

UBS Implementation Guidelines

Swiss Recommendations for credit transfers
pain.001.001.03.ch.02 - SR Version 1.5.1

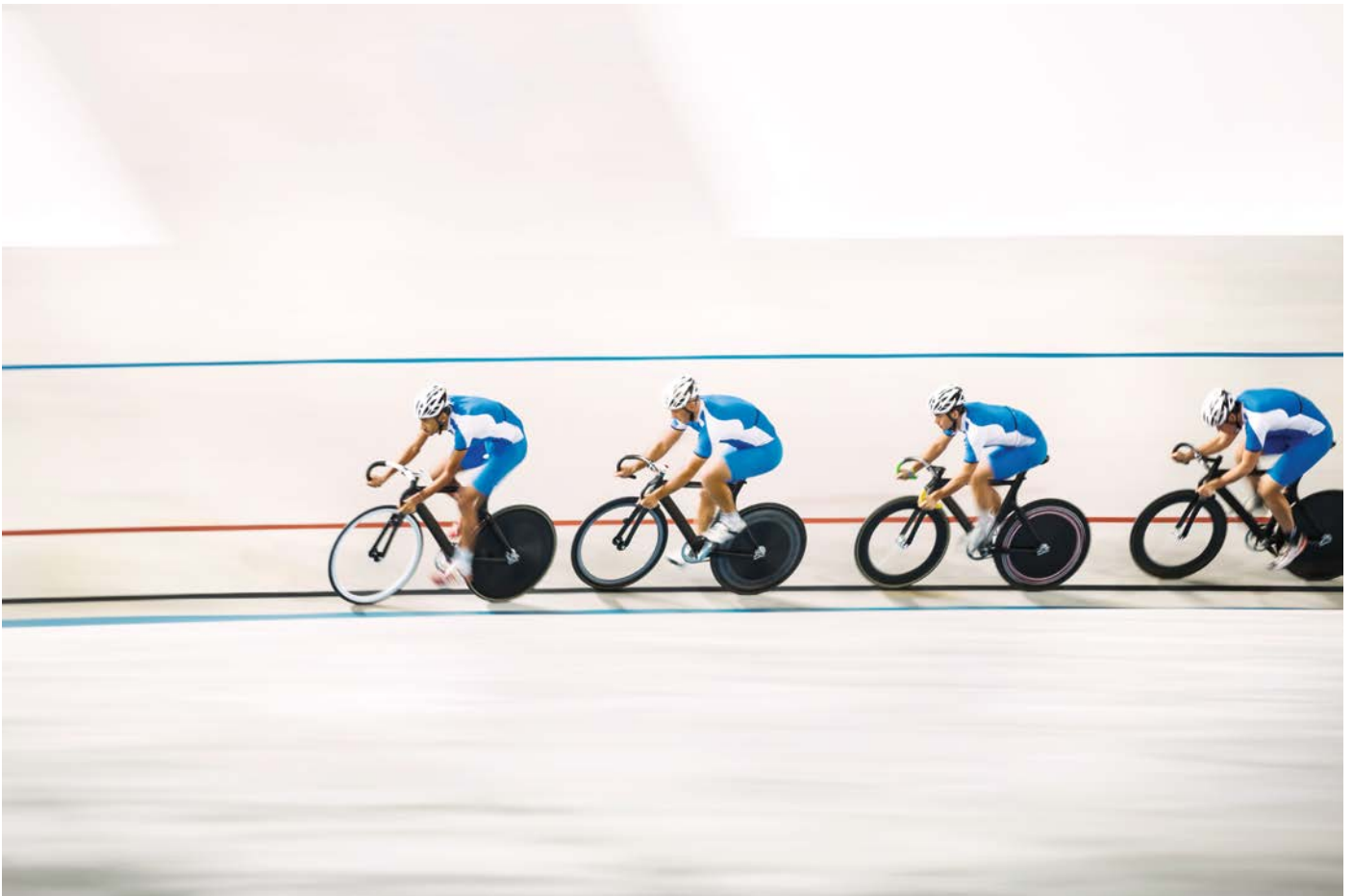


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1. Credit transfer message

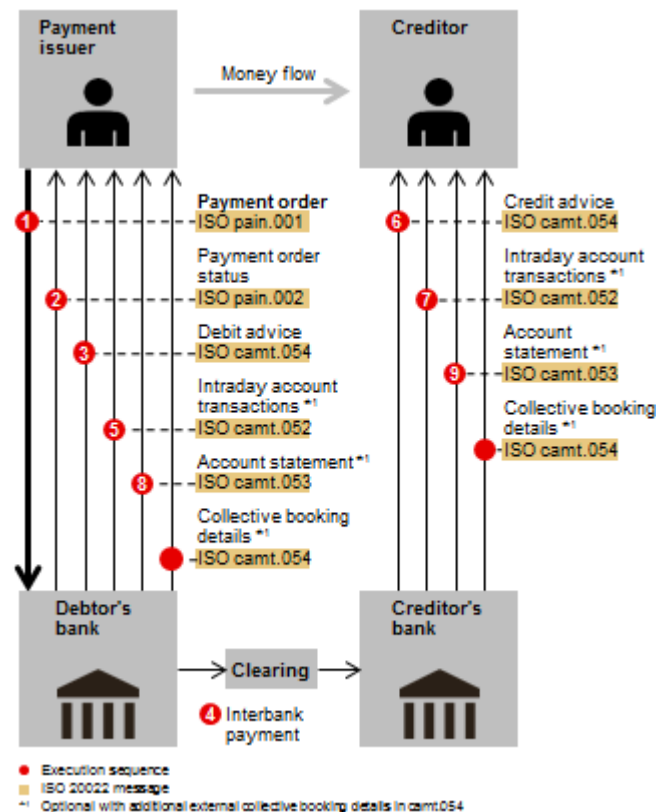
1.1 Scope of application of this document

