ISO 20022 - schema V2019
Payment transactions handbook
Zürcher Kantonalbank

Handbook for customers and software partners

Table of Contents

1 Record of changes

Version	Date	Amendment	Chapter
1.07	17.06.2024	Validity of schema versions ISO 20022 V2009 updated to November 2025	5.3
1.06	09.06.2024	SEPA processing adjusted	7.6
		Instruction for Debtor Agent specified with codes /NONSEPA/ and /BENEFRES/CC//XXX	8, B-Level and C-Level
		QR-Validierung angepasst: Korrigierbarer Fehler bei fehlender QR-Referenz: Element +RmtInf++Strd	8, C-Level
		Gruppierte Avisierung camt.054 QRR/SCOR/LSV hinzugefügt	10.4
		Saldotyp ITAV für camt.052 ergänzt	10.7, B-Level
1.05	29.12.2023	Various minor corrections	Miscellaneous
1.04	30.04.2023	Various minor corrections; CBPR+ Reporting added	Miscellaneous
1.03	20.02.2023	Various minor corrections	Miscellaneous
1.02	12.07.2022	Various minor corrections	Miscellaneous
1.01	31.05.2022	Various minor corrections	Miscellaneous
1.0	30.11.2021	Creation handbook	all

2 Notes on the handbook

This manual is intended for customers and software partners. It contains the product specifications of Zürcher Kantonalbank for the message exchange between Zürcher Kantonalbank and its customers as well as general and technical information around ISO 20022 with the schema version 2019.

Zürcher Kantonalbank does not enter into any obligations with this handbook. The handbook has been produced with the greatest diligence. In spite of this, errors and inaccuracies cannot be completely ruled out. Zürcher Kantonalbank cannot accept any legal responsibility or liability whatsoever for errors and the consequences thereof. Zürcher Kantonalbank reserves the right to amend this handbook as required 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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4 General Information

4.1 General information about ISO 20022

The aim of the ISO Standard 20022 is to harmonise existing and new messaging standards in the financial industry. It comprises the areas of payment transactions, treasury, securities and foreign trade financing. To date, the Swiss financial industry has only drawn up recommendations for implementing the messaging standard for payment processing (Payment Initiation and Cash Management).

4.2 Contents of this handbook

The "Zürcher Kantonalbank ISO 20022 Handbook" describes the data exchange for payment transactions between Zürcher Kantonalbank and its customers, which is strictly based on the recommendations of the Swiss payment standard (SPS). This handbook covers the specifics of message exchange with Zürcher Kantonalbank based on the ISO 20022 schema version 2019.

4.3 Planning horizon

The versioning of the manual is mainly based on the implementation dates of the Swiss Implementation Guidelines as well as the system updates of Zürcher Kantonalbank:

Product/Service	**Release**		
	2023.11	**2024.06**	**2024.11**
pain.001.001.09.ch.03	SPS 2023	Adjustment validation	SPS 2024
pain.002.001.10	SPS 2023	Adjustment validation	SPS 2024
camt.052.001.08	SPS 2023	SPS 2023 /Introduction Instant Payments	SPS 2024
camt.053.001.08	SPS 2023		SPS 2024
camt.054.001.08	SPS 2023		SPS 2024
ISO 20022 testplatform		--	SPS 2024
EBICS	3.0		
Handbook version	1.05	1.06/1.07	1.08

4.4 Applicable provisions and basic principles

Where this handbook and its appendices do not contain any special provisions, the recommendations of the Swiss payment standard (SPS) and the provisions of the chosen communication channel or the services used (e.g. QRR, LSV) shall apply.

The Swiss recommendations consist of the following documents

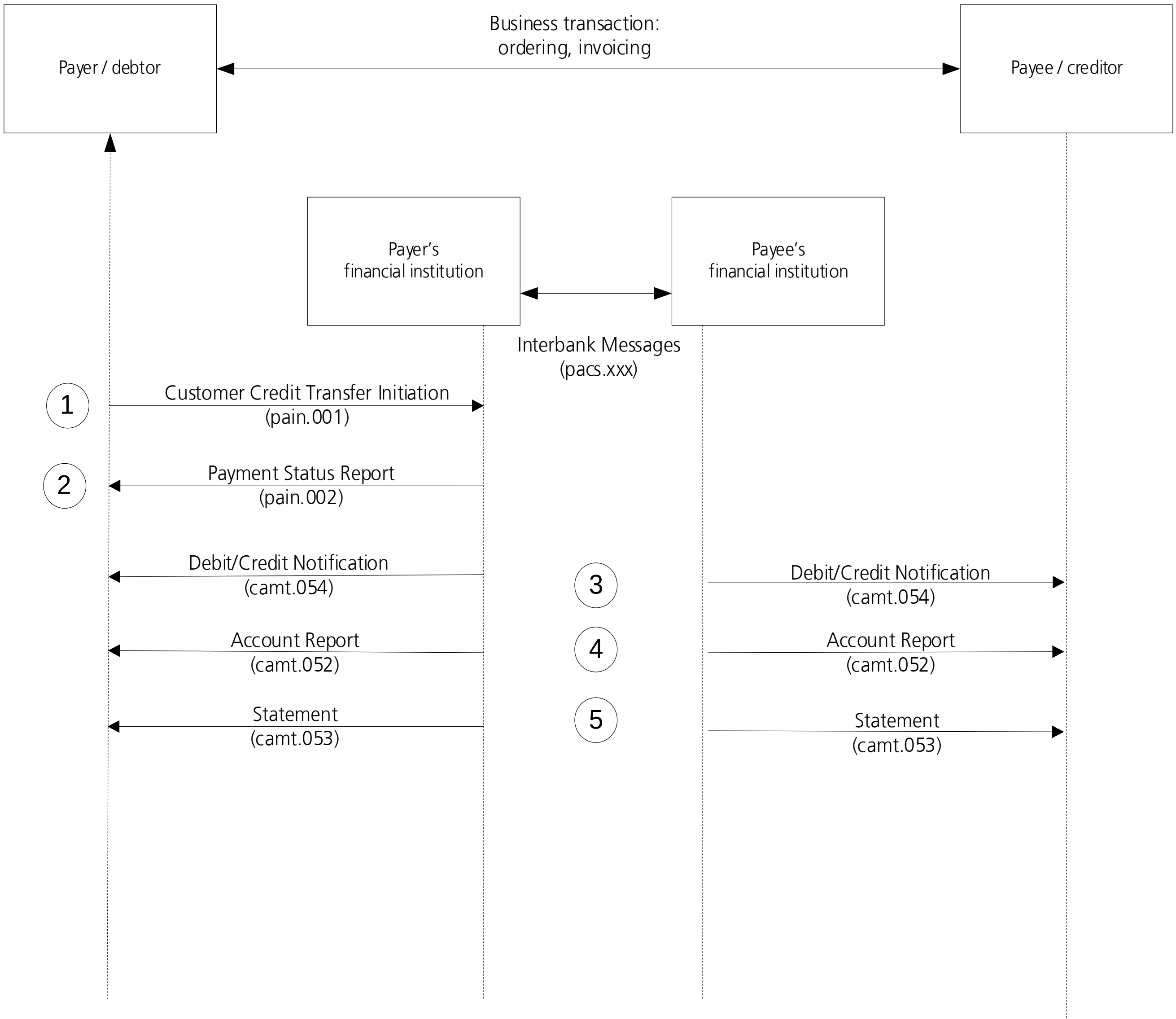
- Swiss Business Rules SPS
- Implementation Guidelines for credit transfers SPS
- Implementation Guidelines for Status Report SPS
- Implementation Guidelines for Cash Management SPS
- Implementation Guidelines for Swiss direct debits SPS

The relevant documents are available at iso-payments.ch

5 Product range

5.1 Overview of the ISO 20022 product range

The following overview shows the ISO 20022 messages supported by Zürcher Kantonalbank.



1 The debtor transmits his payment order to his bank via the pain.001 order message.
2 Immediately afterwards, the debtor receives a pain.002 status message from his bank.
3 The debtor and creditor are alerted of debit or credit notifications by means of camt.054.
4 Daily movements are delivered to the debtor and the creditor several times a day by means of camt.052.
5 The postings are transferred to the camt.053 statement at the end of the day.

5.2 Communication channels

The ISO 20022 message formats can be exchanged with Zürcher Kantonalbank via three communication channels:

- eBanking
- Datalink EBICS
- SWIFTNet-Services
  - FileAct
  - FINplus (according to CBPR+ specifications)

Further information on the supported communication channels can be found at zkb.ch.

5.3 XML schema

The pain.001 can be transmitted to Zürcher Kantonalbank using the following XML schema:

- **pain.001.001.09.ch.03** — **XML schema of SIX (V2019, Subject of this handbook)**
- pain.001.001.03.ch.02 — XML schema of SIX (V2009, **valid until November 2025**)
- pain.001.001.09 — Original XML schema of the ISO, also used by EPC (V2019)
- pain.001.001.03 — Original XML schema of the ISO, also used by EPC (V2009, **valid until November 2025**)
- pain.001.003.03 — XML schema of the German banking industry (V2009, **valid until November 2025**)

The messages are validated and processed against the SIX XML schema (version V2019 or V2009) and according to the bank's own specifications, regardless of the XML schema submitted. If a customer submits a message in the schema of the German banking industry, this should be processed without any problems, as this schema only contains SEPA payments and thus essentially corresponds to payment type S of the Swiss pain.001. Cross-border and domestic in foreign currency, which are transmitted using the original ISO XML schema (CGI), are basically covered by payment type X (cross-border and domestic in foreign currency).

For the status messages pain.002, the appropriate schema version is returned as follows, depending on the version of the XML schema submitted:

pain.001.001.09.ch.03 → **pain.002.001.10 (V2019)**
pain.001.001.03.ch.02 → pain.002.001.03.ch.02 (V2009, **valid until November 2025**)

The current XSD-schemas are available at iso-payments.ch.

Zürcher Kantonalbank provides the following messages and schema for bank reporting:

- **camt.052.001.08** — **Original XML schema of the ISO (V2019)**
- **camt.053.001.08** — **Original XML schema of the ISO (V2019)**
- **camt.054.001.08** — **Original XML schema of the ISO (V2019)**
- camt.052.001.04 — Original XML schema of the ISO (V2009, **valid until November 2025**)
- camt.053.001.04 — Original XML schema of the ISO (V2009, **valid until November 2025**)
- camt.054.001.04 — Original XML schema of the ISO (V2009, **valid until November 2025**)

6 Requirements, testing and launch

6.1 Requirements

In order to be able to exchange ISO 20022 message formats with Zürcher Kantonalbank, corresponding service agreements are required for the communication channels listed under 5.2.

