

UBS Implementation Guidelines

Swiss Payment Standards for credit transfers

pain.001.001.03.ch.02 - SPS Version 1.7.2

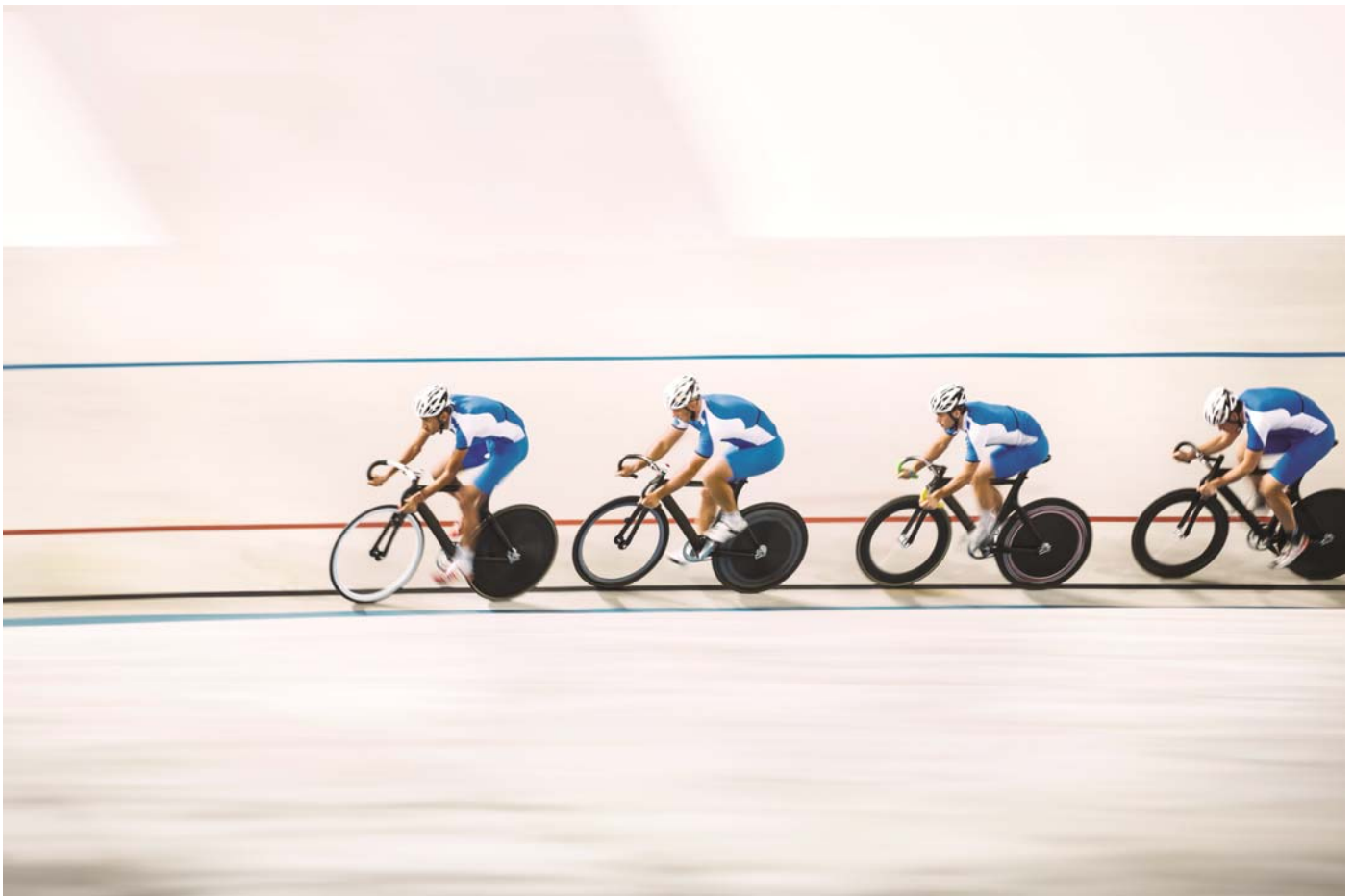


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1. Credit Transfer message

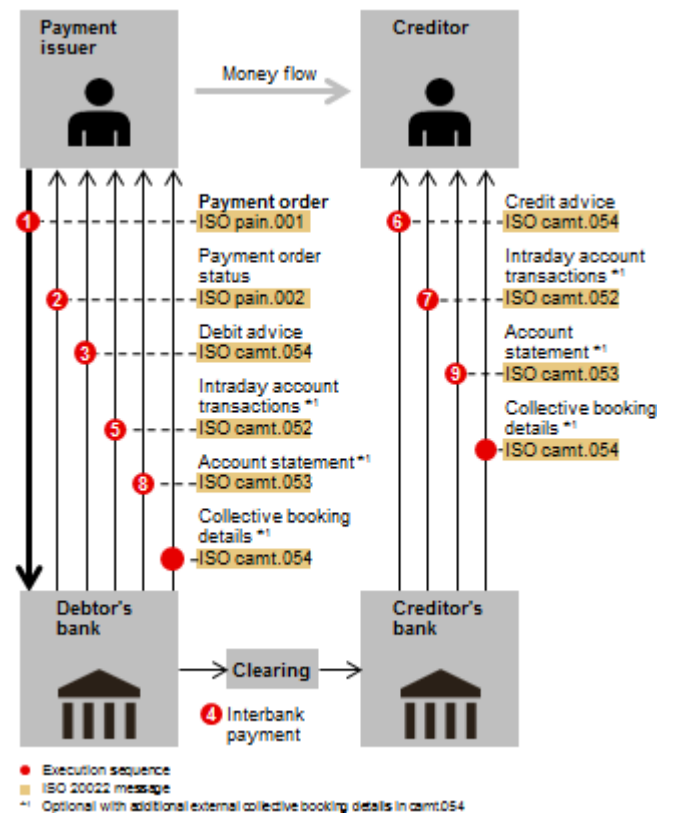
1.1 Scope of application of this document

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

Characteristics	Scope of application
Use of message	Swiss Payment Standards for credit transfers for domestic and international transfers
Product	Credit Transfer
Service	Payment order
Message type available to	Debtor
Recommendation	Swiss Payment Standards
Schema	pain.001.001.03.ch.02
Implementation Guide Version	1.7.2 – 22.09.2017
Replaces old messages	DTA TA 826, TA 827, TA 830, TA 832, TA 836 messages (Switzerland), , EDIFACT (PAYMUL) MT100, MT101
Available through UBS electronic interfaces	For clients of UBS Switzerland <ul style="list-style-type: none"> • UBS KeyPort • UBS E-Banking XML upload

1.2 Flow of messages in accordance with Swiss Payment Standards

The message standard recommended by Swiss financial institutions, the Swiss Payment Standards is based on the ISO 20022 Payments Standard. The chart below provides an overview of the flow of messages currently supported by UBS and shows the use of pain.001 in the context of the end-to-end message flow:



2. Technical specifications

2.1 UBS Implementation

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

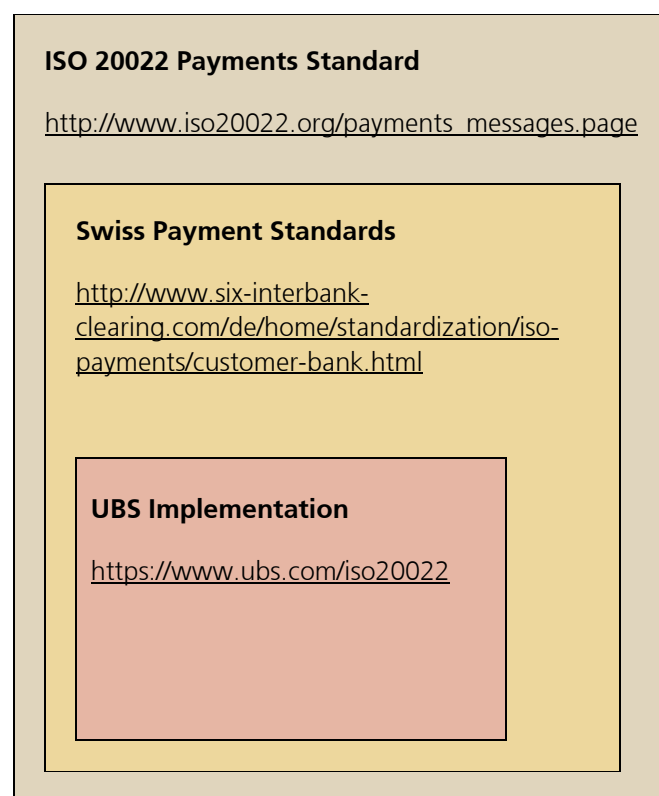
All Credit Transfer messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Payment Standards and UBS Implementation as outlined in this document.

