

UBS Implementation Guidelines

Swiss Payment Standards for domestic direct debit

pain.008.001.02.ch.03 – SPS Version 1.2



Table of Contents

1.	Direct debit message	3
1.1	Scope of application of this document	3
1.2	Flow of messages in accordance with Swiss Payment Standard	3
2.	Technical specifications	4
2.1	UBS Implementation	4
2.2	Structure of pain.008 message	4
2.3	Explanation of statuses used in this chapter	4
2.4	Supported Header	4

1. Direct debit message

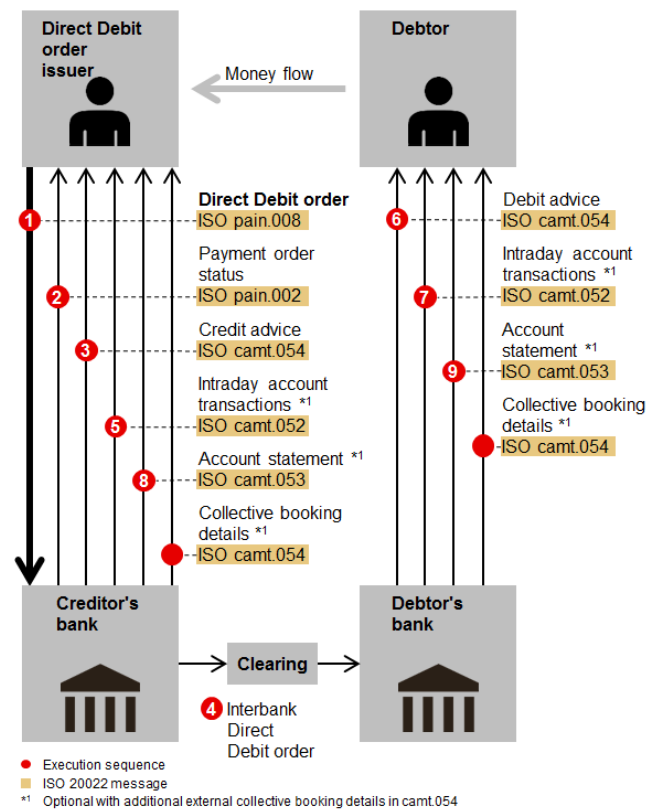
1.1 Scope of application of this document

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 Payment Standard for domestic direct debit
Product	Direct Debit
Service	Collection
Message type available to	Creditor
Recommendation	Swiss Payment Standards
Schema	pain.008.001.02.ch.03
Implementation Guide Version	1.2 – 06.04.2018
Replaces old messages	TA 875, TA 890 (LSV+ / BDD)
Available through UBS electronic interfaces	For clients of UBS Switzerland <ul style="list-style-type: none"> • KeyPort

1.2 Flow of messages in accordance with Swiss Payment Standard

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.008 in the context of the end-to-end message flow:



2. Technical specifications

2.1 UBS Implementation

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

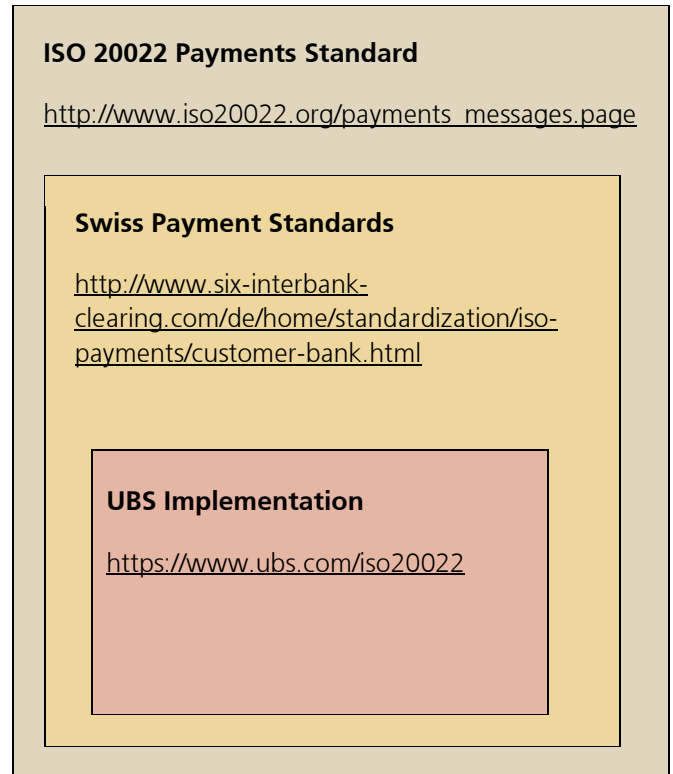
All Direct Debit messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Payment Standards and the UBS Implementation as outlined in this document.