6.2 Testing

6.2.1 ISO 20022 test platform of Zürcher Kantonalbank

To enable customers and software partners to validate their newly created ISO 20022 message formats against the banking definitions, Zürcher Kantonalbank provides its corporate customers and software vendors with a production-oriented test environment. Once the file upload has been completed, detailed test results are immediately made available to the user, which means that any potential misbehavior in the customer software can be quickly identified and corrected. Thanks to the 24/7 availability of the test platform, tests can be performed independently of time. The ISO 20022 test platform of Zürcher Kantonalbank includes the following functions:

- Upload the payment file to the test platform or via an EBICS client (Version 2.5 or 3.0)
- Syntactical check of the delivered ISO20022 messages (format validation)
- Banking validation (semantic check) based on the Zürcher Kantonalbank's specific processing logic (including AOS = Additional Optional Services)
- Best practice test cases
- Simulation of an end-to-end process: Delivery of a pain.001 with pain.002 status message, automatic posting of the payment order to a virtual account with provision of account reporting (camt messages)
- Simulation of camt messages by upload of a CSV-Input File (QRR, SCOR, LSV)

Register free of charge on Zürcher Kantonalbank's ISO 20022 test platform and benefit from effective testing of your ISO 20022 files. You can find the user manual directly on the test platform.

6.2.2 SIX ISO 20022 test platform

The Swiss financial centre also provides a bank-independent test platform for testing ISO 20022 files. The central validation portal is based on the recommendations of the Swiss financial industry for customer-bank data exchange and checks that the generated XML messages conform to the rules in the Swiss Business Rules and Implementation Guidelines: validation.iso-payments.ch

7 Processing payment oders

7.1 Additional Optional Services (AOS)

7.1.1 Additional actors

The "Multibanking" service is supported. Multibanking allows the customer to transfer pain.001 to debit his account at a third-party bank. The prerequisite for this is a Datalink EBICS contract with an additional Multibanking agreement.

Correspondent banks to be used on the payment channel (intermediaries) can be specified in pain.001 (element IntrmyAgt1) and will be taken into account if possible. The customer is responsible for the correct specification of the correspondent bank. Please be aware that Incorrect information may result in returns or delayed executions. It is recommended not to use this element, as Zürcher Kantonalbank always chooses the best correspondent bank connection.

7.1.2 Use of „Instruction for Debtor/Creditor Agent“

These elements can be used for the payment types D (domestic) and X (cross-border and domestic in foreign currency).

7.1.3 Recipient of the status report other than the consignor.

This AOS is not supported.

7.1.4 Status in status message "pain.002“

This AOS is not supported.

7.1.5 Additional status messages

This AOS is not supported.

7.2 Supported payment types

Zürcher Kantonalbank supports the three payment types D (domestic), S (SEPA) and X (cross-border and domestic in foreign currency) contained in the pain.001.001.09.ch.03 schema.

7.3 Advanced duplicate checks

In the case of a Datalink EBICS contract, a double-read check is performed on the hash value of the submitted payment file when the message is received on the EBICS server. If the hash value is identical to a previously submitted file, the file is rejected. This check is active for five days.

The following checks are performed by default (subject to deactivation of the double-reading check by the customer in his eBanking settings and, in the case of Datalink EBICS / SWIFTNet services, by deactivation in the master data on behalf of the customer):

- Check for identical message ID in pain.001 for 90 days*
- Check whether a file with more than ten payments in the ten preceding days has a matching number of payments and identical control total

*Double file submissions which are transmitted within a few seconds may not be recognised as double submissions due to the system and depending on the file size.

7.4 Maximum number of transactions

The number of payments in the pain.001 is limited to a maximum of 99'999 C level. This restriction also applies to camt messages: A maximum of 99'999 C and D levels are delivered per camt message, whereby the transaction details (D level) are always delivered together with the corresponding booking (C level).

7.5 Execution Date

The execution date determines the start of processing of the payment order at Zürcher Kantonalbank. It should be noted that, due to currency positions, the value date of the order being forwarded may vary depending on the currency used (zkb.ch/cutofftimes). The value date of the order being forwarded is the date on which the credit amount is received by the correspondent bank or the beneficiary's bank. Zürcher Kantonalbank has no influence over when the sum is credited to the beneficiary's account.

7.6 SEPA-Zahlungen

SEPA payments that meet the conditions of payment type S (SEPA) and the SEPA criteria of Zürcher Kantonalbank (zkb.ch/sepa) are processed as SEPA payments.

If the creditor agent (beneficiary's bank) is not a SEPA participant in the case of a transmitted SEPA payment, Zürcher Kantonalbank will execute the order as a normal Cross-border payment with the sharing of charges instruction (SHA). The adjustment is notified in pain.002.

SEPA payments in favor of a financial institution participating in Swiss euroSIC are always processed as a domestic payment via the Swiss Euro Clearing System (euroSIC).

Until further notice, foreign payments of payment type X (V2) that meet the SEPA criteria (zkb.ch/sepa) will also be processed as SEPA payments. If a SEPA-compliant payment instructed via payment type X (V2) is to be processed as a normal foreign payment, the code word /NONSEPA/ must be entered in the ++SvcLvl +++Prtry element or in the +Instruction for Debtor Agent element.

7.7 Definition of single/collective payments

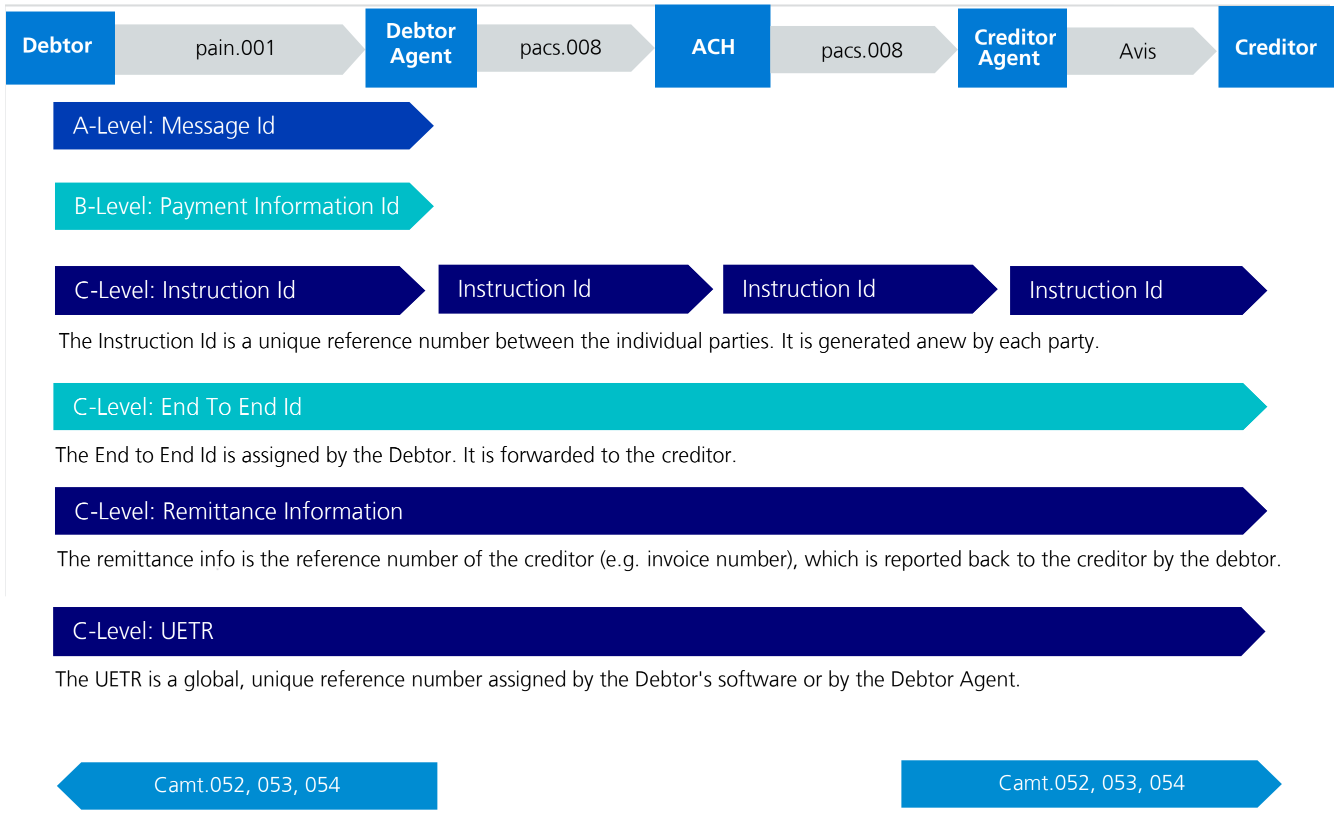
If a pain.001 contains a maximum of one payment (C-Level) per B-Level, this is considered a single payment. Single payments benefit from extended cut-off times (zkb.ch/cutofftimes) for same-day execution. pain.001 with more than 99 B-Levels, each with one C-Level (single payment), will be processed at the cut-off times for collective payments from the 100th payment onwards.

7.8 Equivalent Amount / Transfer in desired currency of transfer

For a payment order using pain.001, instead of the instructed payment amount (Instructed Amount <InstdAmt>), an amount in account currency can be specified as Equivalent Amount <EqvtAmt> together with the desired transfer currency (Currency of Transfer <CcyOfTrf>). This is useful if, for example, a defined amount is to be paid in CHF, but the beneficiary would like to receive the amount as an equivalent in the desired target currency (example: CHF 5'000.00 debited to the CHF account to be reimbursed as an equivalent in USD). The currency of the Equivalent Amount must always correspond to the account currency. All currencies traded by Zürcher Kantonalbank are permitted as transfer currencies: zkb.ch/cutofftimes. The elements to be used Equivalent Amount <EqvtAmt> and Currency of Transfer <CcyOfTrf> are described in chapter Validation pain.001 and Error Messages.

7.9 References in the payment chain

When a pain.001 is submitted, the first three references "Message Id", "Payment Information Id" and "Instruction Id" are reported back to the debtor by the debtor agent in the pain.002 status message and in the camt. messages in the event of an error. They are not forwarded to other parties in the payment chain. However, the "End to End Id", the UETR and the remittance information are transported through the entire payment chain. They enable further automation in the customer systems. In the case of a payment re-direction, for example, the End to End Id and the Remittance Information are delivered back from the Creditor Agent to the Debtor.



The submitter of pain.001 receives the references:
- Message Id from pain.001 (camt D-Level)
- Payment Information Id from pain.001 (camt D-Level)
- Instruction Id from pain.001 (camt D-Level)
- End-to-End Id from pain.001 (camt D-Level)
- Creditor's remittance information from pain.001 (camt D-Level)
- UETR (camt D-Level)

Upon receipt of payment, the creditor receives the following references:
- End-to-End Id of the Debtors (camt D-Level)
- Remittance Information of the Creditors (camt D-Level)
- UETR

7.10 Collective debit and grouping

All payments in the C level can be grouped into a B level, provided that all elements of the B level in question are valid for all payments. If this is true and the +BatchBookg element is true or blank, a collective booking is created for each B level. One pain.001 can contain several B levels.