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

Characteristics	Scope of application
Use of message	Swiss Recommendations for credit transfers for domestic and international transfers
Product	Credit transfers
Service	Payment order
Message type available to	Debtor
Recommendation	Swiss Recommendations
Schema	pain.001.001.03.ch.02
Implementation Guide Version	1.5.1
Replaces old messages	DTA TA 826, TA 827, TA 830, TA 832, TA 836 messages (Switzerland), , EDIFACT (PAYMUL) MT100, MT101
Available through UBS electronic interfaces	For clients of UBS Switzerland <ul style="list-style-type: none"> UBS KeyPort (planned as of 2nd quarter 2017)

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



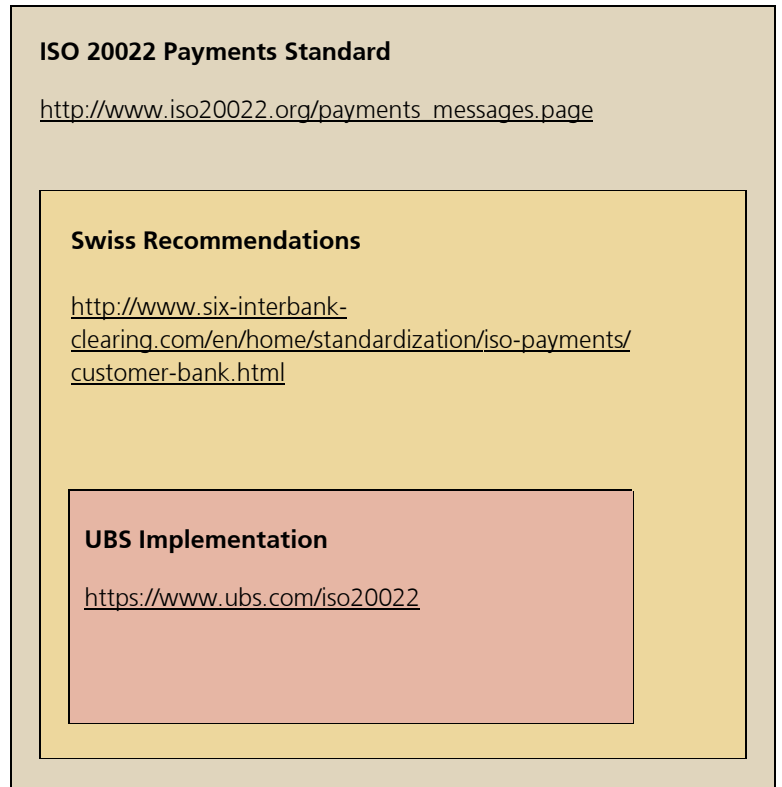
2. Technical specifications

2.1 UBS Implementation

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

All credit transfer messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss 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.001 message

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

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

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 V1.5.1 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 +CstmrCdtTrfInitn ISO Index: Cardinality: 1..1 Status: M	ISO Name: Customer Credit Transfer Initiation V03 XML Name: CstmrCdtTrfInitn ISO Definition: The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor.
A	Document +CstmrCdtTrfInitn ++GrpHdr ISO Index: 1.0 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 +CstmrCdtTrfInitn ++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, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. CH Definition: Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: UBS keeps Message ID data for 90 days. The Message Id must be unique for a period of 90 calendar days. If the same Message ID is used within 90 days, then the whole pain.001 will be rejected with Status Reason Code DU01. The information out of this field is given back in the pain.002 messages (B-Level). UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
A	Document +CstmrCdtTrfInitn ++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 the message was created. 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 0 calendar days in the future. If value is out of this range, the whole file will be rejected with Status Reason Code DT01. UBS Example: <CreDtTm>2015-12-21T11:51:14</CreDtTm>
A	Document +CstmrCdtTrfInitn ++GrpHdr +++NbOfTx ISO Index: 1.6 Cardinality: 1..1 Status: M Errorcode: AM18	ISO Name: Number Of Transactions XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the message. CH Definition: Number of transactions for all C-Levels (Credit Transfer Transaction Information) in the whole message. If there is an error, the whole message is rejected. Recommendation: at present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99,999 payments (C-Level, transactions). 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 Status Reason Code AM18. If one B-Level has more than 9999 C-Levels, new B-Levels are generated with

Level	XML Element	Definition
		<p>up to 9999 C-Levels each. The original PmtInflId (B-Level reference) will be mapped into each new B-Level and in the booking reference.</p> <p>UBS Example: <code><NbOfTx>3</NbOfTx></code></p>
A	<p>Document +CstmrCdtTrfInItN ++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 "Amount elements" ("Instructed Amount" or "Equivalent Amount") (2.42) Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected.</p> <p>UBS Notes: If element is delivered the content will be validated with the overall sum of all amounts of all subsequent single transactions (instructed as well as equivalent amounts). If stated control sum doesn't match with actual sum over all C-Levels the whole file (A-Level) is rejected with Status Reason Code AM10.</p> <p>UBS Example: <code><CtrlSum>1234.15</CtrlSum></code></p>
A	<p>Document +CstmrCdtTrfInItN ++GrpHdr +++FwdgAgt</p> <p>ISO Index: 1.9 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Forwarding Agent XML Name: FwdgAgt ISO Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. CH Definition: Only to be used by agreement with the financial institution.</p> <p>UBS Notes: UBS does not support this element. It will be ignored. However, if the element is used, it has to be conform to the scheme.</p>
B	<p>Document +CstmrCdtTrfInItN ++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 applies to the debit side of the payment transactions included in the credit transfer initiation.</p>
B	<p>Document +CstmrCdtTrfInItN ++PmtInf +++PmtInflId</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: PmtInflId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. CH Definition: Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1).</p> <p>UBS Notes: The element is used for the booking references (equal to the booking reference at B-Level). UBS will conduct a duplicate check within a pain.001 file; Status Reason Code DU02, if duplicate check failed. The uniqueness of payment information ID over time is not validated. Customers have to deal with multiple identical payment information ID's in account statement in case of necessary regrouping by bank (more than 9999 C-Levels per B-Level or agreement over mixed-currency delivery in one B-Level).</p> <p>UBS Example: <code><PmtInflId>PMTINFID-4711-160301134406-01</PmtInflId></code></p>
B	<p>Document +CstmrCdtTrfInItN ++PmtInf +++PmtMtd</p> <p>ISO Index: 2.2 Cardinality: 1..1</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: "TRA" and "TRF": same meaning, no effect on the way the debit advices are controlled. In Switzerland the "TRA" value is processed in the</p>