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.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 Payment Standards (Implementation Guidelines V1.2 and Business Rules V2.7) based on the ISO 20022 Payments Standard.

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

2.4 Supported Header

Message type	pain.008
XML Schema Definition (XSD)	pain.008.001.02.ch.03.xsd
IG Version	SPS 1.2
Header	<Document xmlns="http://www.six-interbank-clearing.com/de/pain.008.001.02.ch.03.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.six-interbank-clearing.com/de/pain.008.001.02.ch.03.xsd pain.008.001.02.ch.03.xsd">

Level	XML Element	Definition
	Document +CstmrDrctDbtInitn ISO Index: Cardinality: 1..1 Status: M	ISO Name: Customer Direct Debit Initiation V02 XML Name: CstmrDrctDbtInitn 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.
	Document +CstmrDrctDbtInitn ++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.
	Document +CstmrDrctDbtInitn ++GrpHdr +++MsgId ISO Index: 1.1 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU01 CH16	ISO Name: Message Identification XML Name: MsgId 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" in combination with the "Initiating Party". 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. 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.008 will be rejected with Status Reason Code DU01. Original Message ID and Message Name ID will be given back in the pain.002 message (B-Level). UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
	Document +CstmrDrctDbtInitn ++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 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>2016-01-28T17:00:01.714+01:00</CreDtTm>
	Document +CstmrDrctDbtInitn	ISO Name: Number Of Transactions XML Name: NbOfTx

Level	XML Element	Definition
	++GrpHdr +++NbOfTxS ISO Index: 1.6 Cardinality: 1..1 Status: M Errorcode: AM18	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 Notes: If the content of this element is not the same as the total number of C-Levels, then the file is rejected with RJCT Reason Code AM18. UBS Example: <NbOfTxS>121</NbOfTxS>
	Document +CstmrDrctDbtInitn ++GrpHdr +++CtrlSum ISO Index: 1.7 Cardinality: 0..1 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 "Instructed Amount" elements. If there is an error, the whole message is rejected. UBS Example: <CtrlSum>5350.81</CtrlSum>
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ISO Index: 1.8 Cardinality: 1..1 Status: M Errorcode: CH16	ISO Name: Initiating Party XML Name: InitgPty ISO Definition: Party that initiates the payment. Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor. CH Definition: Is part of duplicate checking and must contain a unique sender ID agreed with the recipient (usually the RS-PID of the creditor). 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.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Nm ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..140 Errorcode: CH16	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.
	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.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ISO Index: 1.8 Cardinality: 1..1	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation.

Level	XML Element	Definition
	Status: M	
	Document +CstmrDrctDbtIntrn ++GrpHdr +++IntrgPty ++++Id +++++OrgId ++++++Othr	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CH Definition: Must be sent exactly once.
	ISO Index: 1.8 Cardinality: 1..1 Status: M	
	Document +CstmrDrctDbtIntrn ++GrpHdr +++IntrgPty ++++Id +++++OrgId ++++++Othr +++++++Id	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. If there is an error, the whole message is rejected. CH-TA: LSV+/BDD identification UBS Example: <Id>LSVT1</Id>
	ISO Index: 1.8 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: RR12	
	Document +CstmrDrctDbtIntrn ++GrpHdr +++IntrgPty ++++CtctDtls	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.
	ISO Index: 1.8 Cardinality: 0..1 Status: O	
	Document +CstmrDrctDbtIntrn ++GrpHdr +++IntrgPty ++++CtctDtls +++++Nm	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. UBS Example: <Nm>UBS Test Data Generator</Nm>
	ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..140 Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++GrpHdr +++IntrgPty ++++CtctDtls +++++Othr	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. UBS Example: <Othr>Version 2</Othr>
	ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..35	
	Document +CstmrDrctDbtIntrn ++PmtInf	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.
	ISO Index: 2.0 Cardinality: 1..unbounded Status: M	