The table shows that some elements can occur both in the B level and in the C levels. This possibility of using certain elements either in the B level or in the C level has the advantage that the content and scope of the collective booking can be determined to a certain extent by the client. For example, if the distinction, or grouping of the fee option (+ChrgBr) is not important, the fee option can be set in the C Levels. All payments, regardless of the fee option, are thus grouped into one collective booking.

Elements B Level		Elements C Level	
+BtchBookg			
+PmtTpInf		**+PmtTpInf**	
++InstrPrty	HIGH (Express payment), NORM; only in B-Level	++InstrPrty	Element is ignored
++SvcLvl		++SvcLvl	
+++Cd	SEPA, SDVA, …	+++Cd	SEPA, SDVA, …
++CtgyPurp		++CtgyPurp	Element is ignored
+++Cd	SALA and PENS. Additional codes from External Code List.		
+ReqdExctnDt	desired execution date		
+DbtrAcct			
+++IBAN	IBAN must be present		
+++Prtry	Debit advice: NOA, CND, CWD, SIA		
+UltmtDbtr	Ultimate Debtor	**+UltmtDbtr**	Ultimate Debtor
+ChrgBr	DEBT, CRED, SHAR, SLEV	**+ChrgBr**	DEBT, CRED, SHAR, SLEV

For each transaction currency in the C Level (element ++InstdAmt, or ++EqvtAmt), a collective entry is generated. If the same B Level also contains equivalent amount payments, a separate collective entry is generated.

7.11 Booking type and advice control

The two elements Batch Booking and Debtor Account++Type+++Proprietary determine the booking type and the corresponding advice type. Details on the advice notices can be overridden in the master data.
There are dependencies between the two elements. Certain combinations are not allowed and lead either to processing being aborted or to an autocorrection. See chapter Master data and override options for further details.

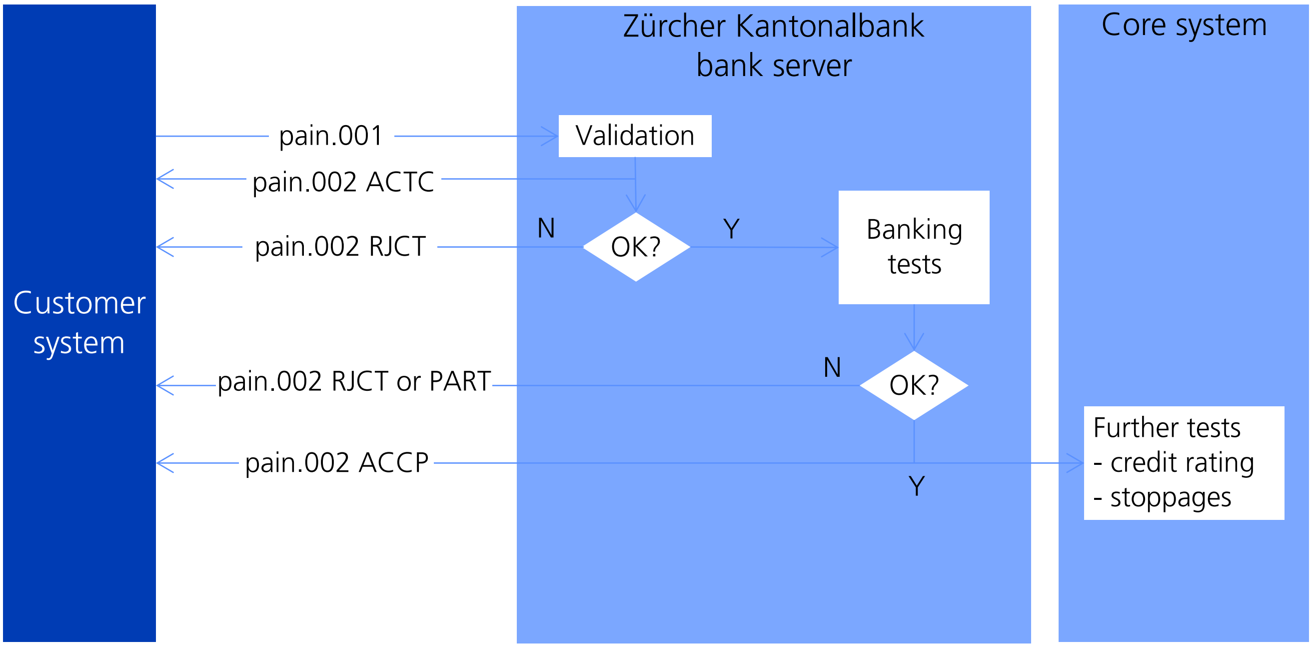
7.12 Overview of payment types

The table shows the elements and their contents that define the payment types and their variants, or are required for correct processing. It also facilitates the understanding of the validation rules described in the chapter Validation pain.001 and error messages.

St.	Element	Domestic D	SEPA S	Domestic in foreign currency V1 X	Cross-border V2 X
M	**+Amt / Ccy**	CHF/EUR	EUR	all currencies except CHF/EUR	all currencies
M	**+PmtMtd**	TRF			
O	**++SvcLvl**				
D	+++Cd		SEPA	E.g. SDVA, …	
D	**+CdtrAgt**	If an IBAN is provided for the Creditor Account, then optionally			
M	++FinInstnId	BIC or CLrSysMmbId		BIC or CLrSysMmbId	
D	+++BIC	optional	optional	optional, BIC CH	optional
D	+++ClrSysMmbId	optional		optional	optional
D	++++ClrSysId				
D	+++++Cd	CHBCC		CHBCC	not CHBCC
D	+++++Prtry				
M	++++MmbId	IID		IID	Clearing Id
D	+++Nm				must be used if ClrSysMmbId used
D	+++PstlAdr				must
D	**+Cdtr**				
M	++Nm	must			
O	**++PstlAdr**	**structured recommended**			
D	+++TwnNm		if PstlAdr is structured, then must		
D	+++Ctry		if PstlAdr is structured, then must		
D	**+CdtrAcct**				
M	++Id				
D	+++IBAN	IBAN recommended	must	IBAN recommended	
D	+++Othr				
M	++++Id				

7.13 Customer – bank data exchange

7.13.1 Overwiev of data flow



7.13.2 The pain.002 status message in detail

Each pain.001 message submitted via Datalink EBICS, eBanking or SWIFT FileAct is acknowledged with a pain.002 status message. The following statuses are reported:

– ACTC (Accepted Technical Validation; message has arrived at Zürcher Kantonalbank and can be technically processed)
– ACCP (Accepted Customer Profile; message is correct and is processed)
– ACWC (Accepted with Change; message has been corrected and is processed)
– RJCT (Rejected; message or parts of the message are not processed)
– PART (Partially Accepted; correct parts of the message are processed)

Two statuses are always reported back for pain.001 submitted via Datalink EBICS:
1. ACTC (technical accept) or RJCT from the EBICS server
2. ACCP, ACWC, PART or RJCT from the processing system

Syntax errors based on the schema validation result in the entire message being rejected. An appropriate reason code with error text is provided for each negative status. If necessary, certain errors can be corrected directly in eBanking, so that the payments do not have to be uploaded again. If a B level is rejected, the corresponding payments are not validated in the C level.

In addition to the provided status report pain.002, the status is immediately displayed on the screen in eBanking. Depending on the error category (see chapter Validations and error messages), the payment orders can be corrected or changed online.

After submission of a pain.001, Zürcher Kantonalbank sends back a pain.002 status message. For the eBanking channel, the status is additionally displayed directly in eBanking or a status message is returned immediately on the direct interface. Correctable errors can be corrected online via eBanking with the appropriate authorization, regardless of the posting channel. For further details, see chapter Customer – bank data exchange.

The table shows the characteristics of the pain.002 status message, which can result from the eight relevant error situations.

pain.001								
A-Level, Message Id	MsgId-1							
B-Level Payment Information Id	PmtInfId-1							
C-Level Instruction Id	InstrId-1							
C-Level End to End Id	E_To_E_Id-1							
Conditions/Cases	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Errors in A-Level	N	Y						
Errors in all B-Levels	N		Y					
Errors in some B-Levels	N			Y				
Errors in all C-Levels	N				Y			
Errors in some C-Levels	N					Y		
Warnings on some or all B-Levels	-						Y	
Warnings on some or all C-Levels								Y
Aktionen								
Processing of the entire message	X							
Rejection of the entire message		X	X		X			
Rejection of the incorrect B-Level				X				
Rejection of the incorrect C-Level						X		
Processing of the corrected elements							X	X
Inhalt pain.002								
Original Group Info And Status								
B-Level Original Message Id	MsgId-1							
B-Level Group Status	ACCP	RJCT	RJCT	PART	RJCT	PART	ACCP	ACCP
B-Level Status Reason Info, Reason Code	-							
B-Level Status Reason Info, Additional Info								
Original Payment Info and Status								
C-Level Original Payment Info Id	-		PmtInfId-1					
C-Level Payment Info Status	-		RJCT	RJCT	RJCT	PART	ACWC	ACWC
C-Level Status Reason Info, Reason Code	-		Code	Code			Code	
C-Level Status Reaon Info, Additional Info	-		Text	Text			Text	
Transaction Info And Status								
D-Level Original Instruction Id					InstrId-1			InstrId-1
D-Level Original End To End Id					E_To_E_Id-1			E_To_E_Id-1
D-Level Transaction Status					RJCT	RJCT		ACWC
D-Level Status Reason Info, Reason Code					Code	Code		Code
D-Level Status Reason Info, Additonal Info					Text	Text		Text
D-Level Original Trx Ref			Content of the incorrect element					

7.14 Data truncation

During further processing of payment type X (cross-border and domestic in foreign currency), data content may be truncated or characters may be converted due to a limited number of permitted characters or reduced character sets of the downstream payment systems (local market infrastructures, correspondent banks).
We therefore recommend to always use structured address elements for addresses in order to enable the best possible data transfer. The following examples describe the data transfer if the downstream payment systems have not yet migrated to ISO 20022 (will be mandatory for SWIFT interbank traffic as of November 2025).