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

2.2 Structure of pain.001 message

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

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



2.3 Explanation of statuses used in this chapter

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss Payment Standards (Implementation Guidelines V1.7.2 and Business Rules V2.6.2) based on the ISO 20022 Payments Standard.

- 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

Message type	pain.001
XML Schema Definition (XSD)	pain.001.001.03.ch.02.xsd
IG Version	1.7.2
Header	<pre><Document xmlns="http://www.six-interbank-clearing.com/de/pain.001.001.03.ch.02.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.six-interbank-clearing.com/de/pain.001.001.03.ch.02.xsd pain.001.001.03.ch.02.xsd"></pre>

Level	XML Element	Definition
A	Document +CstmrCdtTrflnitn ISO Index: Cardinality: 1..1 CH Status: M	ISO Name: Customer Credit Transfer Initiation V03 XML Name: CstmrCdtTrflnitn 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 +CstmrCdtTrflnitn ++GrpHdr ISO Index: 1.0 Cardinality: 1..1 CH Status: M	ISO Name: Group Header XML Name: GrpHdr ISO Definition: Set of characteristics shared by all individual transactions included in the message.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++Msgld ISO Index: 1.1 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: DU01	ISO Name: Message Identification XML Name: Msgld 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" <Msgld> 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.ch.02) will be reported in the pain.002 status message (B-Level). UBS Example: <Msgld>MSGID-4711-160302115114-00</Msgld>
A	Document +CstmrCdtTrflnitn ++GrpHdr +++CreDtTm ISO Index: 1.2 Cardinality: 1..1 CH Status: M Errorcode: DT01	ISO Name: Creation Date Time XML Name: CreDtTm ISO Definition: Date and time at which the message was created. CH Definition: Recommendation: Should be the same as the actual date/time of creation. UBS Notes: The value must be within the following range: • Not more than 90 calendar days in the past. • Not more than 1 calendar days in the future. If value is out of this range or if the date is invalid (e.g. 2016-02-30), the whole file will be rejected with Status Reason Code DT01. UBS Example: <CreDtTm>2015-12-21T11:51:14</CreDtTm>
A	Document +CstmrCdtTrflnitn ++GrpHdr +++NbOfTx ISO Index: 1.6 Cardinality: 1..1 CH Status: M Errorcode: AM18	ISO Name: Number Of Transactions XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the message. CH Definition: If there is an error, the whole message is rejected. Recommendation: at present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99,999 payments (C-Level, transactions). UBS Notes: If the content of this element is not the same as the total number of C-Levels then the file is rejected with Status Reason Code AM18. If one B-Level has more than 9999 C-Levels, new B-Levels are generated with

Level	XML Element	Definition
		<p>up to 9999 C-Levels each. The original PmtInflId (B-Level reference) will be mapped into each new B-Level and in the booking reference.</p> <p>UBS Example: <code><NbOfTxs>3</NbOfTxs></code></p>
A	Document +CstmrCdtTrflnitn ++GrpHdr +++CtrlSum ISO Index: 1.7 Cardinality: 0..1 CH Status: R Errorcode: AM10	ISO Name: Control Sum XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the message, irrespective of currencies. CH Definition: Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount") (2.42) Recommendation: the control sum should be sent in this element in Level A. If there is an error, the whole message is rejected. UBS Notes: If element is delivered the content will be validated with the overall sum of all amounts of all subsequent single transactions (instructed as well as equivalent amounts). If stated control sum doesn't match with actual sum over all C-Levels the whole file (A-Level) is rejected with Status Reason Code AM10. UBS Example: <code><CtrlSum>1234.15</CtrlSum></code>
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ISO Index: 1.8 Cardinality: 1..1 CH Status: M Errorcode: CH21	ISO Name: Initiating Party XML Name: InitgPty ISO Definition: Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. CH Definition: At least one of the two elements "Name" or "Identification" must be sent.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Nm ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the message sender, maximum 70 characters.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id ISO Index: 1.8 Cardinality: 0..1 CH Status: R	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the message sender.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++Orgld ISO Index: 1.8 Cardinality: 1..1 CH Status: D Errorcode: CH16, CH17	ISO Name: Organisation Identification XML Name: Orgld 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.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id	ISO Name: BICOr BEI XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration

Level	XML Element	Definition
	+++++OrgId +++++BICOrBEI ISO Index: 1.8 Cardinality: 0..1 CH Status: D Errorcode: RC01, CH16	Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: If used, "Other" must not be present.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++OrgId +++++Othr ISO Index: 1.8 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme. CH Definition: If used, "BIC Or BEI" must not be present.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++Id +++++PrvtId ISO Index: 1.8 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++CtctDtls ISO Index: 1.8 Cardinality: 0..1 CH Status: R	ISO Name: Contact Details XML Name: CtctDtls ISO Definition: Set of elements used to indicate how to contact the party. CH Definition: Details of the software used and the particular version.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Nm ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: Should contain the name of the software used to create this message, maximum 70 characters.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Othr ISO Index: 1.8 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: Other XML Name: Othr ISO Definition: Contact details in an other form. CH Definition: Recommendation: Should contain the version of the software used to create this message.
A	Document +CstmrCdtTrflnitn ++GrpHdr +++FwdgAgt	ISO Name: Forwarding Agent XML Name: FwdgAgt ISO Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

Level	XML Element	Definition
	ISO Index: 1.9 Cardinality: 0..1 CH Status: BD	CH Definition: This element may only be used by agreement with the instructed financial institution. 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	Document +CstmrCdtTrflnitn ++PmtInf ISO Index: 2.0 Cardinality: 1..unbounded CH Status: M	ISO Name: Payment Information XML Name: PmtInf ISO Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtInflId ISO Index: 2.1 Cardinality: 1..1 CH Status: M Length: 1..35 Errorcode: DU02	ISO Name: Payment Information Identification XML Name: PmtInflId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. CH Definition: Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element (see section 2.4.1). 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). UBS Example: <PmtInflId>PMTINFID-4711-160301134406-01</PmtInflId>
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtMtd ISO Index: 2.2 Cardinality: 1..1 CH Status: M	ISO Name: Payment Method XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. CH Definition: "TRA" and "TRF": same meaning, no effect on the way the debit advices are controlled. In Switzerland the "TRA" value is processed in the same way as the "TRF" value, it has no special function. Furthermore, for check payments and payment instructions (postal mandates), the "CHK" value is permitted. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: May only contain "TRA" or "TRF". Type 7, 8: May only contain "CHK". UBS Notes: Domestic CHF postal orders (Payment Type 7) and Bank cheque payments (Payment Type 8) are not supported. B-Levels with value "CHK" will be rejected. Status Reason Code CH17. UBS Example: <PmtMtd>TRF</PmtMtd>
B	Document +CstmrCdtTrflnitn ++PmtInf +++BtchBookg ISO Index: 2.3 Cardinality: 0..1 CH Status: O	ISO Name: Batch Booking XML Name: BtchBookg ISO Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. CH Definition: The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B).