Level	XML Element	Definition
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtInfl	ISO Name: Payment Information Identification XML Name: PmtInfl 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. UBS Notes: This field is currently not used for uniqueness check nor will it be passed for further processing to SIX. This element has to be present otherwise it will be rejected with reason code 'CH16'.
	ISO Index: 2.1 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: DU02 CH16	
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtMtd	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>
	ISO Index: 2.2 Cardinality: 1..1 Status: M Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtTplnf	ISO Name: Payment Type Information XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction.
	ISO Index: 2.6 Cardinality: 1..1 Status: M	
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtTplnf ++++SvcLvl	ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed.
	ISO Index: 2.8 Cardinality: 1..1 Status: M	
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Prtry	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-TA: The code "CHTA" must be sent. UBS Notes: The code "CHTA" must be sent, otherwise the entire file will be rejected.
	ISO Index: 2.10 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++PmtInf +++PmtTplnf ++++LclInstrm	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 Definition: Only the same kind of direct debits may be submitted within one message, i.e. different codes may not be sent in the same message. In the event of errors, the entire message will be rejected and the A-Level will be referenced in the "pain.002".
	ISO Index: 2.11 Cardinality: 1..1 Status: M Errorcode: CH16	
	Document	ISO Name: Proprietary

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++LclInstrm +++++Prtry ISO Index: 2.13 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16	XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH-TA: Only code "LSV+" and "BDD" permitted. UBS Notes: Only code "LSV+" and "BDD" permitted. One file can only contain "LSV+" or "BDD", mix up is not permitted. Otherwise the entire file will be rejected.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp ISO Index: 2.15 Cardinality: 0..1 Status: O Errorcode: CH17	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: Purpose of payment Only to be used after consultation with the creditor's financial institution. CH-TA: Must not be used. If sent, the entire B-Level will be rejected. UBS Notes: This element is not admitted. If present the entire B-level will be rejected with reason code 'CH16'.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp +++++Cd ISO Index: 2.16 Cardinality: 1..1 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 to external ISO code list. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp +++++Prtry ISO Index: 2.17 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Proprietary XML Name: Prtry ISO Definition: Category purpose, in a proprietary form. CH Definition: Proprietary purpose of payment
	Document +CstmrDrctDbtInitn ++PmtInf +++ReqdColltnDt ISO Index: 2.18 Cardinality: 1..1 Status: M Errorcode: DT01 DT06 CH03 CH04	ISO Name: Requested Collection Date 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: 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". If a delivery or authorisation is received too late, then the preferred processing date for the direct debits is

Level	XML Element	Definition
		<p>automatically amended to the next possible processing date.</p> <p>CH-TA: Submissions will be accepted no earlier than 30 calendar days before and no later than 10 calendar days after the specified preferred processing date.</p> <p>UBS Example: <code><ReqdColltnDt>2016-06-24</ReqdColltnDt></code></p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr</p> <p>ISO Index: 2.19 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Creditor XML Name: Cdtr ISO Definition: Party to which an amount of money is due. CH Definition: At some institutions, the details of the creditor are taken from the master data, and in that case the data in the "Creditor" element is ignored.</p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++Nm</p> <p>ISO Index: 2.19 Cardinality: 1..1 Status: M Length: 1 ..140 Errorcode: CH16</p>	<p>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: <code><Nm>Creditor Name</Nm></code></p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++PstAdr</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: O Errorcode: CH16</p>	<p>ISO Name: Postal Address XML Name: PstAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: The address is either - structured using the sub-elements <code><StrtNm></code>, <code><PstCd></code>, <code><TwnNm></code>, <code><Ctry></code> or is - unstructured using the sub-elements <code><Ctry></code> and <code><AdrLine></code>.</p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++PstAdr +++++StrtNm</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: O Length: 1 ..70</p>	<p>ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare.</p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++PstAdr +++++PstCd</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: O Length: 1 ..16</p>	<p>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.</p>
	<p>Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++PstAdr +++++TwnNm</p> <p>ISO Index: 2.19</p>	<p>ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government.</p>

