

UBS Implementation Guidelines

Swiss Recommendations for
domestic direct debit

pain.008.001.02.ch.03 - SR Version 1.0.1



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1. Direct debit message

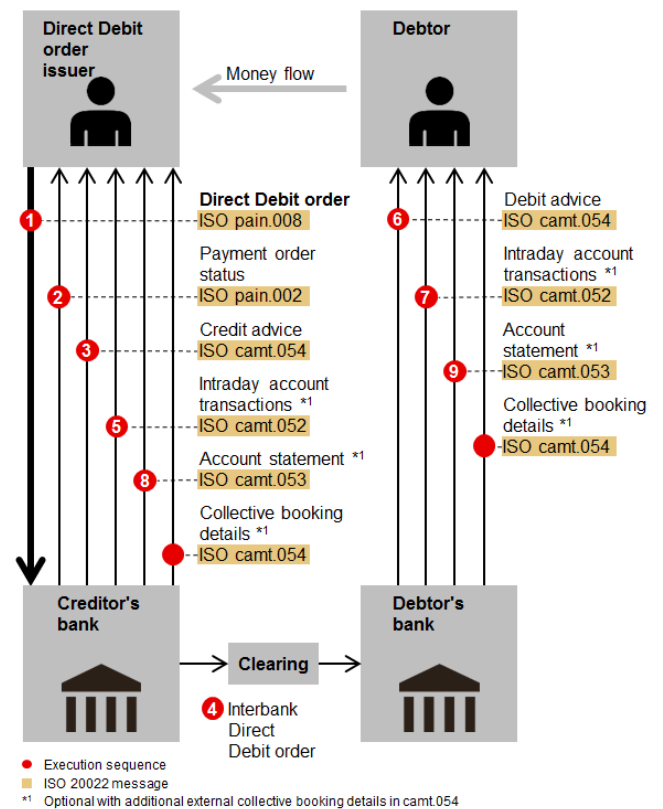
1.1 Scope of application of this document

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 domestic direct debit
Product	Direct debit
Service	Collection
Message type available to	Creditor
Recommendation	Swiss Recommendations
Schema	pain.008.001.02.ch.03
Implementation Guide Version	1.0.1
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"> KeyGate

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 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 Recommendations (see section 1.1) and consequently also the ISO 20022 Payments Standard.

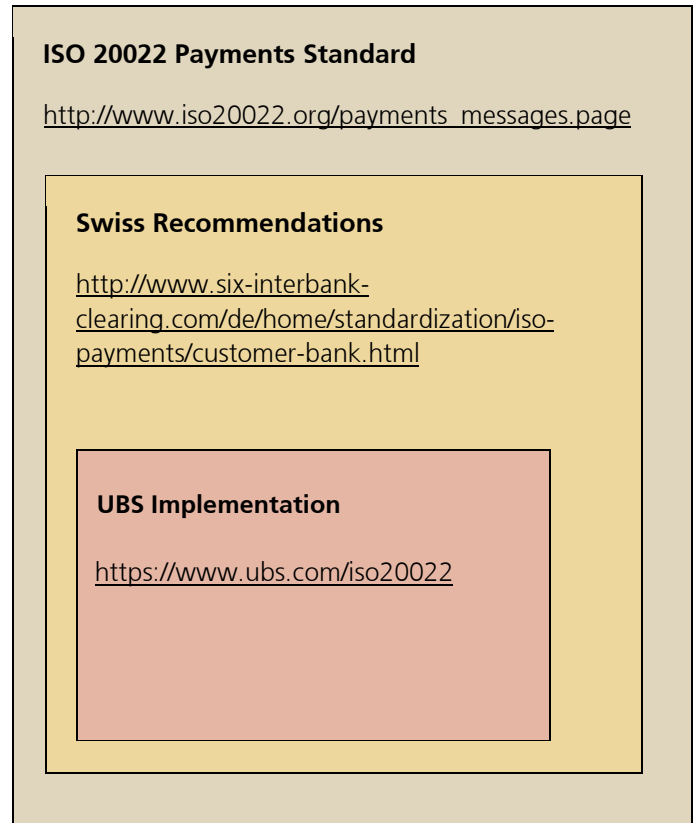
All direct debit messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Recommendations and the UBS Implementation as outlined in this document.

The diagram beside shows the degree of concordance between the ISO 20022 Payments Standard, Swiss Recommendations 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 V1.0.1 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
A	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.
A	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.
A	Document +CstmrDrctDbtInitn ++GrpHdr +++MsgId ISO Index: 1.1 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU01	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: If there is an error, the whole message is rejected. This element will not be passed further. The Message Id must be unique for a period of 45 days. The information is used for the duplicate check of the message. This field is given back in the pain.002 messages. In case the element is erroneous, or this field is not present then the pain.002 will contain 'UNKNOWN' in the OriginalMsgId field and the whole file will be rejected. UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
A	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: UBS does only perform a format check. UBS Example: <CreDtTm>2016-01-28T17:00:01.714+01:00</CreDtTm>
A	Document +CstmrDrctDbtInitn ++GrpHdr +++NbOfTx	ISO Name: Number Of Transactions XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the message.