Level	XML Element	Definition
		<p>A separate B-level must be created for each currency being transferred. Mixed B-levels may only be used as AOS by agreement with the financial institution, grouped according to currency and sometimes other criteria (e.g. charging options), The booking is identified using the Payment Information Identification (B).</p> <p>"false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element.</p> <p>If this element is not sent, then the booking proceeds as for "true".</p> <p>UBS Notes: A B-Level may contain only one payment currency over all C-Levels. Mixed currencies within C-Levels of one B-Level is only supported by a separate agreement with UBS and will be regrouped afterwards.</p> <p>UBS Example: <BtchBookg>true</BtchBookg></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++NbOfTxs ISO Index: 2.4 Cardinality: 0..1 CH Status: O	<p>ISO Name: Number Of Transactions</p> <p>XML Name: NbOfTxs</p> <p>ISO Definition: Number of individual transactions contained in the payment information group.</p> <p>CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.</p> <p>UBS Notes: If provided, value will be checked: Content of this element must be the same as the total number of C-Levels within this B-Level. Status Reason Code AM18.</p> <p>UBS Example: <NbOfTxs>4</NbOfTxs></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++CtrlSum ISO Index: 2.5 Cardinality: 0..1 CH Status: O	<p>ISO Name: Control Sum</p> <p>XML Name: CtrlSum</p> <p>ISO Definition: Total of all individual amounts included in the group, irrespective of currencies.</p> <p>CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.</p> <p>UBS Notes: If present, the content is validated. Total hash sum of all amounts (instructed as well as equivalent amounts) of all subsequent single transactions within this B-Level must match with all amounts in C-Level. Status Reason Code AM10.</p> <p>UBS Example: <CtrlSum>1234.15</CtrlSum></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtPlnf ISO Index: 2.6 Cardinality: 0..1 CH Status: O Errorcode: CH07	<p>ISO Name: Payment Type Information</p> <p>XML Name: PmtPlnf</p> <p>ISO Definition: Set of elements used to further specify the type of transaction.</p> <p>CH Definition: Can be used at B-Level or C-Level, but 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 5, 7: Use at B-Level is recommended. Type 1, 2.1, 2.2: Use at C-Level is recommended.</p> <p>UBS Notes: If a code is on B-Level, it is propagated to all underlying C-Levels. If this structure is on both, the B- and the C-Levels, then the C-Level with the entry is rejected with Status Reason Code 'CH07', and with the error text on pain.002 D-Level.</p> <p>UBS Example: <PmtPlnf> <InstrPrty>NORM</InstrPrty> </PmtPlnf></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++PmtPlnf	<p>ISO Name: Instruction Priority</p> <p>XML Name: InstrPrty</p> <p>ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to</p>

Level	XML Element	Definition
	++++InstrPrty ISO Index: 2.7 Cardinality: 0..1 CH Status: BD	CH Definition: apply to the processing of the instruction. 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. UBS Notes: For CHF execution of payment types 1, 2.1, 2.2 and 3 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). UBS Example: <InstrPrty>HIGH</InstrPrty>
B	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTPlnf ++++SvcLvl ISO Index: 2.8 Cardinality: 0..1 CH Status: O	ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor. CH PayTypDef: Type 5: Must be used. UBS Example: <SvcLvl> <Cd>SEPA</Cd> </SvcLvl>
B	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTPlnf ++++SvcLvl +++++Cd ISO Index: 2.9 Cardinality: 1..1 CH Status: D Length: 1 ..4 Errorcode: CH16	ISO Name: Code XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. CH Definition: Codes according "Payments External Code Lists" [7]. The following values will be accepted by the financial institutions: <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) 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. CH PayTypDef: Type 5: Must be used if "Service Level" is used, only "SEPA" permitted. 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: <ul style="list-style-type: none"> - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment: <ul style="list-style-type: none"> - UBS cut-off time for SEPA payments missed: => requested execution date is set for the next possible bank business day

Level	XML Element	Definition
		<p>- Exchange value in EUR is more than CHF 24 Mio.: =>transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC. Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to 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><Cd>SEPA</Cd></code></p>
B	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTplnf ++++SvcLvl +++++Prtry ISO Index: 2.10 Cardinality: 1..1 CH Status: BD Length: 1 ..35 Errorcode: CH17	ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. CH Definition: 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	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTplnf ++++LclInstrm ISO Index: 2.11 Cardinality: 0..1 CH Status: D Errorcode: CH21	ISO Name: Local Instrument XML Name: LclInstrm ISO Definition: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH PayTypDef: Type 1, 2.1, 2.2, 7: 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><PmtTplnf> <LclInstrm> <Prtry>CH01</Prtry> </LclInstrm> </PmtTplnf></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTplnf ++++LclInstrm +++++Cd ISO Index: 2.12 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: If used, then "Proprietary" must not be present. CH PayTypDef: Type 7: "CPP" must be used in combination with "PmtMtd" = "CHK". UBS Notes: Domestic CHF postal orders (Payment Type 7) and bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected with Status Reason Code CH17.
B	Document +CstmrCdtTrfInItN ++PmtInf +++PmtTplnf ++++LclInstrm +++++Prtry ISO Index: 2.13 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Each in combination with "PmtMtd" = "TRF"/"TRA". UBS Example: <code><Prtry>CH01</Prtry></code>

Level	XML Element	Definition
B	Document +CstmrCdtTrfInItN ++PmtInF +++PmtTPlnF ++++CtgyPurp ISO Index: 2.14 Cardinality: 0..1 CH Status: O	ISO Name: Category Purpose XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Gives information about the purpose of the payment order. UBS Example: <pre><PmtTPlnF> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp> </PmtTPlnF></pre>
B	Document +CstmrCdtTrfInItN ++PmtInF +++PmtTPlnF ++++CtgyPurp +++++Cd ISO Index: 2.15 Cardinality: 1..1 CH Status: M Length: 1 ..4 Errorcode: CH16	ISO Name: Code XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CH Definition: Codes according "Payments External Code Lists" [7]. 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 collective booking without details. 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><Cd>SALA</Cd></pre>
B	Document +CstmrCdtTrfInItN ++PmtInF +++ReqdExctnDt ISO Index: 2.17 Cardinality: 1..1 CH Status: M Errorcode: DT01, CH03, CH04, DT06	ISO Name: Requested Execution Date XML Name: ReqdExctnDt ISO Definition: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. CH Definition: Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office 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><ReqdExctnDt>2015-12-22</ReqdExctnDt></pre>
B	Document +CstmrCdtTrfInItN ++PmtInF +++Dbtr ISO Index: 2.19 Cardinality: 1..1 CH Status: M	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor. CH Definition: The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor. UBS Notes: All data in element group 'Debtor' will not be delivered for further processing. Instead, they will be replaced

Level	XML Element	Definition
		<p>by UBS master data set on customer's account.</p> <p>UBS Example: <code><Dbtr></code> <code><Nm>MUSTER AG</Nm></code> <code><PstlAdr></code> <code><AdrLine>Mainstreet 1</AdrLine></code> <code><AdrLine>CH-8888 SELDWYLA</AdrLine></code> <code></PstlAdr></code> <code></Dbtr></code></p>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++Dbtr ++++Nm ISO Index: 2.19 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: Use, maximum 70 characters. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the scheme.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++Dbtr ++++PstlAdr ISO Index: 2.19 Cardinality: 0..1 CH Status: O	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Recommendation: Do not use. UBS Notes: UBS does not control content of this element (no validation). It will be overwritten with account master data. However, if delivered, the element must still conform with the schema.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++Dbtr ++++Id ISO Index: 2.19 Cardinality: 0..1 CH Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. 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	Document +CstmrCdtTrflnitn ++Pmtlnf +++Dbtr ++++Id ++++Orgld ISO Index: 2.19 Cardinality: 1..1 CH Status: D Errorcode: CH16, CH17	ISO Name: Organisation Identification XML Name: Orgld 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	Document +CstmrCdtTrflnitn ++Pmtlnf +++Dbtr ++++Id ++++Prvtld ISO Index: 2.19 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++DbtrAcct ISO Index: 2.20 Cardinality: 1..1 CH Status: M	ISO Name: Debtor Account XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. CH Definition: Recommendation: IBAN should be used. . However, "Other" is currently also still permitted by some financial institutions for the proprietary account

Level	XML Element	Definition
		<p>number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled.</p> <p>UBS Notes: The debtor account is the customer's account at UBS. Preferred format is IBAN. In case of multibank services usage, a foreign financial institution account has to be set.</p> <p>UBS Example: <DbtrAcct> <Id> <IBAN>CH9300762011623852957</IBAN> </Id> </DbtrAcct></p>
B	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. ISO Index: 2.20 Cardinality: 1..1 CH Status: M
B	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id +++++IBAN	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: 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	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id +++++Othr	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then "IBAN" must not be present. ISO Index: 2.20 Cardinality: 1..1 CH Status: D Errorcode: CH17
B	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct ++++Id +++++Othr ++++++Id	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary bank or postal account number. Must be used if "Other" is used. 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	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAcct	ISO Name: Type XML Name: Tp ISO Definition: Specifies the nature, or use of the account.

