

# UBS Implementation Guidelines

Common Global Implementation (CGI)  
for credit transfers

pain.001.001.03



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# 1. Credit Transfer message

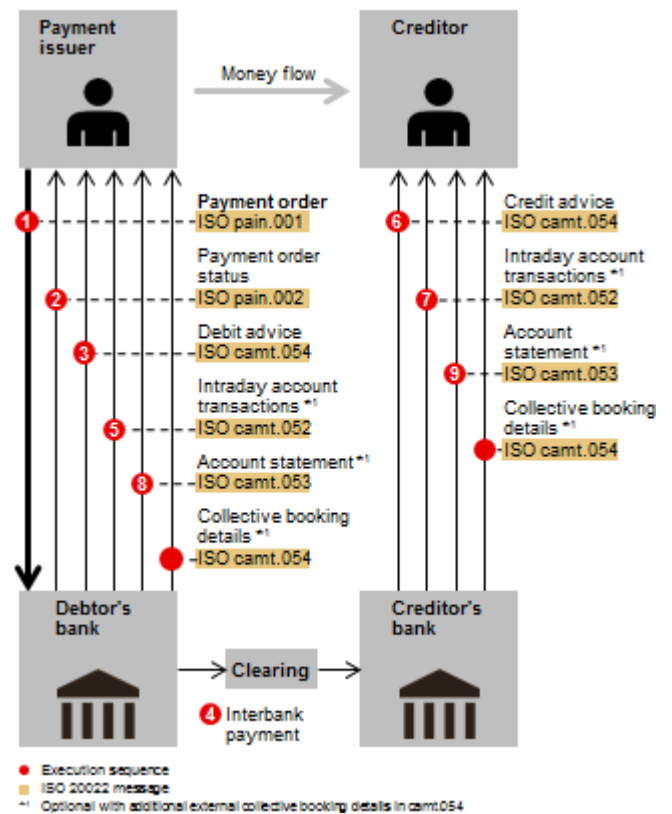
## 1.1 Scope of application of this document

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	CGI for CH domestic and international credit transfers
Product	Credit Transfer
Service	Payment order
Message type available to	Debtor
Schema	pain.001.001.03
Version	2017
Available through UBS electronic interfaces	For clients of UBS Switzerland AG with UBS KeyPort access

## 1.2 Message flow

CGI is based on ISO 20022, the picture below provides an overview of the message flow 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

In general all ISO 20022 Elements are permitted for CGI. This document covers the implementation in UBS for the initiation of Swiss Payment Types and resulting restrictions in usage of elements. Not listed elements will be accepted, but ignored and therefore not considered for interbank payment processing.

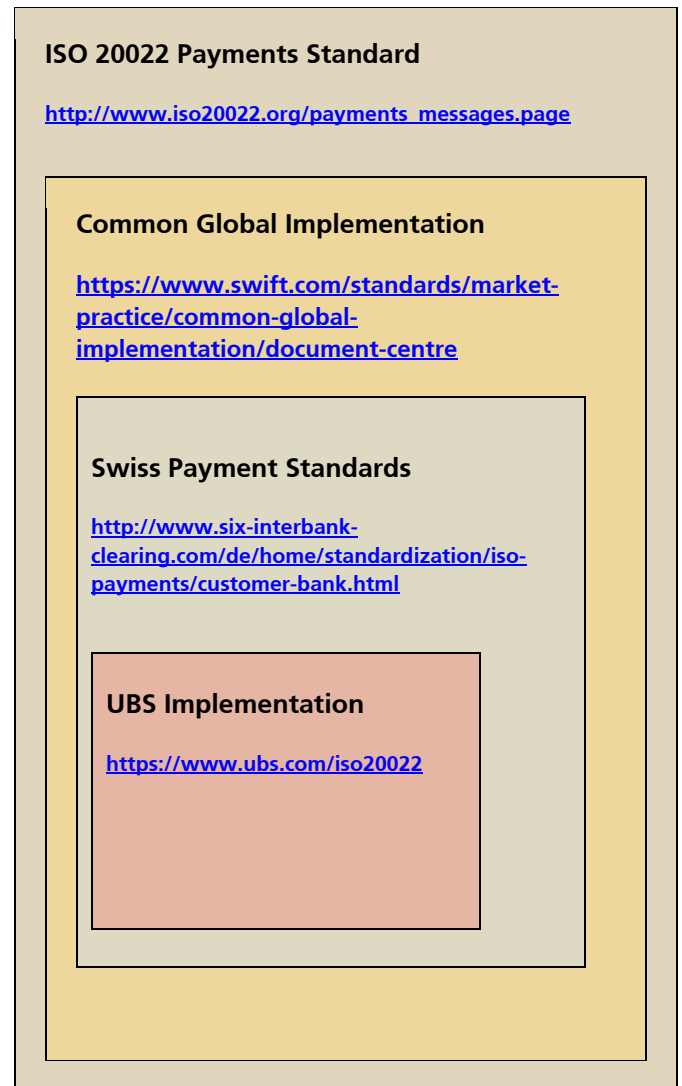
For CGI format UBS supports and advanced character set that will be converted into the narrow SWIFT character set for processing. Details about the mapping are depicted in the annex.

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

## 2.2 Structure of pain.001 message

The pain.001 XML message is 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 usage information

The following list determines the usage of ISO 20022 Elements for CGI format.

- M** = Mandatory
- R** = Recommended (should be used)
- D** = Dependent (depending on other elements)
- BD** = Bilaterally Determined (only permitted by agreement with the financial institution)
- O** = Optional

## 2.4 Supported Header

<b>Message type</b>	pain.001
<b>XML Schema Definition (XSD)</b>	pain.001.001.01.xsd
<b>Header</b>	<code>&lt;Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"&gt;</code>

Level	XML Element	Definition
A	Document +Customer Credit Transfer Initiation V03  ISO Index: Cardinality: 1..1 Status: M	ISO Name: <b>Customer Credit Transfer Initiation V03</b> XML Name: CstmrCdtTrfInittn 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 +Customer Credit Transfer Initiation V03 ++Group Header  ISO Index: 1.0 Cardinality: 1..1 Status: M	ISO Name: <b>Group Header</b> XML Name: GrpHdr ISO Definition: Set of characteristics shared by all individual transactions included in the message.
A	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Message Identification  ISO Index: 1.1 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: DU01	ISO Name: <b>Message Identification</b> XML Name: MsgId ISO Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. CH Definition: Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element (see section 2.4.1).  UBS Notes: UBS keeps Message ID data for 90 days. The Message Id must be unique for a period of 90 calendar days. If the same Message ID is used within 90 days, then the whole pain.001 will be rejected with Status Reason Code DU01. Original Message ID and Message Name ID (pain.001.001.03) will be reported in the pain.002 status message (B-Level).  UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
A	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Creation Date Time  ISO Index: 1.2 Cardinality: 1..1 Status: M Errorcode: DT01	ISO Name: <b>Creation Date Time</b> 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 1 calendar days in the future. If value is out of this range or if the date is invalid (e.g. 2016-02-30), the whole file will be rejected with Status Reason Code DT01.  UBS Example: <CreDtTm>2015-12-21T11:51:14</CreDtTm>
	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Authorisation  ISO Index: Cardinality: 0..2 Status:	ISO Name: <b>Authorisation</b> XML Name: Authstn ISO Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.  Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns

Level	XML Element	Definition
		<p>or payment reversals that are initiated on behalf of a party different from the initiating party.</p> <p><b>UBS Notes:</b> UBS ignores the content of this element group. However, if provided it must conform to the schema.</p>
<b>A</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Group Header +++Number Of Transactions</p> <p>ISO Index: 1.6 Cardinality: 1..1 Status: M Errorcode: AM18</p>	<p>ISO Name: <b>Number Of Transactions</b> XML Name: NbOfTxS ISO Definition: Number of individual transactions contained in the message. CGI Rule: Total number of transactions in the entire message. CH Definition: If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-Level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be delivered may be smaller.</p> <p><b>UBS Notes:</b> 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 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><b>UBS Example:</b> &lt;NbOfTxS&gt;3&lt;/NbOfTxS&gt;</p>
<b>A</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Group Header +++Control Sum</p> <p>ISO Index: 1.7 Cardinality: 0..1 Status: R Errorcode: AM10</p>	<p>ISO Name: <b>Control Sum</b> XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the message, irrespective of currencies. CGI Rule: It is a client's option to include. If included, value will be checked. The sum is the hash total of values in Instructed Amount or Equivalent Amount. 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.</p> <p><b>UBS Notes:</b> If there is an error, the whole message is rejected. 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><b>UBS Example:</b> &lt;CtrlSum&gt;1234.15&lt;/CtrlSum&gt;</p>
<b>A</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M Errorcode: CH21</p>	<p>ISO Name: <b>Initiating Party</b> XML Name: InitgPty ISO Definition: Party that initiates the payment.</p> <p>Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.</p> <p>CH Definition: At least one of the two elements "Name" or "Identification" must be sent.</p>
<b>A</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party ++++Name</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: R Length: 1 ..140 Errorcode: CH16</p>	<p>ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CGI Rule: Can be used for SEPA, but not required. See Appendix B. CH Definition: Name of the message sender, maximum 70 characters.</p>

Level	XML Element	Definition
<b>A</b>	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party ++++Identification  ISO Index: 1.8 Cardinality: 0..1 Status: R	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the message sender.
<b>A</b>	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party ++++Identification +++++Organisation Identification  ISO Index: 1.8 Cardinality: 1..1 Status: D Errorcode: CH16, CH17	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BIC Or BEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
<b>A</b>	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party ++++Identification +++++Organisation Identification ++++++BICOr BEI  ISO Index: 1.8 Cardinality: 0..1 Status: D Errorcode: RC01, CH16	ISO Name: <b>BICOr BEI</b> XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: If used, "Other" must not be present.
<b>A</b>	Document +Customer Credit Transfer Initiation V03 ++Group Header +++Initiating Party ++++Identification +++++Organisation Identification ++++++Other  ISO Index: 1.8 Cardinality: 0..unbounded Status: D Errorcode: CH17	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CGI Rule: Only one occurrence of <Othr> for SEPA. CH Definition: If used, "BIC Or BEI" must not be present. UBS Notes: <b>Not more than one instance of element permitted</b>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information  ISO Index: 2.0 Cardinality: 1..unbounded Status: M	ISO Name: <b>Payment Information</b> XML Name: PmtInf ISO Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Information Identification  ISO Index: 2.1 Cardinality: 1..1	ISO Name: <b>Payment Information Identification</b> XML Name: PmtInfId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. CH Definition: Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1).



