 0..1 Status: O</p>	<p>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.</p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++PmtTplnf</p> <p>ISO Index: 2.6 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Payment Type Information XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).</p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++PmtTplnf ++++SvcLvl</p> <p>ISO Index: 2.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).</p> <p>UBS Example: <code><SvcLvl> <Cd>SEPA</Cd> </SvcLvl></code></p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++PmtTplnf ++++SvcLvl ++++Cd</p> <p>ISO Index: 2.9 Cardinality: 1..1 Status: M</p>	<p>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: SEPA AT-20: the identification code of the Scheme. SEPA Usage Rule: only SEPA is allowed.</p> <p>UBS Example: <code><Cd>SEPA</Cd></code></p>
B	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++PmtTplnf ++++LclInstrm</p> <p>ISO Index: 2.11 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Local Instrument XML Name: LclInstrm ISO Definition: User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH Definition: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).</p>

Level	XML Element	Definition
		<p>UBS Example: <code><LclInstrm> <Cd>CORE</Cd> </LclInstrm></code></p>
B	<p>Document +CstmrDrctDbtInItN ++PmtInf +++PmtTpInf ++++LclInstrm +++++Cd</p> <p>ISO Index: 2.12 Cardinality: 1..1 Status: M Errorcode: CH22</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: SEPA AT-20: the identification code of the Scheme. SEPA Usage Rule: the mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message. Only direct debits of the same type can be sent within a single message, i.e. CORE and B2B must not be used in the same message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002.</p> <p>UBS Example: <code><Cd>CORE</Cd></code></p>
B	<p>Document +CstmrDrctDbtInItN ++PmtInf +++PmtTpInf ++++SeqTp</p> <p>ISO Index: 2.14 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Sequence Type XML Name: SeqTp ISO Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off. CH Definition: SEPA AT-21: Transaction Type. ISO 20022: FNAL, FRST, OOFF, RCUR Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Use: see section 2.3.3 "Collection types".</p> <p>UBS Example: <code><SeqTp>RCUR</SeqTp></code></p>
B	<p>Document +CstmrDrctDbtInItN ++PmtInf +++PmtTpInf ++++CtgyPurp</p> <p>ISO Index: 2.15 Cardinality: 0..1 Status: O</p>	<p>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: SEPA AT-59: category purpose of the Collection. SEPA Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, Category Purpose may be forwarded to the Debtor Bank. Use: see ISO 20022 Message Definition Report [1].</p>
B	<p>Document +CstmrDrctDbtInItN ++PmtInf +++PmtTpInf ++++CtgyPurp +++++Cd</p> <p>ISO Index: 2.16 Cardinality: 1..1 Status: D Length: 1 ..4 Errorcode: CH16</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CH Definition: If used, then Proprietary must not be present. Codes according Payments External Code Lists [9]. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p>
B	<p>Document +CstmrDrctDbtInItN ++PmtInf +++PmtTpInf ++++CtgyPurp +++++Prtry</p> <p>ISO Index: 2.17 Cardinality: 1..1 Status: D Length: 1 ..35</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Category purpose, in a proprietary form. CH Definition: If used, the Code must not be present.</p>
B	Document	ISO Name: Requested Collection Date