Level	XML Element	Definition
	++++Tp ISO Index: 2.20 Cardinality: 0..1 CH Status: O	
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Tp +++++Cd ISO Index: 2.20 Cardinality: 1..1 CH Status: BD	ISO Name: Code XML Name: Cd ISO Definition: Account type, in a coded form. 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	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Tp +++++Prtry ISO Index: 2.20 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16	ISO Name: Proprietary XML Name: Prtry ISO Definition: Nature or use of the account in a proprietary form. CH Definition: Can be used to control the debit advice. The following options are available: <ul style="list-style-type: none"> • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details If used, then "Code" must not be present. UBS Notes: 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 collective booking without details.
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAcct ++++Ccy ISO Index: 2.20 Cardinality: 0..1 CH Status: O	ISO Name: Currency XML Name: Ccy ISO Definition: Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. CH Definition: 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	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ISO Index: 2.21 Cardinality: 1..1 CH Status: M	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. CH Definition: The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element. UBS Notes: In case of multibank services the BIC of the third-party financial institute has to be delivered. UBS Example: <DbtrAgt> <pre> <FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId> </DbtrAgt> </pre>
B	Document +CstmrCdtTrfInItN	ISO Name: Financial Institution Identification XML Name: FinInstnId

Level	XML Element	Definition
	++PmtInf +++DbtrAgt ++++FinInstnId ISO Index: 2.21 Cardinality: 1..1 CH Status: M	ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. UBS Example: <code><FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++BIC ISO Index: 2.21 Cardinality: 0..1 CH Status: D Errorcode: RC01, AGNT	ISO Name: BIC XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present. UBS Example: <code><FinInstnId> <BIC>UBSWCHZH80A</BIC> </FinInstnId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ISO Index: 2.21 Cardinality: 0..1 CH Status: D	ISO Name: Clearing System Member Identification XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CH Definition: If used, then "BIC" must not be present. UBS Example: <code><ClrSysMmbld> <ClrSysId> <Cd>CHBCC</Cd> </ClrSysId> <Mmbld>0230</Mmbld> </ClrSysMmbld></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ISO Index: 2.21 Cardinality: 0..1 CH Status: O	ISO Name: Clearing System Identification XML Name: ClrSysId ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. UBS Example: <code><ClrSysId> <Cd>CHBCC</Cd> </ClrSysId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ++++++Cd ISO Index: 2.21 Cardinality: 1..1 CH Status: D Length: 1 ..5 Errorcode: CH16	ISO Name: Code XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CH Definition: Codes according "Payments External Code Lists" [7]. Only "CHBCC" is permitted in Switzerland. If used, then "Proprietary" must not be present. UBS Example: <code><ClrSysId> <Cd>CHBCC</Cd> </ClrSysId></code>
B	Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++ClrSysId ++++++Prtry ISO Index: 2.21	ISO Name: Proprietary XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CH Definition: Recommendation: Do not use. If used, then "Code" must not be present.

Level	XML Element	Definition
	Cardinality: 1..1 CH Status: N Length: 1 ..35 Errorcode: CH16	
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++DbtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld ISO Index: 2.21 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: RC01, AGNT	ISO Name: Member Identification XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CH Definition: IID of the Debtor Agent Must be used if "Clearing System Member Identification" is used. UBS Example: <Mmbld>0230</Mmbld>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. UBS Example: <UltmtDbtr> <Nm>Ultimate Debtor Name</Nm> <PstlAdr> <AdrLine>Ultimate Debtor Adresse</AdrLine> </PstlAdr> </UltmtDbtr>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ++++Nm ISO Index: 2.23 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Maximum 70 characters UBS Example: <Nm>Ultimate Debtor Name</Nm>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ++++PstlAdr ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79). CH PayTypDef: Type 5: Is not forwarded in interbank traffic.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ++++Id ISO Index: 2.23 Cardinality: 0..1 CH Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ++++Id +++++Orgld ISO Index: 2.23	ISO Name: Organisation Identification XML Name: Orgld 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.

Level	XML Element	Definition
	Cardinality: 1..1 CH Status: D Errorcode: CH17	
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++UltmtDbtr ++++Id +++++Prvtld ISO Index: 2.23 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++ChrgBr ISO Index: 2.24 Cardinality: 0..1 CH Status: D Errorcode: CH16	ISO Name: Charge Bearer XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level CH PayTypDef: Type 5: If used, then "SLEV" must be used. UBS Notes: The default is SHAR if no code is present. If "SvcLvl Code" = SEPA, SLEV is required, SHAR is not allowed. Status Reason Code: CH16. Note: each C-Level within a B-Level may have a different code if not present on B-Level. UBS Example: <ChrgBr>CRED</ChrgBr>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++ChrgsAcct ISO Index: 2.25 Cardinality: 0..1 CH Status: O	ISO Name: Charges Account XML Name: ChrgsAcct ISO Definition: Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. CH Definition: Not normally used, in this case any charges are made to the "Debtor Account". UBS Notes: UBS does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema. UBS Example: <pre><ChrgsAcct> <Id> <Othr> <Id>123456</Id> </Othr> </Id> <Ccy>USD</Ccy> </ChrgsAcct></pre>
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++ChrgsAcct ++++Id ISO Index: 2.25 Cardinality: 1..1 CH Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Must be used if "Charges Account" is used.
B	Document +CstmrCdtTrflnitn ++Pmtlnf +++ChrgsAcct	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to

Level	XML Element	Definition
	++++Id +++++IBAN ISO Index: 2.25 Cardinality: 1..1 CH Status: R Errorcode: AC01	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: Use of "IBAN" recommended. If used, "Other" must not be present.
B	Document +CstmrCdtTrfInItN ++PmtInf +++ChrgsAcct ++++Id +++++Othr ISO Index: 2.25 Cardinality: 1..1 CH Status: D	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, then "IBAN" must not be present.
B	Document +CstmrCdtTrfInItN ++PmtInf +++ChrgsAcct ++++Id +++++Othr ++++++Id ISO Index: 2.25 Cardinality: 1..1 CH Status: M Length: 1 ..34 Errorcode: AC01	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Proprietary bank or postal account number. Must be used if "Other" is used.
B	Document +CstmrCdtTrfInItN ++PmtInf +++ChrgsAcct ++++Ccy ISO Index: 2.25 Cardinality: 0..1 CH Status: O	ISO Name: Currency XML Name: Ccy ISO Definition: Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ISO Index: 2.27 Cardinality: 1..unbounded CH Status: M	ISO Name: Credit Transfer Transaction Information XML Name: CdtTrfTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf +++++PmtId ISO Index: 2.28 Cardinality: 1..1 CH Status: M	ISO Name: Payment Identification XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction. UBS Example: <pre><PmtId> <InstrId>INSTRID2-TID177-151007075020-0102</InstrId> <EndToEndId>E2EID2-TID177-151007075020-0102</ EndToEndId> </PmtId></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf +++++PmtId ++++++InstrId	ISO Name: Instruction Identification XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Level	XML Element	Definition
	ISO Index: 2.29 Cardinality: 0..1 CH Status: R Length: 1 ..35 Errorcode: DU05, CH21	Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. CH Definition: Recommendation: Should be used and be unique within the B-Level. Only the SWIFT character set is permitted for this element (see section 2.4.1). UBS Notes: Only if present the content will be validated: it needs to be unique within the B-Level: RJCT respectively C-Level with Status Reason Code DU05. UBS Example: <InstrId>INSRID-4711-160302115114-0101</InstrId>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtId +++++EndToEndId	ISO Name: End To End Identification XML Name: EndToEndId ISO Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. CH Definition: Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element (see section 2.4.1). 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: <EndToEndId>E2EID-4711-160302115114-0101</EndToEndId>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf	ISO Name: Payment Type Information XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Can be used at B-Level or C-Level, but 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 5, 7: Use at B-Level is recommended. Type 1, 2.1, 2.2: Use at C-Level is recommended. UBS Example: <PmtTplnf> <LclInstrm> <Prtry>CH03</Prtry> </LclInstrm> </PmtTplnf>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++InstrPrty	ISO Name: Instruction Priority 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. CH Definition: Any information about the Express processing should be sent at B-Level, values in this element are ignored. CH PayTypDef: Type 5: Must not be used. UBS Notes: Any instructions for Express Orders should be sent at B-Level, values in this element are ignored.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl	ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Service Level affects the way payment is made at the financial institution. The focus is on achieving the