Level	XML Element	Definition
	Cardinality: 0..1 Status: O Length: 1 ..35	
	Document +CstmrDrctDbtlnitn ++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 (ISO 3166). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
	Document +CstmrDrctDbtlnitn ++PmtInf +++Cdtr ++++PstlAdr +++++AdrLine ISO Index: 2.19 Cardinality: 0..2 Status: O Length: 1 ..70 Errorcode: CH16	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: No more than two lines may be used.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAcct ISO Index: 2.20 Cardinality: 1..1 Status: M	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.
	Document +CstmrDrctDbtlnitn ++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 or - proprietary account number in <Othr>/<Id>
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAcct ++++Id +++++IBAN ISO Index: 2.20 Cardinality: 1..1 Status: D 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: Must include a valid Country Code in Pos. 1-2 (ISO 3166) and valid check digits in Pos. 3-4 (ISO 7064). If there is an error, the B-Level (incl. all associated C-Levels) is rejected. CH-TA: Must be used. Only IBAN of Switzerland or the Principality of Liechtenstein may be used.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAcct ++++Id +++++Othr	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 there is an error, the B-Level (incl. all associated C-Levels) is rejected.

Level	XML Element	Definition
		CH-TA: Must not be used.
	<p>ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: CH17</p>	
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAcct ++++Id +++++Othr ++++++Id</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: M Length: 1 ..34 Errorcode: CH16 CH17 AC01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if "Other" is used. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAgt</p> <p>ISO Index: 2.21 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAgt ++++FinInstnId</p> <p>ISO Index: 2.21 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.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld</p> <p>ISO Index: 2.21 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Clearing System Member Identification XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld</p> <p>ISO Index: 2.21 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: RC01</p>	<p>ISO Name: Member Identification XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CH Definition: Institutional identification of the creditor agent Three to five digit numerical IID. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p> <p>UBS Example: <Mmbld>230</Mmbld></p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrAgt ++++FinInstnId</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.</p>

Level	XML Element	Definition
	+++++Othr ISO Index: 2.21 Cardinality: 0..1 Status: D	
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAgt ++++FinInstnId +++++Othr +++++Id ISO Index: 2.21 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: AC01 CH21	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: ISR participant number of the creditor agent CH-TA: Must be used, if the ISR reference number is used. Must contain a valid ISR reference number (format fixed 9-digit numerical, last position is check digit Modulo 10 recursive). UBS Notes: This element must be filled with the static value "010001456". Otherwise the entire order (B-Level) will be rejected. UBS Example: <Id>010001456</Id>
	Document +CstmrDrctDbtlnitn ++PmtInf +++UltmtCdtr ISO Index: 2.23 Cardinality: 0..1 Status: O Errorcode: CH07 CH17	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 but not at both at the same time. If used here at B-Level, this "Ultimate Creditor" applies to all C-Levels. CH-TA: Is not currently passed on.
	Document +CstmrDrctDbtlnitn ++PmtInf +++UltmtCdtr ++++Nm ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 ..140 Errorcode: CH16	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
	Document +CstmrDrctDbtlnitn ++PmtInf +++UltmtCdtr ++++PstlAdr ISO Index: 2.23 Cardinality: 0..1 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: The address is either - structured using the sub-elements <StrtNm>, <PstCd>, <TwnNm>, <Ctry> or is - unstructured using the sub-elements <Ctry> and <AdrLine>.
	Document +CstmrDrctDbtlnitn ++PmtInf +++UltmtCdtr ++++PstlAdr +++++StrtNm ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 ..70	ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare.
	Document +CstmrDrctDbtlnitn ++PmtInf	ISO Name: Post Code XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or