Level	XML Element	Definition
	Status: M Length: 1..35 Errorcode: DU02	<p>UBS Notes: This Identifies the B-Level from the original message (B-Level reference) and will be provided in the customer's account reporting (Account Report / Statement). 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 UBS (more than 9999 C-Levels per B-Level or agreement over mixed-currency delivery in one B-Level).</p> <p>UBS Example: &lt;PmtInflid&gt;PMTINFID-4711-160301134406-01&lt;/PmtInflid&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Method</p> <p>ISO Index: 2.2 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Payment Method</b> XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. CH Definition: "TRA" and "TRF": same meaning, no effect on the way the debit advices are controlled. In Switzerland the "TRA" value is processed in the same way as the "TRF" value, it has no special function. Furthermore, for check payments, the "CHK" value is permitted. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: May only contain "TRA" or "TRF". Type 8: May only contain "CHK". UBS Notes: Bank cheque payments (Payment Type 8) are not supported. B-Levels with value "CHK" will be rejected. Status Reason Code CH17. UBS Example: &lt;PmtMtd&gt;TRF&lt;/PmtMtd&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Batch Booking</p> <p>ISO Index: 2.3 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Batch Booking</b> XML Name: BtchBookg ISO Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. CH Definition: The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. If this element is not sent, then the booking proceeds as for "true". UBS Notes: A B-Level may contain only one payment currency over all C-Levels. Mixed currencies of C-Levels within one B-Level is only supported by a separate agreement with UBS until 16th November 2019. With this agreement the C-Levels will be regrouped into B-Levels with one currency each. UBS Example: &lt;BtchBookg&gt;true&lt;/BtchBookg&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Number Of Transactions</p>	<p>ISO Name: <b>Number Of Transactions</b> XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the payment information group.</p>

Level	XML Element	Definition
	<p>ISO Index: 2.4 Cardinality: 0..1 Status: O</p>	<p>CGI Rule: Total number of transactions within a Payment Information batch.</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: <code>&lt;NbOfTx&gt;4&lt;/NbOfTx&gt;</code></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Control Sum</p> <p>ISO Index: 2.5 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Control Sum</b> XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the group, irrespective of currencies.</p> <p>CGI Rule: It is a client's option to include. If included, value will be checked. The sum is the hash total of values in Instructed Amount or Equivalent Amount.</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> <p>UBS Example: <code>&lt;CtrlSum&gt;1234.15&lt;/CtrlSum&gt;</code></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information</p> <p>ISO Index: 2.6 Cardinality: 0..1 Status: O Errorcode: CH07</p>	<p>ISO Name: <b>Payment Type Information</b> XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction.</p> <p>CGI Rule: Required at either Payment or Transaction Level, but should not be present at both levels. Recommended usage is at Payment level.</p> <p>CH Definition: Can be used at B-Level or C-Level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.</p> <p>CH PayTypDef: Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-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>&lt;PmtTplnf&gt; &lt;InstrPrty&gt;NORM&lt;/InstrPrty&gt; &lt;/PmtTplnf&gt;</code></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Instruction Priority</p> <p>ISO Index: 2.7 Cardinality: 0..1 Status: BD</p>	<p>ISO Name: <b>Instruction Priority</b> XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>CGI Rule: Based on whether priority processing vs. normal processing is offered by the bank.</p> <p>CH Definition: The service that is initiated must first be agreed with the financial institution in question. For normal handling, the element can be omitted. The value "NORM" equates to execution with the value date as the next banking business day (depending on the currency). The value "HIGH" equates to the current Express processing, i.e. execution on the same value date, provided delivery is within the time for acceptance specified by the financial institution in question (depending on the currency). This kind of execution may result in additional charges. Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored.</p>

Level	XML Element	Definition
		<p>CH PayTypDef: Type 5: Must not be used.</p> <p>UBS Notes: For execution of payment types 1, 2.1, 2.2 and 3 in CHF as express orders, Instruction Priority code 'HIGH' has to be set. All other payment types will be processed according to UBS cut-off times, independent from the delivered code (refer to the UBS cut-off times factsheet).</p> <p>UBS Example: <code>&lt;InstrPrty&gt;HIGH&lt;/InstrPrty&gt;</code></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Service Level</p> <p>ISO Index: 2.8 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Service Level</b> XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed.</p> <p>CGI Rule: If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list.</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: Must be used.</p> <p>UBS Example: <code>&lt;SvcLvl&gt; &lt;Cd&gt;SEPA&lt;/Cd&gt; &lt;/SvcLvl&gt;</code></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Service Level +++++Code</p> <p>ISO Index: 2.9 Cardinality: 1..1 Status: D Length: 1 ..4 Errorcode: CH16</p>	<p>ISO Name: <b>Code</b> 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.</p> <p>CGI Rule: If &lt;Cd&gt; is populated, &lt;Prtry&gt; should not be populated. A code from the external code list should be used.</p> <p>CH Definition: Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions:</p> <ul style="list-style-type: none"> <li>• SEPA (Single Euro Payments Area)</li> <li>• PRPT (EBA Priority Service)</li> <li>• SDVA (Same Day Value)</li> <li>• URGP (Urgent Payment)</li> </ul> <p>These values SEPA, PRPT, SDVA, URGP are taken into account if the financial institution offers the service in question, otherwise they are ignored. If used, then "Proprietary" must not be present.</p> <p>CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.</p> <p>UBS Notes: In case the code 'SEPA' is used, all SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are:</p> <ul style="list-style-type: none"> <li>- Transaction currency = Euro</li> <li>- Creditor account = IBAN</li> <li>- Country of beneficiary bank = SEPA country</li> <li>- Beneficiary bank = SEPA participant</li> <li>- Charge option = SLEV</li> <li>- No instructions for creditor agent</li> </ul> <p>If below criteria are missed, UBS will amend the payment:</p> <ul style="list-style-type: none"> <li>- UBS cut-off time for SEPA payments missed: =&gt; requested execution date is set for the next possible bank business day</li> <li>- Exchange value in EUR is more than CHF 24 Mio.: =&gt; transaction will be executed as normal EUR payment (non-SEPA).</li> </ul> <p>In these cases, UBS sends a status report with status ACWC.</p> <p>Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to</p>

Level	XML Element	Definition
		<p>above-mentioned criteria.                      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: <code>&lt;Cd&gt;SEPA&lt;/Cd&gt;</code></p>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Service Level +++++Proprietary  ISO Index: 2.10 Cardinality: 1..1 Status: BD Length: 1 ..35 Errorcode: CH17	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement. CH Definition: Is currently ignored by financial institutions. If used, then "Code" must not be present. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Local Instrument  ISO Index: 2.11 Cardinality: 0..1 Status: D Errorcode: CH21	ISO Name: <b>Local Instrument</b> 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. CGI Rule: If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list. CH PayTypDef: Type 1, 2.1, 2.2: Must be used. UBS Notes: The codes can be used on either B-Level or C-Level. Usage on C-Level is preferred. UBS Example: <code>&lt;PmtTplnf&gt;                      &lt;LclInstrm&gt;                      &lt;Prtry&gt;CH01&lt;/Prtry&gt;                      &lt;/LclInstrm&gt;                      &lt;/PmtTplnf&gt;</code>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Local Instrument +++++Code  ISO Index: 2.12 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used. CH Definition: Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. UBS Notes: Bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected with Status Reason Code CH17.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Local Instrument +++++Proprietary  ISO Index: 2.13 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Each in combination with "PmtMtd" = "TRF"/"TRA". UBS Example: <code>&lt;Prtry&gt;CH01&lt;/Prtry&gt;</code>
<b>B</b>	Document	ISO Name: <b>Category Purpose</b>

Level	XML Element	Definition
	+Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Category Purpose  ISO Index: 2.14 Cardinality: 0..1 Status: O	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. CGI Rule: Conditional based on country payment instrument. If <Ctgypurp> is used, one of <Cd> or <Prtry> must be used. CH Definition: Gives information about the purpose of the payment order. UBS Example: <pre>&lt;PmtTplnf&gt;   &lt;Ctgypurp&gt;     &lt;Cd&gt;SALA&lt;/Cd&gt;   &lt;/Ctgypurp&gt; &lt;/PmtTplnf&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Payment Type Information ++++Category Purpose +++++Code  ISO Index: 2.15 Cardinality: 1..1 Status: M Length: 1 ..4 Errorcode: CH16	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used. CH Definition: Codes according "Payments External Code Lists" [8]. If required, the code "SALA" or "PENS" 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 booking without details. In case of Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments, ISO codes INTC and CORT will be further processed to the Beneficiary Bank. Any another ISO code, e.g. HEDG, will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16. UBS Example: <pre>&lt;Cd&gt;SALA&lt;/Cd&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Requested Execution Date  ISO Index: 2.17 Cardinality: 1..1 Status: M Errorcode: DT01, CH03, CH04, DT06	ISO Name: <b>Requested Execution Date</b> XML Name: ReqdExctnDt ISO Definition: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. CH Definition: Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office business day. UBS Notes: Value rule: date must be within the range of minimum 10 days in the past and maximum 60 days in the future. Status Reason Codes: CH04: if the date is more than 10 days in the past CH03: if the date is more than 60 days in the future DT01: if the date is invalid (e.g. 2016-02-30) UBS will process the payment according to UBS cut-off times. Where appropriate, the value data is automatically modified to the next possible banking business day. Status ACWC, Reason Code DT06 UBS Example: <pre>&lt;ReqdExctnDt&gt;2015-12-22&lt;/ReqdExctnDt&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information	ISO Name: <b>Debtor</b> XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate)

Level	XML Element	Definition
	<p>+++Debtor</p> <p>ISO Index: 2.19 Cardinality: 1..1 Status: M</p>	<p>creditor.</p> <p>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.</p> <p>UBS Notes: All data in element group 'Debtor' will not delivered for further processing. Instead, they will be replaced by UBS master data set on customer's account.</p> <p>UBS Example: &lt;Dbtr&gt; &lt;Nm&gt;MUSTER AG&lt;/Nm&gt; &lt;PstlAdr&gt; &lt;AdrLine&gt;Mainstreet 1&lt;/AdrLine&gt; &lt;AdrLine&gt;CH-8888 SELDWYLA&lt;/AdrLine&gt; &lt;/PstlAdr&gt; &lt;/Dbtr&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor ++++Name</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: R Length: 1 ..140 Errorcode: CH16</p>	<p>ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party.</p> <p>CH Definition: Recommendation: Use, maximum 70 characters.</p> <p>UBS Notes: Element is overwritten with account master data.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor ++++Postal Address</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services.</p> <p>CGI Rule: RECOMMENDATION IN ORDER OF PREFERENCE: 1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address). 3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)</p> <p>CH Definition: NOTE: PO Box should only appear in Address Line. Recommendation: Do not use.</p> <p>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.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor ++++Postal Address +++++Address Line</p> <p>ISO Index: Cardinality: 0..7 Status: Length: 1 ..70 Errorcode: CH17</p>	<p>ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>CGI Rule: See recommendation above.</p> <p>UBS Notes: Not more than 2 instances of element permitted</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor</p>	<p>ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CGI Rule: Conditional on country payment instrument. CH Definition: Is currently ignored by financial institutions.</p>

Level	XML Element	Definition
	<p>++++Identification</p> <p>ISO Index: 2.19 Cardinality: 0..1 Status: O</p>	<p><b>UBS Notes:</b> UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor ++++Identification +++++Organisation Identification</p> <p>ISO Index: 2.19 Cardinality: 1..1 Status: D Errorcode: CH16, CH17</p>	<p>ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BIC Or BEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor ++++Identification +++++Organisation Identification +++++Other</p> <p>ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17</p>	<p>ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. <b>UBS Notes:</b> Not more than one instance of element permitted</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Debtor Account</b> XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. CH Definition: Recommendation: IBAN should be used. . However, "Other" is currently also still permitted by some financial institutions for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here. <b>UBS Notes:</b> The debtor account is the customer's account at UBS. Preferred format is IBAN. In case of multibank services usage, a foreign financial institution account has to be set. <b>UBS Example:</b> &lt;DbtrAcct&gt; &lt;Id&gt; &lt;IBAN&gt;CH9300762011623852957&lt;/IBAN&gt; &lt;/Id&gt; &lt;/DbtrAcct&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Identification</p> <p>ISO Index: 2.20 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CGI Rule: Either &lt;IBAN&gt; or &lt;Othr&gt; must be populated.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03</p>	<p>ISO Name: <b>IBAN</b> XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier</p>

Level	XML Element	Definition
	++Payment Information +++Debtor Account ++++Identification +++++IBAN  ISO Index: 2.20 Cardinality: 1..1 Status: R Errorcode: BE09, CH16, AC01	used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.  CH Definition: Recommendation: Use. If used, "Other" must not be present.  UBS Notes: UBS verifies if the account is authorized for the desired payment function. In context of multibank services, an account at a foreign financial institution has to be used.  UBS Example: <IBAN>DE87200500001234567890</IBAN>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Identification +++++Other  ISO Index: 2.20 Cardinality: 1..1 Status: D Errorcode: CH17	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.  CH Definition: If used, then "IBAN" must not be present.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Identification +++++Other ++++++Identification  ISO Index: 2.20 Cardinality: 1..1 Status: M Length: 1 ..34 Errorcode: CH16, CH17, AC01	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary bank or postal account number. Must be used if "Other" is used.  UBS Notes: This element is for customers using the 21-character UBS account code or the account of a third bank for multibank payment orders. It is validated that the account is authorized for usage of the desired payment function. Using an IBAN in this element is also accepted.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Type  ISO Index: 2.20 Cardinality: 0..1 Status: O	ISO Name: <b>Type</b> XML Name: Tp ISO Definition: Specifies the nature, or use of the account. CGI Rule: Country-Dependent. See Appendix B.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Type +++++Code  ISO Index: 2.20 Cardinality: 1..1 Status: BD	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Account type, in a coded form. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.  CH Definition: Is currently ignored by financial institutions. If used, then "Proprietary" must not be present.  UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Nature or use of the account in a proprietary form. CGI Rule: If <Prtry> is populated, <Cd> should not be