Level	XML Element	Definition
	+CstmrDrctDbtInItN ++PmtInf +++ReqdColltnDt ISO Index: 2.18 Cardinality: 1..1 Status: M	XML Name: ReqdColltnDt ISO Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor. CH Definition: SEPA AT-11: Due Date of the Collection. There are different delivery deadlines for CORE and B2B, details as agreed with the service provider. If the delivery deadlines are not adhered to, either a) the Requested Collection Date (or Interbank Settlement Date) can be set to the next possible Target Day (Interbank settlement day) or b) the order (B-Level, incl. all associated C-Levels) can be rejected In both cases (amendment or rejection), the creditor is notified accordingly in a pain.002. UBS Example: <ReqdColltnDt>2016-08-30</ReqdColltnDt>
B	Document +CstmrDrctDbtInItN ++PmtInf +++Cdtr ISO Index: 2.19 Cardinality: 1..1 Status: M	ISO Name: Creditor XML Name: Cdtr ISO Definition: Party to which an amount of money is due.
B	Document +CstmrDrctDbtInItN ++PmtInf +++Cdtr ++++Nm ISO Index: 2.19 Cardinality: 1..1 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: SEPA AT-03: Name of the Creditor. Maximum 70 characters. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).
B	Document +CstmrDrctDbtInItN ++PmtInf +++Cdtr ++++PstlAdr ISO Index: 2.19 Cardinality: 0..1 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: SEPA AT-05: Address of the Creditor. It is recommended that the address of the creditor is always sent.
B	Document +CstmrDrctDbtInItN ++PmtInf +++Cdtr ++++PstlAdr ++++Ctry ISO Index: 2.19 Cardinality: 0..1 Status: O Errorcode: BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Country where creditor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
B	Document +CstmrDrctDbtInItN ++PmtInf +++Cdtr ++++PstlAdr ++++AdrLine ISO Index: 2.19 Cardinality: 0..2 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: SEPA Usage Rule: only two occurrences are allowed.
B	Document	ISO Name: Creditor Account

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ISO Index: 2.20 Cardinality: 1..1 Status: M	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: SEPA AT-04: Account Number of the Creditor.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id ISO Index: 2.20 Cardinality: 1..1 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: This element is to be used as follows: - IBAN (for delivery to banks or PostFinance) or - Other (only for delivery to PostFinance, for postal account numbers).
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id +++++IBAN ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: 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 this is used, Other cannot be present. Must include a valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id +++++Othr ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: CH17	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 this is used the IBAN cannot be present. Must not be used when sending to banks. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id +++++Othr ++++++Id ISO Index: 2.20 Cardinality: 1..1 Status: M Length: 1 ..34	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if "Other" is used. Must not be used when sending to banks. Must contain a valid postal account number (format fixed 9-character numeric, last position check digit according to Modulo 10 recursive) when sending to PostFinance. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Ccy ISO Index: Cardinality: 0..1 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 account. CH Definition: Element not included in processing and not passed

Level	XML Element	Definition
		on.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. CH Definition: SEPA Usage Rule: only BIC is allowed.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt ++++FinInstnId ISO Index: 2.21 Cardinality: 1..1 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.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt ++++FinInstnId +++++BIC ISO Index: Cardinality: 1..1 Status: M Errorcode: RC01	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: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must contain a valid BIC. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
B	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CH Definition: Can be used at B-Level or C-Level (2.69) but not at both at the same time. If used here at B-Level, this Ultimate Creditor applies to all C-Levels.
B	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ++++Nm ISO Index: 2.23 Cardinality: 0..1 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: SEPA AT-38: Name of the Creditor Reference Party. Maximum 70 characters.
B	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ++++Id ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-39: Identification code of the Creditor Reference Party.
B	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ++++Id +++++OrgId ISO Index: 2.23 Cardinality: 1..1	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.

Level	XML Element	Definition
	Status: D	
B	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ++++Id +++++PrvtId ISO Index: 2.23 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
B	Document +CstmrDrctDbtInitn ++PmtInf +++ChrgBr ISO Index: 2.24 Cardinality: 0..1 Status: D	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: SEPA Usage Rule: only SLEV is allowed. Can be used at B-Level or C-Level (2.45) but not at both at the same time. Use at B-Level is recommended.
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ISO Index: 2.27 Cardinality: 0..1 Status: D	ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld ISO Definition: Credit party that signs the mandate. CH Definition: Can be used at B-Level or C-Level (2.66) but not at both at the same time. Use at B-Level is recommended. UBS Example: <pre><CdtrSchmeld> <Id> <PrvtId> <Othr> <Id>CH54ZZZ00004596215</Id> <SchmeNm> <Prtry>SEPA</Prtry> </SchmeNm> </Othr> </PrvtId> </Id> </CdtrSchmeld></pre>
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-02: Identifier of the Creditor. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId +++++Othr	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines

Level	XML Element	Definition
	ISO Index: 2.27 Cardinality: 1..1 Status: M	[6]/[7]).
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ++++++Othr +++++++Id ISO Index: 2.27 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: BE09 CH11 MD01	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the B-Level (incl. all associated C-Levels) is rejected. Only the SWIFT character set is permitted for this element (see section 2.3.1). UBS Example: <Id>CH54ZZZ00004596215</Id>
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used (according to SEPA Implementation Guidelines [6]/[7]).
B	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Prtry ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain the value SEPA. UBS Example: <Prtry>SEPA</Prtry>
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ISO Index: 2.28 Cardinality: 1..unbounded Status: M	ISO Name: Direct Debit Transaction Information XML Name: DrctDbtTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId ISO Index: 2.29 Cardinality: 1..1 Status: M	ISO Name: Payment Identification XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf	ISO Name: Instruction Identification XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously

Level	XML Element	Definition
	<p>++++Pmtld +++++Instrld</p> <p>ISO Index: 2.30 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU05</p>	<p>identify the instruction.</p> <p>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.</p> <p>CH Definition: Point-to-point reference which allows unique identification of the transaction in the event of an error. Mandatory in the Swiss version. Value must be unique within the B-Level. If there is an error, the whole B-Level is rejected and referenced in the pain.002. Only the SWIFT character set is permitted for this element (see section 2.3.1).</p>
C	<p>Document +CstmrDrctDbtInitn ++Pmtlnf +++DrctDbtTxlnf ++++Pmtld +++++EndToEndId</p> <p>ISO Index: 2.31 Cardinality: 1..1 Status: M Length: 1 ..35</p>	<p>ISO Name: End To End Identification XML Name: EndToEndId ISO Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>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.</p> <p>CH Definition: SEPA AT-10: Creditor's reference of the direct debit Collection. See als section 2.3.6.2 "Customer References". Only the SWIFT character set is permitted for this element (see section 2.3.1). In Switzerland it is recommended that no more than 16 positions are used.</p>
C	<p>Document +CstmrDrctDbtInitn ++Pmtlnf +++DrctDbtTxlnf ++++InstdAmt</p> <p>ISO Index: 2.44 Cardinality: 1..1 Status: M</p>	<p>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.</p> <p>CH Definition: SEPA AT-06: Amount of the Collection in Euro. SEPA Usage Rule: only EUR is allowed. SEPA Usage Rule: Amount must be 0.01 or more and 99999999.99 or less. SEPA Format Rule: the fractional part has a maximum of two digits. In Switzerland currently only EUR permitted.</p>
C	<p>Document +CstmrDrctDbtInitn ++Pmtlnf +++DrctDbtTxlnf ++++ChrgBr</p> <p>ISO Index: 2.45 Cardinality: 0..1 Status: D</p>	<p>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.</p> <p>CH Definition: SEPA Usage Rule: only SLEV is allowed. Can be used at B-Level or C-Level but not at both at the same time. If there is an error, the C-Level is rejected. Use at B-Level is recommended.</p>
C	<p>Document +CstmrDrctDbtInitn ++Pmtlnf +++DrctDbtTxlnf ++++DrctDbtTx</p> <p>ISO Index: 2.46 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Direct Debit Transaction XML Name: DrctDbtTx ISO Definition: Set of elements providing information specific to the direct debit mandate.</p> <p>CH Definition: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document</p>	<p>ISO Name: Mandate Related Information</p>