Truncation examples

Unstructured address

XML-Tag	Content pain.001	Forwarding information for cross-border and domestic in foreign currency
+Creditor		
++Nm	max. 70 characters	max. 1x 35 characters
+++PstlAdr		
++++AdrLine	max. 70 characters	max. 2x 35 characters
++++AdrLine	max. 70 characters	max. 1x 35 characters

Structured address

XML-Tag	Content pain.001	Forwarding information for cross-border and domestic in foreign currency
+Creditor		
++Nm	max. 70 characters	max. 2x 33 characters
+++PstlAdr		
++++StrtNm	max. 70 characters	total max. 2x 33 characters (if Nm < 33
++++BldgNb	max. 16 digits	characters, else total 1x 33 characters) StrtNm BldgNb
++++PstCd	max. 16 digits	total max. 33 characters
++++TwnNm	max. 35 characters	Ctry TwnNm PstCd
++++Ctry	2 characters	

Remittance

XML-Tag	Content pain.001	Forwarding information for cross-border and domestic in foreign currency
++EndToEndId	max. 35 characters	1. max. 30 characters EndtoEndId
+RmtInf		max. 3x35 characters RmtInf
++Ustrd	max. 140 characters	2. >30 <35 characters EndtoEndId
++Strd	max. 140 characters (incl. XML-Tag)	max. 2x 35 characters RmtInf

Instruction for Creditor Agent - Instruction Information

XML-Tag	Content pain.001	Forwarding information for cross-border and domestic in foreign currency
+InstrForCdtrAgt	max. 2x	max. 210 characters
++InstrInf	max. 140 characters	

8 Validation of pain.001 and error messages

The table describes Zürcher Kantonalbank's validation rules and – in case of an error – the error message and the reason code (RC), which is returned in the status message. The error type (ET) explains the consequences of the error:

A: Abort: Entire message is rejected.
K: Error: Message is not processed, correction via eBanking possible.
W: Warning: The message is processed.
aK: Automatic correction by Zürcher Kantonalbank's system.

CDATA sections in an element are deleted. If CDATA sections are used for mandatory elements, the deletion can result in the file being rejected.

In case of transfer of pain.001 all detected errors are advised simultaneously in the pain.002 status message. When submitting in eBanking at the first fatal error, the validation process stops and the error is displayed on the screen. After the correction has been made in the previous system, the message must be submitted again.

Legend:

Formatting	Meaning
Red band on the right side	Identifies new and changed definitions of existing elements
Blue Text	Always starts with the addition "**Scheme 2019**:" and identifies changes in the 2019 version compared to the 2009 version

8.1 A-Level (Group Header)

Level	Mult.	Status	Element	pain.001 validation	pain.002 status message	RC	ET
	1..1	M	CstmrCdtTrfInitn	**Message Root**			
A	1..1	M	GrpHdr	**Group Header**			
A	1..1	M	**+MsgId**	**Message Id** The ID must be unique for the last 90 days. Additional tests are carried out for double input monitoring. See chapter Advanced duplicate checks. **Scheme 2019: only character set for reference elements allowed**	File was already delivered on {0}	DU01 CH16	A
A	1..1	M	**+CreDtTm**	**Creation Date Time** Recommendation: Should match the actual creation date/time.	Schema validation	DT01	A
A	1..1	M	**+NbOfTxs**	**Number of Transactions** The specified number must match the total of all C levels. For further details see Maximum number of transactions.	Number of transactions does not match the number of payments.	AM18	A
A	0..1	R	**+CtrlSum**	**Control Sum** The element is optional. If supplied, the checksum must be identical to the total of all amounts (independent of currency) from the C levels (Instructed Amount and Equivalent Amount).	A-level checksum does not match.	AM10	A
A	1..1	M	**+InitgPty**	**Inititating Party**	Mandatory element missing.	CH21	A

Level	Mult.	Status	Element	pain.001 validation	pain.002 status message	RC	ET
				The sender's name or identification must be present.			
A	0..1	R	+InitgPty **++Nm**	**Name** **Recommended.** **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits to a maximum of 70 characters**			
A	0..1	R	+InitgPty **++Id**	**Identification** Identification of the sender of the message.			
A	1..1 (Or	D	+InitgPty ++Id **+++OrgId**	**Organisation Identification** Only "AnyBIC" or an element from "Other" and optional additionally the element "LEI" allowed. If used, "Private Identification" must not occur.		CH16 CH17	
A	0..1	O	+InitgPty ++Id +++OrgId **++++AnyBIC**	**AnyBIC** If used, "Other" must not occur. **Scheme 2019: Change element name from BICOrBEI to AnyBIC**	BIC (SWIFT-Code) invalid	RC01 RC05	
A	0..1	O	+InitgPty ++Id +++OrgId **++++LEI**	**LEI** Forwarding of the element cannot be guaranteed in all cases. May be supplied in addition to "AnyBIC" or "Othr **Scheme 2019: New element**			
A	0..n	O	+InitgPty ++Id +++OrgId **++++Othr**	**Other** If used, "AnyBIC" must not occur		CH17	
A	Or)		+InitgPty ++Id **+++PrvtId**	**Private Identification**		CH16, CH17	
A	0..1	R	+InitgPty **++CtctDtls**	**Contact Details** **Recommended** Details of the software used to create this message.			
A	0..4	R	GrpHdr +InitgPty ++CtctDtls **+++Othr**	**Other** Contains details of the software and implementation guide used to create the message. Maximum 4 instances are allowed **Scheme 2019:** – **Change Content Model - xs:choiche** – **Cardinality: max. 4**	Element Other must contain element <Channel Type> and element <Identification>.	CH21	A
A	1..1	M	GrpHdr +InitgPty ++CtctDtls +++Othr **++++ChanlTp**	**Channel Type** 4-digit code to designate the type of information. The following codes are allowed: NAME - name of the software PRVD - name of the software producer VRSN - version of the software SPSV - version of the SPS IG **Scheme 2019: new element**			
A	0..1	M	GrpHdr +InitgPty ++CtctDtls +++Othr **++++Id**	**Identification** Textual information corresponding to the code in the ChanlTp element: To the code NAME the name of the software must be supplied. To the code PRVD the name of the software producer must be supplied.			

Level	Mult.	Status	Element	pain.001 validation	pain.002 status message	RC	ET
				To the code VRSN the version number of the software must be supplied. To the code SPSV here the version of the SPS IG must be supplied. **Scheme 2019: new element**			
A	0..1	BD	GrpHdr **+FwdgAgt**	**Forwarding Agent** **is ignored**			

8.2 B-Level (Payment Information)

B	1..n	M	PmtInf	**Payment Information**			
B	1..1	M	**+PmtInfId**	**Payment Information Identification** The ID must be unique within the entire message. **Scheme 2019: only character set for reference elements allowed**	PmtInfId element is not unique.. Element content is formally incorrect	DU02 CH16	A
B	1..1	M	**+PmtMtd**	**Payment Method** Payment types D, S and X are supported, where TRF must be included.	Payment Method for payment type XY may only contain TRF.	CH16	A
B	0..1	O	**+BtchBookg**	**Batch Booking** true: Collective booking per B level false: Single booking of the C level. The entry must not conflict with the +DebtorAccount++Type+++Proprietary element. For salary or pension payments, the element is always set to true and the notice control is set to CND. If the advice control is set to NOA, this value is retained. For further details see "Collective debit and grouping".	Invalid combination of batch booking and advice control Pain.002 ACWC	CH16 NARR	A aK
B	0..1	O	**+NbOfTxs**	**Number of Transaction** **is ignored**			
B	0..1	O	**+CtrlSum**	**Control Sum** **is ignored**			
B	0..1	O	**+PmtTpInf**	**Payment Type Information** May be used on B level or C level, but not both at the same time. An instruction at B-Level is inherited by all payments (C-Level).	<PmtTpInf> element must not be defined in B level and C level.	CH07	A
B	0..1	BD	+PmtTpInf **++InstrPrty**	**Instruction Priority** Only observed at B 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. **Scheme 2019: Payment Type S (SEPA): The value "HIGH" is ignored**	Dispatch code automatically adjusted For a SEPA payment the value "HIGH" is ignored	NARR NARR	W W
B	0..3	O	+PmtTpInf **++SvcLvl**	**Service Level** **May be provided exactly once** SEPA (payment type S): must be used **Scheme 2019: New cardinality - 0..3**	Element <Service Level> must contain the Element <Code>	CH21	
B	1..1 (or	BD	+PmtTpInf ++SvcLvl **+++Cd**	**Code**	Invalid service level code used in the payment type information.	CH16	A

				SEPA is only allowed for payment type 5 SDVA is forwarded to intermediary bank or beneficiary bank. Other codes are ignored.			
B	1..1 or)	BD	+PmtTpInf ++SvcLvl **+++Prtry**	**Proprietary** The code word /NONSEPA/ means that an instructed foreign payment (payment type X V2) that fulfills the SEPA criteria is processed as a normal foreign payment. Other codes are ignored.			
B	0..1	BD	+PmtTpInf **++LclInstrm**	**Local Instrument** D: Must not be provided X and S: is ignored		CH17	A
B	0..1	O	+PmtTpInf **++CtgyPurp**	**Category Purpose** Supplies information about the purpose of the payment order.			
B	1..1	M	+PmtTpInf ++CtgyPurp **+++Cd**	**Code** SALA and PENS are treated as wage payments. For wage payments in Switzerland in CHF and EUR as well as SEPA payments, the code word is forwarded to the beneficiary institution. The user must have authorisation for wage payments. Other codes from the External Code List (e.g. INTC or CORT) are allowed and are forwarded if possible.	– You are not authorised to enter a wage payment on the selected account. – Invalid category code used in the payment type information. – Payment type (wage payment flag) updated.	FF06 CH16 NARR	K A aK
B	1..1	M	**+ReqdExctnDt**	**Requested Execution Date** The desired execution date must be present and valid. It must not be in fewer than 10 days and not more than 1 year in the future. If the execution date does not fall on a bank working day, it is automatically changed to the next bank working day. **Scheme 2019: Change Content Model - xs:choiche**	–		
B	1..1 (or	D	+ReqdExctnDt **++Dt**	**Date** **Must be used** **Scheme 2019: new element**	– The date entered is more than 10 days in the past. – Execution date is more than one year in the future. – Execution date was updated. From: (1) to: (2) – invalid date	CH04 CH03 DT06 DT01	K K aK
B	1..1 or)	D	+ReqdExctnDt **++DtTm**	**Date Time** **is not supported** **Scheme 2019: new element**	– <Date Time> is not allowed	CH17	A
B	1..1	M	**+Dbtr**	**Debtor**			
B	0..1	R	+Dbtr **++Nm**	**Name** **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits to a maximum of 70 characters**			
B			…	Remaining sub-elements of +Dbtr are ignored			
B	1..1	M	PmtInf **+DbtrAcct**	**Debtor Account**			