Level	XML Element	Definition
	+++Debtor Account ++++Type +++++Proprietary  ISO Index: 2.20 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16	populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.  CH Definition: Can be used to control the debit advice. The following options are available: <ul style="list-style-type: none"> <li>• NOA No Advice</li> <li>• SIA Single Advice</li> <li>• CND Collective Advice No Details</li> <li>• CWD Collective Advice With Details</li> </ul> If used, then "Code" must not be present.  UBS Notes: This element can be used to control the debit advice and reports in cash management messages. Any usage might override the defined master data of the according messages. Details about steering logic are available upon request. If delivered, the element must conform with the scheme. If other codes are used than the one defined in the Swiss Implementation Guide, the whole B-Level will be rejected. Note: If Category Purpose contains codes SALA and PENS, it will result in a booking without details.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Account ++++Currency  ISO Index: 2.20 Cardinality: 0..1 Status: O	ISO Name: <b>Currency</b> 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: Is currently ignored by financial institutions. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent  ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: <b>Debtor Agent</b> XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor.  CH Definition: The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. When using the AOS "Additional participants" (multi-banking), the third-party bank must be specified here.  UBS Notes: In case of multibank services the BIC of the third-party financial institute has to be delivered.  UBS Example: <pre>&lt;DbtrAgt&gt;     &lt;FinInstnId&gt;       &lt;BIC&gt;UBSWCHZH80A&lt;/BIC&gt;     &lt;/FinInstnId&gt; &lt;/DbtrAgt&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent +++++Financial Institution Identification  ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: <b>Financial Institution Identification</b> 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>&lt;FinInstnId&gt;   &lt;BIC&gt;UBSWCHZH80A&lt;/BIC&gt; &lt;/FinInstnId&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information	ISO Name: <b>BIC</b> XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362

Level	XML Element	Definition
	+++Debtor Agent ++++Financial Institution Identification +++++BIC  ISO Index: 2.21 Cardinality: 0..1 Status: D Errorcode: RC01, AGNT	"Banking - Banking telecommunication messages - Business identifier code (BIC)". CGI Rule: Multiple Ids may be present if available in originating application. One identification is required. CH Definition: BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present. UBS Example: <pre>&lt;FinInstnId&gt;                     &lt;BIC&gt;UBSWCHZH80A&lt;/BIC&gt;                     &lt;/FinInstnId&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification  ISO Index: 2.21 Cardinality: 0..1 Status: D	ISO Name: <b>Clearing System Member Identification</b> XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CGI Rule: Multiple Ids may be present if available in originating application. One identification is required. CH Definition: If used, then "BIC" must not be present. UBS Example: <pre>&lt;ClrSysMmbld&gt;                     &lt;ClrSysId&gt;                     &lt;Cd&gt;CHBCC&lt;/Cd&gt;                     &lt;/ClrSysId&gt;                     &lt;Mmbld&gt;0230&lt;/Mmbld&gt;                     &lt;/ClrSysMmbld&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification  ISO Index: 2.21 Cardinality: 0..1 Status: O	ISO Name: <b>Clearing System Identification</b> 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: <pre>&lt;ClrSysId&gt;                     &lt;Cd&gt;CHBCC&lt;/Cd&gt;                     &lt;/ClrSysId&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification ++++++Code  ISO Index: 2.21 Cardinality: 1..1 Status: D Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used. CH Definition: Codes according "Payments External Code Lists" [8]. Only "CHBCC" is permitted in Switzerland. UBS Example: <pre>&lt;ClrSysId&gt;                     &lt;Cd&gt;CHBCC&lt;/Cd&gt;                     &lt;/ClrSysId&gt;</pre>
<b>B</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification  ISO Index: 2.21 Cardinality: 1..1 Status: D Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement. CH Definition: Must not be used.

Level	XML Element	Definition
	<p>++++++Clearing System Identification ++++++Proprietary</p> <p>ISO Index: 2.21 Cardinality: 1..1 Status: N Length: 1 ..35 Errorcode: CH16</p>	
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Debtor Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification</p> <p>ISO Index: 2.21 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: RC01, AGNT</p>	<p>ISO Name: <b>Member Identification</b> XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CGI Rule: When a bank clearing code needs to be applied in a country, MemberId must be used. A branch code may be included as part of the full clearing code based on country market practice, individual bank, banking community or clearing infrastructure requirement. CH Definition: IID of the Debtor Agent Must be used if "Clearing System Member Identification" is used. UBS Example: &lt;Mmbld&gt;0230&lt;/Mmbld&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor</p> <p>ISO Index: 2.23 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Ultimate Debtor</b> XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CGI Rule: Conditional based on business need and payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. UBS Example: &lt;UltmtDbtr&gt; &lt;Nm&gt;Ultimate Debtor Name&lt;/Nm&gt; &lt;PstlAdr&gt; &lt;AdrLine&gt;Ultimate Debtor Adresse&lt;/AdrLine&gt; &lt;/PstlAdr&gt; &lt;/UltmtDbtr&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Name</p> <p>ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 ..140 Errorcode: CH16</p>	<p>ISO Name: <b>Name</b> 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: &lt;Nm&gt;Ultimate Debtor Name&lt;/Nm&gt;</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Postal Address</p> <p>ISO Index: 2.23 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CGI Rule: RECOMMENDATION IN ORDER OF PREFERENCE: 1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address). 3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)</p>

Level	XML Element	Definition
		<p>NOTE: PO Box should only appear in Address Line.</p> <p>CH Definition: This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79).</p> <p>CH PayTypDef: Type 5: Is not forwarded in interbank traffic.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Postal Address +++++Address Line</p> <p>ISO Index: Cardinality: 0..7 Status: Length: 1 ..70</p>	<p>ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CGI Rule: See recommendation above. UBS Notes: <b>Not more than 2 instances of element permitted</b></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Identification</p> <p>ISO Index: 2.23 Cardinality: 0..1 Status: 0</p>	<p>ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CGI Rule: Conditional on country payment instrument.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Identification +++++Organisation Identification</p> <p>ISO Index: 2.23 Cardinality: 1..1 Status: D Errorcode: CH17</p>	<p>ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BIC Or BEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Ultimate Debtor ++++Identification +++++Organisation Identification +++++Other</p> <p>ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17</p>	<p>ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CGI Rule: Only one occurrence of &lt;Othr&gt; for SEPA. UBS Notes: <b>Not more than one instance of element permitted</b></p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Charge Bearer</p> <p>ISO Index: 2.24 Cardinality: 0..1 Status: D Errorcode: CH16</p>	<p>ISO Name: <b>Charge Bearer</b> XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CGI Rule: Conditional based on payment transaction. Should be used exclusively at the payment or transaction level. 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"> <li>• DEBT Borne by Debtor (ex OUR)</li> <li>• CRED Borne by Creditor (ex BEN)</li> <li>• SHAR Shared (ex. SHA)</li> <li>• SLEV Service Level</li> </ul> </p>

Level	XML Element	Definition
		<p>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.</p> <p>UBS Example: &lt;ChrgBr&gt;CRED&lt;/ChrgBr&gt;</p>
<b>B</b>	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Charges Account</p> <p>ISO Index: 2.25                      Cardinality: 0..1                      Status: O</p>	<p>ISO Name: <b>Charges Account</b>                      XML Name: ChrgsAcct                      ISO Definition: Account used to process charges associated with a transaction.</p> <p>Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.</p> <p>CH Definition: Not normally used, in this case any charges are made to the "Debtor Account".</p> <p>UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.</p> <p>UBS Example: &lt;ChrgsAcct&gt;                      &lt;Id&gt;                      &lt;Othr&gt;                      &lt;Id&gt;123456&lt;/Id&gt;                      &lt;/Othr&gt;                      &lt;/Id&gt;                      &lt;Ccy&gt;USD&lt;/Ccy&gt;                      &lt;/ChrgsAcct&gt;</p>
<b>B</b>	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Charges Account                      ++++Identification</p> <p>ISO Index: 2.25                      Cardinality: 1..1                      Status: M</p>	<p>ISO Name: <b>Identification</b>                      XML Name: Id                      ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>CH Definition: Must be used if "Charges Account" is used.</p>
<b>B</b>	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Charges Account                      ++++Identification                      +++++IBAN</p> <p>ISO Index: 2.25                      Cardinality: 1..1                      Status: R                      Errorcode: AC01</p>	<p>ISO Name: <b>IBAN</b>                      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: Use of "IBAN" recommended.                      If used, "Other" must not be present.</p>
<b>B</b>	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Charges Account                      ++++Identification                      +++++Other</p> <p>ISO Index: 2.25                      Cardinality: 1..1                      Status: D</p>	<p>ISO Name: <b>Other</b>                      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>B</b>	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information</p>	<p>ISO Name: <b>Identification</b>                      XML Name: Id                      ISO Definition: Identification assigned by an institution.                      CH Definition: Proprietary bank or postal account number.</p>

Level	XML Element	Definition
	<p>+++Charges Account ++++Identification +++++Other ++++++Identification</p> <p>ISO Index: 2.25 Cardinality: 1..1 Status: M Length: 1 ..34 Errorcode: AC01</p>	<p>Must be used if "Other" is used.</p>
<b>B</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Charges Account ++++Currency</p> <p>ISO Index: 2.25 Cardinality: 0..1 Status: O</p>	<p>ISO Name: <b>Currency</b> XML Name: Ccy ISO Definition: Identification of the currency in which the account is held.</p> <p>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.</p> <p>CH Definition: Is currently ignored by financial institutions.</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information</p> <p>ISO Index: 2.27 Cardinality: 1..unbounded Status: M</p>	<p>ISO Name: <b>Credit Transfer Transaction Information</b> XML Name: CdtTrfTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message.</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Identification</p> <p>ISO Index: 2.28 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Payment Identification</b> XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction.</p> <p>UBS Example: <code>&lt;PmtId&gt; &lt;InstrId&gt;INSTRID2-TID177-151007075020-0102&lt;/InstrId&gt; &lt;EndToEndId&gt;E2EID2-TID177-151007075020-0102&lt;/EndToEndId&gt; &lt;/PmtId&gt;</code></p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Identification +++++Instruction Identification</p> <p>ISO Index: 2.29 Cardinality: 0..1 Status: R Length: 1 ..35 Errorcode: DU05, CH21</p>	<p>ISO Name: <b>Instruction Identification</b> XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>CGI Rule: If present, Id to be returned only to ordering party in account statement reporting</p> <p>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).</p> <p>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.</p> <p>UBS Example: <code>&lt;InstrId&gt;INSRID-4711-160302115114-0101&lt;/InstrId&gt;</code></p>
<b>C</b>	<p>Document +Customer Credit Transfer</p>	<p>ISO Name: <b>End To End Identification</b> XML Name: EndToEndId</p>