Level	XML Element	Definition
	+CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ISO Index: 2.47 Cardinality: 1..1 Status: M	XML Name: MndtRltdInf ISO Definition: Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor. CH Definition: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++MndtId ISO Index: 2.48 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: MD01	ISO Name: Mandate Identification XML Name: MndtId ISO Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate. CH Definition: SEPA AT-01: Unique Mandate Reference. Extract from SEPA Rulebook [4]/[5], section 4.8.2 AT-01 – The Unique Mandate Reference: "This reference identifies for a given Creditor, each Mandate signed by any Debtor for that Creditor. This number must be unique for each Mandate in combination with the identifier of the Creditor (AT-02 without the extension, called Creditor Business Code). The Creditor must organize himself in such a way that the delivery by any third party of the elements AT-01 + AT-02 without the extension, called Creditor Business Code, must allow indefinite retrieval of the Mandate data." Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element (see section 2.3.1). UBS Example: <MndtId>MAN-2444937</MndtId>
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++DtOfSgntr ISO Index: 2.49 Cardinality: 1..1 Status: M Errorcode: DT01	ISO Name: Date Of Signature XML Name: DtOfSgntr ISO Definition: Date on which the direct debit mandate has been signed by the debtor. CH Definition: SEPA AT-25: Date of Signing of the Mandate. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must not be in the future. If there is an error, the C-Level is rejected. UBS Example: <DtOfSgntr>2010-08-01</DtOfSgntr>
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInd ISO Index: 2.50 Cardinality: 0..1 Status: O	ISO Name: Amendment Indicator XML Name: AmdmntInd ISO Definition: Indicator notifying whether the underlying mandate is amended or not. CH Definition: Information about a changed mandate. "true": One or several mandate changes existing. "false" or is not present: No mandate change required.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ISO Index: 2.50 Cardinality: 0..1 Status: O	ISO Name: Amendment Information Details XML Name: AmdmntInfDtls ISO Definition: List of mandate elements that have been modified. CH Definition: SEPA AT-24: Reason for Amendment of the Mandate. Must not be present if the Amendment Indicator = "false" or is not present. Must be present if the Amendment Indicator = "true", at least one sub-element must be used (more

Level	XML Element	Definition
	ISO Index: 2.51 Cardinality: 0..1 Status: D Errorcode: CH09 CH10	than one is possible). If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlMndtId ISO Index: 2.52 Cardinality: 0..1 Status: D Length: 1 ..35 Errorcode: MD01	ISO Name: Original Mandate Identification XML Name: OrgnlMndtId ISO Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. CH Definition: SEPA AT-19: Unique Mandate Reference as given by the Original Creditor who issued the Mandate. SEPA Usage Rule: Mandatory if changes occur in Mandate Identification, otherwise not to be used. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element (see section 2.3.1).
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ISO Index: 2.53 Cardinality: 0..1 Status: D	ISO Name: Original Creditor Scheme Identification XML Name: OrgnlCdtrSchmeld ISO Definition: Original creditor scheme identification that has been modified. CH Definition: SEPA Usage Rule: Mandatory if changes occur in Creditor Scheme Identification (Name and or Identification), otherwise not to be used.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ++++++Nm ISO Index: 2.53 Cardinality: 0..1 Status: D Length: 1 ..70 Errorcode: MD01	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: SEPA Original AT-03: Name of the Creditor. SEPA Usage Rule: if present the new Name must be specified under Creditor. Maximum 70 characters. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ++++++Id ISO Index: 2.53 Cardinality: 1..1 Status: D	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-18: Identifier of the original Creditor who issued the Mandate.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person.

Level	XML Element	Definition
	<p>+++++AmdmntInfDtIs +++++OrgnlCdtrSchmeld ++++++ld ++++++Prvtld</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ++++++ld ++++++Prvtld ++++++Othr</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Mandatory in the Swiss version where Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ++++++ld ++++++Prvtld ++++++Othr ++++++ld</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: BE09 CH11 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element (see section 2.3.1).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld ++++++ld ++++++Prvtld ++++++Othr ++++++SchmeNm</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Mandatory in the Swiss version where Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>