Level	XML Element	Definition
	Status: M	<p>same way as the "TRF" value, it has no special function.</p> <p>Furthermore, for check payments and payment instructions (postal mandates), the "CHK" value is permitted.</p> <p>CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6, E1, E2: May only contain "TRA" or "TRF".</p> <p>Type 7, 8: May only contain "CHK".</p> <p>UBS Notes: Domestic CHF postal orders (Payment Type 7) and Bank cheque payments (Payment Type 8) are not supported. B-Levels with value "CHK" will be rejected. Status Reason Code CH17.</p> <p>UBS Example: <PmtMtd>TRF</PmtMtd></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++BtchBookg ISO Index: 2.3 Cardinality: 0..1 Status: O	<p>ISO Name: Batch Booking</p> <p>XML Name: BtchBookg</p> <p>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.</p> <p>Usage: Batch booking is used to request and not order a possible batch booking.</p> <p>CH Definition: The option "true" is recommended.</p> <p>"true": Wherever possible, one batch booking is made per "Payment Information" (B). It is recommended that one B-level is created for each currency transferred. Mixed B-Levels are grouped by the financial institution according to their currency and sometimes other criteria (e.g. charging options). The booking is identified using the Payment Information Identification (B).</p> <p>"false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element.</p> <p>If this element is not sent, then the booking proceeds as for "true".</p> <p>UBS Notes: A B-Level may contain only one payment currency over all C-Levels. Mixed currencies within C-Levels of one B-Level is only supported by a separate agreement with UBS and will be regrouped afterwards.</p> <p>UBS Example: <BtchBookg>true</BtchBookg></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++NbOfTxs ISO Index: 2.4 Cardinality: 0..1 Status: O	<p>ISO Name: Number Of Transactions</p> <p>XML Name: NbOfTxs</p> <p>ISO Definition: Number of individual transactions contained in the payment information group.</p> <p>CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.</p> <p>UBS Notes: If provided, value will be checked: Content of this element must be the same as the total number of C-Levels within this B-Level. Status Reason Code AM18.</p> <p>UBS Example: <NbOfTxs>4</NbOfTxs></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++CtrlSum ISO Index: 2.5 Cardinality: 0..1 Status: O	<p>ISO Name: Control Sum</p> <p>XML Name: CtrlSum</p> <p>ISO Definition: Total of all individual amounts included in the group, irrespective of currencies.</p> <p>CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.</p> <p>UBS Notes: If present, the content is validated. Total hash sum of all amounts (instructed as well as equivalent amounts) of all subsequent single transactions within this B-Level must match with all amounts in C-Level. Status Reason Code AM10.</p>

Level	XML Element	Definition
		UBS Example: <code><CtrlSum>1234.15</CtrlSum></code>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ISO Index: 2.6 Cardinality: 0..1 Status: O Errorcode: CH07	<p>ISO Name: Payment Type Information</p> <p>XML Name: PmtTplnf</p> <p>ISO Definition: Set of elements used to further specify the type of transaction.</p> <p>CH Definition: Can be used at B-Level or C-Level but not at both at the same time.</p> <p>CH PayTypDef: Type 5, 7: Use at B-Level is recommended. Type 1, 2.1, 2.2, E1, E2: Use at C-Level is recommended.</p> <p>UBS Notes: If a code is on B-Level, it is propagated to all underlying C-Levels. If this structure is on both, the B- and the C-Levels, then the C-Level with the entry is rejected with Status Reason Code 'CH07', and with the error text on pain.002 D-Level.</p> <p>UBS Example: <code><PmtTplnf> <InstrPrty>NORM</InstrPrty> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> <LclInstrm> <Prty>CH01</Prty> </LclInstrm> </PmtTplnf></code></p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++InstrPrty ISO Index: 2.7 Cardinality: 0..1 Status: O	<p>ISO Name: Instruction Priority</p> <p>XML Name: InstrPrty</p> <p>ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>CH Definition: Only to be used by agreement with the financial institution. For normal handling, the element can be omitted. The code HIGH equates to the current Express handling. Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored.</p> <p>UBS Notes: The payment will be processed according to UBS cut-off times, independent from the delivered code.</p> <p>UBS Example: <code><InstrPrty>NORM</InstrPrty></code></p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++SvcLvl ISO Index: 2.8 Cardinality: 0..1 Status: O	<p>ISO Name: Service Level</p> <p>XML Name: SvcLvl</p> <p>ISO Definition: Agreement under which or rules under which the transaction should be processed.</p> <p>CH Definition: Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.</p> <p>CH PayTypDef: Type 5: Use is recommended.</p> <p>UBS Example: <code><SvcLvl> <Cd>SEPA</Cd> </SvcLvl></code></p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Cd ISO Index: 2.9 Cardinality: 1..1 Status: D Length: 1..4 Errorcode: CH16	<p>ISO Name: Code</p> <p>XML Name: Cd</p> <p>ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>CH Definition: Codes according "Payments External Code Lists" [7]. The following values will be accepted by the financial institutions:</p> <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) <p>Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present.</p>