Level	XML Element	Definition
	<p>ISO Index: 1.6 Cardinality: 1..1 Status: M Errorcode: AM18</p>	<p>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.</p> <p>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.</p> <p>UBS Example: <code><NbOfTx>121</NbOfTx></code></p>
A	<p>Document +CstmrDrctDbtIntrn ++GrpHdr +++CtrlSum</p> <p>ISO Index: 1.7 Cardinality: 0..1 Status: R Errorcode: AM10</p>	<p>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.</p> <p>UBS Example: <code><CtrlSum>5350.81</CtrlSum></code></p>
A	<p>Document +CstmrDrctDbtIntrn ++GrpHdr +++InitgPty</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M Errorcode: CH16</p>	<p>ISO Name: Initiating Party XML Name: InitgPty ISO Definition: Party that initiates the payment.</p> <p>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 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.</p>
A	<p>Document +CstmrDrctDbtIntrn ++GrpHdr +++InitgPty ++++Id</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party.</p>
A	<p>Document +CstmrDrctDbtIntrn ++GrpHdr +++InitgPty ++++Id +++++OrgId</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation.</p>
A	<p>Document +CstmrDrctDbtIntrn ++GrpHdr +++InitgPty ++++Id +++++OrgId ++++++Othr</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>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.</p>
A	<p>Document</p>	<p>ISO Name: Identification</p>

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ++++++Othr +++++++Id ISO Index: 1.8 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: RR12	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>
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 ++++CtctDtls +++++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: Recommendation: Should contain the name of the software used to create this message, maximum 70 characters. UBS Example: <Nm>UBS Test Data Generator</Nm>
A	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Othr ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: Other XML Name: Othr ISO Definition: Contact details in an other form. CH Definition: Recommendation: Should contain the version of the software used to create this message. UBS Example: <Othr>Version 2</Othr>
B	Document +CstmrDrctDbtInitn ++PmtInf ISO Index: 2.0 Cardinality: 1..unbounded Status: M	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. UBS Notes: Due to technical format restrictions an error in C-Level of the Pain.008-CHTA will reject the entire corresponding B-Level. The error reason of the erroneous C-level will be stated in the reason code on the payment status report (pain.002). The error-free C-levels of the B-level will be rejected with reason code 'NARR' and the additional information 'This transaction is error free but due to erroneous transaction in this B-level all transactions in this B-level have to be rejected.'
B	Document +CstmrDrctDbtInitn ++PmtInf +++PmtInflId	ISO Name: Payment Information Identification XML Name: PmtInflId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information

Level	XML Element	Definition
	<p>ISO Index: 2.1 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: DU02</p>	<p>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'.</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtMtd</p> <p>ISO Index: 2.2 Cardinality: 1..1 Status: M Errorcode: CH16</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 +++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.</p>
B	<p>Document +CstmrDrctDbtInitn ++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.</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Prtry</p> <p>ISO Index: 2.10 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: CH16</p>	<p>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.</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++LclInstrm</p> <p>ISO Index: 2.11 Cardinality: 1..1 Status: M Errorcode: CH16</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: 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".</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++LclInstrm</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH-TA: Only code "LSV+" and "BDD" permitted.</p>

Level	XML Element	Definition
	+++++Prtry ISO Index: 2.13 Cardinality: 1..1 Status: D Length: 1..35 Errorcode: CH16	
B	Document +CstmrDrctDbtlnitn ++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'.
B	Document +CstmrDrctDbtlnitn ++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 automatically amended to the next possible processing date. 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. UBS Example: <ReqdColltnDt>2016-06-01</ReqdColltnDt>
B	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.
B	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>
B	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAcct	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to

Level	XML Element	Definition
	<p>++++Id +++++IBAN</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: BE09 CH16 AC01</p>	<p>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.</p> <p>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.</p> <p>CH-TA: Must be sent where the 20-character IPI purpose of payment is used. Can be sent where the ISR reference is used.</p>
B	<p>Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id +++++Othr</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: CH17</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.</p> <p>CH Definition: If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p> <p>CH-TA: Must not be used.</p>
B	<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>
B	<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>
B	<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>
B	<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: Bank clearing number of the creditor agent If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p> <p>UBS Example: <Mmbld>230</Mmbld></p>
B	<p>Document</p>	<p>ISO Name: Other</p>