B	1..1	M	+DbtrAcct **++Id**	**Identification**			
B	1..1 (or	R	+DbtrAcct ++Id **+++IBAN**	**IBAN** **must be present for payments debited at the ZKB account.**	– Debtor Account IBAN element missing. – Invalid IBAN – Account not authorised for payments	CH21 AC01 AC01	A K K
B	1..1 or)	D	+DbtrAcct ++Id **+++Other**	**OTHER**			
B	1..1	M	+DbtrAcct ++Id +++Other **++++Id**	**Identification** Proprietary account number is only allowed for multibank orders debited to third party bank.			
B	0..1	O	+DbtrAcct **++Tp**	**Type**			
B	0..1 (or	BD	+DbtrAcct ++Tp **+++Cd**	**Code** is ignored			
B	0..1 or)	D	+DbtrAcct ++Tp **+++Prty**	**Proprietary** Element for advice control. The entry must not contradict the +BtchBookg element. If the advice control is set to NOA, this value is retained. For further details see "Override booking type and advice control in the pain.001"	– Invalid combination of batch booking and advice control – Pain.002 ACWC	CH16 NARR	A aK
B	0..1	O	+DbtrAcct **++Ccy**	**Currency** **is ignored**			
B	1..1	BD	+DbtrAcct **++Prxy**	**Proxy** **is ignored** **Scheme 2019: new element**			
B	1..1	M	**+DbtrAgt**	**Debtor Agent** **BIC oder IID der ZKB verwenden** **Bei einem Multibanking-Auftrag ist der Drittbank-BIC anzugeben.**			
B	1..1	M	+DbtrAgt **++FinInstnId**	**Financial Institution Identification**			
B	0..1	D	+DbtrAgt ++FinInstnId **+++BICFI**	Use ZKB's BIC: **ZKBKCHZZ** or **ZKBKCHZZ80A**. If BIC is used, the Debtor Agent must not be identified with the IID: Do not use ClrSysMmbId at the same time. In case of a multibanking order, the third party bank BIC must be indicated. **Scheme 2019: Change element name from BIC to BICFI**	Multibanking is not permitted.	AGNT RC01	A
B	0..1	D	PmtInf +DbtrAgt ++FinInstnId **+++ClrSysMmbId**	**Clearing System Member Identification** May not be used at the same time as BIC.	ClrSysMmbId element must not be supplied together with BIC element.	CH16	A
B	0..1	M	PmtInf +DbtrAgt ++FinInstnId +++ClrSysMmbId **++++ClrSysId**	**Clearing System Identification**			
B	1..1	M	PmtInf +DbtrAgt ++FinInstnId +++ClrSysMmbId ++++ClrSysId **+++++Cd**	**Code** Only CHBCC is approved in Switzerland..	Element must contain the CHBCC value	CH16	A

B	1..1	M	PmtInf +DbtrAgt ++FinInstnId +++ClrSysMmbId **++++MmbId**	**Member Identification** Use ZKB's IID **700**.	Multibanking is not permitted.	AGNT	A
B	1..1	M	PmtInf **+InstrForDbtrAgt**	**Instruction For Debtor Agent** Restriction: 140 characters The instruction applies to all payments in the C-Level and usually leads to manual post-processing of all payments. **Recommondation: Do not use** Permitted instructions with automatic payment processing for the following code words: **/NONSEPA/** The code word /NONSEPA/ means that an instructed foreign payment (payment type X V2) that fulfills the SEPA criteria is processed as a normal foreign payment. **/BENEFRES/CC//XXX** Can be used to specify a purpose code for foreign payments with regulatory requirements. CC=Country code of the country for which the regulation applies XXX=purpose code /BENEFRES/CC//XXX is forwarded in interbank transactions in the <Regulatory Reporting> element. **Scheme 2019: new element**	Instructions for CHF domestic payments are not supported.	RC04	A
B	0..1	O	PmtInf **+UltmtDbtr**	**Ultimate Debtor** Forwarding of the element cannot be guaranteed.			
B	0..1	O	PmtInf +UltmtDbtr **++Nm**	**Name** must delivered if +UltmtDbtr is used **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits the maximum to 70 characters.**			
B	0..1	O	+UltmtDbtr **++PstlAdr**	**Postal Address**			
B	0..1	O	+UltmtDbtr ++PstlAdr **+++Dept**	**Department**			
B	0..1	O	+UltmtDbtr ++PstlAdr **+++SubDept**	**Sub Department**			
B	0..1	R	+UltmtDbtr ++PstlAdr **+++StrtNm**	**Street Name** Recommended			
B	0..1	R	+UltmtDbtr ++PstlAdr **+++BldgNb**	**Building Number** Recommended			
B	0..1	O	+UltmtDbtr ++PstlAdr **+++BldgNm**	**Building Name** **Scheme 2019: new element**			
B	0..1	O	+UltmtDbtr ++PstlAdr **+++Flr**	**Floor** **Scheme 2019: new element**			

B	0..1	O	+UltmtDbtr ++PstlAdr **+++PstBx**	**Post Box** **Scheme 2019: new element**		
B	0..1	O	+UltmtDbtr ++PstlAdr **+++Room**	**Room** **Scheme 2019: new element**		
B	0..1	R	+UltmtDbtr ++PstlAdr **+++PstCd**	**Post Code** Recommended		
B	0..1	R	+UltmtDbtr ++PstlAdr **+++TwnNm**	**Town Name** must be delivered if++PstlAdr is used **Scheme 2019: must be delivered with payment type X (cross-border and domestic in foreign currency)**	Must be delivered for cross-border payments and payments domestic in foreign currency	CH21
B	0..1	O	+UltmtDbtr ++PstlAdr **+++TwnLctnNm**	**Town Location Name** **Scheme 2019: new element**		
B	0..1	O	+UltmtDbtr ++PstlAdr **+++DstrctNm**	**District Name** **Scheme 2019: new element**		
B	0..1	O	+UltmtDbtr ++PstlAdr **+++CtrySubDvsn**	**Country Sub Division**		
B	0..1	R	+UltmtDbtr ++PstlAdr **+++Ctry**	**Country** must be delivered if ++ PstlAdr is used **Scheme 2019: must be delivered with payment type X (cross-border and domestic in foreign currency)**	Must be delivered for cross-border payments and payments domestic in foreign currency	CH21
B	0..1	O	+UltmtDbtr ++PstlAdr **+++AdrLine**	**Address Line** **Recommondation: Always use structured address elements instead of this element.** **Maximum 2 lines allowed.** Both lines may be truncated during further processing (see chapter Truncation).	Structured and unstructured address data are not allowed	CH17
B	0..1	O	+UltmtDbtr **++ Id**	**Identification**		
B	1..1 (Or	D	+UltmtDbtr ++Id **+++OrgId**	**Organisation Identification** Only "AnyBIC" or an element from "Other" and optionally additionally the element "LEI" is permitted.		CH16 CH17
B	0..1	0	+UltmtDbtr ++Id +++OrgId **++++AnyBIC**	**Any BIC** **Scheme 2019: Change element name from BICorBEI to AnyBIC**		
B	0..1	O	+UltmtDbtr ++Id +++OrgId **++++LEI**	**LEI** May be delivered in addition to "AnyBIC" or "Other". Forwarding of the element cannot be guaranteed. **Scheme 2019: new element**		
B	0..n	O	+UltmtDbtr ++Id +++OrgId **++++Othr**	**Other**		
B	1..1 Or)	D	+UltmtDbtr ++Id **+++PrvtId**	**Private Identification** Only "Date And Place Of Birth" or an element from "Other" is allowed. If used, "Organisation Identification" must not occur.		CH16 CH17

B	0..1	D	**+ChrgBr**	**Charge Bearer** For SEPA payment, use code SLEV. Permissible codes are: ▪ DEBT Borne by Debtor (ex OUR) ▪ CRED Borne by Creditor (ex BEN) ▪ SHAR Shared (ex. SHA) ▪ SLEV Service Level	Invalid charge bearer code used for Charge Bearer.	CH16	A
B	0..1	O	**+ChrgsAcct**	**Charges Account** Element is ignored.			

8.3 C-Level (Credit Transfer Transaction Information)

C	1..n	M	CdtTrfTxInf	**Credit Transfer Transaction Information**	– Payment type C (cheque) is not supported	NARR	A
C	1..1	M	**+PmtId**	**Payment Identification**			
C	**1..1**	**M**	+PmtId **++InstrId**	**Instruction Identification** **The ID must be supplied for unambiguous identification of the B level.**	– InstrID element must be supplied. – InstrID element is not unique.	CH21 DU05	A A
C	1..1	M	+PmtId **++EndToEndId**	**End To End Identification** Debtor reference must be supplied. It is forwarded to the creditor.	Schema validation		A
C	0..1	BD	+PmtId **++UETR**	**UETR** Forwarded for payment type D and X in interbank traffic **Scheme 2019: new element**			
C	0..1	D	**+PmtTpInf**	**Payment Type Information** May be used on B level or C level, but not both at the same time.	PmtTpInf element must not be defined in B level and C level.	CH07 CH21	A
C	0..1	O	+PmtTpInf **++InstrPrty**	**Instruction Priority** **Element is ignored.** Instruction for express execution must be provided at B-Level.			
C	0..1	O	+PmtTpInf **++SvcLvl**	**Service Level** **Only one sub-element may appear.** **Scheme 2019: New cardinality - unbounded**		CH21	
C	1..1 (or	BD	+PmtTpInf ++SvcLvl **+++Cd**	**Code** **SEPA** is only allowed for payment type S. **SDVA** is forwarded to intermediary bank or beneficiary bank. Other codes are ignored.	Invalid service level code used in the payment type information.	CH16	A
C	1..1 or)	BD	+PmtTpInf ++SvcLvl **+++Prtry**	**Proprietary** Must not occur with payment type S. The code word **/NONSEPA/** means that an instructed foreign payment (payment type X V2) that fulfills the SEPA criteria is processed as a normal foreign payment. Other codes are ignored.			
C	0..1	BD	+PmtTpInf **++LclInstrm**	**Local Instrument** D: not allowed X and S: is ignored **Scheme 2019: Local Instrument for domestic payments removed**	The execution of a payment with orange/red payment slip is no longer supported.	DT01	A
C	0..1	O	+PmtTpInf **++CtgyPurp**	**Category Purpose** Forwarding of the element cannot be guaranteed in all cases.			
C	1..1 (or	D	+PmtTpInf ++CtgyPurp **+++Cd**	**Code** Codes according to ISO 20022 «External code sets» e.g.. INTC, CORT SALA/PENS instruction must be provided at B-Level.	Invalid code used for category purpose	CH16	A
C	1..1 or)	D	+PmtTpInf ++CtgyPurp **+++Prtry**	**Proprietary**			
C	1..1	M	**+Amt**	**Amount**			