Level	XML Element	Definition
	+++UltmtCdtr ++++PstlAdr +++++PstCd ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 ..16	numbers that is added to a postal address to assist the sorting of mail.
	Document +CstmrDrctDbtIntr ++PmtInf +++UltmtCdtr ++++PstlAdr +++++TwnNm ISO Index: 2.23 Cardinality: 0..1 Status: O 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.
	Document +CstmrDrctDbtIntr ++PmtInf +++UltmtCdtr ++++PstlAdr +++++Ctry ISO Index: 2.23 Cardinality: 0..1 Status: O Errorcode: BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Must contain a valid Country Code (ISO 3166). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
	Document +CstmrDrctDbtIntr ++PmtInf +++UltmtCdtr ++++PstlAdr +++++AdrLine ISO Index: 2.23 Cardinality: 0..2 Status: O Length: 1 ..70 Errorcode: CH16	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: No more than two lines may be used.
	Document +CstmrDrctDbtIntr ++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.
	Document +CstmrDrctDbtIntr ++PmtInf +++UltmtCdtr ++++Id +++++OrgId ISO Index: 2.23 Cardinality: 1..1 Status: D Errorcode: CH21 CH17	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.
	Document +CstmrDrctDbtIntr	ISO Name: Private Identification

Level	XML Element	Definition
	++PmtInf +++UltmtCdtr ++++Id +++++PrvtId ISO Index: 2.23 Cardinality: 1..1 Status: D Errorcode: CH21 CH17	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.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrSchmeld ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld ISO Definition: Credit party that signs the mandate.
	Document +CstmrDrctDbtlnitn ++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: The sub-element "Private Identification" must be used.
	Document +CstmrDrctDbtlnitn ++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.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ++++++Othr ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Only one occurrence of "Other" is permitted, no other sub-elements allowed.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrSchmeld ++++Id +++++PrvtId ++++++Othr ++++++Id ISO Index: 2.27 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH11	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: 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. CH-TA: LSV+/BDD identification of the creditor UBS Example: <id>LSVT1</id>
	Document +CstmrDrctDbtlnitn ++PmtInf	ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme.

Level	XML Element	Definition
	+++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr +++++++SchmeNm ISO Index: 2.27 Cardinality: 1..1 Status: M Errorcode: CH21	CH Definition: The sub-element "Proprietary" must be used.
	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr +++++++SchmeNm +++++++Prtry ISO Index: 2.27 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH16	ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH-TA: The code "CHLS" must be sent. UBS Example: <Prtry>CHLS</Prtry>
	Document +CstmrDrctDbtlnitn ++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.
	Document +CstmrDrctDbtlnitn ++PmtInf +++DrctDbtTxInf ++++Pmtld ISO Index: 2.29 Cardinality: 1..1 Status: M	ISO Name: Payment Identification XML Name: Pmtld ISO Definition: Set of elements used to reference a payment instruction.
	Document +CstmrDrctDbtlnitn ++PmtInf +++DrctDbtTxInf ++++Pmtld +++++Instrld ISO Index: 2.30 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU05 CH16	ISO Name: Instruction Identification XML Name: Instrld 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: Point-to-point reference which allows unique identification of the transaction in the event of an error. 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.
	Document +CstmrDrctDbtlnitn ++PmtInf +++DrctDbtTxInf	ISO Name: End To End Identification XML Name: EndToEndld ISO Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This

Level	XML Element	Definition
	<p>++++PmtId +++++EndToEndId</p> <p>ISO Index: 2.31 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH16</p>	<p>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: Only the SWIFT character set is permitted for this element. If not present, the value "NOTPROVIDED" must be sent.</p> <p>CH-TA: Is not currently passed on.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++InstdAmt</p> <p>ISO Index: 2.44 Cardinality: 1..1 Status: M Errorcode: AM01 AM02 CH20</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. CH Definition: Amount must be 0.01 or more and 999,999,999.99 or less. UBS Example: <InstdAmt Ccy="CHF">5.11</InstdAmt></p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: D Errorcode: CH07</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 or C-Level but not at both at the same time. If there is an error, the C-Level is rejected. CH-TA: Is not currently passed on.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Nm</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: O Length: 1 ..140 Errorcode: CH16</p>	<p>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</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: O Errorcode: CH16</p>	<p>ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: The address is either - structured using the sub-elements <StrtNm>, <PstCd>, <TwnNm>, <Ctry> or is - unstructured using the sub-elements <Ctry> and <AdrLine>.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr +++++StrtNm</p>	<p>ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare.</p>