Level	XML Element	Definition
	ISO Index: 2.33 Cardinality: 0..1 CH Status: O	fastest possible credit for the creditor. CH PayTypDef: Type 5: Use is recommended.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl ++++++Cd ISO Index: 2.34 Cardinality: 1..1 CH Status: D Length: 1 ..4 Errorcode: CH16	<p>ISO Name: Code XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>CH Definition: Codes according "Payments External Code Lists" [7]. The following values will be accepted by the financial institutions:</p> <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) <p>Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present.</p> <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: - Transaction currency = Euro - Creditor account = IBAN - Country of beneficiary bank = SEPA country - Beneficiary bank = SEPA participant - Charge option = SLEV - No instructions for creditor agent If below criteria are missed, UBS will amend the payment: - UBS cut-off time for SEPA payments missed: => requested execution date is set for the next possible bank business day - Exchange value in EUR is more than CHF 24 Mio.: =>transaction will be executed as normal EUR payment (non-SEPA). In these cases, UBS sends a status report with status ACWC. Not having set the service level SEPA, payments will nevertheless be executed as SEPA payment in case the remaining elements are delivered according to 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>
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++SvcLvl ++++++Prtry ISO Index: 2.35 Cardinality: 1..1 CH Status: BD Length: 1 ..35 Errorcode: CH17	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.</p> <p>CH Definition: 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>
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf	<p>ISO Name: Local Instrument XML Name: LclInstrm ISO Definition: User community specific instrument.</p>

Level	XML Element	Definition
	++++PmtTplnf ++++LclInstrm ISO Index: 2.36 Cardinality: 0..1 CH Status: D Errorcode: CH21	Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH PayTypDef: Type 1, 2.1, 2.2, 7: Must be used.
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf ++++PmtTplnf ++++LclInstrm +++++Cd ISO Index: 2.37 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. CH Definition: Codes according "Payments External Code Lists" [7]. If used, then "Proprietary" must not be present. CH PayTypDef: Type 7: "CPP" must be used in combination with "PmtMtd" = "CHK". UBS Notes: Domestic CHF postal orders (Payment Type 7) and bank cheque payments (Payment Type 8) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected. Status Reason Code CH17.
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf ++++PmtTplnf ++++LclInstrm +++++Prtry ISO Index: 2.38 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH17	ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies the local instrument, as a proprietary code. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Each in combination with "PmtMtd" = "TRF"/"TRA".
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++CtgyPurp ISO Index: 2.39 Cardinality: 0..1 CH Status: O	ISO Name: Category Purpose XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Any information about the purpose of the payment order should be sent at B-Level, values in this element are ignored.
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf ++++PmtTplnf +++++CtgyPurp +++++Cd ISO Index: Cardinality: 1..1 CH Status: Length: 1 ..4	ISO Name: Code XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. UBS Notes: Any information about the purpose of the payment order (e.g. SALA, INTC, CORT) should be sent at B-Level, values in this element are ignored. Any other ISO code, e.g. HEDG, will be ignored. Non-ISO codes will cause rejection of the whole C-Level with Status Reason Code: CH16.
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf ++++Amt ISO Index: 2.42 Cardinality: 1..1 CH Status: M	ISO Name: Amount XML Name: Amt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: Either as "Instructed Amount" or "Equivalent Amount". It is recommended to create one B-Level for each currency transferred.

Level	XML Element	Definition
		<p>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.</p> <p>UBS Example: <code><Amt> <EqvtAmt> <Amt Ccy="EUR">177.20</Amt> <CcyOfTrf>CHF</CcyOfTrf> </EqvtAmt> </Amt></code></p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++InstdAmt</p> <p>ISO Index: 2.43 Cardinality: 1..1 CH Status: D Errorcode: AM01, AM02, CURR, AM03, CH20</p>	<p>ISO Name: Instructed Amount XML Name: InstdAmt ISO Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. CH Definition: 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. Type 7: Must contain "CHF".</p> <p>UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217.</p> <p>UBS Example: <code><InstdAmt Ccy="CHF">1000.00</InstdAmt></code></p>
C	<p>ISO Index: Cardinality: CH Status:</p>	<p>ISO Name: Currency XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>UBS Notes: Valid active currency codes according to ISO 4217</p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt</p> <p>ISO Index: 2.44 Cardinality: 1..1 CH Status: BD Errorcode: CH17</p>	<p>ISO Name: Equivalent Amount XML Name: EqvtAmt ISO Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. CH Definition: 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.</p> <p>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.</p> <p>UBS Example: <code><EqvtAmt> <Amt Ccy="EUR">1000.00</Amt> <CcyOfTrf>USD</CcyOfTrf> </EqvtAmt></code></p>
C	<p>Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ++++++Amt</p> <p>ISO Index: 2.45</p>	<p>ISO Name: Amount XML Name: Amt ISO Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved. CH Definition: Must be used if "Equivalent Amount" is used.</p>

Level	XML Element	Definition
	Cardinality: 1..1 CH Status: M Errorcode: AM01, AM02, CURR, AM03, CH20	UBS Notes: The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
C	ISO Index: Cardinality: CH Status:	ISO Name: Currency XML Name: Ccy ISO Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". UBS Notes: Valid active currency codes according to ISO 4217
C	Document +CstmrCdtTrfNltn ++PmtInf +++CdtTrfTxInf ++++Amt +++++EqvtAmt ++++++CcyOfTrf ISO Index: 2.46 Cardinality: 1..1 CH Status: M Errorcode: CURR, AM03	ISO Name: Currency Of Transfer 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
C	Document +CstmrCdtTrfNltn ++PmtInf +++CdtTrfTxInf ++++XchgRateInf ISO Index: 2.47 Cardinality: 0..1 CH Status: BD Errorcode: CH17	ISO Name: Exchange Rate Information XML Name: XchgRateInf ISO Definition: Set of elements used to provide details on the currency exchange rate and contract. CH Definition: Exchange rate 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 does not consider this element resp. the content of this element. It will be ignored. However, it must still conform to the schema.
C	Document +CstmrCdtTrfNltn ++PmtInf +++CdtTrfTxInf ++++ChrgBr ISO Index: 2.51 Cardinality: 0..1 CH Status: O Errorcode: CH07, CH16	ISO Name: Charge Bearer XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Can be used at B-Level or C-Level but not at both at the same time. Zulässige Codes sind: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level CH PayTypDef: Type 5: If used then "SLEV" must be used. UBS Notes: The default is SHAR if 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.
C	Document +CstmrCdtTrfNltn ++PmtInf +++CdtTrfTxInf ++++ChqInstr ISO Index: 2.52 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Cheque Instruction XML Name: ChqInstr ISO Definition: Set of elements needed to issue a cheque. CH Definition: May only be used in combination with "PmtMtd" = "CHK". CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 6: 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.