C	1..1 (Or	D	+Amt **++InstdAmt**	**Instructed Amount** Amount must be between 0.05 and 999,999,999.99 (11-digit amount including 2 decimal places). The permitted currencies depend on the corresponding payment types: payment type D (Domestic): CHF, EUR payment type S (SEPA): EUR payment type X (cross-border and domestic in foreign currency): all currencies traded by Zürcher Kantonalbank are permitted: see zkb.ch/cutofftimes For some currencies (e.g. KWD, TND), 3 decimal places are also supported.	– Invalid amount – No decimal places are permitted in the amount – Amount too high – More than xx decimal places are not permitted in the amount. – Invalid currency – The currency code EUR must be used in the ++InstdAmt element.	AM01 CH20 AM02 CH16 AM03 CURR	A A Ak A A A
C	1..1 Or)	BD	+Amt **++EqvtAmt**	**Equivalent Amount** Element may be used if the account currency of the account to be debited is the same as the currency in the +++Amt (attribute). See chapter equivalent amount for further information.	The <EqvtAmt> element is not permitted.	CH17	
C	1..1	M	+Amt ++EqvtAmt **+++Amt**	Amount must be between 0.05 and 999,999,999.99 (11-digit amount including 2 decimal places).	– Invalid amount – No decimal places are permitted in the amount – Amount too high – More than xx decimal places are not permitted in the amount. – Invalid currency – The currency of the ordering party account must match the currency of the amount (order currency).	AM01 CH20 AM02 CH16 CURR CURR	A A Ak A A A
C	1..1	M	+Amt ++EqvtAmt **+++CcyOfTrf**	**Currency of Transfer** All currencies traded by Zürcher Kantonalbank are permitted: zkb.ch/cutofftimes. See chapter equivalent amount for further information.	– Transfer currency of the Equivalent Amount is invalid – The currency code EUR must be used – The currency code EUR or CHF must be used	AM03 CURR CURR	A
C	0..1	BD	**+XchgRateInf**	**Exchange Rate Information** **Element is ignored**		CH17	A
C	0..1	O	**+ChrgBr**	**Charge Bearer** For SEPA payment, use code SLEV. Permissible codes are: – DEBT Borne by Debtor (ex OUR) – CRED Borne by Creditor (ex BEN) – SHAR Shared (ex. SHA) – SLEV Service Level	– ChrgBr element must not be used at B level and C level at the same time. – Invalid charge bearer code used for Charge Bearer.	CH07 CH16	A A
C	0..1	D	**+ChqInstr**	**Cheque Instruction** **Element is ignored**			
C	0..1	O	**+UltmtDbtr**	**Ultimate Debtor** Forwarding of the element cannot be guaranteed in all cases.	Must not be used at B-level or C-level at the same time.	CH07	
C	0..1	O	+UltmtDbtr **++Nm**	**Name** **Must be used when using +UltmtDbtr**	Must be delivered for cross-border payments	CH21	

				Scheme 2019: Restriction to 70 characters removed. The business rule still limits the maximum to 70 characters.	and domestic payments in foreign currency	
C	0..1	O	+UltmtDbtr **++PstlAdr**	**Postal Address** For general description of the sub-elements, see Ultimate Debtor in B-Level.		
C	0..1	R	+UltmtDbtr ++PstlAdr **+++StrtNm**	**Street Name** Recommended		
C	0..1	R	+UltmtDbtr ++PstlAdr **+++TwnNm**	**Town Name** Recommended Scheme 2019: must be used for payment type X (cross-border and domestic in foreign currency)	Must be delivered for cross-border payments and domestic payments in foreign currency	CH21
C	0..1	R	+UltmtDbtr ++PstlAdr **+++Ctry**	**Country** Recommended Scheme 2019: must be used for payment type X (cross-border and domestic in foreign currency)	Must be delivered for cross-border payments and domestic payments in foreign currency	CH21
C	0..7	O	+UltmtDbtr ++PstlAdr **+++AdrLine**	**Address Line** Recommendation: Always use structured address elements instead of this element. Maximum 2 lines allowed. Both lines may be truncated during further processing (see chapter Truncation).)	May not be delivered for cross-border payments and domestic payments in foreign currency	CH17
C	0..1	O	+UltmtDbtr **++Id**	**Identification**		
C	1..1 (Or	D	+UltmtDbtr ++Id **+++OrgId**	**Organisation Identification**		CH16 CH17
C	0..1	O	+UltmtDbtr ++Id +++OrgId **++++AnyBIC**	**Any BIC** Scheme 2019: Change element name from BICorBEI to AnyBIC		
C	0..1	O	+UltmtDbtr ++Id +++OrgId **++++LEI**	**LEI** Forwarding of the element cannot be guaranteed in all cases. Scheme 2019: new element		
C	0..n	O	+UltmtDbtr ++Id +++OrgId **++++Other**	**Other**		
C	1..1 Or)	D	+UltmtDbtr ++Id **+++PrvId**	**Private Identification** Only «Date and Place of Birth» or an element of «Other» allowed.		CH16 CH17
C	0..1	BD	**+IntrmyAgt1**	**Intermediary Agent1** not recommended Element can be used for payment types X with BIC.		RC01
C	1..1	M	+IntrmyAgt1 **++FinInstnId**	**Financial Institution Identification**		
			+IntrmyAgt1 **++BICFI**	**BICFI** BIC must be used Scheme 2019: Change element name from BIC to BICFI		RC01
C	0..1	BD	**+IntrmyAgt1Acct**	**Intermediary Agent 1Account** May only be used in consultation with ZKB. Forwarding of the element cannot be guaranteed in all cases.		

				Scheme 2019: new element			
C	1..1	M	+IntrmyAgt1Acct **++Id**	**Identification** Scheme 2019: new element			
C	1..1 (OR	D	+IntrmyAgt1Acct ++Id **+++IBAN**	**IBAN** Scheme 2019: new element			
C	1..1 OR)	D	+IntrmyAgt1Acct ++Id +++IBAN **+++Othr**	**Other** Scheme 2019: new element			
C	1..1	M	+IntrmyAgt1Acct ++Id +++IBAN **++++Id**	**Identification** Scheme 2019: new element			
C	0..1	BD	+IntrmyAgt1Acct ++Id +++IBAN **++++SchmeNm**	**Schema Name** Scheme 2019: new element			
C	0..1	BD	+IntrmyAgt1Acct ++Id +++IBAN **++++Issr**	**Issuer** Scheme 2019: new element			
C	0..1	D	**+CdtrAgt**	**Creditor Agent** If the creditor's IBAN is supplied, the +CdtrAgt element and its sub-elements can be omitted for payment types D, S and X (V1; domestic in foreign currency). The Creditor Agent is determined from the IBAN automatically. If both IBAN/QR-IBAN and IID or BIC are supplied, the creditor agent is determined from the IBAN.	– Creditor Agent in C level for payment type xx is not permitted – Creditor Agent in C level for payment type xx is missing	CH17 CH21	A A
C	1..1	M	+CdtrAgt **++FinInstnId**	**Financial Institution Identifcation** Must be used when using +CdtrAgt			
C	0..1	D	+CdtrAgt ++FinInstnId **+++BICFI**	**BICFI** In principle, the BIC must be used for payment types X (V2; cross-border payment). If the creditor's IBAN is supplied, the +CdtrAgt element and its sub-elements can be omitted for payment types D, S and X (V1; domestic in foreign currency). The BIC is determined from the IBAN. Scheme 2019: Change element name form BIC to BICFI	BIC (SWIFT code) is invalid.	RC05	K
C	0..1	D	CdtTrfTxInf +CdtrAgt ++FinInstnId **+++ClrSys MmbId**	**Clearing System Member Identification** S: May not be delivered. X: Must be delivered with name and address	– ClrSysMmbId element must not be used together with BIC element. – ClrSysMmbId element must not be present for payment type S.	CH17 CH17	A A
C	0..1	D	+CdtrAgt ++FinInstnId +++ClrSys MmbId **++++ClrSysId**	**Clearing System Identification**	The ClrSysId element must be present when using ClrSysMmbId.	CH16	A

C	1..1 (or	M	+CdtrAgt ++FinInstnId +++ClrSysMmbId ++++ClrSysId **+++++Cd**	**Code** Type of clearing ID (bank code, national identifier). Provides information about the type of identification in the field ++++Member Identification. D: Must include CHBCC X: V1, domestic in foreign currency) - must include CHBCC V2, cross-border - Code CHBCC must not be used. Codes according to ISO 20022 «external code sets»	Clearing System Identification Code invalid.	CH16	A
C	1..1	M	+CdtrAgt ++FinInstnId +++ClrSysMmbId **++++MmbId**	**Member Identification** Clearing ID (bank code, national identifier) of the creditor agent. Must be used if +++ ClrSysMmbId is used. If the IBAN of the creditor is provided in addition to the member identification, the Creditor Agent is derived from the IBAN and the original member identification is replaced by it.	IID must not be longer than 30 digits	RC04	K
C	0..1	D	+CdtrAgt ++FinInstnId **+++Nm**	**Name** X: must be used, if +++ClrSysMmbId is used. Must be delivered together with address. D and S: Must not be delivered **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits the maximum to 70 characters.**	– Name element not permitted for Creditor Agent. – Element for Creditor Agent missing	CH17 CH21	A A
C	0..1	D	+CdtrAgt ++FinInstnId **+++PstlAdr**	**Postal Address** **When using payment type X and Member Identification the element +++PstlAdr must be present.** For all other payment types, no entries are allowed. It is recommended to use the structured address elements. For a general description of the address elements, see the Swiss Implementation Guidelines for Credit Transfers (Version 2.0.1; SPS 2022), chapter 3.11 "Use of Address Information.	– PstlAdr element not permitted for payment type x – Simultaneous use of structured address elements together with the unstructured element ++++AdrLine is not permitted	CH17 CH17	A A
C	0..1	R	+CdtrAgt ++FinInstnId +++ PstlAdr **++++TwnNm**	**Town Name** **Recommended**		CH21	
C	0..1	R	+CdtrAgt ++FinInstnId +++ PstlAdr **++++Ctry**	**Country** **Recommended**	– Ctry element for Creditor Agent is missing – Ctry element for Creditor Agent is missing and must contain a valid country code (ISO 3166).	CH21	
C	0..2	O	+CdtrAgt ++FinInstnId +++ PstlAdr **++++AdrLine**	**Address Line** **Recommendation: Always use structured address elements instead of this element.** **Maximum 2 lines allowed**			

C	0..1	N	+CdtrAgt ++FinInstnId **+++Othr**	**Other**	Othr element is not permitted for Financial Institution Identification	CH17	A
C	0..1	O	**+CdtrAgtAcct**	**Creditor Agent Account** **Scheme 2019: new element** **not recommended** Forwarding of the element cannot be guaranteed in all cases.			
C	1..1	M	+CdtrAgtAcct **++Id**	**Identification**			
C	1..1 (Or	D	+CdtrAgtAcct ++Id **+++IBAN**	**IBAN**			
C	1..1 Or)	D	+CdtrAgtAcct ++Id **+++Othr**	**Other**			
C	0..1	M	**+Cdtr**	**Creditor** The Creditor element must be present	Cdtr element missing	CH21	A
C	0..1	M	+Cdtr **++Nm**	**Name** The name must be present. **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits the maximum to 70 characters.**			
C	0..1	O	+Cdtr **++ PstlAdr**	**Postal Adress** **Recommendation: use structured elements**	– Simultaneous use of the structured element <> together with the unstructured element AdrLine is not permitted for Creditor.	BE04	K
C	0..1	O	+Cdtr ++ PstlAdr **+++Dept**	**Department**			
C	0..1	O	+Cdtr ++ PstlAdr **+++SubDept**	**Sub Department**			
C	0..1	R	+Cdtr ++ PstlAdr **+++StrtNm**	**Street Name** **Recommended**			
C	0..1	R	+Cdtr ++ PstlAdr **+++BldgNb**	**Building Number** **Recommended**			
C	0..1	O	+Cdtr ++ PstlAdr **+++BldgNm**	**Building Name** **Scheme 2019: new element**			
C	0..1	O	+Cdtr ++ PstlAdr **+++Flr**	**Floor** **Scheme 2019: new element**			
C	0..1	O	+Cdtr ++ PstlAdr **+++PstBx**	**Post Box** **Scheme 2019: new element**			
C	0..1	O	+Cdtr ++ PstlAdr **+++Room**	**Room** **Scheme 2019: new element**			
C	0..1	R	+Cdtr ++ PstlAd **+++PstCd**	**Post Code** **Recommended**			