Level	XML Element	Definition
	<p>+++++AmdmntInfDtls +++++OrgnlCdtrSchmeld +++++ld +++++Prvtld +++++Othr +++++SchmeNm +++++Prtry</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>Must contain the value SEPA.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct</p> <p>ISO Index: 2.57 Cardinality: 0..1 Status: D Errorcode: CH13</p>	<p>ISO Name: Original Debtor Account XML Name: OrgnlDbtrAcct ISO Definition: Original debtor account that has been modified. CH Definition: Must only be sent if the debtor's bank details have changed within the same bank. Must not be used if the Original Debtor Agent is present. If there is an error, the C-Level is rejected.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct +++++ld</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Identification XML Name: ld ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Must be used where Original Debtor Account is used. This element is to be used as follows: - IBAN (for delivery to banks or PostFinance) or - Other (only for delivery to PostFinance, for postal account number).</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct +++++ld +++++IBAN</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: D Errorcode: BE09 CH16 MD01</p>	<p>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. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct +++++ld +++++Othr</p>	<p>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, the IBAN must not be present. Must not be used when sending to banks. If there is an error, the C-Level is rejected.</p>

Level	XML Element	Definition
	<p>ISO Index: 2.57 Cardinality: 1..1 Status: D Errorcode: CH17</p>	
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAcct ++++++Id ++++++Othr ++++++Id</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: D Length: 1 ..34 Errorcode: CH16 CH17 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must not be used where Other is used. Must not be used when sending to banks. Must contain a valid postal account number (format fixed 9-character numeric, last position check digit according to Modulo 10 recursive) when sending to PostFinance. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAgt</p> <p>ISO Index: 2.58 Cardinality: 0..1 Status: D Errorcode: CH14</p>	<p>ISO Name: Original Debtor Agent XML Name: OrgnlDbtrAgt ISO Definition: Original debtor agent that has been modified. CH Definition: SEPA Usage Rule: to use Identification under Other under Financial Institution Identification with code SMNDA to indicate same mandate with new Debtor Agent. SEPA Usage Rule: to be used with the FRST indicator in the Sequence Type. May only be used with Sequence Type = FRST. If there is an error, the C-Level is rejected.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAgt ++++++FinInstnId</p> <p>ISO Index: 2.58 Cardinality: 1..1 Status: M</p>	<p>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 where Original Debtor Agent is used.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAgt ++++++FinInstnId ++++++Othr</p> <p>ISO Index: 2.58 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme. CH Definition: Mandatory in the Swiss version where Original Debtor Agent is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN</p>	<p>ISO Name: Identification XML Name: Id</p>

Level	XML Element	Definition
	++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRtdInf ++++++AmdmntInfDtls ++++++OrgnIDbtrAgt ++++++FinInstnId ++++++Othr ++++++Id ISO Index: 2.58 Cardinality: 1..1 Status: M	ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be used where Original Debtor Agent is used. Must contain the value SMNDA.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRtdInf ++++++ElctrncSgntr ISO Index: 2.62 Cardinality: 0..1 Status: O Length: 1 .. 1025 Errorcode: CH16 CH17	ISO Name: Electronic Signature XML Name: ElctrncSgntr ISO Definition: Additional security provisions, such as a digital signature, as provided by the debtor. CH Definition: SEPA AT-16: placeholder for the Electronic Signature Data, if applicable. Swiss financial institutions currently do not support e-mandates. Only to be used by agreement with the financial institution.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ISO Index: 2.66 Cardinality: 0..1 Status: D Errorcode: CH07	ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld ISO Definition: Credit party that signs the mandate. CH Definition: Can be used at B-Level (2.27) or C-Level but not at both at the same time. If there is an error, the CLevel is rejected. Use at B-Level is recommended.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id ISO Index: 2.66 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-02: Identifier of the Creditor. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ISO Index: 2.66 Cardinality: 1..1 Status: M	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: M SEPA Usage Rule: Private Identification is used to identify either an organisation or a private person. Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Level	XML Element	Definition
	<p>++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr</p> <p>ISO Index: 2.66 Cardinality: 1..1 Status: M</p>	<p>CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used, only one occurrence of Other is allowed, no other sub-elements allowed (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf +++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++Id</p> <p>ISO Index: 2.66 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: BE09 CH11 CH12 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be verified with the Creditor Identifier, for description see section 2.3.5 and SEPA Implementation Guidelines [6]/[7]. When used at C-Level, the Creditor Identifier must be the same at all C-Levels within a B-Level. If there is an error, the whole B-Level (incl. all associated C-Levels) is rejected, and the B-Level is referenced in the pain.002. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. If there is an error, the C-Level is rejected. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element (see section 2.3.1).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf +++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm</p> <p>ISO Index: 2.66 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf +++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry</p> <p>ISO Index: 2.66 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Mandatory in the Swiss version where Creditor Scheme Identification is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain the value SEPA.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf +++++UltmtCdtr</p> <p>ISO Index: 2.69 Cardinality: 0..1</p>	<p>ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CH Definition: Can be used at B-Level (2.23) or C-Level but not at both at the same time. If there is an error, the CLevel is rejected.</p>