Level	XML Element	Definition
	+CstmrDrctDbtlnitn ++PmtInf +++CdtrAgt ++++FinInstnId +++++Othr ISO Index: 2.21 Cardinality: 0..1 Status: D	XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.
B	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrAgt ++++FinInstnId +++++Othr +++++Id ISO Index: 2.21 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: AC01	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. UBS Example: <Id>010001456</Id>
B	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. UBS Notes: The data of these sub-elements will be ignored as long as the new Paynet system will not be up and running (probable GoLive for Pain.008 in new Paynet system for 2018/19).
B	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.
B	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.
B	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.
B	Document +CstmrDrctDbtlnitn ++PmtInf +++CdtrSchmeld	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
	++++Id +++++PrvtId ++++++Othr ISO Index: 2.27 Cardinality: 1..1 Status: M	CH Definition: Only one occurrence of "Other" is permitted, no other sub-elements allowed.
B	Document +CstmrDrctDbtIntr ++PmtInf +++CdtrSchmld ++++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+ identification of the creditor UBS Example: <Id>LSVT1</Id>
B	Document +CstmrDrctDbtIntr ++PmtInf +++CdtrSchmld ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm ISO Index: 2.27 Cardinality: 1..1 Status: M Errorcode: CH21	ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: The sub-element "Proprietary" must be used.
B	Document +CstmrDrctDbtIntr ++PmtInf +++CdtrSchmld ++++Id +++++PrvtId ++++++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>
C	Document +CstmrDrctDbtIntr ++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. UBS Notes: Due to technical format restrictions an error in C-Level of the Pain.008-CHTA will reject the entire corresponding B-Level. The error reason of the erroneous C-level will be stated in the reason code on the payment status report (pain.002). The error-free C-levels of the B-level will be rejected with reason code 'NARR' and the additional information 'This transaction is error free but due to erroneous transaction in this B-level all transactions in this B-level have to be rejected.'
C	Document	ISO Name: Payment Identification

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId ISO Index: 2.29 Cardinality: 1..1 Status: M	XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId +++++EndToEndId ISO Index: 2.31 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: CH16	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. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. CH Definition: Only the SWIFT character set is permitted for this element. In Switzerland it is recommended that no more than 16 positions are used. If not present, the value "NOTPROVIDED" must be sent. UBS Notes: If there is no data in this field, the C-level will be rejected.
C	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr ISO Index: 2.69 Cardinality: 0..1 Status: D Errorcode: CH07	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. UBS Notes: This element will not be passed further. This element is allowed to be used in B- or C-level but not on both levels. Otherwise it will be rejected with reason code 'CH16'.
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.
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. CH-TA: The sub-element <ClrSysMmbld> must be sent.
C	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.

Level	XML Element	Definition
	<p>ISO Index: 2.70 Cardinality: 0..1 Status: D Errorcode: CH21</p>	
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnId ++++++ClrSysMmbld ++++++Mmbld</p> <p>ISO Index: 2.70 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: Bank clearing number of the debtor agent If there is an error, the C-Level is rejected. UBS Example: <Mmbld>230</Mmbld></p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr</p> <p>ISO Index: 2.72 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr</p> <p>ISO Index: 2.72 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>. CH-TA: Only the sub-elements <Ctry> and <AdrLine> are permitted.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++StrtNm</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: O Length: 1..70 Errorcode: CH17</p>	<p>ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH-TA: Must not be used.</p>
C	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++PstCd</p> <p>ISO Index: 2.72 Cardinality: 0..1 Status: O 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. CH-TA: Must not be used.</p>

Level	XML Element	Definition
C	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++TwnNm ISO Index: 2.72 Cardinality: 0..1 Status: O Length: 1 ..35 Errorcode: CH17	ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH-TA: Must not be used.
C	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.
C	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>
C	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: CH- or LI-IBAN
C	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr ISO Index: 2.74 Cardinality: 0..1 Status: O Errorcode: CH07	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: If there is an error, the C-Level is rejected. CH-TA: Is not currently passed on.
C	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf ISO Index: 2.88 Cardinality: 0..1	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.

Level	XML Element	Definition
	Status: O Errorcode: CH16	
C	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ISO Index: 2.90 Cardinality: 0..1 Status: D Errorcode: CH15 CH17	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.
C	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.
C	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.
C	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.
C	Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Prtry ISO Index: 2.114 Cardinality: 1..1 Status: D Length: 1..35	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 Example: <Prtry>ESR</Prtry>

Level	XML Element	Definition
	Errorcode: CH16	
C	<p>Document +CstmrDrctDbtIntrn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Ref</p> <p>ISO Index: 2.116 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH16</p>	<p>ISO Name: Reference XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>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.</p> <p>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.</p> <p>CH Definition: DD reference in the form of ISR reference number or IPI purpose of payment</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

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