C	0..1	R	+Cdtr ++ PstlAdr **+++TwnNm**	**Town Name** **Recommended** **Must be present if +++AdrLine is not used**		CH21	
C	0..1	O	+Cdtr ++ PstlAdr **+++TwnLctnNm**	**Town Location Name** **Scheme 2019: new element**			
C	0..1	O	+Cdtr ++ PstlAdr **+++DstrctNm**	**District Name** **Scheme 2019: new element**			
C	0..1	O	CdtTrfTxInf +Cdtr ++ PstlAdr **+++CtrySubDvsn**	**Country Sub Division**			
C	0..1	R	+Cdtr ++ PstlAdr **+++Ctry**	**Country** **Recommended** **Must be present if +++AdrLine is not used**	invalid country code	BE09	
C	**0..2**	D	+Cdtr ++ PstlAdr **+++AdrLine**	**Address Line** **Recommendation: Always use structured address elements instead of this element.** **Maximum 2 lines allowed.** Both lines may be truncated during further processing (see chapter Truncation).)		CH17	
C	0..1	D	+Cdtr **++Id**	**Identification** Forwarding of the element cannot be guaranteed in all cases.			
C	1..1 (Or	D	+Cdtr ++Id **+++OrgId**	**Organisation Identification**		CH16 CH17	
C	0..1	O	+Cdtr ++Id +++OrgId **++++AnyBIC**	**Any BIC** **Scheme 2019: Change element name from BICorBEI to AnyBIC**			
C	0..1	O	+Cdtr ++Id +++OrgId **++++LEI**	**LEI** Forwarding of the element cannot be guaranteed in all cases. **Scheme 2019: new element**			
C	0..n	O	+Cdtr ++Id +++OrgId **++++Other**	**Other**			
C	1..1 Or)	D	+Cdtr ++Id **+++PrvId**	**Private Identification** Only «Date and Place of Birth» or an element from «Other» allowed.		CH16 CH17	
C	0..1	D	**+CdtrAcct**	**Creditor Account** must be present	– Creditor Account must be used for payment type x. – Invalid beneficiary account number (e.g. incorrect ZKB format)	CH21 AC01	A K
C	1..1	M	+CdtrAcct **++Id**	**Identification** +++IBAN or +++Othr element must appear.			
C	1..1 (or	D	+CdtrAcct ++Id **+++IBAN**	**IBAN** If possible, use IBAN. IBAN is obligatory for payment type SEPA (S).	– Invalid IBAN – Payment to this IBAN is not permitted.	AC01 AC01 CH16	K K

				Payment type D (Domestic CHF/EUR): IBAN must contain the country code CH/LI.	– Beneficiary account number contains invalid IBAN		A
C	1..1 or)	D	+CdtrAcct ++Id **+++Othr**	**Other** Payment Type S (SEPA): not allowed	– IBAN element must be used for payment type SEPA	CH21	K
C	1..1	M	+CdtrAcct ++Id +++Othr **++++Id**	**Identification** Proprietary account number			
C	0..1	O	+CdtrAcct **++Prxy**	**Proxy** Forwarding of the element cannot be guaranteed in all cases. Payment Type S (SEPA): Will not be forwarded **Scheme 2019: new element**			
C	0..1	D	**+UltmtCdtr**	**Ultimate Creditor** Forwarding of the element cannot be guaranteed in all cases.			
C	1..1	O	+UltmtCdtr **++Nm**	**Name** **Scheme 2019: Restriction to 70 characters removed.** **The business rule still limits the maximum to 70 characters.**			
C	0..1	D	+UltmtCdtr **++PstlAdr**	**Postal Address** Payment Type S (SEPA): Will not be forwarded	– Simultaneous use of the structured elements ++++StrtNm, ++++BldgNb, ++++PstCd, ++++TwnNm together with the unstructured element ++++AdrLine is not permitted for Ultimate Creditor.	BE04	K
C	0..1	R	+UltmtCdtr ++PstlAdr **+++StrtNm**	**Street Name** Recommended			
C	0..1	R	+UltmtCdtr ++PstlAdr **+++TwnNm**	**Town Name** Recommended **Scheme 2019: Must be used for payment type X (cross-border and domestic in foreign currency)**	Must be delivered for cross-border payments and domestic payments in foreign currency	CH21	
C	0..1	R	+UltmtCdtr ++PstlAdr **+++Ctry**	**Country** Recommended **Scheme 2019: Must be used for payment type X (cross-border and domestic in foreign currency)**	Must be delivered for cross-border payments and domestic payments in foreign currency	CH21	
C	0..2	N	+UltmtCdtr ++PstlAdr **+++AdrLine**	**Address Line** **not allowed**			
C	0..1	D	+UltmtCdtr **++Id**	**Identification** Forwarding of the element cannot be guaranteed in all cases.			

C	1..1 (Or	D	+UltmtCdtr ++Id **+++OrgId**	**Organisation Identification**		CH16 CH17	
C	0..1	O	+UltmtCdtr ++Id +++OrgId **++++AnyBIC**	**Any BIC** **Scheme 2019: Change element name from BICorBEI to AnyBIC**			
C	0..1	O	+UltmtCdtr ++Id +++OrgId **++++LEI**	**LEI** Forwarding of the element cannot be guaranteed in all cases. **Scheme 2019: new element**			
C	0..n	O	+UltmtCdtr ++Id +++OrgId **++++Othr**	**Other**			
C	1..1 Or)	D	+UltmtCdtr ++Id **+++PrvtId**	**Private Identification** Only «Date and Place of Birth» or an element from «Other» allowed.		CH16 CH17	
C	0..n	BD	**+InstrForCdtrAgt**	**Instruction for Creditor Agent** Unstructed information only for payment type X allowed.	++InstrForCdtrAgt may not be used for selected payment type x.	CH16 CH17	A
C	0..1	D	+InstrForCdtrAgt **++Cd**	**Code** Codes are validated by schema. Possible values CHQB, HOLD, PHOB, TELB			
C	0..1	D	+InstrForCdtrAgt **++InstrInf**	**Instruction Information** Unstructured Information (only for payment type X): max. 2 iterations of the element +InstrForCdtrAgt with one sub-element ++InstrInf allowed (max. 140 characters each). A total of 280 characters are possible. Please note: When forwarding in interbank traffic, only a total of max. 210 characters can be forwarded under certain circumstances. Unstructed information causes manual processing with cost consequences (recommendation: do not use).			
C	0..1	BD	**+InstrForDbtrAgt**	**Instruction for Debtor Agent** Restriction 140 characters An instruction usually leads to the payment being rejected and reprocessed. Recommendation: Do not use Permitted instructions with automatic payment processing for the following code words: **/NONSEPA/** The code word /NONSEPA/ means that an instructed foreign payment (payment type X V2) that fulfills the SEPA criteria is processed as a normal foreign payment. **/BENEFRES/CC//XXX** Can be used to specify a payment purpose code for a foreign payment with regulatory requirements (see zkb.ch/laendervorgaben).	Instructions for payment type x are not supported	RC04	A

				CC=Country code of the country to which the regulation applies XXX=Purpose code /BENEFRES/CC//XXX is forwarded in interbank transactions in the <Regulatory Reporting> element.			
C	0..1	O	**+Purp**	**Purpose**			
C	1..1	M	+Purp **++Cd**	Codes according to ISO 20022 «[External code sets]()»	Zahlungszweck Code falsch	CH16	A
C	0..10	O	**+RgltryRptg**	**Regulatory Reporting** Is required for payments to certain countries: United Arab Emirates (UAE): Required for all currency payments to resident individuals/legal entities in the United Arab Emirates.	Payment purpose code is missing.	RR05	K
				ZKB only considers one element +RgltryRptg	Only the first Regulatory Reporting Code is processed	AG06	
C	0..1	M	+RgltryRptg **++DbtCdtRptgInd**	**Debit Credit Reporting Indicator** Defines whether the information concerns the ordering party, the beneficiary or both. Permitted codes are – CRED (corresponds to BENEFRES in SWIFT Field 77B) and is required for payments to UAE,	Element <DbtCdtRptgInd> together with the element <RgltryRptg> must be used for payments to the AE	CH21	K
				– DEBT (corresponds to ORDERRES in SWIFT Field 77B), – BOTH	Debit Credit Reporting Indicator is not allowed	CH17	
C	0..1	O	+RgltryRptg **++Authrty** **++Nm** **++Ctr**	These sub-elements will be forwarded if possible			
C	0..n	M	+RgltryRptg **++Dtls**	**Details** Must be delivered if«Regulatory Reporting» is used.	Regulatory Reporting Details are mandatory	CH21	
C	0..1	N	+RgltryRptg ++Dtls **+++Tp** **+++Dt**	These sub-elements are ignored		CH17	
C	0..1	M	+RgltryRptg ++Dtls **+++Ctry**	**Country** Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority)	Regulatory Reporting Details country is mandatory	BE09	
C	0..1	M	+RgltryRptg ++Dtls **+++Cd**	**Code** Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment.	Regulatory Reporting Details Code is mandatory	RR05	
C	0..1	N	+RgltryRptg ++Dtls **+++Amt**	Element must not be used.		CH17	
C	0..n	O	+RgltryRptg ++Dtls **+++Inf**	**Information** **May only be used twice.** If there are more entries, they will be ignored.		CH17	
C	0..10	D	RltdRmtInf	**Related Remittance Information** **is ignored**			