Level	XML Element	Definition
	Status: D Errorcode: CH07	
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Nm ISO Index: 2.69 Cardinality: 0..1 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: SEPA AT-38: Name of the Creditor Reference Party. Maximum 70 characters.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Id ISO Index: 2.69 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-39: Identification code of the Creditor Reference Party.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Id ++++++OrgId ISO Index: 2.69 Cardinality: 1..1 Status: D	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Id ++++++PrvtId ISO Index: 2.69 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAgt ISO Index: 2.70 Cardinality: 1..1 Status: M	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. CH Definition: SEPA AT-13: BIC of the Debtor Bank. SEPA Usage Rule: only BIC is allowed
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ISO Index: 2.70 Cardinality: 1..1 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.
C	Document	ISO Name: BIC

Level	XML Element	Definition
	+CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ++++++BIC ISO Index: 2.70 Cardinality: 1..1 Status: M Errorcode: RC01 MD01	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: Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]). Must contain a valid BIC. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr ISO Index: 2.72 Cardinality: 1..1 Status: M	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Nm ISO Index: 2.72 Cardinality: 1..1 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: SEPA AT-14: Name of the Debtor. Maximum 70 characters. Mandatory in the Swiss version (according to the SEPA Implementation Guidelines [6]/[7]).
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ISO Index: 2.72 Cardinality: 0..1 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: SEPA AT-09: Address of the Debtor.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++Ctry ISO Index: 2.72 Cardinality: 0..1 Status: O Errorcode: BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Country where debtor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the C-Level is rejected. It is recommended to include this element for cross-border payments.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++AdrLine ISO Index: 2.72 Cardinality: 0..2 Status: O	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: SEPA Usage Rule: only two occurrences are allowed. It is recommended to include this element for cross-border payments.

Level	XML Element	Definition
	Length: 1..70	
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id ISO Index: 2.72 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-27: Debtor identification code.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id ++++++Orgld ISO Index: 2.72 Cardinality: 1..1 Status: D	ISO Name: Organisation Identification XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id ++++++Prvtld ISO Index: 2.72 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAcct ISO Index: 2.73 Cardinality: 1..1 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: SEPA AT-07: Account Number of the Debtor.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ISO Index: 2.73 Cardinality: 1..1 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: This element is to be used as follows: - IBAN (for delivery to banks or PostFinance) or - Other (only for delivery to PostFinance, for postal account numbers)
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ++++++IBAN ISO Index: 2.73 Cardinality: 1..1 Status: D Errorcode: 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 this is used, Other cannot be present. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064).