Level	XML Element	Definition
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++ChqTp ISO Index: 2.53 Cardinality: 0..1 CH Status: O	ISO Name: Cheque Type XML Name: ChqTp ISO Definition: Specifies the type of cheque to be issued.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ISO Index: 2.58 Cardinality: 0..1 CH Status: O	ISO Name: Delivery Method XML Name: DlvryMtd ISO Definition: Specifies the delivery method of the cheque by the debtor's agent.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ++++++Cd ISO Index: 2.59 Cardinality: 1..1 CH Status: D	ISO Name: Code XML Name: Cd ISO Definition: Specifies the delivery method of the cheque by the debtor's agent. CH Definition: If used, then "Proprietary" must not be present.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++ChqInstr +++++DlvryMtd ++++++Prtry ISO Index: 2.60 Cardinality: 1..1 CH Status: D Length: 1 ..35	ISO Name: Proprietary XML Name: Prtry ISO Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent. CH Definition: If used, then "Code" must not be present.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr ISO Index: 2.70 Cardinality: 0..1 CH Status: O Errorcode: CH07	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor. CH Definition: Can be used at B-Level or C-Level but not at both at the same time.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Nm ISO Index: 2.70 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Maximum 70 characters
C	Document	ISO Name: Postal Address

Level	XML Element	Definition
	+CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++PstlAdr ISO Index: 2.70 Cardinality: 0..1 CH Status: O	XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: 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.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ISO Index: 2.70 Cardinality: 0..1 CH Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++Orgld ISO Index: 2.70 Cardinality: 1..1 CH Status: D Errorcode: CH17	ISO Name: Organisation Identification XML Name: Orgld 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 +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtDbtr +++++Id ++++++Prvtld ISO Index: 2.70 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++IntrmyAgt1 ISO Index: 2.71 Cardinality: 0..1 CH Status: BD Errorcode: RC01	ISO Name: Intermediary Agent 1 XML Name: IntrmyAgt1 ISO Definition: Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. CH Definition: 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: 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. UBS Example: <pre><IntrmyAgt1> <FinInstnId> <BIC>DEUTDEFFXXX</BIC> </FinInstnId> </IntrmyAgt1></pre>

Level	XML Element	Definition
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. CH PayTypDef: Type 1, 2.1, 7, 8: Must not be used. Type 3: With effect from 01.01.2019: Creditor Agent can be omitted where IBAN/QR-IBAN is sent in the Creditor Account. Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5). 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: <CdtrAgt> <FinInstnId> <BIC>HSHNDEHH</BIC> </FinInstnId> </CdtrAgt>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ISO Index: 2.77 Cardinality: 1..1 CH Status: M	ISO Name: Financial Institution Identification XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CH Definition: Must be used if "Creditor Agent" is used. CH PayTypDef: Type 2.2: • V1: IID • V2: IID and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: • V1: IID • V2: BIC Domestic (CH/LI) • V3: With effect from 01.01.2019: Creditor Agent can be omitted where IBAN/QR-IBAN is sent in the Creditor Account. Type 4: • V1: BIC Domestic (CH/LI) • V2: IID and Name and address of financial institution • V3: Name and address of financial institution Type 5: BIC Type 6: Recommendation: Use BIC. • V1: "BIC International" • V2: Bank code (without IID) and name and address of financial institution • V3: Name and address of financial institution
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++BIC ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: AGNT	ISO Name: BIC XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: If used, then "Clearing System Member Identification" must not be present. CH PayTypDef: Type 3(V2), 4(V1): May be present. 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".
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId	ISO Name: Clearing System Member Identification XML Name: ClrSysMmbld ISO Definition: Information used to identify a member within a clearing system. CH Definition: If used, then "BIC" must not be present. CH PayTypDef: Type 2.2(V1, V2), 3(V1), 4(V2), 6: May be present.

Level	XML Element	Definition
	+++++ClrSysMmbld ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17	Type 5: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++ClrSysMmbld +++++ClrSysId ISO Index: 2.77 Cardinality: 0..1 CH Status: D	ISO Name: Clearing System Identification XML Name: ClrSysId ISO Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. CH PayTypDef: Type 6: May be used. Other types: Must be used if "Clearing System Member Identification" is used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Cd ISO Index: 2.77 Cardinality: 1..1 CH Status: D Length: 1 ..5 Errorcode: CH16, CH17	ISO Name: Code XML Name: Cd ISO Definition: Identification of a clearing system, in a coded form as published in an external list. CH Definition: 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" [7]. 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 +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Prtry ISO Index: 2.77 Cardinality: 1..1 CH Status: D Length: 1 ..35 Errorcode: CH17	ISO Name: Proprietary XML Name: Prtry ISO Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 1, 2.1, 2.2, 3, 4, 5, 7, 8: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++ClrSysMmbld +++++Mmbld ISO Index: 2.77 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: AGNT	ISO Name: Member Identification XML Name: Mmbld ISO Definition: Identification of a member of a clearing system. CH Definition: Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.
C	Document +CstmrCdtTrfInItN ++PmtInf	ISO Name: Name XML Name: Nm

Level	XML Element	Definition
	+++CdtTrfTxInf ++++CdtrAgt +++++FinInstnld ++++++Nm ISO Index: 2.77 Cardinality: 0..1 CH Status: D Length: 1 ..70 Errorcode: CH17, CH21	ISO Definition: Name by which an agent is known and which is usually used to identify that agent. 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnld ++++++PstlAdr	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnld ++++++PstlAdr ++++++AdrTp	ISO Name: Address Type XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnld ++++++PstlAdr ++++++Dept	ISO Name: Department XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnld ++++++PstlAdr ++++++SubDept	ISO Name: Sub Department XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt	ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use.

Level	XML Element	Definition
	+++++FinInstnId +++++PstlAdr +++++StrtNm ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..70	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++BldgNb ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: Building Number XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++PstCd ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: Post Code XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++TwnNm ISO Index: 2.77 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId +++++PstlAdr +++++CtrySubDvsn ISO Index: 2.77 Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: Country Sub Division XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt ISO Index: 2.77 Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Recommendation: Use. UBS Notes: Recommendation to indicate the country code (ISO

Level	XML Element	Definition
	+++++FinInstnld +++++PstlAdr +++++Ctry ISO Index: 2.77 Cardinality: 0..1 CH Status: R Errorcode: AG06	3166, Alpha-2 code)
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf +++CdtrAgt +++++FinInstnld +++++PstlAdr +++++AdrLine ISO Index: 2.77 Cardinality: 0..2 CH Status: O Length: 1 ..70	ISO Name: Address Line XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted.
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf +++CdtrAgt +++++FinInstnld +++++Othr ISO Index: 2.77 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme. CH PayTypDef: Type 2.2(V2, V3): Must be present. Other types: Must not be present. UBS Example: <pre> <CdtrAgt> <FinInstnld> <ClrSysMmbld> <ClrSysld> <Cd>CHBCC</Cd> </ClrSysld> <Mmbld>206</Mmbld> </ClrSysMmbld> <Nm>Name Bank</Nm> <Othr> <Id>40-61-4</Id> </Othr> </FinInstnld> </CdtrAgt> </pre>
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf +++CdtrAgt +++++FinInstnld +++++Othr +++++Id ISO Index: 2.77 Cardinality: 1..1 CH Status: M Length: 1 ..35 Errorcode: AGNT, RC01	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 2.2(V2, V3): Must contain postal account of bank (example: "80-2-2" or "800000022"). UBS Example: <pre> <Othr> <Id>40-61-4</Id> </Othr> </pre>
C	Document +CstmrCdtTrfInitt ++PmtInf +++CdtTrfTxInf +++Cdtr ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH21	ISO Name: Creditor 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> <Cdtr> <Nm>Peter Muster SA</Nm> <PstlAdr> <StrtNm>Mainstreet</StrtNm> <BldgNb>24</BldgNb> </PstlAdr> </Cdtr> </pre>