Level	XML Element	Definition
		<p>CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.</p> <p>UBS Notes: In case of SEPA, all SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If these criteria are missed, UBS will change the payment as follows: - UBS cut-off time >11:00h am => requested execution date is set for the next possible bank business day - Exchange value in EUR more than CHF 24 Mio. => transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC. Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are filled according to above-mentioned rules. All other ISO-codes (BKTR, NUGP, NURG, PRPT, SDVA, URGP and UNRS) will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.</p> <p>UBS Example: <Cd>SEPA</Cd></p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Prtry	<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.</p> <p>CH Definition: Only to be used by agreement with the financial institution. If used, then "Code" must not be present.</p> <p>CH PayTypDef: Type 5: Must not be used.</p> <p>UBS Notes: UBS does not consider content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.</p> <p>ISO Index: 2.10 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH17</p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++LclInstrm	<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.</p> <p>CH PayTypDef: Type 1, 2.1, 2.2, 7, E1, E2: Must be used.</p> <p>UBS Notes: The codes can be used on either B-Level or C-Level. Usage on C-Level is preferred.</p> <p>UBS Example: <PmtTplnf> <LclInstrm> <Prtry>CH01</Prtry> </LclInstrm> </PmtTplnf></p> <p>ISO Index: 2.11 Cardinality: 0..1 Status: D Errorcode: CH21</p>
B	Document +CstmrCdtTrfInittn ++PmtInf +++PmtTplnf ++++LclInstrm +++++Cd	<p>ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list.</p> <p>CH Definition: Codes according "Payments External Code Lists" [7]. If used, then "Proprietary" must not be present.</p> <p>CH PayTypDef: Type 7: "CPP" must be used in combination with "PmtMtd" = "CHK".</p> <p>UBS Notes: Domestic CHF postal orders (Payment Type 7) and</p> <p>ISO Index: 2.12</p>

Level	XML Element	Definition
	Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected with Status Reason Code CH17.
B	Document +CstmrCdtTrfInItN ++PmtInfn +++PmtTplnfn ++++LclInstrm +++++Prtry ISO Index: 2.13 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Type E1: "CHE1" must be used. Type E2: "CHE2" must be used. Each in combination with "PmtMtd" = "TRF"/"TRA". UBS Example: <Prtry>CH01</Prtry>
B	Document +CstmrCdtTrfInItN ++PmtInfn +++PmtTplnfn ++++CtgyPurp ISO Index: 2.14 Cardinality: 0..1 Status: O	ISO Name: Category Purpose XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Gives information about the purpose of the payment order. UBS Example: <PmtTplnfn> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp> </PmtTplnfn>
B	Document +CstmrCdtTrfInItN ++PmtInfn +++PmtTplnfn ++++CtgyPurp +++++Cd ISO Index: 2.15 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 "Payments External Code Lists" [7]. Recommendation: Code "SALA" or "PENS" when required must always be sent at B-Level. Must be used if "Category Purpose" is used. UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. Codes SALA and PENS will result in a collective debit advice without details. Any another ISO code, e.g. INTC, will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16. UBS Example: <Cd>SALA</Cd>
B	Document +CstmrCdtTrfInItN ++PmtInfn +++ReqdExctnDt ISO Index: 2.17 Cardinality: 1..1 Status: M Errorcode: DT01, CH03, CH04, DT06	ISO Name: Requested Execution Date XML Name: ReqdExctnDt ISO Definition: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. CH Definition: Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office working day. UBS Notes: Value rule: date must be within the range of minimum 10 days in the past and maximum 60 days in the future. Status Reason Codes: CH04: if the date is more than 10 days in the past CH03: if the date is more than 60 days in the future DT01: if the date is invalid (e.g. 2016-02-30)

Level	XML Element	Definition
		UBS will process the payment according to UBS cut-off times. If execution date will be changed by UBS, then status ACWC and an additional information within pain.002 will be provided incl. Status Reason Code DT06. UBS Example: <code><ReqdExctnDt>2015-12-22</ReqdExctnDt></code>
B	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ISO Index: 2.19 Cardinality: 1..1 Status: M	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor. CH Definition: The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor. UBS Notes: All data in element Debtor will not delivered for further processing. Instead, they will be replaced by UBS master data set on customer's account. UBS Example: <code><Dbtr> <Nm>MUSTER AG</Nm> <PstlAdr> <AdrLine>Mainstreet 1</AdrLine> <AdrLine>8888 SELDWYLA</AdrLine> <AdrLine>CH</AdrLine> </PstlAdr> </Dbtr></code>
B	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Nm ISO Index: 2.19 Cardinality: 0..1 Status: R Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: Use, maximum 70 characters. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the scheme.
B	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++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: Recommendation: Do not use. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still be conform with the schema.
B	Document +CstmrCdtTrflnitn ++PmtInf +++Dbtr ++++Id ISO Index: 2.19 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Recommendation: Do not use. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered the element must still conform with the scheme.
B	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ISO Index: 2.20 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: Recommendation: IBAN should be used. However, "Other" is also permitted for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. UBS Notes: The debtor account is the customer's account at UBS. Preferred format is IBAN. In case of multibank services usage, a foreign financial institution account has to be

Level	XML Element	Definition
		<p>set.</p> <p>UBS Example: <code><DbtrAcct></code> <code><Id></code> <code><IBAN>CH9300762011623852957</IBAN></code> <code></Id></code> <code></DbtrAcct></code></p>
B	<p>Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.</p>
B	<p>Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id +++++IBAN</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: R Errorcode: BE09, CH16, AC01</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.</p> <p>CH Definition: Recommendation: Use. If used, "Other" must not be present.</p> <p>UBS Notes: UBS verifies if the account is authorized for the desired payment function. In context of multibank services, an account at a foreign financial institution has to be used.</p> <p>UBS Example: <code><IBAN>DE87200500001234567890</IBAN></code></p>
B	<p>Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++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 used, then "IBAN" must not be present.</p>
B	<p>Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++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: Proprietary bank or postal account number. Must be used if "Other" is used.</p> <p>UBS Notes: This element is for customers using the 21-character UBS account code or the account of a third bank for multibank payment orders. It is validated that the account is authorized for usage of the desired payment function. Using an IBAN in this element is also accepted.</p>
B	<p>Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Tp</p> <p>ISO Index: 2.20 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Type XML Name: Tp ISO Definition: Specifies the nature, or use of the account.</p>