Level	XML Element	Definition
	<p>ISO Index: 2.69 Cardinality: 0..1 Status: 0 Length: 1 ..70</p>	
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr ++++++PstCd</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: 0 Length: 1 ..16</p>	<p>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.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr ++++++TwnNm</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: 0 Length: 1 ..35</p>	<p>ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr ++++++Ctry</p> <p>ISO Index: 2.69 Cardinality: 0..1 Status: 0 Errorcode: BE09</p>	<p>ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Must contain a valid Country Code (ISO 3166). If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++PstlAdr ++++++AdrLine</p> <p>ISO Index: 2.69 Cardinality: 0..2 Status: 0 Length: 1 ..70 Errorcode: CH16</p>	<p>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: No more than two lines may be used.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt</p> <p>ISO Index: 2.70 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor.</p>
	<p>Document +CstmrDrctDbtIntrn ++PmtInf</p>	<p>ISO Name: Financial Institution Identification XML Name: FinInstnld ISO Definition: Unique and unambiguous identification of a financial</p>

Level	XML Element	Definition
	+++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ISO Index: 2.70 Cardinality: 1..1 Status: M	CH-TA: institution, as assigned under an internationally recognised or proprietary identification scheme. The sub-element <ClrSysMmbld> must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ++++++ClrSysMmbld	ISO Name: Clearing System Member Identification XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CH-TA: Must be used.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ++++++ClrSysMmbld ++++++Mmbld	ISO Name: Member Identification XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CH Definition: Institutional identification of the debtor agent Three to five digit numerical IID. If there is an error, the C-Level is rejected. UBS Example: <Mmbld>230</Mmbld>
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Nm	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>Debtor Name</Nm>
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: The address is either - structured using the sub-elements <StrtNm>, <PstCd>, <TwnNm>, <Ctry> or is - unstructured using the sub-elements <Ctry> and <AdrLine>.

Level	XML Element	Definition
	Errorcode: CH16	
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++StrtNm</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: 0 Length: 1 ..70 Errorcode: CH17</p>	<p>ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++PstCd</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: 0 Length: 1 ..16 Errorcode: CH17</p>	<p>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.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++TwnNm</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: 0 Length: 1 ..35 Errorcode: CH17</p>	<p>ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++Ctry</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: 0 Errorcode: BE09</p>	<p>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 (ISO 3166). If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++AdrLine</p> <p>ISO Index: 2.72 Cardinality: 0..2 Status: 0 Length: 1 ..70</p>	<p>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: No more than two lines may be used.</p>

Level	XML Element	Definition
	Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++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.
	Document +CstmrDrctDbtIntrn ++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 or - proprietary account number in <Othr>/<Id>
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ++++++IBAN ISO Index: 2.73 Cardinality: 1..1 Status: D Errorcode: BE09 CH16 MD01 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: If this is used, "Other" cannot be present. Must include a valid Country Code in Pos. 1-2 (ISO 3166) and valid check digits in Pos. 3-4 (ISO 7064). If there is an error, the C-Level is rejected. CH-TA: Only IBAN of Switzerland or the Principality of Liechtenstein may be used.
	Document +CstmrDrctDbtIntrn ++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, "IBAN" cannot be present. If there is an error, the C-Level is rejected.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ++++++Othr ++++++Id ISO Index: 2.73 Cardinality: 1..1 Status: D Length: 1 ..34 Errorcode: CH16 CH17 MD01 AC01	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary account identification If there is an error, the C-Level is rejected.