Level	XML Element	Definition
		<pre> <PstCd>8000</PstCd> <TwnNm>Zurich</TwnNm> <Ctry>CH</Ctry> </PstlAdr> </Cdtr> </pre>
C	Document +CstmrCdtTrflnitn ++Pmtlnf +++CdtTrfTxlnf ++++Cdtr ++++Nm ISO Index: 2.79 Cardinality: 1..1 CH Status: M Length: 1 ..70 Errorcode: CH21	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Creditor" is used, maximum 70 characters.
C	Document +CstmrCdtTrflnitn ++Pmtlnf +++CdtTrfTxlnf ++++Cdtr ++++PstlAdr ISO Index: 2.79 Cardinality: 0..1 CH Status: O Errorcode: CH16	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: If possible structured. Simultaneous use of the structured elements <StrNm>/<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. Type 7: Must be structured.
C	Document +CstmrCdtTrflnitn ++Pmtlnf +++CdtTrfTxlnf ++++Cdtr ++++PstlAdr ++++AdrTp ISO Index: 2.79 Cardinality: 0..1 CH Status: O Errorcode: CH17	ISO Name: Address Type XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrflnitn ++Pmtlnf +++CdtTrfTxlnf ++++Cdtr ++++PstlAdr ++++Dept ISO Index: 2.79 Cardinality: 0..1 CH Status: O Length: 1 ..70 Errorcode: CH17	ISO Name: Department XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrflnitn ++Pmtlnf +++CdtTrfTxlnf ++++Cdtr ++++PstlAdr ++++SubDept ISO Index: 2.79 Cardinality: 0..1 CH Status: O	ISO Name: Sub Department XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	Length: 1 ..70 Errorcode: CH17	
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++StrtNm ISO Index: 2.79 Cardinality: 0..1 CH Status: R Length: 1 ..70 Errorcode: CH17	ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++BldgNb ISO Index: 2.79 Cardinality: 0..1 CH Status: R Length: 1 ..16 Errorcode: CH17	ISO Name: Building Number XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++PstCd ISO Index: 2.79 Cardinality: 0..1 CH Status: D Length: 1 ..16 Errorcode: CH17, CH21	ISO Name: Post Code XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 7, 8: Must be present.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++TwnNm ISO Index: 2.79 Cardinality: 0..1 CH Status: D Length: 1 ..35 Errorcode: CH17, CH21	ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use. CH PayTypDef: Type 5: Recommendation: Do not use. Type 7, 8: Must be present.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++CtrySubDvsn ISO Index: 2.79 Cardinality: 0..1	ISO Name: Country Sub Division XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	CH Status: O Length: 1 ..35 Errorcode: CH17	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++Ctry ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH21, BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: It is recommended to supply this element, especially in the case of foreign payments. CH PayTypDef: Type 7, 8: Must be present. Type 7: Must contain CH or LI.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr +++++AdrLine ISO Index: 2.79 Cardinality: 0..2 CH Status: D Length: 1 ..70 Errorcode: CH17	ISO Name: Address Line XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments. CH PayTypDef: Type 7: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id ISO Index: 2.79 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH PayTypDef: Type 1, 2.1, 2.2, 7, 8: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id +++++Orgld ISO Index: 2.79 Cardinality: 1..1 CH Status: D	ISO Name: Organisation Identification XML Name: Orgld 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 +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++Id +++++PrvtId ISO Index: 2.79 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification 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.
C	Document +CstmrCdtTrfInItN ++PmtInf	ISO Name: Creditor Account XML Name: CdtrAcct ISO Definition: Unambiguous identification of the account of the

Level	XML Element	Definition
	+++CdtTrfTxInf ++++CdtrAcct ISO Index: 2.80 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH21	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 7, 8: Must not be used. UBS Example: <pre><CdtrAcct> <Id> <IBAN>DE73210501701001691268</IBAN> </Id> </CdtrAcct></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ISO Index: 2.80 Cardinality: 1..1 CH Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Recommendation: Whenever possible the IBAN should be used. Must be used if "Creditor Account" is used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++IBAN ISO Index: 2.80 Cardinality: 1..1 CH Status: D Errorcode: AC01, CH21, BE09, CH16	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: If 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 (valid from 01.01.2019) must be present. Type 5: Must be present. UBS Notes: If the IBAN is not correct, the C-Level will be rejected with Reason Code CH16.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++Othr ISO Index: 2.80 Cardinality: 1..1 CH Status: D Errorcode: CH17, CH21	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme. CH Definition: If used, 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAcct +++++Id ++++++Othr ++++++Id ISO Index: 2.80 Cardinality: 1..1 CH Status: M Length: 1 ..34	ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be used if "Other" is used. CH PayTypDef: Type 1: Must contain an ISR participant number: <ul style="list-style-type: none"> • 9-character with hyphens: VV-XXXXXX-P («X» = serial number right-aligned, no zeros on the left) • without hyphensVVXXXXXXP («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").

Level	XML Element	Definition
	Errorcode: AC01	
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. 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><UltmtCdtr> <Nm>Name Ultimate Creditor </Nm> <PstlAdr> <AdrLine>Adresse Ultimate Creditor</AdrLine> </PstlAdr> </UltmtCdtr></pre>
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Nm ISO Index: 2.81 Cardinality: 1..1 CH Status: M Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Must be used if "Ultimate Creditor" is used, maximum 70 characters.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: 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: Is not forwarded in interbank traffic.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++AdrTp ISO Index: 2.81 Cardinality: 0..1 CH Status: O	ISO Name: Address Type XML Name: AdrTp ISO Definition: Identifies the nature of the postal address. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++Dept ISO Index: 2.81 Cardinality: 0..1 CH Status: O Length: 1 ..70	ISO Name: Department XML Name: Dept ISO Definition: Identification of a division of a large organisation or building. CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf	ISO Name: Sub Department XML Name: SubDept ISO Definition: Identification of a sub-division of a large organisation or building.

Level	XML Element	Definition
	++++UltmtCdtr +++++PstlAdr +++++SubDept ISO Index: 2.81 Cardinality: 0..1 CH Status: O Length: 1 ..70	CH Definition: Is currently ignored by financial institutions.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++StrtNm ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..70	ISO Name: Street Name XML Name: StrtNm ISO Definition: Name of a street or thoroughfare. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++BldgNb ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: Building Number XML Name: BldgNb ISO Definition: Number that identifies the position of a building on a street. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++PstCd ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..16	ISO Name: Post Code XML Name: PstCd ISO Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++TwnNm ISO Index: 2.81 Cardinality: 0..1 CH Status: R Length: 1 ..35	ISO Name: Town Name XML Name: TwnNm ISO Definition: Name of a built-up area, with defined boundaries, and a local government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++CtrySubDvsn ISO Index: 2.81	ISO Name: Country Sub Division XML Name: CtrySubDvsn ISO Definition: Identifies a subdivision of a country such as state, region, county. CH Definition: Is currently ignored by financial institutions.

Level	XML Element	Definition
	Cardinality: 0..1 CH Status: O Length: 1 ..35	
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++Ctry ISO Index: 2.81 Cardinality: 0..1 CH Status: R Errorcode: BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Recommendation: Use.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++PstlAdr +++++AdrLine ISO Index: 2.81 Cardinality: 0..2 CH Status: O Length: 1 ..70	ISO Name: Address Line XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Maximum two lines permitted.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id ISO Index: 2.81 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH PayTypDef: Type 7, 8: Must not be used.
C	Document +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++OrgId ISO Index: 2.81 Cardinality: 1..1 CH Status: D	ISO Name: Organisation Identification 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 +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++UltmtCdtr +++++Id +++++PrvtId ISO Index: 2.81 Cardinality: 1..1 CH Status: D	ISO Name: Private Identification 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 +CstmrCdtTrflnitn ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt	ISO Name: Instruction For Creditor Agent 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.