Level	XML Element	Definition
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Tp +++++Cd ISO Index: 2.20 Cardinality: 1..1 Status: M	ISO Name: Code XML Name: Cd ISO Definition: Account type, in a coded form. CH Definition: Only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered, the element must still conform with the scheme.
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Tp +++++Prtry ISO Index: 2.20 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16	ISO Name: Proprietary XML Name: Prtry ISO Definition: Nature or use of the account in a proprietary form. CH Definition: Can be used to control the debit advice. The following options are available: <ul style="list-style-type: none"> • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details If used, then "Code" must not be present. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered, the element must still conform with the scheme. If other codes are used than the one defined in the Swiss Implementation Guide, the whole B-Level will be rejected. Note: the Category Purpose contains SALA or PENS, the customer will receive a "Collective Advice without details".
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Ccy ISO Index: 2.20 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: Recommendation: Do not use. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered, the element must still conform with the scheme.
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. CH Definition: The Swiss financial institutions recommend entering the BIC or bank clearing number (BC) in this element. UBS Notes: In case of multibank services the BIC of the third-party financial institute has to be delivered. UBS Example: <pre><DbtrAgt> <FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId> </DbtrAgt></pre>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++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. UBS Example: <pre><FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId></pre>
B	Document +CstmrCdtTrfInItN	ISO Name: BIC XML Name: BIC

Level	XML Element	Definition
	++PmtInf +++DbtrAgt ++++FinInstnId +++++BIC ISO Index: 2.21 Cardinality: 0..1 Status: D Errorcode: RC01, AGNT	ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present. UBS Example: <code><FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ISO Index: 2.21 Cardinality: 0..1 Status: D	ISO Name: Clearing System Member Identification XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CH Definition: If used, then "BIC" must not be present. UBS Example: <code><ClrSysMmbld> <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId> <Mmbld>0230</Mmbld> </ClrSysMmbld></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ISO Index: 2.21 Cardinality: 0..1 Status: O	ISO Name: Clearing System Identification XML Name: ClrSysId ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. UBS Example: <code><ClrSysId> <Cd>CHBCC</Cd> </ClrSysId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ++++++Cd ISO Index: 2.21 Cardinality: 1..1 Status: D Length: 1 ..5 Errorcode: CH16	ISO Name: Code XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CH Definition: Codes according "Payments External Code Lists" [7]. Only "CHBCC" is permitted in Switzerland. If used, then "Proprietary" must not be present. UBS Notes: For UBS customer accounts in CH/LI the CHBCC is allowed. If any other code is given and it is not a multibanking case (BIC allowed), then the B-Level is rejected. UBS Example: <code><ClrSysId> <Cd>CHBCC</Cd> </ClrSysId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld ISO Index: 2.21 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: RC01, AGNT	ISO Name: Member Identification XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CH Definition: BC number of the Debtor Agent Must be used if "Clearing System Member Identification" is used. UBS Example: <code><Mmbld>0230</Mmbld></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++UltmtDbtr ISO Index: 2.23	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Usually not used. Can be used at B-Level or C-Level but not at both at

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	the same time. UBS Example: <pre><UltmtDbtr> <Nm>Ultimate Debtor Name</Nm> <PstlAdr> <AdrLine>Ultimate Debtor Adresse</AdrLine> </PstlAdr> </UltmtDbtr></pre>
B	Document +CstmrCdtTrfIntr ++PmtInf +++UltmtDbtr ++++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: Maximum 70 characters UBS Example: <pre><Nm>Ultimate Debtor Name</Nm></pre>
B	Document +CstmrCdtTrfIntr ++PmtInf +++ChrgBr ISO Index: 2.24 Cardinality: 0..1 Status: D Errorcode: CH16	ISO Name: Charge Bearer XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level CH PayTypDef: Type 5: If used, then "SLEV" must be used. UBS Notes: The default is SHAR if no code is present. If "SvcLvl Code" = SEPA, SLEV is required, SHAR is not allowed. Status Reason Code: CH16. Note: each C-Level within a B-Level may have a different code if not present on B-Level. UBS Example: <pre><ChrgBr>CRED</ChrgBr></pre>
B	Document +CstmrCdtTrfIntr ++PmtInf +++ChrgsAcct ISO Index: 2.25 Cardinality: 0..1 Status: O	ISO Name: Charges Account XML Name: ChrgsAcct ISO Definition: Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. CH Definition: Not normally used, in this case any charges are made to the "Debtor Account". UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, if delivered, the element must still conform with the scheme. UBS Example: <pre><ChrgsAcct> <Id> <Othr> <Id>123456</Id> </Othr> </Id> <Ccy>USD</Ccy> </ChrgsAcct></pre>
C	Document +CstmrCdtTrfIntr ++PmtInf +++CdtTrfTxInf ISO Index: 2.27 Cardinality: 1..unbounded Status: M	ISO Name: Credit Transfer Transaction Information XML Name: CdtTrfTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message. UBS Notes: If one B-Level has more than 9999 C-Levels, new B-Levels are generated with up to 9999 C-Levels each. The original PmtInfId (B-Level reference) will be mapped into each new B-Level and in the booking reference. Status ACWC and an infotext within the

Level	XML Element	Definition
		pain.002 will be provided.
C	Document +CstmrCdtTrfInith ++PmtInf +++CdtTrfTxInf ++++PmtId ISO Index: 2.28 Cardinality: 1..1 Status: M	ISO Name: Payment Identification XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction. UBS Example: <code><PmtId> <InstrId>INSTRID2-TID177-151007075020-0102</InstrId> <EndToEndId>E2EID2-TID177-151007075020-0102</ EndToEndId> </PmtId></code>
C	Document +CstmrCdtTrfInith ++PmtInf +++CdtTrfTxInf ++++PmtId +++++InstrId ISO Index: 2.29 Cardinality: 0..1 Status: R Length: 1..35 Errorcode: DU05, CH21	ISO Name: Instruction Identification XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. CH Definition: Recommendation: Should be used and be unique within the B-Level. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: Only if present the content will be validated: it needs to be unique within the B-Level: RJCT respectively C-Level with Status Reason Code DU05. UBS Example: <code><InstrId>INSRID-4711-160302115114-0101</InstrId></code>
C	Document +CstmrCdtTrfInith ++PmtInf +++CdtTrfTxInf ++++PmtId +++++EndToEndId ISO Index: 2.30 Cardinality: 1..1 Status: M Length: 1..35	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: Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1). CH PayTypDef: Type 1, E1: There is no forwarding to the beneficiary. UBS Notes: The uniqueness of this element over time is not validated. If not delivered then the C-Level will be rejected and 'NOTPROVIDED' is mapped in the pain.002 message. UBS Example: <code><EndToEndId>E2EID-4711-160302115114-0101</ EndToEndId></code>
C	Document +CstmrCdtTrfInith ++PmtInf +++CdtTrfTxInf ++++PmtPlnInf ISO Index: 2.31 Cardinality: 0..1 Status: D Errorcode: CH21	ISO Name: Payment Type Information XML Name: PmtPlnInf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. CH PayTypDef: Type 5, 7: Use at B-Level is recommended. Type 1, 2.1, 2.2, E1, E2: Use at C-Level is recommended. UBS Example: <code><PmtPlnInf> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp> </PmtPlnInf></code>