Level	XML Element	Definition
	MD01	Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ++++++Othr ISO Index: 2.73 Cardinality: 1..1 Status: D Errorcode: CH17	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 this is used the IBAN cannot be present. Must not be used when sending to banks. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ++++++Othr +++++++Id ISO Index: 2.73 Cardinality: 1..1 Status: D Length: 1 ..34 Errorcode: CH16 CH17 MD01	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if Other is used. . Must not be used when sending to banks. Must contain a valid postal account number (format: 9 numerical positions) when sending to PostFinance. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr ISO Index: 2.74 Cardinality: 0..1 Status: D	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: SEPA Usage Rule: Mandatory, if provided by the Debtor in the Mandate.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Nm ISO Index: 2.74 Cardinality: 0..1 Status: D 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: SEPA AT-15: Name of the Debtor Reference Party (Name des Endbelasteten). SEPA Usage Rule: Mandatory, if provided by the Debtor in the Mandate. Maximum 70 characters.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Id ISO Index: 2.74 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: SEPA AT-37: Identification code of the Debtor Reference Party.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities.

Level	XML Element	Definition
	+++++Id +++++OrgId ISO Index: 2.74 Cardinality: 1..1 Status: D	Only BIC Or BEI permitted, or Other must be used. If used, the Private Identification must not be present.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Id +++++PrvtId ISO Index: 2.74 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only Date And Place Of Birth permitted, or Other must be used. If used, the Organisation Identification must not be present.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Purp ISO Index: 2.76 Cardinality: 0..1 Status: O	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 Definition: SEPA AT-40: Purpose of the Collection. Use: see ISO 20022 Message Definition Report [1]
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Purp +++++Cd ISO Index: 2.77 Cardinality: 1..1 Status: M Length: 1 ..4 Errorcode: CH16	ISO Name: Code XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as published in an external purpose code list. CH Definition: Mandatory in the Swiss version where Purpose is used (according to the SEPA Implementation Guidelines [6]/[7]). Codes according Payments External Code Lists [9]. If there is an error, the C-Level is rejected.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf ISO Index: 2.88 Cardinality: 0..1 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: SEPA AT-22: Remittance information from the Creditor. SEPA Usage Rule: either Structured or Unstructured, may be present.
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Ustrd ISO Index: 2.89 Cardinality: 0..1 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 (according to the SEPA Implementation Guidelines [6]/[7]). If used, then Structured must not be present (according to the SEPA Implementation Guidelines [6]/[7]).
C	Document +CstmrDrctDbtInItN ++PmtInf	ISO Name: Structured XML Name: Strd ISO Definition: Information supplied to enable the matching/

Level	XML Element	Definition
	<p>+++DrctDbtTxInf ++++RmtInf +++++Strd</p> <p>ISO Index: 2.90 Cardinality: 0..1 Status: D Errorcode: CH15 CH17</p>	<p>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.</p> <p>CH Definition: Only one occurrence is allowed, maximum 140 characters inclusive XML tags (according to the SEPA Implementation Guidelines [6]/[7]). If there is an error, the C-Level is rejected. If used, then Unstructured must not be present (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf</p> <p>ISO Index: 2.110 Cardinality: 1..1 Status: O</p>	<p>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: Mandatory in the Swiss version where Structured is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp</p> <p>ISO Index: 2.111 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Type XML Name: Tp ISO Definition: Specifies the type of creditor reference. CH Definition: Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]).</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp +++++++CdOrPrtry</p> <p>ISO Index: 2.112 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp +++++++CdOrPrtry +++++++Cd</p> <p>ISO Index: 2.113 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. CH Definition: Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]). SCOR (Structured Communication Reference) is the only value permitted.</p>
C	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf</p>	<p>ISO Name: Issuer XML Name: Issr ISO Definition: Entity that assigns the credit reference type.</p>

Level	XML Element	Definition
	+++++Strd ++++++CdtrRefInf ++++++Tp ++++++Issr ISO Index: Cardinality: 0..1 Status: O Length: 1 ..35	
C	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Ref ISO Index: 2.116 Cardinality: 1..1 Status: M Length: 1 ..35	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 Definition: Mandatory in the Swiss version where Creditor Reference Information is used (according to the SEPA Implementation Guidelines [6]/[7]). Must contain Creditor Reference according to ISO 11649. See also section 2.3.6.2 "Customer References". UBS Example: <Ref>RF 02 4325 6216</Ref>

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