Level	XML Element	Definition
	ISO Index: 2.82 Cardinality: 0..unbounded CH Status: BD Errorcode: CH16, CH17	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, 7, 8: Must not be used. UBS Notes: Can be used, but only for payment type 4 or payment type 6. UBS Example: <pre><InstrForCdtrAgt> <Cd>HOLD</Cd> <InstrInf>Write an instruction</InstrInf> </InstrForCdtrAgt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt +++++Cd ISO Index: 2.83 Cardinality: 0..1 CH Status: D	ISO Name: Code 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><InstrForCdtrAgt> <Cd>HOLD</Cd> </InstrForCdtrAgt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForCdtrAgt +++++InstrInf ISO Index: 2.84 Cardinality: 0..1 CH Status: D Length: 1 ..140 Errorcode: CH16	ISO Name: Instruction Information 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++InstrForDbtrAgt ISO Index: 2.85 Cardinality: 0..1 CH Status: BD Length: 1 ..140 Errorcode: CH16	ISO Name: Instruction For Debtor Agent 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. 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 products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions. CH PayTypDef: Type 7: Must not be used. UBS Notes: Can be used, but only for payment type 4 or payment type 6. UBS Example: <pre><InstrForDbtrAgt>write an instruction</InstrForDbtrAgt></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++Purp ISO Index: 2.86 Cardinality: 0..1 CH Status: O Errorcode: CH17	ISO Name: Purpose XML Name: Purp ISO Definition: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. CH PayTypDef: Type 1: Element is not forwarded. UBS Example: <pre><Purp> <Cd>NETT</Cd> </Purp></pre>
C	Document +CstmrCdtTrfInItN ++PmtInf	ISO Name: Code XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as

Level	XML Element	Definition
	+++CdtTrfTxInf ++++Purp +++++Cd ISO Index: 2.87 Cardinality: 1..1 CH Status: M Length: 1 ..4	CH Definition: published in an external purpose code list. Codes according "Payments External Code Lists" [7]. Must be used if "Purpose" is used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RgltryRptg ISO Index: Cardinality: 0..10 CH Status:	ISO Name: Regulatory Reporting XML Name: RgltryRptg ISO Definition: Information needed due to regulatory and statutory requirements. 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf ISO Index: 2.98 Cardinality: 0..1 CH Status: O	ISO Name: Remittance Information XML Name: RmtInf ISO Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. CH Definition: Either structured or unstructured. UBS Example: <RmtInf> <Ustrd>unstructured remittance information</Ustrd> </RmtInf>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Ustrd ISO Index: 2.99 Cardinality: 0..1 CH Status: D Length: 1 ..140 Errorcode: CH17	ISO Name: Unstructured XML Name: Ustrd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. CH Definition: Only one occurrence is allowed, maximum 140 characters. CH PayTypDef: Type 1: Must not be used.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ISO Index: 2.100 Cardinality: 0..1 CH Status: D Errorcode: CH17, CH15, CH21	ISO Name: Structured XML Name: Strd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. CH Definition: Only one occurrence is allowed. 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 (valid from 01.01.2019) this element must be used. Type 4, 5, 6, 7, 8: May only contain maximum 140 characters including XML tags.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd +++++RfrdDocInf ISO Index: 2.101 Cardinality: 0..unbounded CH Status: D Errorcode: CH17	ISO Name: Referred Document Information XML Name: RfrdDocInf ISO Definition: Set of elements used to identify the documents referred to in the remittance information. CH Definition: 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.

Level	XML Element	Definition
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp	ISO Name: Type XML Name: Tp ISO Definition: Specifies the type of referred document.
	ISO Index: 2.102 Cardinality: 0..1 CH Status: O	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp +++++++CdOrPrtry	ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Provides the type details of the referred document.
	ISO Index: 2.103 Cardinality: 1..1 CH Status: M	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp +++++++CdOrPrtry +++++++Cd	ISO Name: Code XML Name: Cd ISO Definition: Document type in a coded form.
	ISO Index: 2.104 Cardinality: 1..1 CH Status: M	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp +++++++CdOrPrtry +++++++Prtry	ISO Name: Proprietary XML Name: Prtry ISO Definition: Proprietary identification of the type of the remittance document.
	ISO Index: 2.105 Cardinality: 1..1 CH Status: M Length: 1 ..35	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Tp +++++++Issr	ISO Name: Issuer XML Name: Issr ISO Definition: Identification of the issuer of the reference document type.
	ISO Index: 2.106	

Level	XML Element	Definition
	Cardinality: 0..1 CH Status: O Length: 1 ..35	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++Nb ISO Index: 2.107 Cardinality: 0..1 CH Status: O Length: 1 ..35	ISO Name: Number XML Name: Nb ISO Definition: Unique and unambiguous identification of the referred document.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocInf +++++++RltdDt ISO Index: 2.108 Cardinality: 0..1 CH Status: O	ISO Name: Related Date XML Name: RltdDt ISO Definition: Date associated with the referred document.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++RfrdDocAmt ISO Index: 2.109 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Referred Document Amount 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.
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ISO Index: 2.120 Cardinality: 0..1 CH Status: D Errorcode: CH21, CH16	ISO Name: Creditor Reference Information XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents. CH PayTypDef: Type 1: Must be used. Type 5: May be used. UBS Example: <RmtInf> <Strd> <CdtrRefInf> <Ref>000649013213001401006000011</Ref> </CdtrRefInf> </Strd> </RmtInf>
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp ISO Index: 2.121 Cardinality: 0..1 CH Status: D	ISO Name: Type 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.

Level	XML Element	Definition
	Errorcode: CH21	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtRefInf ++++++Tp ++++++CdOrPrtry	ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type. CH Definition: Must be used if "Type" is used.
	ISO Index: 2.122 Cardinality: 1..1 CH Status: M	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtRefInf ++++++Tp ++++++CdOrPrtry ++++++Cd	ISO Name: Code XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. 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.
	ISO Index: 2.123 Cardinality: 1..1 CH Status: D Errorcode: CH21, CH16	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtRefInf ++++++Tp ++++++CdOrPrtry ++++++Prtry	ISO Name: Proprietary XML Name: Prtry ISO Definition: Creditor reference type, in a proprietary form. CH Definition: If used, then "Code" must not be present. CH PayTypDef: Type 5: Must not be used. Type 3: Can contain "QRR" to give the structured reference (QR reference) from the QR-bill (valid from 01.01.2019). 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.
	ISO Index: 2.124 Cardinality: 1..1 CH Status: D Length: 1..35 Errorcode: CH17	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd ++++++CdtRefInf ++++++Tp ++++++Issr	ISO Name: Issuer XML Name: Issr ISO Definition: Entity that assigns the credit reference type.
	ISO Index: 2.125 Cardinality: 0..1 CH Status: O Length: 1..35	
C	Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd	ISO Name: Reference XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
		Usage: If available, the initiating party should provide

Level	XML Element	Definition
	+++++CdtrRefInf +++++Ref ISO Index: 2.126 Cardinality: 0..1 CH Status: D Length: 1 ..35 Errorcode: CH16, CH21	this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. CH 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.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd +++++Invcr ISO Index: 2.127 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Invoicer 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.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd +++++Invcee ISO Index: 2.128 Cardinality: 0..1 CH Status: D Errorcode: CH17	ISO Name: Invoicee XML Name: Invcee ISO Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. CH Definition: 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.
C	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++RmtInf +++++Strd +++++AddtlRmtInf ISO Index: 2.129 Cardinality: 0..3 CH Status: O Length: 1 ..140 Errorcode: CH17, CH21	ISO Name: Additional Remittance Information XML Name: AddtlRmtInf ISO Definition: Additional information, in free text form, to complement the structured remittance information. 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, 7, 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>	No transmission in interbank legacy standards possible. However in bank to customer reporting the codes SALA / PENS result in a collective debit booking without details, regardless of the reporting format (MT/camt)
End-To-End Identification	<EndToEndId>	We recommend the clients to indicate this ID under the unstructured remittance information using the code word ROC. In this case, end-to-end field may contain "not provided."
Ultimate Debtor	<UltmtDbtr>	Only within an eligible ISO payment, content will be further processed. No transmission in legacy interbank standards possible.
Creditor 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.

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