Level	XML Element	Definition
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl</p> <p>ISO Index: 2.33 Cardinality: 0..1 Status: O</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: Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. CH PayTypDef: Type 5: Use is recommended.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl ++++++Cd</p> <p>ISO Index: 2.34 Cardinality: 1..1 Status: D Length: 1 ..4 Errorcode: CH16</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: Codes according "Payments External Code Lists" [7]. The following values will be accepted by the financial institutions: <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present. CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted. UBS Notes: In case of SEPA, all SEPA relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If these criteria are missed, UBS will change the payment as follows: - UBS cut-off time >11:00h am => requested execution date is set for the next possible bank business day - Exchange value in EUR more than CHF 24 Mio. => Transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC. Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are filled according to above-mentioned rules. All other ISO codes (BKTR, NUGP, NURG, PRPT, SDVA, URGP and UNRS) will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl ++++++Prtry</p> <p>ISO Index: 2.35 Cardinality: 1..1 Status: M Length: 1 ..35</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 Definition: Only to be used by agreement with the financial institution. If used, then "Code" must not be present. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.</p>

Level	XML Element	Definition
	Errorcode: CH17	
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++PmtTplnInf +++++LclInstrm ISO Index: 2.36 Cardinality: 0..1 Status: D Errorcode: CH21	ISO Name: Local Instrument XML Name: LclInstrm ISO Definition: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH PayTypDef: Type 1, 2.1, 2.2, 7, E1, E2: Must be used.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++PmtTplnInf +++++LclInstrm ++++++Cd ISO Index: 2.37 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: Codes according "Payments External Code Lists" [7]. If used, then "Proprietary" must not be present. CH PayTypDef: Type 7: "CPP" must be used in combination with "PmtMtd" = "CHK". UBS Notes: Domestic CHF postal orders (Payment Type 7) and bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected. Status Reason Code CH17.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++PmtTplnInf +++++CtgyPurp ISO Index: 2.39 Cardinality: 0..1 Status: O	ISO Name: Category Purpose XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Any information about the purpose of the payment order should be sent at B-Level, values in this element are ignored.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++PmtTplnInf +++++CtgyPurp ++++++Cd ISO Index: Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: Code XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. UBS Notes: For salary/pension payments, the codes SALA and PENS are used on B-Level. If on C-Level, these codes are ignored. Any another ISO code, e.g. INTC, will be ignored. Non-ISO codes will cause rejection of the whole C-Level. Status Reason Code: CH16.
C	Document +CstmrCdtTrfIntrn ++PmtInf +++CdtTrfTxInf ++++Amt ISO Index: 2.42 Cardinality: 1..1 Status: M	ISO Name: Amount XML Name: Amt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: Either as "Instructed Amount" or "Equivalent Amount". It is recommended to create one B-Level for each currency transferred. UBS Notes: A B-Level may contain only one payment currency over all C-Levels. Mixed currencies within the C-Levels of one B-Level is only supported by a separate agreement with UBS and leads to a regrouping into B-Levels for each currency. If BatchBooking is false, then each C-level in that B-Level is treated as a single payment. UBS Example: <Amt> <EqvtAmt>

Level	XML Element	Definition
		<pre><Amt Ccy="EUR">177.20</Amt> <CcyOfTrf>CHF</CcyOfTrf> </EqvtAmt> </Amt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++InstdAmt ISO Index: 2.43 Cardinality: 1..1 Status: D Errorcode: AM01, AM02, CURR, AM03, CH20	ISO Name: Instructed Amount XML Name: InstdAmt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: Amount must be 0.01 or more and 999999999.99 or less. If used, then "Equivalent Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3, E1, E2: Must contain "CHF" or "EUR". Type 4: All currencies except "CHF" and "EUR" permitted. Type 5: Must contain "EUR". Type 7: Must contain "CHF". Type E1, E2: From QR Code Index 4 and 5, if present. UBS Example: <pre><InstdAmt Ccy="CHF">1000.00</InstdAmt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ISO Index: 2.44 Cardinality: 1..1 Status: M Errorcode: CH17	ISO Name: Equivalent Amount XML Name: EqvtAmt ISO Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. CH Definition: Only to be used by agreement with the financial institution. If used, then "Instructed Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, E1, E2: Must not be used. UBS Notes: UBS processes this element to ensure that the creditor receives an exact amount in his account currency. This sorts out inaccuracies due to exchange rate variability for transactions in creditor account currency. UBS Example: <pre><EqvtAmt> <Amt Ccy="EUR">1000.00</Amt> <CcyOfTrf>USD</CcyOfTrf> </EqvtAmt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ++++++Amt ISO Index: 2.45 Cardinality: 1..1 Status: M Errorcode: AM01, AM02, CURR, AM03, CH20	ISO Name: Amount XML Name: Amt ISO Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved. CH Definition: Amount must be 0.01 or more and 999999999.99 or less. Must be used if "Equivalent Amount" is used.
C	ISO Index: Cardinality: Status: M	ISO Name: Currency XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++XchgRateInf	ISO Name: Exchange Rate Information XML Name: XchgRateInf ISO Definition: Set of elements used to provide details on the currency exchange rate and contract. CH Definition: Exchange rate

Level	XML Element	Definition
	<p>ISO Index: 2.47 Cardinality: 0..1 Status: O Errorcode: CH17</p>	<p>Only to be used by agreement with the financial institution. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not support this element. It will be ignored. However, the element must still conform with the scheme.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChrgBr</p> <p>ISO Index: 2.51 Cardinality: 0..1 Status: O Errorcode: CH07, CH16</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. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Zulässige Codes sind: • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level CH PayTypDef: Type 5: If used then "SLEV" must be used. UBS Notes: The default is SHAR if the code is not present. If "SvcLvl Code" = SEPA, SLEV is required, SHAR is not allowed. Status Reason Code: CH16. Note: each C-Level within a B-Level may have a different code if not present on B-Level.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr</p> <p>ISO Index: 2.52 Cardinality: 0..1 Status: D Errorcode: CH17</p>	<p>ISO Name: Cheque Instruction XML Name: ChqInstr ISO Definition: Set of elements needed to issue a cheque. CH Definition: May only be used in combination with "PmtMtd" = "CHK". CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6, E1, E2: Must not be used. UBS Notes: Bank cheque payment (Payment Type 8) is not supported. Payment Method 'CHK' will be rejected. Status Reason Code CH16.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd</p> <p>ISO Index: 2.58 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Delivery Method XML Name: DlvryMtd ISO Definition: Specifies the delivery method of the cheque by the debtor's agent.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ++++++Prtry</p> <p>ISO Index: 2.60 Cardinality: 1..1 Status: D Length: 1 ..35</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent. CH Definition: If used, then "Code" must not be present.</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr</p> <p>ISO Index: 2.70 Cardinality: 0..1 Status: O Errorcode: CH07</p>	<p>ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Usually not used. Can be used at B-Level or C-Level but not at both at the same time. CH PayTypDef: Type E1, E2: From QR Code Index 6, if present.</p>

Level	XML Element	Definition
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++IntrmyAgt1 ISO Index: 2.71 Cardinality: 0..1 Status: O Errorcode: ED01	ISO Name: Intermediary Agent 1 XML Name: IntrmyAgt1 ISO Definition: Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. CH Definition: Only to be used by agreement with the financial institution. If used, generally with BIC. UBS Notes: Can be used, but only for payment type 4 or payment type 6. However, there should be a valid BIC, otherwise the C-Level will be rejected. UBS Example: <pre><IntrmyAgt1> <FinInstnId> <Nm>Inter Bank</Nm> </FinInstnId> </IntrmyAgt1></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: CH17, CH21	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. CH PayTypDef: Type 1, 2.1, 7, 8, E1, E2: Must not be used. For all other payment types, the "Creditor Agent" must be present. (Type 8: Only after consultation with the financial institution: If the remitter explicitly wants to enter the "bank drawn upon" as the BIC of the "Creditor Agent".) UBS Example: <pre><CdtrAgt> <FinInstnId> <BIC>HSHNDEHH</BIC> </FinInstnId> </CdtrAgt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ISO Index: 2.77 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 Definition: Must be used if "Creditor Agent" is used. CH PayTypDef: Type 2.2: <ul style="list-style-type: none"> • V1: BC • V2: BC and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: <ul style="list-style-type: none"> • V1: BC • V2: BIC Domestic (CH/LI) Type 4: <ul style="list-style-type: none"> • V1: BIC Domestic (CH/LI) • V2: BC and Name and address of financial institution • V3: Name and address of financial institution Type 5: BIC Type 6: Recommendation: Use BIC. <ul style="list-style-type: none"> • V1: "BIC International" • V2: Bank code (without BC) and name and address of financial institution • V3: Name and address of financial institution
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++Othr	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme. CH PayTypDef: Type 2.2(V2, V3): Must be present. Other types: Must not be present. UBS Example: <CdtrAgt>

Level	XML Element	Definition
	ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: CH17, CH21	<pre> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId> <Mmbld>206</Mmbld> </ClrSysMmbld> <Nm>Name Bank</Nm> <Othr> <Id>40-61-4</Id> </Othr> </FinInstnId> </CdrAgt> </pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdrAgt +++++FinInstnId ++++++Othr +++++++Id ISO Index: 2.77 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: AGNT, RC01	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 2.2(V2, V3): Must contain postal account of bank (example: "80-2-2" or "800000022"). UBS Example: <pre> <Othr> <Id>40-61-4</Id> </Othr> </pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdr	ISO Name: Creditor XML Name: Cdr ISO Definition: Party to which an amount of money is due. CH PayTypDef: Type 1: May be present. Type E1, E2: From QR Code (Exception: Neutral slips). Other types: Must be present. UBS Example: <pre> <Cdr> <Nm>Peter Muster SA</Nm> <PstlAdr> <StrtNm>Mainstreet</StrtNm> <BldgNb>24</BldgNb> <PstCd>8000</PstCd> <TwnNm>Zurich</TwnNm> <Ctry>CH</Ctry> </PstlAdr> </Cdr> </pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdrAcct	ISO Name: Creditor Account XML Name: CdrAcct ISO Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CH Definition: Must not be used in combination with "PmtMtd" = "CHK". CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6 E1, E2: Must be present. Type E1, E2: From QR Code Index 2. Type 2.2: Must not contain a postal account number. Type 7, 8: Must not be used. UBS Example: <pre> <CdrAcct> <Id> <IBAN>DE73210501701001691268</IBAN> </Id> </CdrAcct> </pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdr	ISO Name: Ultimate Creditor XML Name: UltmtCdr ISO Definition: Ultimate party to which an amount of money is due. CH PayTypDef: Type 1, 2.1, 2.2, E1, E2: Must not be used. UBS Example: <pre> <UltmtCdr> <Nm>Name Ultimate Creditor </Nm> </pre>