Level	XML Element	Definition
	Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Identification +++++End To End Identification  ISO Index: 2.30 Cardinality: 1..1 Status: M Length: 1 ..35	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. CGI Rule: Payment Reference - goes with payment from debtor to creditor and travels through clearing system CH Definition: Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: The uniqueness of this element is not validated. If not delivered then the whole pain.001 file will be rejected with Reason Code FF01. 'NOTPROVIDED' is mapped in the pain.002 message. UBS Example: <code>&lt;EndToEndId&gt;E2EID-4711-160302115114-0101&lt;/EndToEndId&gt;</code>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information  ISO Index: 2.31 Cardinality: 0..1 Status: D Errorcode: CH21	ISO Name: <b>Payment Type Information</b> XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction. CGI Rule: Required at either Payment or Transaction Level, but should not be present at both levels. Recommended usage is at Payment level. CH Definition: Can be used at B-Level or C-Level, but normally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels. CH PayTypDef: Type 1, 2.1, 2.2: Use at C-Level is recommended. Type 5: Use at B-Level is recommended. UBS Example: <code>&lt;PmtTplnf&gt;                      &lt;LclInstrm&gt;                      &lt;Prtry&gt;CH03&lt;/Prtry&gt;                      &lt;/LclInstrm&gt;                      &lt;/PmtTplnf&gt;</code>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Instruction Priority  ISO Index: 2.32 Cardinality: 0..1 Status: O	ISO Name: <b>Instruction Priority</b> XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. CGI Rule: Based on whether priority processing vs. normal processing is offered by the bank. CH Definition: Any information about the Express processing should be sent at B-Level, values in this element are ignored. UBS Notes: Any instructions for Express Orders should be sent at B-Level, values in this element are ignored.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Service Level  ISO Index: 2.33 Cardinality: 0..1 Status: O	ISO Name: <b>Service Level</b> XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CGI Rule: If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list. 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.
<b>C</b>	Document +Customer Credit Transfer	ISO Name: <b>Code</b> XML Name: Cd

Level	XML Element	Definition
	Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Service Level ++++++Code  ISO Index: 2.34 Cardinality: 1..1 Status: D Length: 1 ..4 Errorcode: CH16	<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>CGI Rule: If &lt;Cd&gt; is populated, &lt;Prtry&gt; should not be populated. A code from the external code list should be used.</p> <p>CH Definition: Codes according "Payments External Code Lists" [8]. The following values will be accepted by the financial institutions:</p> <ul style="list-style-type: none"> <li>• SEPA (Single Euro Payments Area)</li> <li>• PRPT (EBA Priority Service)</li> <li>• SDVA (Same Day Value)</li> <li>• URGP (Urgent Payment)</li> </ul> <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> <p>CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.</p> <p>UBS Notes: In case the code 'SEPA' is used, all SEPA-relevant criteria need to be fulfilled, otherwise B-Level will be rejected with Status Reason Code: CH16. UBS SEPA criteria are:</p> <ul style="list-style-type: none"> <li>- Transaction currency = Euro</li> <li>- Creditor account = IBAN</li> <li>- Country of beneficiary bank = SEPA country</li> <li>- Beneficiary bank = SEPA participant</li> <li>- Charge option = SLEV</li> <li>- No instructions for creditor agent</li> </ul> <p>If below criteria are missed, UBS will amend the payment:</p> <ul style="list-style-type: none"> <li>- UBS cut-off time for SEPA payments missed: =&gt; requested execution date is set for the next possible bank business day</li> <li>- Exchange value in EUR is more than CHF 24 Mio.: =&gt; transaction will be executed as normal EUR payment (non-SEPA).</li> </ul> <p>In these cases, UBS sends a status report with status ACWC.</p> <p>Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to above-mentioned criteria.</p> <p>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>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Service Level ++++++Proprietary  ISO Index: 2.35 Cardinality: 1..1 Status: BD Length: 1 ..35 Errorcode: CH17	<p>ISO Name: <b>Proprietary</b></p> <p>XML Name: Prtry</p> <p>ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>CGI Rule: If &lt;Prtry&gt; is populated, &lt;Cd&gt; should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.</p> <p>CH Definition: Is currently ignored by financial institutions. 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 this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.</p>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction	<p>ISO Name: <b>Local Instrument</b></p> <p>XML Name: LclInstrm</p> <p>ISO Definition: User community specific instrument.</p> <p>Usage: This element is used to specify a local</p>



Level	XML Element	Definition
	Information ++++Payment Type Information +++++Local Instrument  ISO Index: 2.36 Cardinality: 0..1 Status: D Errorcode: CH21	instrument, local clearing option and/or further qualify the service or service level. CGI Rule: If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list. CH PayTypDef: Type 1, 2.1, 2.2: Must be used.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Local Instrument ++++++Code  ISO Index: 2.37 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used. CH Definition: Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. UBS Notes: Bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected. Status Reason Code CH17.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Local Instrument ++++++Proprietary  ISO Index: 2.38 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Each in combination with "PmtMtd" = "TRF"/"TRA".
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Category Purpose  ISO Index: 2.39 Cardinality: 0..1 Status: O	ISO Name: <b>Category Purpose</b> 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. CGI Rule: Conditional based on country payment instrument. If <Ctgypurp> is used, one of <Cd> or <Prtry> must be used. 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 +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Payment Type Information +++++Category Purpose ++++++Code  ISO Index: Cardinality: 1..1 Status:	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be 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 booking without details. In case of Payment Types 4 and 6 (Domestic Payment in foreign currencies and International Payments, ISO

Level	XML Element	Definition
	Length: 1..4	codes INTC and CORT will be further processed to the Beneficiary Bank. Any another ISO code, e.g. HEDG, will be ignored. Non-ISO codes will cause rejection of the whole B-Level with Status Reason Code: CH16.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Amount  ISO Index: 2.42 Cardinality: 1..1 Status: M	ISO Name: <b>Amount</b> XML Name: Amt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred one B-Level must be created.  UBS Notes: A B-Level may contain only one payment currency over all C-Levels. 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: <pre>&lt;Amt&gt;   &lt;EqvtAmt&gt;     &lt;Amt Ccy="EUR"&gt;177.20&lt;/Amt&gt;     &lt;CcyOfTrf&gt;CHF&lt;/CcyOfTrf&gt;   &lt;/EqvtAmt&gt; &lt;/Amt&gt;</pre>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Amount +++++Instructed Amount  ISO Index: 2.43 Cardinality: 1..1 Status: D Errorcode: AM01, AM02, CURR, AM03, CH20	ISO Name: <b>Instructed Amount</b> XML Name: InstdAmt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: If used, then "Equivalent Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3: Must contain "CHF" or "EUR", the amount must be between 0.01 and 999999999.99. Type 4: All currencies except "CHF" and "EUR" permitted. Type 5: Must contain "EUR", the amount must be between 0.01 and 999999999.99.  UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217.  UBS Example: <pre>&lt;InstdAmt Ccy="CHF"&gt;1000.00&lt;/InstdAmt&gt;</pre>
C	ISO Index: Cardinality: Status:	ISO Name: <b>Currency</b> XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".  UBS Notes: Valid active currency codes according to ISO 4217
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Amount +++++Equivalent Amount  ISO Index: 2.44 Cardinality: 1..1 Status: BD Errorcode: CH17	ISO Name: <b>Equivalent Amount</b> XML Name: EqvtAmt ISO Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. CH Definition: This element may only be used by agreement with the instructed financial institution. If used, then "Instructed Amount" must not be present. CH PayTypDef: Type 1, 2.1, 2.2: Must not be used.  UBS Notes: UBS 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.

Level	XML Element	Definition
		<p>UBS Example: <code>&lt;EqvtAmt&gt; &lt;Amt Ccy="EUR"&gt;1000.00&lt;/Amt&gt; &lt;CcyOfTrf&gt;USD&lt;/CcyOfTrf&gt; &lt;/EqvtAmt&gt;</code></p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Amount +++++Equivalent Amount ++++++Amount</p> <p>ISO Index: 2.45 Cardinality: 1..1 Status: M Errorcode: AM01, AM02, CURR, AM03, CH20</p>	<p>ISO Name: <b>Amount</b> XML Name: Amt ISO Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved. CH Definition: Must be used if "Equivalent Amount" is used. UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217.</p>
C	<p>ISO Index: Cardinality: Status:</p>	<p>ISO Name: <b>Currency</b> XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". UBS Notes: Valid active currency codes according to ISO 4217</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Amount +++++Equivalent Amount ++++++Currency Of Transfer</p> <p>ISO Index: 2.46 Cardinality: 1..1 Status: M Errorcode: CURR, AM03</p>	<p>ISO Name: <b>Currency Of Transfer</b> XML Name: CcyOfTrf ISO Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account. CH Definition: Must be used if "Equivalent Amount" is used. UBS Notes: Valid active currency codes according to ISO 4217</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Exchange Rate Information</p> <p>ISO Index: 2.47 Cardinality: 0..1 Status: BD Errorcode: CH17</p>	<p>ISO Name: <b>Exchange Rate Information</b> XML Name: XchgRateInf ISO Definition: Set of elements used to provide details on the currency exchange rate and contract. CH Definition: Exchange rate Exchange rate in a currency unit of 1 (e.g. £, \$, EUR). For currencies where the currency unit = 100 (e.g. YEN, DKK, SEK) the exchange rate must be reduced to the unit of 1. This element may only be used by agreement with the instructed financial institution. UBS Notes: UBS ignores the content of this element group. However, if provided it must be conform to the schema.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Charge Bearer</p> <p>ISO Index: 2.51 Cardinality: 0..1</p>	<p>ISO Name: <b>Charge Bearer</b> XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CGI Rule: Conditional based on payment transaction. Should be used exclusively at the payment or transaction level. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Zulässige Codes sind:</p>

Level	XML Element	Definition
	Status: O Errorcode: CH07, CH16	<ul style="list-style-type: none"> <li>• DEBT Borne by Debtor (ex OUR)</li> <li>• CRED Borne by Creditor (ex BEN)</li> <li>• SHAR Shared (ex. SHA)</li> <li>• SLEV Service Level</li> </ul> <p>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	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Cheque Instruction  ISO Index: 2.52 Cardinality: 0..1 Status: D Errorcode: CH17	<p>ISO Name: <b>Cheque Instruction</b>                      XML Name: ChqInstr                      ISO Definition: Set of elements needed to issue a cheque.                      CH Definition: May only be used in combination with "PmtMtd" = "CHK".                      CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: Must not be used.                      UBS Notes: Bank cheque payment (Payment Type 8) is not supported. Payment Method 'CHK' will be rejected. Status Reason Code CH17.</p>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Cheque Instruction +++++Cheque Type  ISO Index: 2.53 Cardinality: 0..1 Status: O	<p>ISO Name: <b>Cheque Type</b>                      XML Name: ChqTp                      ISO Definition: Specifies the type of cheque to be issued.</p>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Cheque Instruction +++++Delivery Method  ISO Index: 2.58 Cardinality: 0..1 Status: O	<p>ISO Name: <b>Delivery Method</b>                      XML Name: DlvryMtd                      ISO Definition: Specifies the delivery method of the cheque by the debtor's agent.                      CGI Rule: Populated to advise how cheque/draft is to be delivered</p>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Cheque Instruction +++++Delivery Method ++++++Code  ISO Index: 2.59 Cardinality: 1..1 Status: D	<p>ISO Name: <b>Code</b>                      XML Name: Cd                      ISO Definition: Specifies the delivery method of the cheque by the debtor's agent.                      CGI Rule: If &lt;Cd&gt; is populated, &lt;Prtry&gt; should not be populated. A code from the list in the schema should be used.                      CH Definition: If used, then "Proprietary" must not be present.</p>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information	<p>ISO Name: <b>Proprietary</b>                      XML Name: Prtry                      ISO Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.                      CGI Rule: If &lt;Prtry&gt; is populated, &lt;Cd&gt; should not be populated. The condition is based on the need to use</p>

Level	XML Element	Definition
	+++++Cheque Instruction +++++Delivery Method +++++Proprietary  ISO Index: 2.60 Cardinality: 1..1 Status: D Length: 1 ..35	CH Definition: a proprietary code not on the schema code list per bilateral agreement. If used, then "Code" must not be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor  ISO Index: 2.70 Cardinality: 0..1 Status: O Errorcode: CH07	ISO Name: <b>Ultimate Debtor</b> XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CGI Rule: Conditional based on business need and payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Name  ISO Index: 2.70 Cardinality: 0..1 Status: O Length: 1 ..140	ISO Name: <b>Name</b> 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
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Postal Address  ISO Index: 2.70 Cardinality: 0..1 Status: O	ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CGI Rule: RECOMMENDATION IN ORDER OF PREFERENCE: 1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address). 3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)  CH Definition: NOTE: PO Box should only appear in Address Line. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 5: Is not forwarded in interbank traffic.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Postal Address +++++Address Line  ISO Index: Cardinality: 0..7 Status:	ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CGI Rule: See recommendation above. UBS Notes: <b>Not more than 2 instances of element permitted</b>

Level	XML Element	Definition
	Length: 1..70	
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Identification  ISO Index: 2.70 Cardinality: 0..1 Status: O	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CGI Rule: Conditional on country payment instrument.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Identification ++++++Organisation Identification  ISO Index: 2.70 Cardinality: 1..1 Status: D Errorcode: CH17	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Only "BIC Or BEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Debtor +++++Identification ++++++Organisation Identification +++++++Other  ISO Index: Cardinality: 0..unbounded Status:	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CGI Rule: Only one occurrence of <Othr> for SEPA. UBS Notes: <b>Not more than one instance of element permitted</b>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Intermediary Agent 1  ISO Index: 2.71 Cardinality: 0..1 Status: BD Errorcode: RC01	ISO Name: <b>Intermediary Agent 1</b> 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. CGI Rule: Might be required for certain types of payments if an intermediary is present. Bank requirements may vary. CH Definition: This element may only be used by agreement with the instructed financial institution. If used, generally with BIC. CH PayTypDef: Type 4 and 6: May be present. Other types: Must not be sent. UBS Notes: <b>Can be used, but only for payment type 4 or payment type 6. However, there should be a valid BIC, otherwise the C-Level will be rejected with Reason Code RC01.</b> UBS Example: <IntrmyAgt1> <FinInstnId>

Level	XML Element	Definition
		<pre>&lt;BIC&gt;DEUTDEFFXXX&lt;/BIC&gt; &lt;/FinInstnId&gt; &lt;/IntrmyAgt1&gt;</pre>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent  ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: CH17, CH21	ISO Name: <b>Creditor Agent</b> XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. CGI Rule: Conditional based on country / instrument rules CH PayTypDef: Type 1, 2.1, 8: Must not be used. Type 3: IBAN-only: With effect from 1.1.2019: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account. Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5).  In general: If both the IBAN and the BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. For all other payment types, the "Creditor Agent" must be present.  UBS Example: <pre>&lt;CdtrAgt&gt; &lt;FinInstnId&gt; &lt;BIC&gt;HSHNDEHH&lt;/BIC&gt; &lt;/FinInstnId&gt; &lt;/CdtrAgt&gt;</pre>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification  ISO Index: 2.77 Cardinality: 1..1 Status: M	ISO Name: <b>Financial Institution Identification</b> XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CGI Rule: Recommendation: more than 1 ID can be populated and the bank will decide which one is necessary based on payment type. CH Definition: Must be used if "Creditor Agent" is used. CH PayTypDef: Type 2.2: <ul style="list-style-type: none"> <li>• V1: IID</li> <li>• V2: IID and postal account of the bank</li> <li>• V3: Postal account of the bank and name of the bank</li> </ul> Type 3: <ul style="list-style-type: none"> <li>• V1: IID</li> <li>• V2: BIC Domestic (CH/LI)</li> <li>• V3: IBAN-only: With effect from 1.1.2019: Creditor Agent can be omitted where IBAN/QR-IBAN (CH/LI) is sent in the Creditor Account.</li> </ul> Type 4: <ul style="list-style-type: none"> <li>• V1: BIC Domestic (CH/LI)</li> <li>• V2: IID and Name and address of financial institution</li> <li>• V3: Name and address of financial institution</li> </ul> Type 5: BIC Type 6: Recommendation: Use BIC. <ul style="list-style-type: none"> <li>• V1: "BIC International"</li> <li>• V2: Bank code (without IID) and name and address of financial institution</li> <li>• V3: Name and address of financial institution</li> </ul>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification ++++++BIC	ISO Name: <b>BIC</b> XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CGI Rule: Multiple Ids may be present if available in originating application. One identification is required. CH Definition: If used, then "Clearing System Member Identification" must not be present. CH PayTypDef: Type 3(V2), 4(V1): May be present.

Level	XML Element	Definition
	ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: AGNT	Type 5: May be present. With payment type 5, the Creditor Agent is always worked out from the IBAN for execution of the payment. Type 6: Must contain "BIC International". UBS Notes: UBS supports IBAN-Only, Type 3 (V3)
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification ++++++Clearing System Member Identification  ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Clearing System Member Identification</b> XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CGI Rule: Multiple Ids may be present if available in originating application. One identification is required. CH Definition: If used, then "BIC" must not be present. CH PayTypDef: Type 2.2(V1, V2), 3(V1), 4(V2), 6: May be present. Type 5: Must not be used.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification ++++++Clearing System Member Identification +++++++Clearing System Identification  ISO Index: 2.77 Cardinality: 0..1 Status: D	ISO Name: <b>Clearing System Identification</b> XML Name: ClrSysld ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. CH PayTypDef: Type 6: May be used. Other types: Must be used if "Clearing System Member Identification" is used.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification ++++++Clearing System Member Identification +++++++Clearing System Identification ++++++++Code  ISO Index: 2.77 Cardinality: 1..1 Status: D Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used. CH Definition: Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according "Payments External Code Lists" [8]. If used, then "Proprietary" must not be present. CH PayTypDef: Type 2.2(V1, V2), 3(V1), 4(V2): Must contain "CHBCC". Type 6: If used, it must not contain "CHBCC".
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per



Level	XML Element	Definition
	+++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Proprietary  ISO Index: 2.77 Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH17	bilateral agreement. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 8: Must not be used.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Member Identification  ISO Index: 2.77 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: AGNT	ISO Name: <b>Member Identification</b> XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CGI Rule: When a bank clearing code needs to be applied in a country, MemberId must be used. A branch code may be included as part of the full clearing code based on country market practice, individual bank, banking community or clearing infrastructure requirement. CH Definition: Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification +++++Name  ISO Index: 2.77 Cardinality: 0..1 Status: D Length: 1 ..140 Errorcode: CH16, CH17, CH21	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which an agent is known and which is usually used to identify that agent. CGI Rule: Conditional based on country rules CH Definition: Maximum 70 characters CH PayTypDef: Type 2.2(V3), 4(V2, V3), 6(V2, V3): Must be present. Other types: Must not be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent +++++Financial Institution Identification +++++Postal Address  ISO Index: 2.77 Cardinality: 0..1 Status: D Errorcode: CH17, CH21	ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Structured if possible. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 4(V2, V3), 6(V2, V3): Must be present. Other types: Must not be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03	ISO Name: <b>Country</b> XML Name: Ctry ISO Definition: Nation with its own government.

Level	XML Element	Definition
	++Payment Information +++Credit Transfer Transaction Information ++++Creditor Agent ++++Financial Institution Identification ++++Postal Address ++++Country  ISO Index: 2.77 Cardinality: 0..1 Status: R Errorcode: AG06	CH Definition: Recommendation: Use. UBS Notes: Recommendation to indicate the country code (ISO 3166, Alpha-2 code)
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor  ISO Index: 2.79 Cardinality: 0..1 Status: D Errorcode: CH21	ISO Name: <b>Creditor</b> XML Name: Cdtr ISO Definition: Party to which an amount of money is due. CH PayTypDef: Type 1: May be present. Other types: Must be present. UBS Example: <pre>&lt;Cdtr&gt;   &lt;Nm&gt;Peter Muster SA&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt;Mainstreet&lt;/StrtNm&gt;     &lt;BldgNb&gt;24&lt;/BldgNb&gt;     &lt;PstCd&gt;8000&lt;/PstCd&gt;     &lt;TwnNm&gt;Zurich&lt;/TwnNm&gt;     &lt;Ctry&gt;CH&lt;/Ctry&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt;</pre>
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor ++++Name  ISO Index: 2.79 Cardinality: 0..1 Status: M Length: 1 .. 140 Errorcode: CH16, CH21	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Creditor" is used, maximum 70 characters.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor ++++Postal Address  ISO Index: 2.79 Cardinality: 0..1 Status: O Errorcode: CH16	ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CGI Rule: RECOMMENDATION IN ORDER OF PREFERENCE: 1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address). 3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)  CH Definition: NOTE: PO Box should only appear in Address Line. If possible structured. Simultaneous use of the structured elements <StrtNm>/<BldgNb>/<PstCd>/<TwnNm> and the unstructured element <AdrLine> is not permitted. CH PayTypDef: Type 5, 6: It is recommended to use the <Ctry> and <AdrLine> elements. If information is missing, it can lead to rejections.
C	Document	ISO Name: <b>Department</b>

Level	XML Element	Definition
	+Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Postal Address ++++++Department  ISO Index: 2.79 Cardinality: 0..1 Status: O Length: 1 ..70 Errorcode: CH17	XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CGI Rule: See recommendation above. CH Definition: Is currently ignored by financial institutions.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Postal Address ++++++Sub Department  ISO Index: 2.79 Cardinality: 0..1 Status: O Length: 1 ..70 Errorcode: CH17	ISO Name: <b>Sub Department</b> XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CGI Rule: See recommendation above. CH Definition: Is currently ignored by financial institutions.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Postal Address ++++++Street Name  ISO Index: 2.79 Cardinality: 0..1 Status: R Length: 1 ..70 Errorcode: CH17	ISO Name: <b>Street Name</b> XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CGI Rule: See recommendation above. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Postal Address ++++++Building Number  ISO Index: 2.79 Cardinality: 0..1 Status: R Length: 1 ..16 Errorcode: CH17	ISO Name: <b>Building Number</b> XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CGI Rule: See recommendation above. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information  ISO Index: 2.79 Cardinality: 0..1 Status: R Length: 1 ..16 Errorcode: CH17	ISO Name: <b>Post Code</b> 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. CGI Rule: See recommendation above. Country dependent

Level	XML Element	Definition
	+++++Creditor +++++Postal Address +++++Post Code  ISO Index: 2.79 Cardinality: 0..1 Status: D Length: 1 ..16 Errorcode: CH17, CH21	CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 8: Must be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information +++++Creditor +++++Postal Address +++++Town Name  ISO Index: 2.79 Cardinality: 0..1 Status: D Length: 1 ..35 Errorcode: CH17, CH21	ISO Name: <b>Town Name</b> XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CGI Rule: See recommendation above. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 8: Must be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information +++++Creditor +++++Postal Address +++++Country Sub Division  ISO Index: 2.79 Cardinality: 0..1 Status: O Length: 1 ..35 Errorcode: CH17	ISO Name: <b>Country Sub Division</b> XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CGI Rule: Country dependent CH Definition: Is currently ignored by financial institutions.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information +++++Creditor +++++Postal Address +++++Country  ISO Index: 2.79 Cardinality: 0..1 Status: D Errorcode: CH21, BE09	ISO Name: <b>Country</b> XML Name: Ctry ISO Definition: Nation with its own government. CGI Rule: See recommendation above. CH Definition: It is recommended to supply this element, especially in the case of foreign payments. CH PayTypDef: Type 8: Must be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information +++++Creditor +++++Postal Address +++++Address Line  ISO Index: 2.79 Cardinality: 0..7	ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CGI Rule: See recommendation above. CH Definition: Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments. UBS Notes: <b>not more than 2 instances of element permitted</b>

Level	XML Element	Definition
	Status: D Length: 1..70 Errorcode: CH17	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Identification  ISO Index: 2.79 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CGI Rule: Conditional on country payment instrument. CH PayTypDef: Type 1, 2.1, 2.2, 8: Must not be used.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Identification ++++++Organisation Identification  ISO Index: 2.79 Cardinality: 1..1 Status: D	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Either the "BIC Or BEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Identification ++++++Organisation Identification +++++++Other  ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. <b>UBS Notes:</b> not more than one instance of element permitted
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor +++++Identification ++++++Private Identification  ISO Index: 2.79 Cardinality: 1..1 Status: D	ISO Name: <b>Private Identification</b> XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information  ISO Index: Cardinality: 1..1 Status: D	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CGI Rule: Only one occurrence of <Othr> for SEPA. <b>UBS Notes:</b> not more than one instance of element permitted

Level	XML Element	Definition
	<p>++++Creditor +++++Identification ++++++Private Identification +++++++Other</p> <p>ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17</p>	
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Account</p> <p>ISO Index: 2.80 Cardinality: 0..1 Status: D Errorcode: CH17, CH21</p>	<p>ISO Name: <b>Creditor Account</b> XML Name: CdtrAcct ISO Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CH Definition: Must not be used in combination with "PmtMtd" = "CHK". CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: Must be present. Type 2.2: Must not contain a postal account number. Type 8: Must not be used.</p> <p>UBS Example: <code>&lt;CdtrAcct&gt; &lt;Id&gt; &lt;IBAN&gt;DE73210501701001691268&lt;/IBAN&gt; &lt;/Id&gt; &lt;/CdtrAcct&gt;</code></p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Account +++++Identification</p> <p>ISO Index: 2.80 Cardinality: 1..1 Status: M</p>	<p>ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Account +++++Identification ++++++IBAN</p> <p>ISO Index: 2.80 Cardinality: 1..1 Status: D Errorcode: AC01, CH21, BE09, CH16</p>	<p>ISO Name: <b>IBAN</b> XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: If used, "Other" must not be present. CH PayTypDef: Type 1, 2.1: Must not be used. Type 2.2, 4, 6: Use is recommended. Type 3: If used, an IBAN or QR-IBAN (CH/LI) (IBAN-only: valid from 1.1.2019) must be present. Type 5: Must be present.</p> <p>UBS Notes: <b>If the IBAN is not correct, the C-Level will be rejected with Reason Code CH16.</b></p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Account +++++Identification ++++++Other</p> <p>ISO Index: 2.80</p>	<p>ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then "IBAN" must not be present. CH PayTypDef: Type 1, 2.1: Must be present. Type 2.2, 3, 4, 6: May be present. Type 5: Must not be used.</p>

Level	XML Element	Definition
	Cardinality: 1..1 Status: D Errorcode: CH17, CH21	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Creditor Account +++++Identification ++++++Other ++++++Identification  ISO Index: 2.80 Cardinality: 1..1 Status: M Length: 1 ..34 Errorcode: AC01	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 1: Must contain an ISR participant number: • 9-character with hyphens: VV-XXXXXX-P («X» = serial number right-aligned, no zeros on the left) • without hyphensVVXXXXXP («X» = serial number right-aligned, zeros on the left)  Type 2.1: Must contain a postal account number (e.g. "70-4152-8" or "700041528").
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor  ISO Index: 2.81 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Ultimate Creditor</b> XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CGI Rule: Conditional based on business need and payment transaction. CH Definition: Ultimate creditor In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible). CH PayTypDef: Type 1, 2.1, 2.2: Must not be used. UBS Example: <pre>&lt;UltmtCdtr&gt;                     &lt;Nm&gt;Name Ultimate Creditor &lt;/Nm&gt;                     &lt;PstlAdr&gt;                     &lt;AdrLine&gt;Adresse Ultimate Creditor&lt;/AdrLine&gt;                     &lt;/PstlAdr&gt;                     &lt;/UltmtCdtr&gt;</pre>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Name  ISO Index: 2.81 Cardinality: 0..1 Status: M Length: 1 ..140 Errorcode: CH21, CH16	ISO Name: <b>Name</b> XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Ultimate Creditor" is used, maximum 70 characters.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address  ISO Index: 2.81 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Postal Address</b> XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CGI Rule: RECOMMENDATION IN ORDER OF PREFERENCE: 1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address). 3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)  NOTE: PO Box should only appear in Address Line.

Level	XML Element	Definition
		<p>CH Definition: If possible structured. Simultaneous use of the structured elements &lt;StrtNm&gt;/&lt;BldgNb&gt;/&lt;PstCd&gt;/&lt;TwnNm&gt; and the unstructured element &lt;AdrLine&gt; is not permitted.</p> <p>CH PayTypDef: Type 5: Is not forwarded in interbank traffic.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Department</p> <p>ISO Index: 2.81 Cardinality: 0..1 Status: O Length: 1 ..70</p>	<p>ISO Name: <b>Department</b> XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CGI Rule: See recommendation above. CH Definition: Is currently ignored by financial institutions.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Sub Department</p> <p>ISO Index: 2.81 Cardinality: 0..1 Status: O Length: 1 ..70</p>	<p>ISO Name: <b>Sub Department</b> XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CGI Rule: See recommendation above. CH Definition: Is currently ignored by financial institutions.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Street Name</p> <p>ISO Index: 2.81 Cardinality: 0..1 Status: R Length: 1 ..70</p>	<p>ISO Name: <b>Street Name</b> XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CGI Rule: See recommendation above. CH Definition: Recommendation: Use.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Building Number</p> <p>ISO Index: 2.81 Cardinality: 0..1 Status: R Length: 1 ..16</p>	<p>ISO Name: <b>Building Number</b> XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CGI Rule: See recommendation above. CH Definition: Recommendation: Use.</p>
C	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction</p>	<p>ISO Name: <b>Post Code</b> 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</p>



Level	XML Element	Definition
	Information ++++Ultimate Creditor +++++Postal Address ++++++Post Code  ISO Index: 2.81 Cardinality: 0..1 Status: R Length: 1 ..16	sorting of mail. CGI Rule: See recommendation above. Country dependent CH Definition: Recommendation: Use.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Town Name  ISO Index: 2.81 Cardinality: 0..1 Status: R Length: 1 ..35	ISO Name: <b>Town Name</b> XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CGI Rule: See recommendation above. CH Definition: Recommendation: Use.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Country Sub Division  ISO Index: 2.81 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Country Sub Division</b> XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CGI Rule: Country dependent CH Definition: Is currently ignored by financial institutions.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Country  ISO Index: 2.81 Cardinality: 0..1 Status: R Errorcode: BE09	ISO Name: <b>Country</b> XML Name: Ctry ISO Definition: Nation with its own government. CGI Rule: See recommendation above. CH Definition: Recommendation: Use.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Postal Address ++++++Address Line  ISO Index: 2.81 Cardinality: 0..7 Status: O Length: 1 ..70	ISO Name: <b>Address Line</b> XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CGI Rule: See recommendation above. CH Definition: Maximum two lines permitted.

Level	XML Element	Definition
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Identification  ISO Index: 2.81 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Identification</b> XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CGI Rule: Conditional on country payment instrument. CH PayTypDef: Type 8: Must not be used.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Identification ++++++Organisation Identification  ISO Index: 2.81 Cardinality: 1..1 Status: D	ISO Name: <b>Organisation Identification</b> XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Either the "BIC Or BEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Identification ++++++Organisation Identification +++++++Other  ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. <b>UBS Notes:</b> Not more than one instance of element permitted
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Identification ++++++Private Identification  ISO Index: 2.81 Cardinality: 1..1 Status: D	ISO Name: <b>Private Identification</b> XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" may not be present.
C	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Ultimate Creditor +++++Identification ++++++Private Identification  ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17	ISO Name: <b>Other</b> XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CGI Rule: Only one occurrence of <Othr> for SEPA. <b>UBS Notes:</b> Not more than one instance of element permitted

Level	XML Element	Definition
	+++++Other  ISO Index: Cardinality: 0..unbounded Status: Errorcode: CH17	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Instruction For Creditor Agent  ISO Index: 2.82 Cardinality: 0..unbounded Status: BD Errorcode: CH16, CH17	ISO Name: <b>Instruction For Creditor Agent</b> XML Name: InstrForCdtrAgt ISO Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. CGI Rule: Conditional based on country rules; may also be bank determined. CH Definition: This element may only be used by agreement with the instructed financial institution. This element may, depending on the financial institution, contain different forms and instructions. CH PayTypDef: Type 1, 2.1, 2.2, 3, 5, 8: Must not be used. UBS Notes: Can be used, but only for payment type 4 or payment type 6. UBS Example: <pre>&lt;InstrForCdtrAgt&gt;   &lt;Cd&gt;HOLD&lt;/Cd&gt;   &lt;InstrInf&gt;Write an instruction&lt;/InstrInf&gt; &lt;/InstrForCdtrAgt&gt;</pre>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Instruction For Creditor Agent ++++Code  ISO Index: 2.83 Cardinality: 0..1 Status: D	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. UBS Notes: Code CHQB is not supported (Swift Cheque Payment). UBS Example: <pre>&lt;InstrForCdtrAgt&gt;   &lt;Cd&gt;HOLD&lt;/Cd&gt; &lt;/InstrForCdtrAgt&gt;</pre>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Instruction For Creditor Agent +++++Instruction Information  ISO Index: 2.84 Cardinality: 0..1 Status: D Length: 1 ..140 Errorcode: CH16	ISO Name: <b>Instruction Information</b> XML Name: InstrInf ISO Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Instruction For Debtor Agent  ISO Index: 2.85 Cardinality: 0..1 Status: BD Length: 1 ..140	ISO Name: <b>Instruction For Debtor Agent</b> XML Name: InstrForDbtrAgt ISO Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. CGI Rule: Conditional based on country rules; may also be bank determined. Can be utilized to indicate signatures for checks where required by your bank. Boletto Bar Code /BRTL/41 digit bar code CH Definition: This element may only be used by agreement with the instructed financial institution as AOS. May be used, for example, to indicate payment

Level	XML Element	Definition
	Errorcode: CH16	<p>products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions.</p> <p><b>UBS Notes:</b> Can be used, but only for payment type 4 or payment type 6.</p> <p><b>UBS Example:</b> &lt;InstrForDbtrAgt&gt;write an instruction&lt;/InstrForDbtrAgt&gt;</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Purpose</p> <p>ISO Index: 2.86 Cardinality: 0..1 Status: O Errorcode: CH17</p>	<p><b>Purpose</b></p> <p>ISO Name: Purp XML Name: Purp ISO Definition: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.</p> <p>CGI Rule: Conditional based on country rules; may also be bank determined.</p> <p>CH PayTypDef: Type 1: Element is not forwarded.</p> <p><b>UBS Example:</b> &lt;Purp&gt; &lt;Cd&gt;NETT&lt;/Cd&gt; &lt;/Purp&gt;</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Purpose +++++Code</p> <p>ISO Index: 2.87 Cardinality: 1..1 Status: M Length: 1 ..4</p>	<p><b>Code</b></p> <p>ISO Name: Cd XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as published in an external purpose code list.</p> <p>CGI Rule: If &lt;Cd&gt; is populated, &lt;Prtry&gt; should not be populated. A code from the external code list should be used.</p> <p>CH Definition: Codes according "Payments External Code Lists" [8]. Must be used if "Purpose" is used.</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Regulatory Reporting</p> <p>ISO Index: Cardinality: 0..10 Status:</p>	<p><b>Regulatory Reporting</b></p> <p>ISO Name: RgltryRpt XML Name: RgltryRpt ISO Definition: Information needed due to regulatory and statutory requirements.</p> <p>CGI Rule: Dependent upon jurisdiction/country</p> <p><b>UBS Notes:</b> UBS ignores the content of this element group. However, if provided it must be conform to the schema.</p>
	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Tax</p> <p>ISO Index: Cardinality: 0..1 Status:</p>	<p><b>Tax</b></p> <p>ISO Name: Tax XML Name: Tax ISO Definition: Set of elements used to provide details on the tax.</p> <p>CGI Rule: Dependent upon jurisdiction/country</p> <p><b>UBS Notes:</b> UBS ignores the content of this element group. However, if provided it must be conform to the schema.</p>
<b>C</b>	<p>Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information</p> <p>ISO Index: 2.98</p>	<p><b>Remittance Information</b></p> <p>ISO Name: RmtInf 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.</p> <p>CGI Rule: Remittance information delivered outside of the clearing system will be conditional on bank services. Amount of remittance information delivered through</p>

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	the clearing system will be limited by specific clearing system capabilities. CH Definition: Either structured or unstructured. UBS Example: <code>&lt;RmtInf&gt;                                &lt;Ustrd&gt;unstructured remittance information&lt;/Ustrd&gt;                                &lt;/RmtInf&gt;</code>
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Unstructured  ISO Index: 2.99 Cardinality: 0..unbounded Status: D Length: 1 .. 140 Errorcode: CH17	ISO Name: <b>Unstructured</b> XML Name: Ustrd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. CH Definition: Only one occurrence is allowed, maximum 140 characters. CH PayTypDef: Type 1: Must not be used. Type 3: In association with QR-IBAN (CH/LI) this element must not be used.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured  ISO Index: 2.100 Cardinality: 0..unbounded Status: D Errorcode: CH17, CH15, CH21	ISO Name: <b>Structured</b> 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. CGI Rule: Best practice for minimum usage: Populate invoice number and remitted amount or credit note amount with currency or Creditor's Reference Information. CH Definition: Only one occurrence is allowed. CH PayTypDef: Type 1: Must be used. Type 2.1, 2.2: Must not be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6, 8: May only contain maximum 140 characters including XML tags.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information  ISO Index: 2.101 Cardinality: 0..unbounded Status: D Errorcode: CH17	ISO Name: <b>Referred Document Information</b> XML Name: RfrdDocInf ISO Definition: Set of elements used to identify the documents referred to in the remittance information. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information ++++++Type  ISO Index: 2.102	ISO Name: <b>Type</b> XML Name: Tp ISO Definition: Specifies the type of referred document.

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary  ISO Index: 2.103 Cardinality: 1..1 Status: M	ISO Name: <b>Code Or Proprietary</b> XML Name: CdOrPrtry ISO Definition: Provides the type details of the referred document.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary +++++++Code  ISO Index: 2.104 Cardinality: 1..1 Status: M	ISO Name: <b>Code</b> XML Name: Cd ISO Definition: Document type in a coded form. CGI Rule: If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary +++++++Proprietary  ISO Index: 2.105 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: <b>Proprietary</b> XML Name: Prtry ISO Definition: Proprietary identification of the type of the remittance document. CGI Rule: If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Issuer	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Identification of the issuer of the reference document type.

Level	XML Element	Definition
	ISO Index: 2.106 Cardinality: 0..1 Status: O Length: 1 ..35	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information ++++++Number  ISO Index: 2.107 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Number</b> XML Name: Nb ISO Definition: Unique and unambiguous identification of the referred document.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Information ++++++Related Date  ISO Index: 2.108 Cardinality: 0..1 Status: O	ISO Name: <b>Related Date</b> XML Name: RltdDt ISO Definition: Date associated with the referred document.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Referred Document Amount  ISO Index: 2.109 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Referred Document Amount</b> XML Name: RfrdDocAmt ISO Definition: Set of elements used to provide details on the amounts of the referred document.  CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Creditor Reference Information  ISO Index: 2.120 Cardinality: 0..1 Status: D Errorcode: CH21, CH16	ISO Name: <b>Creditor Reference Information</b> XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents.  CH PayTypDef: Type 1: Must be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 5: May be used.  UBS Example: <pre>&lt;RmtInf&gt;   &lt;Strd&gt;     &lt;CdtrRefInf&gt;       &lt;Ref&gt;000649013213001401006000011&lt;/Ref&gt;     &lt;/CdtrRefInf&gt;   &lt;/Strd&gt; &lt;/RmtInf&gt;</pre>

Level	XML Element	Definition
C	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Credit Transfer Transaction Information                      ++++Remittance Information                      +++++Structured                      ++++++Creditor Reference Information                      ++++++Type</p> <p>ISO Index: 2.121                      Cardinality: 0..1                      Status: D                      Errorcode: CH21</p>	<p>ISO Name: <b>Type</b>                      XML Name: Tp                      ISO Definition: Specifies the type of creditor reference.                      CH PayTypDef: Type 3, 4, 6: May be used.                      Type 5: Must be used if "Creditor Reference Information" is used.</p>
C	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Credit Transfer Transaction Information                      ++++Remittance Information                      +++++Structured                      ++++++Creditor Reference Information                      ++++++Type                      ++++++Code Or Proprietary</p> <p>ISO Index: 2.122                      Cardinality: 1..1                      Status: M</p>	<p>ISO Name: <b>Code Or Proprietary</b>                      XML Name: CdOrPrtry                      ISO Definition: Coded or proprietary format creditor reference type.                      CH Definition: Must be used if "Type" is used.</p>
C	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Credit Transfer Transaction Information                      ++++Remittance Information                      +++++Structured                      ++++++Creditor Reference Information                      ++++++Type                      ++++++Code Or Proprietary                      ++++++Code</p> <p>ISO Index: 2.123                      Cardinality: 1..1                      Status: D                      Errorcode: CH21, CH16</p>	<p>ISO Name: <b>Code</b>                      XML Name: Cd                      ISO Definition: Type of creditor reference, in a coded form.                      CGI Rule: If &lt;Cd&gt; is populated, &lt;Prtry&gt; should not be populated. A code from the list in the schema should be used.                      CH Definition: If used, then "Proprietary" must not be present.                      CH PayTypDef: Type 5: Must be used if "Creditor Reference Information" is used. Only the code "SCOR" is permitted.                      Other types: Must be used when "ISO Creditor Reference" is used according to ISO 11649. Only the code "SCOR" is permitted.</p>
C	<p>Document                      +Customer Credit Transfer Initiation V03                      ++Payment Information                      +++Credit Transfer Transaction Information                      ++++Remittance Information                      +++++Structured                      ++++++Creditor Reference Information                      ++++++Type                      ++++++Code Or Proprietary                      ++++++Proprietary</p> <p>ISO Index: 2.124</p>	<p>ISO Name: <b>Proprietary</b>                      XML Name: Prtry                      ISO Definition: Creditor reference type, in a proprietary form.                      CGI Rule: If &lt;Prtry&gt; is populated, &lt;Cd&gt; should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.                      CH Definition: If used, then "Code" must not be present.                      CH PayTypDef: Type 3: Can contain "QRR" to give the structured reference (QR reference) from the QR-bill.                      Type 3, 4, 6: Can contain "IPI" to give the structured reference according to "IPI". Note: the IPI slip is due be withdrawn from circulation by 31.03.2020 at the latest.                      Type 5: Must not be used.</p>



Level	XML Element	Definition
	Cardinality: 1..1 Status: D Length: 1 ..35 Errorcode: CH17	
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Creditor Reference Information ++++++Type ++++++Issuer  ISO Index: 2.125 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: <b>Issuer</b> XML Name: Issr ISO Definition: Entity that assigns the credit reference type. CGI Rule: Value of 'ISO' reserved for ISO 11649 international creditor's reference.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Creditor Reference Information ++++++Reference  ISO Index: 2.126 Cardinality: 0..1 Status: D Length: 1 ..35 Errorcode: CH16, CH21	ISO Name: <b>Reference</b> XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.  Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.  If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. CGI Rule: If Creditor Reference Information is used, Reference must be included. CH PayTypDef: Type 1: Must contain an ISR reference number. Type 5: Must be used if "Creditor Reference Information" is used, may contain "Creditor Reference" according to ISO 11649. Other types: Structured references, for example ISO reference (ISO 11649) or QR reference or IPI reference. Note: the IPI slip is due be withdrawn from circulation by 31.03.2020 at the latest.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Invoicer  ISO Index: 2.127 Cardinality: 0..1 Status: D Errorcode: CH17	ISO Name: <b>Invoicer</b> XML Name: Invcr ISO Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information	ISO Name: <b>Invoicee</b> XML Name: Invcee ISO Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or

Level	XML Element	Definition
	+++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Invoicee  ISO Index: 2.128 Cardinality: 0..1 Status: D Errorcode: CH17	ultimate debtor. CH Definition: Is currently ignored by financial institutions. CH PayTypDef: Type 5: Must not be used. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
<b>C</b>	Document +Customer Credit Transfer Initiation V03 ++Payment Information +++Credit Transfer Transaction Information ++++Remittance Information +++++Structured ++++++Additional Remittance Information  ISO Index: 2.129 Cardinality: 0..3 Status: O Length: 1 ..140 Errorcode: CH17, CH21	ISO Name: <b>Additional Remittance Information</b> XML Name: AddtlRmtInf ISO Definition: Additional information, in free text form, to complement the structured remittance information. CGI Rule: Default for additional remittance info CH PayTypDef: Type 1: The element may only be used by agreement with the instructed financial institution. Type 2.1, 2.2, 4, 5, 6, 8: Must not be used. Type 3: May occur once. UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.

# 3. Interbank limitation

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

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

# 4.Character Set

UBS supports an advanced character set for pain.001 files in CGI format. These characters will be mapped into the narrow SWIFT character set for interbank processing, status reports and account information (statement, intraday report etc.). The permitted character and the mapping is shown in the table below, the usage of other characters leads to rejection of the complete pain.001 file with status reason code FF01.

## 4.1 SWIFT character set

Sign	Denotation	Sign	Denotation	Sign	Denotation
	SPACE	J	LATIN CAPITAL LETTER J	m	LATIN SMALL LETTER M
(	LEFT PARENTHESIS	K	LATIN CAPITAL LETTER K	n	LATIN SMALL LETTER N
)	RIGHT PARENTHESIS	L	LATIN CAPITAL LETTER L	o	LATIN SMALL LETTER O
+	PLUS SIGN	M	LATIN CAPITAL LETTER M	p	LATIN SMALL LETTER P
,	COMMA	N	LATIN CAPITAL LETTER N	q	LATIN SMALL LETTER Q
-	HYPHEN-MINUS	O	LATIN CAPITAL LETTER O	r	LATIN SMALL LETTER R
.	FULL STOP	P	LATIN CAPITAL LETTER P	s	LATIN SMALL LETTER S
/	SOLIDUS	Q	LATIN CAPITAL LETTER Q	t	LATIN SMALL LETTER T
0	DIGIT ZERO	R	LATIN CAPITAL LETTER R	u	LATIN SMALL LETTER U
1	DIGIT ONE	S	LATIN CAPITAL LETTER S	v	LATIN SMALL LETTER V
2	DIGIT TWO	T	LATIN CAPITAL LETTER T	w	LATIN SMALL LETTER W
3	DIGIT THREE	U	LATIN CAPITAL LETTER U	x	LATIN SMALL LETTER X
4	DIGIT FOUR	V	LATIN CAPITAL LETTER V	y	LATIN SMALL LETTER Y
5	DIGIT FIVE	W	LATIN CAPITAL LETTER W	z	LATIN SMALL LETTER Z
6	DIGIT SIX	X	LATIN CAPITAL LETTER X		
7	DIGIT SEVEN	Y	LATIN CAPITAL LETTER Y		
8	DIGIT EIGHT	Z	LATIN CAPITAL LETTER Z		
9	DIGIT NINE	a	LATIN SMALL LETTER A		
:	COLON	b	LATIN SMALL LETTER B		
?	QUESTION MARK	c	LATIN SMALL LETTER C		
A	LATIN CAPITAL LETTER A	d	LATIN SMALL LETTER D		
B	LATIN CAPITAL LETTER B	e	LATIN SMALL LETTER E		
C	LATIN CAPITAL LETTER C	f	LATIN SMALL LETTER F		
D	LATIN CAPITAL LETTER D	g	LATIN SMALL LETTER G		
E	LATIN CAPITAL LETTER E	h	LATIN SMALL LETTER H		
F	LATIN CAPITAL LETTER F	i	LATIN SMALL LETTER I		
G	LATIN CAPITAL LETTER G	j	LATIN SMALL LETTER J		
H	LATIN CAPITAL LETTER H	k	LATIN SMALL LETTER K		
I	LATIN CAPITAL LETTER I	l	LATIN SMALL LETTER L		

## 4.2 Swiss character set converted into SWIFT character set

Sign	Denotation	conversion to SWIFT char
&	AMPERSAND	+
"	QUOTATION MARK	.
<	LESS-THAN SIGN	.
>	GREATER-THAN SIGN	.
÷	DIVISION SIGN	.
!	EXCLAMATION MARK	.
#	NUMBER SIGN	.
\$	DOLLAR SIGN	.
%	PERCENT SIGN	.
*	ASTERISK	.
;	SEMICOLON	,
=	EQUALS SIGN	.
[	LEFT SQUARE BRACKET	.
\	REVERSE SOLIDUS	.
]	RIGHT SQUARE BRACKET	.
_	LOW LINE	-
`	GRAVE ACCENT	.
@	COMMERCIAL AT	.
{	LEFT CURLY BRACKET	.
}	RIGHT CURLY BRACKET	.
~	TILDE	.
£	POUND SIGN	.
À	LATIN CAPITAL LETTER A WITH GRAVE	A
Á	LATIN CAPITAL LETTER A WITH ACUTE	A
Â	LATIN CAPITAL LETTER A WITH CIRCUMFLEX	A
Ä	LATIN CAPITAL LETTER A WITH DIAERESIS	A
Ç	LATIN CAPITAL LETTER C WITH CEDILLA	C
È	LATIN CAPITAL LETTER E WITH GRAVE	E
É	LATIN CAPITAL LETTER E WITH ACUTE	E
Ê	LATIN CAPITAL LETTER E WITH CIRCUMFLEX	E
Ë	LATIN CAPITAL LETTER E WITH DIAERESIS	E
Ì	LATIN CAPITAL LETTER I WITH GRAVE	I
Í	LATIN CAPITAL LETTER I WITH ACUTE	I
Î	LATIN CAPITAL LETTER I WITH CIRCUMFLEX	I
Ï	LATIN CAPITAL LETTER I WITH DIAERESIS	I
Ñ	LATIN CAPITAL LETTER N WITH TILDE	N
Ò	LATIN CAPITAL LETTER O WITH GRAVE	O
Ó	LATIN CAPITAL LETTER O WITH ACUTE	O
Ô	LATIN CAPITAL LETTER O WITH CIRCUMFLEX	O

Sign	Denotation	conversion to SWIFT char
Ö	LATIN CAPITAL LETTER O WITH DIAERESIS	O
Û	LATIN CAPITAL LETTER U WITH GRAVE	U
Ú	LATIN CAPITAL LETTER U WITH ACUTE	U
Û	LATIN CAPITAL LETTER U WITH CIRCUMFLEX	U
Ü	LATIN CAPITAL LETTER U WITH DIAERESIS	U
ß	LATIN SMALL LETTER SHARP S	s
à	LATIN SMALL LETTER A WITH GRAVE	a
á	LATIN SMALL LETTER A WITH ACUTE	a
â	LATIN SMALL LETTER A WITH CIRCUMFLEX	a
ä	LATIN SMALL LETTER A WITH DIAERESIS	a
ç	LATIN SMALL LETTER C WITH CEDILLA	c
è	LATIN SMALL LETTER E WITH GRAVE	e
é	LATIN SMALL LETTER E WITH ACUTE	e
ê	LATIN SMALL LETTER E WITH CIRCUMFLEX	e
ë	LATIN SMALL LETTER E WITH DIAERESIS	e
ì	LATIN SMALL LETTER I WITH GRAVE	i
í	LATIN SMALL LETTER I WITH ACUTE	i
î	LATIN SMALL LETTER I WITH CIRCUMFLEX	i
ï	LATIN SMALL LETTER I WITH DIAERESIS	i
ñ	LATIN SMALL LETTER N WITH TILDE	n
ò	LATIN SMALL LETTER O WITH GRAVE	o
ó	LATIN SMALL LETTER O WITH ACUTE	o
ô	LATIN SMALL LETTER O WITH CIRCUMFLEX	o
ö	LATIN SMALL LETTER O WITH DIAERESIS	o
ù	LATIN SMALL LETTER U WITH GRAVE	u
ú	LATIN SMALL LETTER U WITH ACUTE	u
û	LATIN SMALL LETTER U WITH CIRCUMFLEX	u
ü	LATIN SMALL LETTER U WITH DIAERESIS	u
ý	LATIN SMALL LETTER Y WITH ACUTE	y

### 4.3 Advanced character set converted into SWIFT character set

Sign	Denotation	conversion to SWIFT char
^	CIRCUMFLEX ACCENT	.
	VERTICAL LINE	/
¡	INVERTED EXCLAMATION MARK	.
¢	CENT SIGN	.
§	SECTION SIGN	.
©	COPYRIGHT SIGN	.
°	DEGREE SIGN	.
¿	INVERTED QUESTION MARK	?
Ã	LATIN CAPITAL LETTER A WITH TILDE	A
Å	LATIN CAPITAL LETTER A WITH RING ABOVE	A
Æ	LATIN CAPITAL LETTER AE	A
Ð	LATIN CAPITAL LETTER ETH	D
Õ	LATIN CAPITAL LETTER O WITH TILDE	O
Ø	LATIN CAPITAL LETTER O WITH STROKE	O
Ý	LATIN CAPITAL LETTER Y WITH ACUTE	Y
Þ	LATIN CAPITAL LETTER THORN	T
ã	LATIN SMALL LETTER A WITH TILDE	a
å	LATIN SMALL LETTER A WITH RING ABOVE	a
æ	LATIN SMALL LETTER AE	a
ð	LATIN SMALL LETTER ETH	d
õ	LATIN SMALL LETTER O WITH TILDE	o
ø	LATIN SMALL LETTER O WITH STROKE	o
þ	LATIN SMALL LETTER THORN	t
ÿ	LATIN SMALL LETTER Y WITH DIAERESIS	y
Ā	LATIN CAPITAL LETTER A WITH MACRON	A
ā	LATIN SMALL LETTER A WITH MACRON	a
Ă	LATIN CAPITAL LETTER A WITH BREVE	A
ă	LATIN SMALL LETTER A WITH BREVE	a
Ą	LATIN CAPITAL LETTER A WITH OGONEK	A
ą	LATIN SMALL LETTER A WITH OGONEK	a
Ć	LATIN CAPITAL LETTER C WITH ACUTE	C
ć	LATIN SMALL LETTER C WITH ACUTE	c
Ĉ	LATIN CAPITAL LETTER C WITH DOT ABOVE	C
ĉ	LATIN SMALL LETTER C WITH DOT ABOVE	c
Č	LATIN CAPITAL LETTER C WITH CARON	C
č	LATIN SMALL LETTER C WITH CARON	c
Ď	LATIN CAPITAL LETTER D WITH CARON	D
ď	LATIN SMALL LETTER D WITH CARON	d
Đ	LATIN CAPITAL LETTER D WITH STROKE	D

Sign	Denotation	conversion to SWIFT char
đ	LATIN SMALL LETTER D WITH STROKE	d
Ē	LATIN CAPITAL LETTER E WITH MACRON	E
ē	LATIN SMALL LETTER E WITH MACRON	e
Ě	LATIN CAPITAL LETTER E WITH DOT ABOVE	E
ě	LATIN SMALL LETTER E WITH DOT ABOVE	e
Ę	LATIN CAPITAL LETTER E WITH OGONEK	E
ę	LATIN SMALL LETTER E WITH OGONEK	e
Ě	LATIN CAPITAL LETTER E WITH CARON	E
ě	LATIN SMALL LETTER E WITH CARON	e
Ĝ	LATIN CAPITAL LETTER G WITH CIRCUMFLEX	G
ĝ	LATIN SMALL LETTER G WITH CIRCUMFLEX	g
Ĝ	LATIN CAPITAL LETTER G WITH BREVE	G
ĝ	LATIN SMALL LETTER G WITH BREVE	g
Ĝ	LATIN CAPITAL LETTER G WITH CEDILLA	G
ĝ	LATIN SMALL LETTER G WITH CEDILLA	g
Ī	LATIN CAPITAL LETTER I WITH MACRON	I
ī	LATIN SMALL LETTER I WITH MACRON	i
Į	LATIN CAPITAL LETTER I WITH OGONEK	I
į	LATIN SMALL LETTER I WITH OGONEK	i
İ	LATIN CAPITAL LETTER I WITH DOT ABOVE	I
ı	LATIN SMALL LETTER DOTLESS I	i
IJ	LATIN CAPITAL LIGATURE IJ	I
ij	LATIN SMALL LIGATURE IJ	i
Ķ	LATIN CAPITAL LETTER K WITH CEDILLA	K
ķ	LATIN SMALL LETTER K WITH CEDILLA	k
Ĺ	LATIN CAPITAL LETTER L WITH ACUTE	L
ĺ	LATIN SMALL LETTER L WITH ACUTE	l
Ļ	LATIN CAPITAL LETTER L WITH CEDILLA	L
ļ	LATIN SMALL LETTER L WITH CEDILLA	l
Ľ	LATIN CAPITAL LETTER L WITH CARON	L
ľ	LATIN SMALL LETTER L WITH CARON	l
Ł	LATIN CAPITAL LETTER L WITH STROKE	L
ł	LATIN SMALL LETTER L WITH STROKE	l
Ń	LATIN CAPITAL LETTER N WITH ACUTE	N
ń	LATIN SMALL LETTER N WITH ACUTE	n
Ñ	LATIN CAPITAL LETTER N WITH CEDILLA	N
ñ	LATIN SMALL LETTER N WITH CEDILLA	n
Ñ	LATIN CAPITAL LETTER N WITH CARON	N
ň	LATIN SMALL LETTER N WITH CARON	n
Ŏ	LATIN CAPITAL LETTER O WITH DOUBLE ACUTE	O
ö	LATIN SMALL LETTER O WITH DOUBLE ACUTE	o
Œ	LATIN CAPITAL LIGATURE OE	O



Sign	Denotation	conversion to SWIFT char
œ	LATIN SMALL LIGATURE OE	o
Ŕ	LATIN CAPITAL LETTER R WITH ACUTE	R
ŕ	LATIN SMALL LETTER R WITH ACUTE	r
Ř	LATIN CAPITAL LETTER R WITH CEDILLA	R
ř	LATIN SMALL LETTER R WITH CEDILLA	r
Ř	LATIN CAPITAL LETTER R WITH CARON	R
ř	LATIN SMALL LETTER R WITH CARON	r
Ś	LATIN CAPITAL LETTER S WITH ACUTE	S
ś	LATIN SMALL LETTER S WITH ACUTE	s
Ş	LATIN CAPITAL LETTER S WITH CEDILLA	S
ş	LATIN SMALL LETTER S WITH CEDILLA	s
Š	LATIN CAPITAL LETTER S WITH CARON	S
š	LATIN SMALL LETTER S WITH CARON	s
Ť	LATIN CAPITAL LETTER T WITH CEDILLA	T
ť	LATIN SMALL LETTER T WITH CEDILLA	t
Ř	LATIN CAPITAL LETTER T WITH CARON	T
ř	LATIN SMALL LETTER T WITH CARON	t
Ū	LATIN CAPITAL LETTER U WITH MACRON	U
ū	LATIN SMALL LETTER U WITH MACRON	u
Ů	LATIN CAPITAL LETTER U WITH RING ABOVE	U
ů	LATIN SMALL LETTER U WITH RING ABOVE	u
Ű	LATIN CAPITAL LETTER U WITH DOUBLE ACUTE	U
ű	LATIN SMALL LETTER U WITH DOUBLE ACUTE	u
Ų	LATIN CAPITAL LETTER U WITH OGONEK	U
ų	LATIN SMALL LETTER U WITH OGONEK	u
ÿ	LATIN CAPITAL LETTER Y WITH DIAERESIS	Y
Ź	LATIN CAPITAL LETTER Z WITH ACUTE	Z
ź	LATIN SMALL LETTER Z WITH ACUTE	z
Ž	LATIN CAPITAL LETTER Z WITH DOT ABOVE	Z
ž	LATIN SMALL LETTER Z WITH DOT ABOVE	z
Ž	LATIN CAPITAL LETTER Z WITH CARON	Z
ž	LATIN SMALL LETTER Z WITH CARON	z
Ş	LATIN CAPITAL LETTER S WITH COMMA BELOW	S
ş	LATIN SMALL LETTER S WITH COMMA BELOW	s
Ť	LATIN CAPITAL LETTER T WITH COMMA BELOW	T
ť	LATIN SMALL LETTER T WITH COMMA BELOW	t
€	EURO SIGN	E
´	ACUTE ACCENT	.

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