Level	XML Element	Definition
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr ISO Index: 2.74 Cardinality: 0..1 Status: 0 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: If there is an error, the C-Level is rejected. CH-TA: Is not currently passed on.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Nm ISO Index: 2.74 Cardinality: 0..1 Status: 0 Length: 1 ..140 Errorcode: CH16	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
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr ISO Index: 2.74 Cardinality: 0..1 Status: 0 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: The address is either - structured using the sub-elements <StrtNm>, <PstCd>, <TwnNm>, <Ctry> or is - unstructured using the sub-elements <Ctry> and <AdrLine>.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr +++++StrtNm ISO Index: 2.74 Cardinality: 0..1 Status: 0 Length: 1 ..70	ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr +++++PstCd ISO Index: 2.74 Cardinality: 0..1 Status: 0 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.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr +++++TwnNm ISO Index: 2.74 Cardinality: 0..1 Status: 0 Length: 1 ..16	ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government.

Level	XML Element	Definition
	ISO Index: 2.74 Cardinality: 0..1 Status: O Length: 1 ..35	
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr ++++++Ctry	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Must contain a valid Country Code (ISO 3166). If there is an error, the C-Level is rejected.
	ISO Index: 2.74 Cardinality: 0..1 Status: O Errorcode: BE09	
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++PstlAdr ++++++AdrLine	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: No more than two lines may be used.
	ISO Index: 2.74 Cardinality: 0..2 Status: O Length: 1 ..70 Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf +++++RmtInf	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-TA: Must be structured and can optionally be used unstructured in addition.
	ISO Index: 2.88 Cardinality: 0..1 Status: O Errorcode: CH16	
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf +++++RmtInf ++++++Ustrd	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: Notification to the debtor, maximum 140 characters. Maximum 1 instance may be provided.
	ISO Index: 2.89 Cardinality: 0..1 Status: D Length: 1 ..140 Errorcode: CH17	
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf +++++RmtInf ++++++Strd	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: If there is an error, the C-Level is rejected. Maximum 1 instance may be provided. CH-TA: Must be used.
	ISO Index: 2.90 Cardinality: 0..1 Status: D Errorcode: CH15 CH17 CH21	

Level	XML Element	Definition
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ISO Index: 2.110 Cardinality: 1..1 Status: M	ISO Name: Creditor Reference Information XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ISO Index: 2.111 Cardinality: 1..1 Status: M	ISO Name: Type XML Name: Tp ISO Definition: Specifies the type of creditor reference.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ISO Index: 2.112 Cardinality: 1..1 Status: M	ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type.
	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ++++++Prtry ISO Index: 2.114 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16	ISO Name: Proprietary XML Name: Prtry ISO Definition: Creditor reference type, in a proprietary form. CH Definition: Indicates the type of reference number. Permitted values are: <ul style="list-style-type: none"> • ESR: ISR reference number • IPI: IPI reference number UBS Notes: UBS only allows the ISR Reference number. Therefore this element must be filled with the static value "ESR". UBS Example: <Prtry>ESR</Prtry>
	Document +CstmrDrctDbtIntrn ++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

Level	XML Element	Definition
	Errorcode: CH16	<p>chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>CH Definition: DD reference in the form of ISR reference number or IPI purpose of payment</p> <p>CH-TA: ISR reference number: Mandatory 27-digit numerical value, no spaces permitted. If the reference number is < 27 digits, it must be left-padded with zeros. IPI purpose of payment: Mandatory 20-digit value, must contain a correct check digit pair in positions 1 – 2.</p> <p>UBS Notes: UBS only allows ISR Reference number, see UBS example. The ISR Reference number is validated according to the syntax and the LSV-Key (the first six digits of the ISR Reference number) will be checked.</p> <p>UBS Example: <Ref>700335123456998867890123450</Ref></p>

UBS Switzerland AG
P.O. Box
8098 Zurich
Switzerland

Phone +41 848 807 848
E-Mail sh-keydirect@ubs.com

This publication is intended for information only and is not intended as a recommendation, an offer or a solicitation of an offer. Before making a decision, you should obtain relevant professional advice. Please note that UBS reserves the right to alter its services, products or prices at any time without prior notice. Certain products and services are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. Reproduction in whole or part is prohibited without prior permission from UBS.

© UBS 2018. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved.