

Handbook CBPR+ Zürcher Kantonalbank

pain.001/pain.002

Handbook for Corporates and third-party Banks

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1 Change Log

Version	Date	Change Description	Chapter
1.02	01.12.2025	Note added regarding the Charge Bearer (ChrgBr) element for SEPA payment.	<u>Chap. 7.4.2, p.17 / Chap. 7.4.3, p.20</u>
1.01	12.11.2025	Various minor corrections	Miscellaneous
1.0	31.10.2025	Creation of handbook	all

2 Notes on the handbook

This handbook is intended for customers (corporates), third-party banks, and software partners. It describes the use of the format pain.001.001.09 CBPR+ at Zürcher Kantonalbank for submitting payment instructions and for receiving status reports pain.002.001.10 CBPR+.

This handbook is a supplement to the [ISO 20022 schema V2019 Payment transactions handbook Zürcher Kantonalbank](#) and describes the bank-specific rules for accepting and further processing additional elements of the CBPR+ schema. The basis of this handbook is the pain.001 CBPR+ specifications on SWIFT MyStandards.

Zürcher Kantonalbank assumes no obligations with this handbook. The handbook has been prepared with the utmost care. However, errors and inaccuracies cannot be completely ruled out. Zürcher Kantonalbank cannot accept any legal responsibility or liability for errors and their consequences. Zürcher Kantonalbank reserves the right to change this handbook at any time and without prior notice. The development status of the document is indicated by the version number in the footer.

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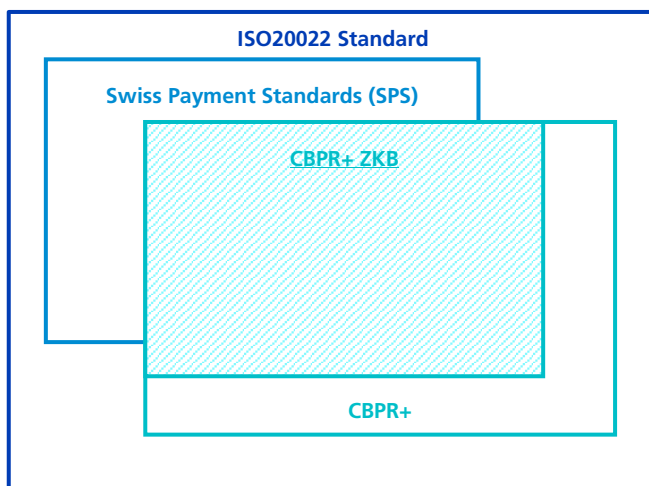
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4 General Information

Various standards were defined within ISO 20022 for pain.001:

- **pain.001 according to ISO 20022:** A global standard defined by the international ISO organization.
- **pain.001 according to SPS:** National implementation of the ISO standard for Swiss payment transactions (Swiss Payments Standards).
- **pain.001 according to CBPR+:** A variant defined by SWIFT for international payment transactions for financial institutions.
- **pain.001 according to CBPR+ ZKB:** A version supported by ZKB that includes elements allowed in the pain.001 SPS as well as additional CBPR+ elements that are accepted but not forwarded or elements that lead to file rejection.

The following diagram illustrates the relationship between the various standards of the pain.001 message:



Note: The illustration serves solely as a simplified representation of the relationships. It is not to scale and does not represent a complete technical delineation

4.1 Information on ISO 20022

The international standard ISO 20022 defines a uniform model for the electronic exchange of financial messages. The goal is global harmonization and the replacement of existing formats.

In the area of payment transactions, the Customer Credit Transfer Initiation (pain.001) message is central. It is used to transmit payment instructions from customers or intermediaries to the account-holding institution (Debtor Agent).

The structure follows a clear schema with hierarchical blocks, enabling standardized processing.

4.2 Information on Swiss Payment Standards (SPS)

The Swiss Payment Standards (SPS) are the national implementation of ISO 20022 for payment transactions in Switzerland (see [iso-payments.ch](https://www.iso-payments.ch)). The current version is based on the ISO 2019 version and defines binding rules for domestic, cross-border, and SEPA payments.

Zürcher Kantonalbank supports the pain.001 SPS in its original schema definition. In addition, the bank publishes the [ISO 20022 Payments transactions handbook Zürcher Kantonalbank](#), which describes:

- Which fields are mandatory or recommended for use.
- What content requirements apply.
- Under which conditions messages are rejected with specific error codes.

4.3 Information on CBPR+

CBPR+ (Cross-Border Payments and Reporting Plus) is a market practice defined by SWIFT for international payment transactions. It is also based on ISO 20022 and uses the pain.001.001.09 message for submitting payment instructions.

CBPR+ is used within the framework of SWIFT FINplus and differs from the SPS, particularly through additional fields and different cardinalities. The goal of CBPR+ is to harmonize and replace the previous MT messages (e.g., MT101) in the cross-border area.

4.4 Content of this Manual

Zürcher Kantonalbank uses the existing pain.001 SPS for processing payment instructions and relies on the applicable Business Rules and Implementation Guidelines of SIX.

This handbook supplements the foundations and specifically describes:

- The intended use cases and supported channels.
- Content specifications, recommendations, and validation rules.
- The Business Application Header (BAH), which is mandatory for transmission via SWIFT FINplus.

For detailed requirements regarding field population, validations, and error messages, the ISO 20022 Payments Manual of Zürcher Kantonalbank remains the binding reference.

5 Product Offering

Zürcher Kantonalbank supports the submission of payment instructions in the format pain.001.001.09 CBPR+ exclusively via the SWIFT FINplus (InterAct) channel. Two product variants are distinguished, which differ in terms of contractual basis and the role of the submitting party.

5.1 SwiftNet-Services

The SwiftNet Services product is intended for customers with their own SwiftNet connection. The pain.001 CBPR+ format is exclusively reserved for corporates in the SWIFT user categories SUPE or NOSU. A prerequisite for using SwiftNet Services is the signing of the SwiftNet-Services Agreement with Zürcher Kantonalbank. When using InterAct (FINplus), the messages are schema-validated by the SwiftNet.

5.2 Gateway-Services

The Gateway Services product is intended for customers who maintain a banking relationship with a third-party bank and wish to submit payment instructions to Zürcher Kantonalbank on behalf of their accounts. The third-party bank acts as a Forwarding Agent and sends the payment instruction as a pain.001 message on behalf of a third party to Zürcher Kantonalbank (Debtor Agent).

This is based on the Gateway Services Agreement as well as an agreement between Zürcher Kantonalbank and the respective third-party bank for message exchange. Status and error messages are addressed exclusively to the third-party bank, which is responsible for forwarding them to the instructing third party.

6 Processing Payment Instructions

Within the framework of pain.001 CBPR+, Zürcher Kantonalbank supports the following payment types as defined by SPS:

- **Domestic (D):** Payments in CHF and EUR within Switzerland.
- **SEPA (S):** Payments in EUR within the SEPA area.
- **Cross-border an foreign currency domestic (X):** Payments abroad, all currencies (X V2) and domestic payments in foreign currencies, excluding CHF and EUR (X V1).

The payment type Check is not supported. Additionally, the submission of Instant Payments via pain.001 is not yet possible.

For each payment type, the rules defined by SPS apply, as well as the bank's own rules, including regulatory requirements for cross-border payments.

Status messages regarding the submitted pain.001 are returned to the submitting party as a pain.002 message (see Chapter 8).

7 Specification pain.001.001.09 CBPR+ with Business Rules of Zürcher Kantonalbank

This chapter contains fundamental information and expectations regarding the population of elements in the pain.001 CBPR+ format, as well as explanations of the syntax of the subsequent technical structures.

7.1 Address Details

The following address types may be used:

Unstructured	Structured	Hybrid
<pre><Cdtr> <Nm>Sample AG</Nm> <PstlAdr> <AdrLine>Sample street 24</AdrLine> <AdrLine>CH-3000 Bern</AdrLine> </PstlAdr> </Cdtr></pre>	<pre><Cdtr> <Nm>Sample AG</Nm> <PstlAdr> <StrtNm>Sample street</StrtNm> <BldgNb>24</BldgNb> <PstCd>3000</PstCd> <TwnNm>Bern</TwnNm> <Ctry>CH</Ctry> </PstlAdr> </Cdtr></pre>	<pre><Cdtr> <Nm>Example Company</Nm> <PstlAdr> <PstCd>123456</PstCd> <TwnNm>Singapore</TwnNm> <Ctry>SG</Ctry> AdrLine>Premium Tower, Floor #01-02,34 Bay Rd</AdrLine> </PstlAdr> </Cdtr></pre>

Unstructured (not recommended; as it will only be permitted until November 2026)

Up to 2 x <AdrLine> with 70 characters each.

Structured (recommended)

- Mandatory fields: Name (Nm), Town Name (TwnNm), and Country (Ctry).
- All other address fields of the postal address are optional (including the address fields newly introduced with the ISO 20022 Version 2019).

Hybrid

- Mandatory fields: Name (Nm), Town Name (TwnNm), and Country (Ctry).
- All other address fields of the postal address are optional (including the address fields newly introduced with the ISO 20022 Version 2019).
- Up to 2 x <AdrLine> with 70 characters each.

The repetition of information already provided in structured address elements in the unstructured <AdrLine> should be avoided.

The use of these address types depends on the requirements of the relevant market infrastructures (SIC, SEPA, and SWIFT). Zürcher Kantonalbank explicitly recommends using structured address details, as they enable the most reliable processing and reduce the risk of rejections or delays.

7.2 Explanation of the Syntax of the Structures (7.3 and 7.4)

In general, the CBPR+ Usage Guidelines provided by SWIFT apply. This manual complements these guidelines and lists the technical elements for which Zürcher Kantonalbank specifies particular handling, provides recommendations, or deviates from the standard (e.g., fields that are not permitted or whose use is restricted). Elements that are mandatory according to CBPR+ but are not listed in this manual remain unchanged according to the official specifications.

Blue cardinalities indicate a deviation from the standard rules by Zürcher Kantonalbank.

Status	Bezeichnung	Beschreibung
M	Mandatory	The element is mandatory. If the element is not provided, Zürcher Kantonalbank will reject the message.
R	Recommended	The use of the element is recommended. If the element is not provided, Zürcher Kantonalbank will still process the message.
O	Optional	The element is optional. <ul style="list-style-type: none"> ▪ Customers may provide this element.

		<ul style="list-style-type: none"> ▪ If provided, Zürcher Kantonalbank will process the element according to the CBPR+ or SPS definition.
D	Dependent	<p>The use of the element depends on the usage of other elements.</p> <ul style="list-style-type: none"> ▪ Provision is mandatory. ▪ Provision is optional. ▪ Provision is not allowed. <p>The corresponding CBPR+ or SPS definition of the element must be consulted.</p>
BD	Bilaterally Determined	<p>The element is optional.</p> <p>Some financial institutions offer additional services when using this element. The elements supported by Zürcher Kantonalbank and their usage are described accordingly.</p>
N	Not Allowed	<p>The element must not be used.</p> <p>If the element is provided, Zürcher Kantonalbank will reject the entire message at the corresponding B- or C-level.</p>

7.3 Message Elements Business Application Header (BAH)

Mult.	Status	XML Element	Definition	
1..1	M	AppHdr	ISO Name	Business Application Header V02 (head.001.001.02)
			XML Tag	AppHdr
			ISO Definition	The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.
			Note ZKB	The Business Application Header is mandatory
1..1	M	AppHdr + Fr	ISO Name	From
			XML Tag	Fr
			ISO Definition	The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.
			Note ZKB	When using the Business Application Header in combination with a pain.001 message, only the sub- element 'Financial Institution Identification' may be populated.
1..1	M	AppHdr + Fr ++ FId	ISO Name	Financial Institution Identification
			XML Tag	FId
			ISO Definition	Identification of a financial institution.
			Note ZKB	When using the Business Application Header in combination with a pain.001 message, only the sub- element 'Financial Institution Identification' may be populated.
1..1	M	AppHdr + Fr ++ FId +++ FinInstnId	ISO Name	Financial Institution Identification
			XML Tag	FinInstnId
			ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1..1	M	AppHdr + Fr ++ FId +++ FinInstnId ++++ BICFI	ISO Name	BICFI
			XML Tag	BICFI
			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)".
			Note ZKB	Your BICFI or BICFI of the forwarding agent (Gateway-Services).
1..1	M	AppHdr + To	ISO Name	To
			XML Tag	To
			ISO Definition	The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.
			Note ZKB	When using the Business Application Header in combination with a pain.001 message, only the sub- element 'Financial Institution Identification' may be populated.

Mult.	Status	XML Element	Definition	
1..1	M	AppHdr + To ++ FIId	ISO Name	Financial Institution Identification
			XML Tag	FIId
			ISO Definition	Identification of a financial institution.
			Note ZKB	When using the Business Application Header in combination with a pain.001 message, only the sub- element 'Financial Institution Identification' may be populated.
1..1	M	AppHdr + To ++ FIId +++ FinInstnId	ISO Name	Financial Institution Identification
			XML Tag	FinInstnId
			ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
1..1	M	AppHdr + To ++ FIId +++ FinInstnId ++++ BICFI	ISO Name	BICFI
			XML Tag	BICFI
			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)".
			Note ZKB	ZKBKCHZZ80A must be used
1..1	M	AppHdr + BizMsgIdr	ISO Name	Business Message Identifier
			XML Tag	BizMsgIdr
			ISO Definition	Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.
			Note ZKB	The content of this element must match the Message Element <CstmrCdtTrfInItm><GrpHdr><MsgId>
1..1	M	AppHdr + MsgDefIdr	ISO Name	Message Definition Identifier
			XML Tag	MsgDefIdr
			ISO Definition	Contains the MessageIdentifier that defines the BusinessMessage. It must contain a MessageIdentifier published on the ISO 20022 website.
			Note ZKB	pain.001.001.09 must be used
1..1	M	AppHdr + BizSvc	ISO Name	Business Service
			XML Tag	BizSvc
			ISO Definition	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.
			Note ZKB	swift.cbprplus.03 must be used
0..1	O	AppHdr + PssbIDplct	ISO Name	Possible Duplicate
			XML Tag	PssbIDplct
			ISO Definition	Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate. If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.
			Note ZKB	Will be ignored. Duplication check is done on underlying business message element <MessageID>.

7.4 Message Element Document pain.001.001.09 CBPR+

7.4.1 Group Header (A-Level)

Mult.	Status	Message Element	Definition
1..1	M	CstmrCdtTrflnitn	<p>ISO Name CustomerCreditTransferInitiation (pain.001.001.09)</p> <p>XML Tag CstmrCdtTrflnitn</p> <p>ISO Definition The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.</p>
1..1	M	CstmrCdtTrflnitn + GrpHdr	<p>ISO Name Group Header</p> <p>XML Tag GrpHdr</p> <p>ISO Definition Set of characteristics shared by all individual transactions included in the message.</p>
1..1	M	CstmrCdtTrflnitn + GrpHdr ++ MsgId	<p>ISO Name Message Identification</p> <p>XML Tag MsgId</p> <p>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.</p> <p>Note ZKB: The ID must be unique for the last 90 days.</p>
1..1	M	CstmrCdtTrflnitn + GrpHdr ++ NbOfTx	<p>ISO Name Number Of Transactions</p> <p>XML Tag NbOfTx</p> <p>ISO Definition Number of individual transactions contained in the message.</p> <p>Note ZKB: As only one C-Level is allowed, the fix value '1' must be used.</p>
1..1	M	CstmrCdtTrflnitn + GrpHdr ++ InitgPty	<p>ISO Name Initiating Party</p> <p>XML Tag InitgPty</p> <p>ISO Definition Party that initiates the payment.</p> <p>Note ZKB: Either the Name or Identification must be provided and will not be forwarded to the next party.</p>
0..1	R	CstmrCdtTrflnitn + GrpHdr ++ InitgPty +++ Nm	<p>ISO Name Name</p> <p>XML Tag Nm</p> <p>ISO Definition Name by which a party is known, and which is usually used to identify that party.</p> <p>Note ZKB: Recommended to fill, max. 70 characters</p>
0..1	R	CstmrCdtTrflnitn + GrpHdr ++ InitgPty +++ CtctDtls	<p>ISO Name Contact Details</p> <p>XML Tag CtctDtls</p> <p>ISO Definition Set of elements used to indicate how to contact the party.</p> <p>Note ZKB: Recommended to fill with Information about the software used to create this message.</p>
0..4	R	CstmrCdtTrflnitn + GrpHdr ++ InitgPty +++ CtctDtls ++++ Othr	<p>ISO Name Other</p> <p>XML Tag Othr</p> <p>ISO Definition Contact details in another form.</p> <p>Note ZKB: Contains information about the software and implementation guide used to create the message. A maximum of 4 instances is allowed.</p>

Mult. Status	Message Element	Definition
1..1 D	CstmrCdtTrflnitn + GrpHdr ++ InitgPty +++ CtctDtls ++++ Othr +++++ ChanITp	<p>ISO Name Channel Type</p> <p>XML Tag ChanITp</p> <p>ISO Definition Method used to contact the financial institution's contact for the specific tax region.</p> <p>Note ZKB: 4-character code to designate the type of information. The following codes are allowed:</p> <p>NAME - name of the software PRVD - name of the software provider VRSN - version of the software SPSV - version of the SPS IG.</p>
0..1 O	CstmrCdtTrflnitn + GrpHdr ++ InitgPty +++ CtctDtls ++++ Othr +++++ Id	<p>ISO Name Identification</p> <p>XML Tag Id</p> <p>ISO Definition Communication value such as phone number or email address.</p> <p>Note ZKB: Textual information corresponding to the code in the element <ChanITp>:</p> <p>For NAME, provide the name of the software. For PRVD, provide the name of the software provider For VRSN, provide the version number of the software For SPSV, provide the version of the SPS IG</p>
0..1 BD	CstmrCdtTrflnitn + GrpHdr ++ FwdgAgt	<p>ISO Name Forwarding Agent</p> <p>XML Tag FwdgAgt</p> <p>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.</p> <p>Note ZKB: This element is ignored by ZKB.</p>
1..1 M	CstmrCdtTrflnitn + GrpHdr ++ FwdgAgt +++ FinInstrnId	<p>ISO Name Financial Institution Identification</p> <p>XML Tag FinInstrnId</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>Note ZKB: Only the sub-element BICFI is allowed.</p>

7.4.2 Payment Information (B-Level)

Multi. Status	Message Element	Definition
1..1 M	CstmrCdtTrfInItN + PmtInf	<p>ISO Name Payment Information</p> <p>XML Tag PmtInf</p> <p>ISO Definition Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.</p> <p>Note ZKB: Only allowed once, according to the CBPR+ standard.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ PmtInfId	<p>ISO Name Payment Information Identification</p> <p>XML Tag PmtInfId</p> <p>ISO Definition Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.</p> <p>Note ZKB: This value is the same as the Message ID of the Group Header.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ PmtMtd	<p>ISO Name Payment Method</p> <p>XML Tag PmtMtd</p> <p>ISO Definition Specifies the means of payment that will be used to move the amount of money.</p> <p>Note ZKB: The value 'TRF' is mandatory for submission. Payments with a different value will be rejected.</p>
0..1 O	CstmrCdtTrfInItN + PmtInf ++ PmtTpInf	<p>ISO Name Payment Type Information</p> <p>XML Tag PmtTpInf</p> <p>ISO Definition Set of elements used to further specify the type of transaction.</p> <p>Note ZKB: May be used in Payment Information or credit transfer transaction information, but not both at the same time.</p>
0..1 BD	CstmrCdtTrfInItN + PmtInf ++ PmtTpInf +++ InstrPrty	<p>ISO Name Instruction Priority</p> <p>XML Tag InstrPrty</p> <p>ISO Definition Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.</p> <p>Note ZKB: Considered only at the Payment Information level. If the cut-off time is exceeded, the code word is ignored. The code word 'HIGH' is only effective for EUR and USD payments.</p>
0..3 O	CstmrCdtTrfInItN + PmtInf ++ PmtTpInf +++ SvcLvl	<p>ISO Name Service Level</p> <p>XML Tag SvcLvl</p> <p>ISO Definition Agreement under which or rules under which the transaction should be processed.</p> <p>Note ZKB: Must be used for SEPA payments.</p>
1..1 BD	CstmrCdtTrfInItN + PmtInf ++ PmtTpInf +++ SvcLvl ++++ Cd	<p>ISO Name Code</p> <p>XML Tag Cd</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>Note ZKB: SEPA is only allowed for SEPA payments SDVA is forwarded to intermediary bank or beneficiary bank. Other codes are ignored.</p>

Mult. Status		Message Element	Definition	
1..1	BD	CstmrCdtTrflnitn + PmtInf ++ PmtTplnf +++ SvcLvl ++++ Prtry	ISO Name	Proprietary
			XML Tag	Prtry
			ISO Definition	Agreement under which or rules under which the transaction should be processed.
			Note ZKB:	Codes are ignored.
0..1	BD	CstmrCdtTrflnitn + PmtInf ++ PmtTplnf +++ LclInstrm	ISO Name	Local Instrument
			XML Tag	LclInstrm
			ISO Definition	User community specific instrument. This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
			Note ZKB:	Domestic payments: Must not be provided Domestic instant payments: Not supported yet Swift and SEPA payments: Ignored
0..1	O	CstmrCdtTrflnitn + PmtInf ++ PmtTplnf +++ Ctgypurp	ISO Name	Category Purpose
			XML Tag	Ctgypurp
			ISO Definition	Specifies the high level purpose of the instruction based on a set of pre-defined categories.
1..1	M	CstmrCdtTrflnitn + PmtInf ++ PmtTplnf +++ Ctgypurp ++++ Cd	ISO Name	Code
			XML Tag	Cd
			ISO Definition	Category purpose, as published in an external category purpose code list.
			Note ZKB:	SALA and PENS are treated as salary payments. For salary payments within Switzerland in CHF and EUR, as well as for SEPA payments, the code word is forwarded to the beneficiary's institution. Other codes (e.g., INTC or CORT) from the External Code List are permitted and are forwarded where possible.
0..0	N	CstmrCdtTrflnitn + PmtInf ++ PmtTplnf +++ Ctgypurp ++++ Prtry	ISO Name	Proprietary
			XML Tag	Prtry
			ISO Definition	Category purpose, in a proprietary form.
			Note ZKB:	Not allowed, payment will be rejected.
1..1	M	CstmrCdtTrflnitn + PmtInf ++ ReqdExctnDt	ISO Name	Requested Execution Date
			XML Tag	ReqdExctnDt
			ISO Definition	Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited.
			Note ZKB:	The requested execution date must be present and valid. It cannot be older than 10 days or more than 1 year in the future. If the execution date falls on a non-banking day, it will automatically be adjusted to the next banking day.
1..1	M	CstmrCdtTrflnitn + PmtInf ++ ReqdExctnDt +++ Dt	ISO Name	Date
			XML Tag	Dt
			ISO Definition	Specified date.
			Note ZKB:	Must be used

Mult. Status	Message Element	Definition
0..0 N	CstmrCdtTrflnItm + PmtInf ++ ReqdExctnDt +++ DtTm	<p>ISO Name Date Time</p> <p>XML Tag DtTm</p> <p>ISO Definition Specified date.</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>
1..1 M	CstmrCdtTrflnItm + PmtInf ++ Dbtr	<p>ISO Name Debtor</p> <p>XML Tag Dbtr</p> <p>ISO Definition Party that owes an amount of money to the (ultimate) creditor.</p> <p>Note ZKB: all elements are ignored.</p>
1..1 M	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct	<p>ISO Name Debtor Account</p> <p>XML Tag DbtrAcct</p> <p>ISO Definition Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.</p> <p>Note ZKB: Only sub-elements <Identification> and <Type> are considered; all other sub-element are ignored.</p>
1..1 M	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct +++ Id	<p>ISO Name Identification</p> <p>XML Tag Id</p> <p>ISO Definition Unique and unambiguous identification for the account between the account owner and the account servicer.</p>
1..1 R	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct +++ Id ++++ IBAN	<p>ISO Name IBAN</p> <p>XML Tag IBAN</p> <p>ISO Definition International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.</p> <p>Note ZKB: Mandatory for payments debited from an account held at Zürcher Kantonalbank.</p>
1..1 D	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct +++ Id ++++ Othr	<p>ISO Name Other</p> <p>XML Tag Othr</p> <p>ISO Definition Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>Note ZKB: Proprietary account numbers are not allowed. Payment will be rejected.</p>
0..1 O	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct +++ Tp	<p>ISO Name Type</p> <p>XML Tag Tp</p> <p>ISO Definition Specifies the nature, or use of the account.</p> <p>Note ZKB: Only the sub-element 'Proprietary' is considered; 'Code' is ignored.</p>

Mult. Status	Message Element	Definition
0..1 D	CstmrCdtTrflnItm + PmtInf ++ DbtrAcct +++ Tp ++++ Prtry	<p>ISO Name Proprietary</p> <p>ISO Definition Account type, in a coded form.</p> <p>XML Tag Prtry</p> <p>Note ZKB: Element for advice control. The following options are allowed: NOA – No Advice SIA – Single Advice CND – Collective Advice No Details CWD – Collective Advice With Details</p> <p>Note: If the Element Category Purpose contains codes SALA or PENS, it always will result in a booking without details.</p> <p>See ISO 20022 Handbook for further information</p>
1..1 M	CstmrCdtTrflnItm + PmtInf ++ DbtrAgt	<p>ISO Name Debtor Agent</p> <p>XML Tag DbtrAgt</p> <p>ISO Definition Financial institution servicing an account for the debtor.</p> <p>Note ZKB: Use the BIC or IID of ZKB.</p>
1..1 M	CstmrCdtTrflnItm + PmtInf ++ DbtrAgt +++ FinInstnId	<p>ISO Name Financial Institution Identification</p> <p>XML Tag FinInstnId</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>Note ZKB: Only the sub-elements 'BICFI' and 'ClrSysMmbld' are allowed. 'Name' and 'Postal Address' will be rejected.</p>
0..1 D	CstmrCdtTrflnItm + PmtInf ++ DbtrAgt +++ FinInstnId ++++ BICFI	<p>ISO Name BICFI</p> <p>XML Tag BICFI</p> <p>ISO Definition Code allocated to a financial institution by the ISO 9362 Registration Authority</p> <p>Note ZKB: Use ZKB's BIC: ZKBKCHZZ or ZKBKCHZZ80A. If the BIC is used, the Debtor Agent must not be identified with the IID (ClrSysMmbld must not be used simultaneously).</p>
0..1 D	CstmrCdtTrflnItm + PmtInf ++ DbtrAgt +++ FinInstnId ++++ ClrSysMmbld	<p>ISO Name Clearing System Member Identification</p> <p>XML Tag ClrSysMmbld</p> <p>ISO Definition Information used to identify a member within a clearing system.</p> <p>Note ZKB: Cannot be used together with BIC. In Switzerland, only CHBCC is allowed. Use ZKB's IID 700.</p>
0..1 O	CstmrCdtTrflnItm + PmtInf ++ DbtrAgtAcct	<p>ISO Name Debtor Agent Account</p> <p>XML Tag DbtrAgtAcct</p> <p>ISO Definition Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.</p> <p>Note ZKB: Ignored by ZKB.</p>

Mult. Status	Message Element	Definition
0..1 BD	CstmrCdtTrfInItN + PmtInf ++ InstrForDbtrAgt	<p>ISO Name Instruction For Debtor Agent</p> <p>XML Tag InstrForDbtrAgt</p> <p>ISO Definition Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.</p> <p>Note ZKB: The instruction applies to all payments in the Credit Transfer Transaction Information and typically results in the rejection and manual processing of all payments.</p> <p>Recommendation: Do not use.</p> <p>Permitted instructions with automatic payment processing:</p> <p>/NONSEPA/: This code word ensures that an instructed international payment (payment type International V2) that meets SEPA criteria is processed as a standard international payment.</p> <p>/BENEFRES/CC//XXX: Can be used to specify a Purpose Code for international payments with regulatory requirements.</p> <ul style="list-style-type: none"> - CC: Country code of the country for which the regulation applies. - XXX: Purpose Code.
0..1 O	CstmrCdtTrfInItN + PmtInf ++ UltmtDbtr	<p>ISO Name Ultimate Debtor</p> <p>XML Tag UltmtDbtr</p> <p>ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>Note ZKB: Forwarding of this element cannot be guaranteed in all cases. Can be used either in Payment Information or in Credit Transfer Transaction Information, but not in both at the same time.</p>
0..0 N	CstmrCdtTrfInItN + PmtInf ++ CtryOfRes	<p>ISO Name Country Of Residence</p> <p>XML Tag CtryOfRes</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>
0..1 BD	CstmrCdtTrfInItN + PmtInf ++ ChrgBr	<p>ISO Name Charge Bearer</p> <p>XML Tag ChrgBr</p> <p>ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Note ZKB: Permitted codes are:</p> <p>DEBT: Borne by Debtor (formerly OUR) CRED: Borne by Creditor (formerly BEN) SHAR: Shared (formerly SHA)</p> <p>If the Charge Bearer is not provided, the code 'SHAR' (shared charges) will be automatically applied for further processing.</p> <p>SEPA payment: CBPR+ doesn't allow the code SLEV. Please omit this element when Service Level (SvcLvl) Code (Cd) = SEPA is used. ZKB will automatically insert SLEV for the further processing.</p>

7.4.3 Credit Transfer Transaction Information (C-Level)

Mult. Status	Message Element	Definition	
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf	ISO Name XML Tag ISO Definition Note ZKB:	Credit Transfer Transaction Information CdtTrfTxInf Provides information on the individual transaction(s) included in the message. In the CBPR+ standard, this element may only be used once per message.
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtId	ISO Name XML Tag ISO Definition	Payment Identification PmtId Set of elements used to reference a payment instruction.
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtId ++++ InstrId	ISO Name XML Tag ISO Definition Note ZKB:	Instruction Identification InstrId Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Must be used and must be unique within the Payment Information.
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtId ++++ EndToEndId	ISO Name XML Tag ISO Definition	End To End Identification EndToEndId 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.
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtId ++++ UETR	ISO Name XML Tag ISO Definition Note ZKB:	UETR UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. Will be forwarded for domestic and Swift payments.
0..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtPlnF	ISO Name XML Tag ISO Definition Note ZKB:	Payment Type Information PmtPlnF Set of elements used to further specify the type of transaction. May be used in Payment Information or credit transfer transaction information, but not both at the same time.
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtPlnF ++++ InstrPrty	ISO Name XML Tag ISO Definition Note ZKB:	Instruction Priority InstrPrty 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. This element is ignored. Any details regarding express execution must be provided at the Payment Information level.
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ PmtPlnF ++++ SvcLvl	ISO Name XML Tag ISO Definition Note ZKB:	Service Level SvcLvl Agreement under which or rules under which the transaction should be processed. May only be used once.

Mult. Status	Message Element	Definition
0..1 BD	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ PmtTplnf ++++ SvcLvl +++++ Cd	<p>ISO Name Code</p> <p>XML Tag Cd</p> <p>ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>Note ZKB: SEPA is only allowed if the criteria for a SEPA payment are met. SDVA is forwarded to the correspondent bank or the beneficiary's institution. Other code words and 'Proprietary' are ignored.</p>
0..1 BD	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ PmtTplnf ++++ LclInstrm	<p>ISO Name Local Instrument</p> <p>XML Tag LclInstrm</p> <p>ISO Definition User community specific instrument.</p> <p>Note ZKB: For domestic payments (D), this element must not be provided. For Cross-border and foreign currency domestic (X) and SEPA (S), it will be ignored.</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ PmtTplnf ++++ CtgyPurp	<p>ISO Name Category Purpose</p> <p>XML Tag CtgyPurp</p> <p>ISO Definition Specifies the high level purpose of the instruction based on a set of pre-defined categories.</p> <p>Note ZKB: The forwarding of this element cannot be guaranteed in all cases. SALA/PENS must be provided at the Payment Information level.</p>
1..1 M	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Amt	<p>ISO Name Amount</p> <p>XML Tag Amt</p> <p>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.</p>
1..1 D	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Amt ++++ InstdAmt	<p>ISO Name Instructed Amount</p> <p>XML Tag InstdAmt</p> <p>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.</p> <p>Note ZKB: Payment type D (Domestic): May only contain CHF or EUR The amount must be between 0.01 and 9,999,999,999.99 Payment type S (SEPA): May only contain EUR The amount must be between 0.01 and 999,999,999.99 Payment type X (Cross-border and foreign currency domestic): all currencies traded by Zürcher Kantonalbank are permitted: (see zkb.ch/annahmeschlusszeiten). For certain currencies (e.g., KWD, TND, etc.), 3 decimal places are supported.</p>
0..1 BD	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Amt ++++ EqvtAmt	<p>ISO Name Equivalent Amount</p> <p>XML Tag EqvtAmt</p> <p>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.</p> <p>Note ZKB: This element may be used if the account currency of the debited account matches the currency in <Amt> (attribute).</p>

Mult. Status	Message Element	Definition
1..1 D	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Amt ++++ EqvtAmt +++++ Amt	<p>ISO Name Amount</p> <p>XML Tag Amt</p> <p>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.</p> <p>Note ZKB: Payment type D (domestic payments): May only contain CHF or EUR The amount must be between 0.01 and 9,999,999,999.99</p> <p>Payment type S (SEPA): May only contain EUR The amount must be between 0.01 and 999,999,999.99</p>
1..1 D	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Amt ++++ EqvtAmt +++++ CcyOfTrf	<p>ISO Name Currency of Transfer</p> <p>XML Tag CcyOfTrf</p> <p>ISO Definition Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.</p> <p>Note ZKB: All currencies traded by Zürcher Kantonalbank are permitted (see zkb.ch/annahmeschlusszeiten).</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ ChrgBr	<p>ISO Name Charge Bearer</p> <p>XML Tag ChrgBr</p> <p>ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Note ZKB: For SEPA payments, the code 'SLEV' must be used. Permitted codes are:</p> <p>DEBT: Borne by Debtor (formerly OUR) CRED: Borne by Creditor (formerly BEN) SHAR: Shared (formerly SHA) SLEV: Service Level</p>
0..0 N	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ ChqInstr	<p>ISO Name Cheque Instruction</p> <p>ISO Definition Set of elements needed to issue a cheque.</p> <p>XML Tag ChqInstr</p> <p>Note ZKB: Payment method 'Cheque' (CHK) is not allowed; therefore, Cheque Instructions will be ignored.</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ UltmtDbtr	<p>ISO Name Ultimate Debtor</p> <p>XML Tag UltmtDbtr</p> <p>ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>Note ZKB: Forwarding of this element cannot be guaranteed in all cases. Can be used either in Payment Information or in Credit Transfer Transaction Information, but not in both at the same time.</p>
0..0 N	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ UltmtDbtr ++++ CtryOfRes	<p>ISO Name Country Of Residence</p> <p>ISO Definition Country of Residence (where the party physically lives)</p> <p>XML Tag CtryOfRes</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>

Mult. Status	Message Element	Definition
0..1 BD	CstmrCdtTrfInftn + Payment Information ++ CdtTrfTxInf +++ IntrmyAgt1	<p>ISO Name Intermediary Agent1</p> <p>XML Tag IntrmyAgt1</p> <p>ISO Definition Agent between the debtor's agent and the creditor's agent.</p> <p>Note ZKB: Recommendation: Do not use.</p> <p>Only the sub-element <BICFI> is allowed and can be used for payment type X (Cross-border and foreign currency domestic) and payment Type D (Domestic) in EUR.</p>
0..1 BD	CstmrCdtTrfInftn + PmtInf ++ CdtTrfTxInf +++ IntrmyAgt1Acct	<p>ISO Name Intermediary Agent1 Account</p> <p>XML Tag IntrmyAgt1Acct</p> <p>ISO Definition Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.</p> <p>Note ZKB: May only be used in coordination with ZKB. Forwarding of this element cannot be guaranteed in all cases.</p>
0..1 D	CstmrCdtTrfInftn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt	<p>ISO Name Creditor Agent</p> <p>XML Tag CdtrAgt</p> <p>ISO Definition Financial institution servicing an account for the creditor.</p> <p>Note ZKB: If the IBAN of the Creditor is provided, the element <CdtrAgt> and its sub-elements do not need to be provided for payment types D, S and X (V1). The Creditor Agent is automatically determined from the IBAN.</p> <p>If both IBAN/QR-IBAN and IID or BIC are provided, the Creditor Agent will be determined from the IBAN during payment processing.</p>
1..1 M	CstmrCdtTrfInftn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId	<p>ISO Name Financial Institution Identification</p> <p>XML Tag FinInstnId</p> <p>ISO Definition Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>Note ZKB: Must be used if <CdtrAgt> is provided.</p>
0..1 D	CstmrCdtTrfInftn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI	<p>ISO Name BICFI</p> <p>XML Tag BICFI</p> <p>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)".</p> <p>Note ZKB: The BICFI must generally be used for international payments.</p>
0..1 D	CstmrCdtTrfInftn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId +++++ ClrSysMmbld	<p>ISO Name Clearing System Member Identification</p> <p>ISO Definition Information used to identify a member within a clearing system.</p> <p>XML Tag ClrSysMmbld</p> <p>Note ZKB: The BICFI should generally be used for international payments.</p>

Mult. Status	Message Element	Definition
1..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId +++++ ClrSysMmbld +++++ ClrSysId	<p>ISO Name Clearing System Identification</p> <p>XML Tag ClrSysId</p> <p>ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.</p> <p>Note ZKB: The type of Clearing ID (Bank Code, 'National Identifier') specifies the type of identification used in the 'Member Identification' field. Codes in Sub-element must comply with ISO 20022 'External Code Sets'</p> <p>Domestic (D): Must contain CHBCC.</p> <p>Foreign currency domestic payments (V1): Must contain CHBCC.</p> <p>Cross-border (V2): CHBCC is not allowed.</p>
1..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId +++++ ClrSysMmbld +++++ Mmbld	<p>ISO Name Member Identification</p> <p>XML Tag Mmbld</p> <p>ISO Definition Identification of a member of a clearing system.</p> <p>Note ZKB: Must be used if <ClrSysMmbld> is provided.</p> <p>If the Creditor's IBAN is also provided, the Creditor Agent is determined from the IBAN, and the original Member Identification is replaced.</p>
0..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAgt ++++ FinInstnId +++++ Nm	<p>ISO Name Name</p> <p>XML Tag Nm</p> <p>ISO Definition Name by which an agent is known and which is usually used to identify that agent.</p> <p>Note ZKB: International payments: Must be provided if 'Clearing System Member Identification' is used and must include the address.</p> <p>Domestic and SEPA payments: Must not be provided.</p>
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAgtAcct	<p>ISO Name Creditor Agent Account</p> <p>XML Tag CdtrAgtAcct</p> <p>ISO Definition Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.</p> <p>Note ZKB: Forwarding of this element cannot be guaranteed in all cases.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ Cdtr	<p>ISO Name Creditor</p> <p>XML Tag Cdtr</p> <p>ISO Definition Party to which an amount of money is due.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ Cdtr ++++ Nm	<p>ISO Name Name</p> <p>XML Tag Nm</p> <p>ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>Note ZKB: The name must be provided.</p>

Mult. Status	Message Element	Definition
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ Cdtr ++++ PstlAdr	<p>ISO Name Name</p> <p>XML Tag PstlAdr</p> <p>ISO Definition Name by which a party is known and which is usually used to identify that party.</p> <p>Note ZKB: Use structured elements (minimum information are town name and country) Maximum 2 lines of Sub-Element 'AddressLine' are allowed.</p>
0..0 N	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ Cdtr ++++ CtryOfRes	<p>ISO Name Country Of Residence</p> <p>XML Tag CtryOfRes</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAcct	<p>ISO Name Creditor Account</p> <p>ISO Definition Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</p> <p>XML Tag CdtrAcct</p> <p>Note ZKB: The Creditor Account must be provided.</p>
1..1 M	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Id	<p>ISO Name Identification</p> <p>XML Tag Id</p> <p>ISO Definition Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>Note ZKB: The element <IBAN> or <Othr> must be provided.</p>
1..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Id +++++ IBAN	<p>ISO Name IBAN</p> <p>XML Tag IBAN</p> <p>ISO Definition International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.</p> <p>Note ZKB: Recommendation: Use IBAN. SEPA payments: IBAN is mandatory. Domestic payments (CHF/EUR): Must contain an IBAN with the country code CH or LI.</p>
1..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Id +++++ Othr	<p>ISO Name Other</p> <p>XML Tag Othr</p> <p>ISO Definition Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>Note ZKB: For SEPA payments, this must not be provided. The sub-elements <SchmeNm> and <Issr> will be ignored.</p>

Mult. Status	Message Element	Definition
0..1 O	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Tp	<p>ISO Name Type</p> <p>XML Tag Tp</p> <p>ISO Definition Specifies the nature, or use of the account.</p> <p>Note ZKB: Only sub-element <Cd> is allowed. <Prtry> is not allowed and will be rejected.</p>
0..0 N	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Nm	<p>ISO Name Name</p> <p>XML Tag Nm</p> <p>ISO Definition Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.</p> <p>Note ZKB: Element is not allowed and will be rejected.</p>
0..1 O	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Prxy	<p>ISO Name Proxy</p> <p>XML Tag Prxy</p> <p>ISO Definition Specifies an alternate assumed name for the identification of the account.</p> <p>Note ZKB: The forwarding of this element cannot be guaranteed in all cases. For SEPA payments, the element will not be forwarded.</p>
0..1 D	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ UltmtCdtr	<p>ISO Name Ultimate Creditor</p> <p>XML Tag UltmtCdtr</p> <p>ISO Definition Ultimate party to which an amount of money is due.</p>
0..0 N	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ UltmtCdtr ++++ CtryOfRes	<p>ISO Name Country Of Residence</p> <p>XML Tag CtryOfRes</p> <p>ISO Definition Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>
0..2 BD	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ InstrForCdtrAgt	<p>ISO Name Instruction For Creditor Agent</p> <p>XML Tag InstrForCdtrAgt</p> <p>ISO Definition Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.</p>
0..1 D	CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ InstrForCdtrAgt ++++ InstrInf	<p>ISO Name Instruction Information</p> <p>XML Tag InstrInf</p> <p>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.</p> <p>Note ZKB: Unstructured information only allowed for international payments: Maximum of 2 repetitions of the element 'Instruction for Creditor Agent,' each with one sub-element <InstrInf>. Unstructured information triggers manual processing with associated costs. Recommendation: Do not use.</p>

Mult. Status	Message Element	Definition
0..1 BD	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ InstrForDbtrAgt	<p>ISO Name Instruction For Debtor Agent</p> <p>XML Tag InstrForDbtrAgt</p> <p>ISO Definition Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.</p> <p>Note ZKB: Restriction: Limited to 140 characters.</p> <p>General Information: An instruction typically results in the rejection and manual processing of the payment. Instructions for domestic CHF payments are not supported. Recommendation: Do not use.</p> <p>Permitted instructions with automatic payment processing:</p> <p>/NONSEPA/: Ensures that an instructed international payment (international payment type X V2) meeting SEPA criteria is processed as a standard international payment.</p> <p>/BENEFRES/CC//XXX: Can be used to specify a Purpose Code for international payments with regulatory requirements (see zkb.ch/laendervorgaben).</p> <ul style="list-style-type: none"> - CC: Country code of the country for which the regulation applies. - XXX: Purpose Code. <p>'/BENEFRES/CC//XXX' is forwarded in interbank transactions via the <Regulatory Reporting> element.</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Purp	<p>XML Tag Purp</p> <p>ISO Name Purpose</p> <p>ISO Definition Underlying reason for the payment transaction.</p> <p>Note ZKB: Codes according to ISO20022 External code sets</p> <p>The sub-element <Prtry> is not allowed; the payment will be rejected.</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ RgltryRptg	<p>ISO Name Regulatory Reporting</p> <p>XML Tag RgltryRptg</p> <p>ISO Definition Information needed due to regulatory and statutory requirements.</p> <p>Note ZKB: ZKB processes only one element <RgltryRptg></p> <p>The sub-element <Dtls> must be provided if <RgltryRptg> is used. The element <Inf> may only be used twice. Any additional entries will be ignored.</p>
0..0 N	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ Tax	<p>ISO Name Tax</p> <p>XML Tag Tax</p> <p>ISO Definition Provides details on the tax.</p> <p>Note ZKB: Not allowed, payment will be rejected.</p>
0..1 O	CstmrCdtTrfInitm + PmtInf ++ CdtTrfTxInf +++ RltdRmtInf	<p>ISO Name Related Remittance Information</p> <p>XML Tag RltdRmtInf</p> <p>ISO Definition Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.</p> <p>Note ZKB: This element and sub-elements are generally ignored</p>

Mult. Status	Message Element	Definition
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf	<p>ISO Name Remittance Information</p> <p>XML Tag RmtInf</p> <p>ISO Definition Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.</p> <p>Note ZKB: Either structured or unstructured information may be used. Each element may only appear once. The simultaneous use of the elements <Ustrd> and <Strd> is not allowed.</p>
0..n D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Ustrd	<p>ISO Name Unstructured</p> <p>XML Tag Ustrd</p> <p>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.</p> <p>Note ZKB: This element must not be used in connection with a QR-IBAN (CH/LI).</p>
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd	<p>ISO Name Structured</p> <p>XML Tag Strd</p> <p>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.</p> <p>Note ZKB: This element may only appear once. Full forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, priority is given to forwarding the sub-element <CdtrRefInf>. The total number of characters provided within the element <Strd > must not exceed 9,000 (excluding tags of sub-elements)</p>
0..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ CdtrRefInf	<p>ISO Name Creditor Reference Information</p> <p>XML Tag CdtrRefInf</p> <p>ISO Definition Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p>Note ZKB: Domestic payments: This element must be used in connection with a QR-IBAN (CH/LI).</p>
0..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ CdtrRefInf +++++ Tp	<p>ISO Name Type</p> <p>XML Tag Tp</p> <p>ISO Definition Specifies the type of creditor reference.</p> <p>Note ZKB: Domestic payments and SEPA payments: Must be used if <CdtrRefInf> is present.</p>
1..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ CdtrRefInf +++++ Type +++++ CdOrPrtry	<p>ISO Name Code or Proprietary</p> <p>XML Tag CdOrPrtry</p> <p>ISO Definition Coded or proprietary format creditor reference type.</p> <p>Note ZKB: Code: If <Proprietary> is present, <Code> must not be used. For domestic and international payments both elements are available. Content "SCOR" must be used for SEPA payments. Proprietary: Content "QRR" for QR-bill.</p>