Level	XML Element	Definition
	ISO Index: 2.81 Cardinality: 0..1 Status: D Errorcode: CH17	<pre><PstlAdr> <AdrLine>Adresse Ultimate Creditor</AdrLine> </PstlAdr> </UltmtCdtr></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt ISO Index: 2.82 Cardinality: 0..unbounded Status: O Errorcode: CH16, CH17	<p>ISO Name: Instruction For Creditor Agent</p> <p>XML Name: InstrForCdtrAgt</p> <p>ISO Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.</p> <p>CH Definition: Only to be used by agreement with the financial institution. This element may, depending on the financial institution, contain different forms and instructions.</p> <p>CH PayTypDef: Type 1, 2.1, 2.2, 5, 7, 8, E1, E2: Must not be used.</p> <p>UBS Notes: UBS processes end-to-end all information in this element, as long as they conform with the scheme (allowed ISO codes and max. text)</p> <p>UBS Example: <pre><InstrForCdtrAgt> <Cd>HOLD</Cd> <InstrInf>Write an instruction</InstrInf> </InstrForCdtrAgt></pre></p>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt +++++Cd ISO Index: 2.83 Cardinality: 0..1 Status: D Errorcode: CH16	<p>ISO Name: Code</p> <p>XML Name: Cd</p> <p>ISO Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.</p> <p>UBS Example: <pre><InstrForCdtrAgt> <Cd>INTC</Cd> </InstrForCdtrAgt></pre></p>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForDbtrAgt ISO Index: 2.85 Cardinality: 0..1 Status: O Length: 1 .. 140 Errorcode: CH16	<p>ISO Name: Instruction For Debtor Agent</p> <p>XML Name: InstrForDbtrAgt</p> <p>ISO Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.</p> <p>CH Definition: Only to be used by agreement with the financial institution. May be used, for example, to indicate payment products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions. The values "ESRDEB" and "IPIDEB" are reserved for LSV+/BDD and e-bill payments from Paynet to financial institutions.</p> <p>UBS Notes: May be used for specific instruction for RUB and CNY payments (see separate currency factsheet).</p> <p>UBS Example: <pre><InstrForDbtrAgt>write an instruction</InstrForDbtrAgt></pre></p>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Purp ISO Index: 2.86 Cardinality: 0..1 Status: O Errorcode: CH17	<p>ISO Name: Purpose</p> <p>XML Name: Purp</p> <p>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.</p> <p>CH PayTypDef: Type 1, E1, E2: Element is not forwarded.</p> <p>UBS Example: <pre><Purp> <Cd>NETT</Cd> </Purp></pre></p>
C	Document +CstmrCdtTrfInItN	<p>ISO Name: Regulatory Reporting</p> <p>XML Name: RgltryRptg</p>

Level	XML Element	Definition
	++PmtInf +++CdtTrfTxInf ++++RgltryRptg ISO Index: Cardinality: 0..10 Status: O	ISO Definition: Information needed due to regulatory and statutory requirements. UBS Notes: Content will be further processed in case of multibank payments. UBS Example: <pre><RgltryRptg> <DbtCdtRptgInd>BOTH</DbtCdtRptgInd> <Authrty> <Nm>RgltryRptg-Authrty-Nm - 1.0</Nm> <Ctry>DE</Ctry> </Authrty> <Dtls> <Tp>RgltryRptg-Dtls-Tp-01</Tp> <Dt>2015-08-28</Dt> <Ctry>DE</Ctry> <Cd>Code1234</Cd> <Amt Ccy="EUR">2177.10</Amt> <Inf>RgltryRptg-Dtls-Inf-01</Inf> </Dtls> </RgltryRptg></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf ISO Index: 2.98 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: Either Structured or Unstructured. UBS Notes: For payment type 4 (bank or postal payment in foreign currency) and payment type 6 (transfers to a financial institution abroad - all currencies) a structured remittance information will be mapped into 4 x 35 digits unstructured remittance information. This mapping is necessary due to usage of SWIFT interbank formats (e.g. SWIFT MT1XX) for interbank clearing that don't support structured remittance information. UBS Example: <pre><RmtInf> <Ustrd>unstructured remittance information</Ustrd> </RmtInf></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ISO Index: 2.100 Cardinality: 0..1 Status: D Errorcode: CH17, CH15, CH21	ISO Name: Structured XML Name: Strd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. CH Definition: Only one occurrence is allowed, maximum 140 characters inclusive XML tags. CH PayTypDef: Type 1, E1: Must be used. Type 2.1, 2.2, E2: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf ISO Index: 2.101 Cardinality: 0..unbounded Status: D Errorcode: CH17	ISO Name: Referred Document Information XML Name: RfrdDocInf ISO Definition: Set of elements used to identify the documents referred to in the remittance information. CH Definition: Recommendation: Do not use. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.
C	Document +CstmrCdtTrfInItN ++PmtInf	ISO Name: Referred Document Amount XML Name: RfrdDocAmt ISO Definition: Set of elements used to provide details on the

Level	XML Element	Definition
	+++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocAmt ISO Index: 2.109 Cardinality: 0..1 Status: D Errorcode: CH17	amounts of the referred document. CH Definition: Recommendation: Do not use. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ISO Index: 2.120 Cardinality: 0..1 Status: D Errorcode: CH21	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 PayTypDef: Type 1, E1: Must be used. Type 5: May be used. UBS Example: <pre><RmtInf> <Strd> <CdtrRefInf> <Ref>000649013213001401006000011</Ref> </CdtrRefInf> </Strd> </RmtInf></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++Invcr ISO Index: 2.127 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: Invoice XML Name: Invcr ISO Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. CH Definition: Recommendation: Do not use. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++Invcee ISO Index: 2.128 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: Invoicee XML Name: Invcee ISO Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. CH Definition: Recommendation: Do not use. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++AddtlRmtInf ISO Index: 2.129 Cardinality: 0..3 Status: O Length: 1 ..140 Errorcode: CH17	ISO Name: Additional Remittance Information XML Name: AddtlRmtInf ISO Definition: Additional information, in free text form, to complement the structured remittance information. CH Definition: Only to be used by agreement with the financial institution. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not control content of this element (no validation). It will be ignored. However, the element must still conform with the scheme.

3. Interbank limitation

Due to the fact that Bank or postal payment in foreign currency (payment type 4) and transfers to a financial institution abroad (payment type 6) as well as bank-to-customer reporting in SWIFT format (MT940 / MT942) are still based on legacy standards like SWIFT FIN, SIC3 and TARGET, it cannot be guaranteed that all information of a pain.001 payment order can be transmitted to the recipient. This affects the following data elements in particular:

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

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