Mult. Status	Message Element	Definition
0..1 O	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ CdtrRefInf ++++++ Type +++++++ Issr	<p>ISO Name Issuer</p> <p>XML Tag Issr</p> <p>ISO Definition Entity that assigns the credit reference type.</p> <p>Note ZKB: If the value 'ISO' is provided in this element and the value 'SCOR' is specified in the <Cd> element, then the <Ref> element must contain a formally correct 'Creditor Reference' in accordance with ISO 11649.</p>
0..1 D	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ CdtrRefInf ++++++ Ref	<p>ISO Name Reference</p> <p>XML Tag Ref</p> <p>ISO Definition Entity that assigns the credit reference type.</p> <p>Note ZKB: Domestic payments: The QR reference must be provided in the element when a QR-IBAN is used. SEPA payments: The reference number must comply with ISO 11649. This element is also available for domestic and international payments."</p>
0..3 BD	CstmrCdtTrfInItN + PmtInf ++ CdtTrfTxInf +++ RmtInf ++++ Strd +++++ AddtlRmtInf	<p>ISO Name Additional Remittance Information</p> <p>XML Tag AddtlRmtInf</p> <p>ISO Definition Additional information, in free text form, to complement the structured remittance information.</p> <p>Note ZKB: May only be used in addition to other sub-elements of the structured remittance information. Domestic payments: May only occur once. SEPA payments: Must not be provided.</p>

8 Specification pain.002.001.10 CBPR+ with Business Rules of Zürcher Kantonalbank

This chapter contains fundamental information on how Zürcher Kantonalbank generates the pain.002 CBPR+ message. Explanations of the syntax and structure are described in Chapter 7.2.

The Business Application Header (BAH) is populated according to the specifications provided by SWIFT. A more detailed description of the expected elements can be found in Chapter 7.3.

8.1 Possible Transaction Statuses

The possible transaction statuses for pain.002 CBPR+ messages are as follows:

Status (TxSts)	Text	Description (AddtlInf)
ACCP	Accepted	The message is correct and will be processed further.
RJCT	Rejected	The message contains errors and will be rejected.
ACWC	Accepted with Changes	The message has been modified and will be processed further.

8.2 Message Elements Document pain.002.001.10 CBPR+

Multi. Status	Message Element	Definition
1..1 M	CstmrPmtStsRpt	<p>ISO Name Customer Payment Status Report V10 (pain.002.001.10)</p> <p>XML Tag CstmrPmtStsRpt</p> <p>ISO Definition The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.</p>
1..1 M	CstmrPmtStsRpt + GrpHdr	<p>ISO Name Group Header</p> <p>XML Tag GrpHdr</p> <p>ISO Definition Set of characteristics shared by all individual transactions included in the message.</p>
1..1 M	CstmrPmtStsRpt + GrpHdr ++ InitgPty	<p>ISO Name Initiating Party</p> <p>XML Tag InitgPty</p> <p>ISO Definition Party that initiates the status message.</p> <p>Note ZKB Identification is always provided via AnyBIC with the fixed value ZKBKCHZZ</p>
1..1 M	CstmrPmtStsRpt + OrgnlGrpInfAndSts	<p>ISO Name Original Group Information And Status</p> <p>XML Tag OrgnlGrpInfAndSts</p> <p>ISO Definition Original group information concerning the group of transactions, to which the status report message refers to.</p>
1..1 M	CstmrPmtStsRpt + OrgnlGrpInfAndSts ++ OrgnlMsgId	<p>ISO Name Original Message Identification</p> <p>XML Tag OrgnlMsgId</p> <p>ISO Definition Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Note ZKB The Original Message ID is always populated with the Message ID provided by the customer in the pain.001.</p>

Mult. Status	Message Element	Definition
1..1 M	CstmrPmtStsRpt + OrgnlGrpInfAndSts ++ OrgnlMsgNmld	<p>ISO Name Original Message Name Identification</p> <p>XML Tag OrgnlMsgNmld</p> <p>ISO Definition Specifies the original message name identifier to which the message refers.</p> <p>Note ZKB Always populated with pain.001.001.xx.</p>
1..1 M	CstmrPmtStsRpt + OrgnlPmtInfAndSts	<p>ISO Name Original Payment Information And Status</p> <p>XML Tag OrgnlPmtInfAndSts</p> <p>ISO Definition Information concerning the original payment information, to which the status report message refers.</p>
1..1 M	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ OrgnlPmtInfId	<p>ISO Name Original Payment Information Identification</p> <p>XML Tag OrgnlPmtInfId</p> <p>ISO Definition Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.</p> <p>Note ZKB The Original Payment Information ID is always populated with the Payment Information Identification provided by the customer in the pain.001.</p>
1..1 M	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts	<p>ISO Name Transaction Information And Status</p> <p>XML Tag TxInfAndSts</p> <p>ISO Definition Provides information on the original transactions to which the status report message refers.</p> <p>Note ZKB If the IDs in the referenced pain.001 message are correctly populated, they will be transferred to the fields <OrgnlInstrId>, <OrgnlEndToEndId>, and <OrgnlUETr>.</p>
1..1 M	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts +++ TxSts	<p>ISO Name Transaction Status</p> <p>XML Tag TxSts</p> <p>ISO Definition Provides information on the original transactions to which the status report message refers.</p> <p>Note ZKB Possible status codes can be found in Chapter 8.2.</p>
0..1 O	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts +++ TxSts ++++ StsRsnInf	<p>ISO Name Status Reason Information</p> <p>XML Tag StsRsnInf</p> <p>ISO Definition Provides detailed information on the status reason.</p> <p>Note ZKB This field is only populated if the payment does not have the status 'ACCP'.</p>
0..1 O	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts +++ TxSts ++++ StsRsnInf +++++ Orgtr	<p>ISO Name Originator</p> <p>XML Tag Orgtr</p> <p>ISO Definition Party that issues the status.</p> <p>Note ZKB Name of Initiating Party from pain.001</p>
0..1 O	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts +++ TxSts ++++ StsRsnInf +++++ Rsn	<p>ISO Name Reason</p> <p>XML Tag Rsn</p> <p>ISO Definition Specifies the reason for the status report.</p> <p>Note ZKB The code 'NARR' is always populated here, and the reason is described in <AddtlInf></p>

Mult. Status		Message Element	Definition	
0..1	O	CstmrPmtStsRpt + OrgnlPmtInfAndSts ++ TxInfAndSts +++ TxSts ++++ StsRsnInf +++++ AddtlInf	ISO Name	Additional Information
			XML Tag	AddtlInf
			ISO Definition	Further details on the status reason.
			Note ZKB	Describe the reason if the payment was rejected. The first four characters describe the status reason code (see external code sets on iso20022.org), followed by a textual description of the error.