C	0..1	O	**+RmtInf**	**Remittance Information** Either structured or unstructured. **Both elements may only appear once.**	Simultaneous use of the ++Ustrd and ++Strd elements is not permitted.	AC01	K
C	0..n	D	+RmtInf **++Ustrd**	**Unstructured** This element must not be used in connection with QR-IBAN (CH/LI).			
C	0..n	D	+RmtInf **++Strd**	**Structured** May only be present once. Complete forwarding of the element cannot be guaranteed. If the element cannot be fully forwarded, the forwarding of the <CdtrRefInf> subelement is prioritised. The number of all characters supplied within the <Strd> element must not exceed 9000 characters (excluding sub-elements' tags)	– The Structured Remittance Information may only contain a maximum of 9000 characters. – D: When using a QR-IBAN in the <CdtrAcct> element, the QR reference is mandatory S: The Structured Remittance Info may only contain a maximum of 140 characters including XML tags.	CH16 CH16	A K
C	0..n	D	+RmtInf ++Strd **+++RfrdDocInf**	**Referred Document Information** Forwarding of the element cannot be guaranteed in all cases.	SEPA: not allowed	CH17	
C	0..1	D	+RmtInf ++Strd **+++RfrdDocAmt**	**Referred Document Amount** Forwarding of the element cannot be guaranteed in all cases.	SEPA: not allowed	CH17	
C	0..1	D	+RmtInf ++Strd **+++CdtrRefInf**	**Creditor Reference Information** D (domestic): This element must be used in connection with QR-IBAN (CH/LI).	CdtrRefInf element is missing.	CH21	A
C	0..1	D	+RmtInf ++Strd +++CdtrRefInf **++++Tp**	**Type** D (domestic) and S (SEPA): Must be used if +++CdtrRefInf is present.	Tp element must be used together with CdtrRefInf element	CH21	A
C	1..1	M	+RmtInf ++Strd +++CdtrRefInf ++++Tp **+++++CdOrPrtry**	**Code or Proprietary** If Prtry is present, then Cd must not appear. Both elements are available for payment types D and X			
C	1..1 (or	D	+RmtInf ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry **++++++Cd**	**Code** S (SEPA): "SCOR" must be used if +++CdtrRefInf is used.	– Cd element must be used for payment type S (SEPA) if CdtrRefInf is used. – Cd element from CdtrRefInf may only contain SCOR for payment type S.	CH21 CH16	A A
C	1.1 or)	D	+RmtInf ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry **++++++Prtry**	**Proprietary** D (domestic):"QRR" must be used for QR bill		CH16 CH17	
C	0..1	O	+RmtInf ++Strd +++CdtrRefInf ++++Tp **+++++Issr**	**Issuer** If the value "ISO" is supplied in this element and the value "SCOR"in the <Cd> element, then the <Ref> element must contain a formally correct "Creditor Reference" according to ISO 11649.			

C	0..1	D	+RmtInf ++Strd +++CdtrRefInf **++++Ref**	**Reference** D: Must include "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. S: Must contain "Creditor Reference" according to ISO 11649 if the value "ISO" is supplied in the "Issuer" element.	– D: Must contain "Creditor Reference" – S: Must contain "Creditor Reference"	CH16 CH16	K K
C	0..1	D	+RmtInf ++Strd **+++Invcr**	**Invoicer** Forwarding of the element cannot be guaranteed in all cases.	S: Darf nicht geliefert werden.	CH17	
C	0..1	D	+RmtInf ++Strd **+++Invcee**	**Invoicee** Forwarding of the element cannot be guaranteed in all cases.	S: Darf nicht geliefert werden.	CH17	
C	0..3	BD	+RmtInf ++Strd **+++TaxRmt**	**Tax Remittance** Forwarding of the element cannot be guaranteed in all cases. **Scheme 2019: new element**	S: Darf nicht geliefert werden. D: Wird in CH/LI aktuell nicht verwendet	CH17	
C	0..3	BD	+RmtInf ++Strd **+++GrnshmtRmt**	**Garnishment Remittance** Forwarding of the element cannot be guaranteed in all cases. **Scheme 2019: new element**	S: Darf nicht geliefert werden. D: Wird in CH/LI aktuell nicht verwendet	CH17	
C	0..3	BD	+RmtInf ++Strd **+++AddtlRmtInf**	**Additional Remittance Information** May only be used as a supplement to other sub-elements of the structured message/remittance	S: Must not be provided. D: May only occur once.	CH17 CH21	

9 Master data and override options

9.1 Booking type and advice types master data

The corresponding master data for the desired booking type and advice types are usually entered when the account is opened.

The booking type can be selected for payment orders that are transmitted electronically (pain.001, standing orders). The booking type is predefined for the other transaction types. Other debits include e.g. withdrawals from cash machines, stock exchange or foreign exchange transactions.

Booking type

– Electronic payment orders	Collective booking or single booking
– Other debits	Single booking
– QRR, SCOR, LSV credits	Collective booking
– Other credit	Single booking

These master data can be overridden for the traditional formats and channels on the screen (eBanking) for the order page or can be changed in the support centre. With the new ISO formats, the master data can be overridden by means of instructions in the file (pain.001). In eBanking, the overriding option will continue to be offered for uploads of the new formats. In order to avoid conflicts, appropriate rules must be observed, which are explained in the following overview.

		products	
Channels	eBanking		Datalink (EBICS), SWIFT FileAct
Formats	Individual entry	pain.001 Upload	pain.001 Upload
Master data	-Single advice -Collective advice with details -Collective advice without details -No debit advice	-Single advice (SIA) -Collective advice with details (CWD) -Collective advice without details (CND) -No debit advice (NOA) -According to file instruction	-Single advice (SIA) -Collective advice with details (CWD) -Collective advice without details (CND) -No debit advice (NOA)
Change master data	eBanking	ebanking	By telephone
Overriding the master data	Determine choice on the screen. Selecting "Single advice" changes the booking type to "Single booking". And vice versa: "Collective advice" leads to collective booking.	Determine selection on the screen, analogous to individual entry. If instructions are present in the pain.001, these are given priority, provided the "According to file instruction" value is selected.	The booking type (batchbooking true/false) and advice type can be overridden with the pain.001 (SIA, CWD, CND, NOA). See Override booking type and advice control in the pain.001

9.2 Override booking type and advice control in the pain.001

The two elements +Batch Booking and +Debtor Account, ++Type, +++Proprietary determine the booking type and the corresponding advice type. Details on the advice notices can be overridden in the master data.
There are dependencies between the two elements. Certain combinations are not allowed and lead either to processing being aborted or to an autocorrection. The relevant combinations (cases) are shown in the following table.

Content pain.001		**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
2.3	+BtchBookg	true	true	false	false	--	--	true	false	true	true
2.20	+DbtrAcct,++Tp,+++Prtry	NOA or CND or CWD	SIA	NOA or SIA	CND or CWD	SIA	NOA or CND or CWD	--	--	--	--
Master data		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	SIA	CND or CWD	File-instr.	NOA
Actions											
Further processing		X		X							
Abort			X		X						
+BtchBookg is corrected to false						X					
+BtchBookg is corrected to true							X				
+++Prtry is corrected to CWD								X			
+++Prtry is corrected to SIA									X		
+++Prtry is corrected to CND								X		X	
+++Prtry is corrected to NOA											X

Key:

SIA	Single Advice
NOA	No Advice
CWD	Collective With Details
CND	Collective No Details
According to Fileinstr.	According to file instruction. This value can be set in eBanking. If this value is set, the values are taken from the file.

In the case of salary and pension payments declared with code "SALA" or "PENS" (++CtgyPurp, +++Cd), the advice is always notified without details, irrespective of the value in the Batch Booking element.

If single bookings with single advices are selected, the number of allowed payments is limited to 1,000. In case of collective bookings with the advice type "collective advice with details" a maximum of 5,000 payments are allowed. If the aforementioned limits are exceeded, the payment file is rejected.

10 Account reporting

10.1 Services offered

Die camt-Meldungen werden nach den Vorgaben der Swiss Payment Standards (SPS) erstellt. Die ZKB unterstützt immer die aktuellste verfügbare Version. Vorgänger-Versionen werden nach Bedarf weiter bzw. zusätzlich angeboten.

Für SWIFT-Kunden mit entsprechendem Status können auch camt-Meldungen gemäss den Defintionen von Cross Border Payments Reporting Plus (CBPR+) via SWIFT FINplus bereitgestellt werden. Der CBPR+ Standard von SWIFT wird im Cross Border Zahlungsverkehr und Reporting für Finanzinstitute eingesetzt.

Die weltweite Marktpraxis Common Global Implementation (CGI) wird aktuell nicht angeboten, ist aber für die Zukunft angedacht.

Die camt-Meldungen gemäss den Swiss Payment Standards (SPS) decken, analog CGI, alle Geschäftsfälle ab und beinhalten sämtliche relevanten Informationen zu Buchungen und Transaktionsdetails. Nationale Spezifika, wie z.B. die detaillierte Avisierung von Gutschriften aus QR-Rechnungen, sind zudem standardisierter als bei CGI. Wir empfehlen im internationalen Gebrauch den Swiss Payment Standard (SPS) zu verwenden.

10.2 Statements camt.053 / camt.052

Die folgende Tabelle zeigt die möglichen Einstellungen der Auszugsmeldungen camt.053 und camt.052 gemäss Swiss Payment Standards. Dort wo verschiedene, konfigurative Einstellungen vorhanden sind, ist die Grundeinstellung mit "Standard" bezeichnet.

Report	**camt.053** **Kontoauszug Tagesende**	**camt.052** **Kontoreport Intraday**
Erstellung	- immer (Standard) - nur bei Bewegungen	- nur bei Bewegungen
Lieferumfang	- alle Buchungen	- inkrementell (alle Buchungen seit dem letzten camt.052, zwischen 06.00 Uhr und 18.00 Uhr)
Auslieferzeitpunkte	Täglich, Montag bis Freitag (exkl. Feiertage), ab 23.00 Uhr	Mehrmals täglich, Montag bis Freitag (exkl. Feiertage), zwischen 06.00 Uhr und 18.00 Uhr: - stündlich (Standard) - zu wählbaren Zeitpunkten
Transaktionsdetails	**Belastungen** Einzelverbuchte Zahlungen: - mit Details Sammelverbuchte Zahlungen: - mit Details, ausser bei Salärzahlungen[1] (Standard) - ohne Details; falls gewünscht können Details[1] auch via camt.054 Avisierung Zahlungsausgang (ZA) bezogen werden **Gutschriften ohne strukturierte Referenz QRR/SCOR/LSV:** Einzelverbuchte Zahlungseingänge inkl. Instant-Zahlungseingänge: - mit Details **Gutschriften mit strukturierter Referenz QRR/SCOR/LSV:** Einzelverbuchte Zahlungseingänge inkl. Instant-Zahlungseingänge mit strukturierter Referenz QRR/SCOR: - ohne Details (Standard, i.d.R. werden die Details via camt.054 QRR/SCOR/LSV bezogen) - mit Details (wenn kein camt.054 QRR/SCOR/LSV) Sammelverbuchte Zahlungseingänge mit strukturierter Referenz QRR/SCOR/LSV: - ohne Details (Standard, i.d.R. werden Details via camt.054 QRR/SCOR/LSV bezogen) - mit Details für QRR/SCOR/LSV - mit Details nur für QRR/SCOR - mit Details nur für LSV	

[1] Bei Salär- und Rentenzahlungen (Belastungen) wird nur der Totalbetrag angezeigt.

10.3 Notification camt.054

Die folgende Tabelle zeigt die möglichen Einstellungen der verschiedenen camt.054 Anzeigen gemäss Swiss Payment Standards. Dort wo verschiedene, konfigurative Einstellungen vorhanden sind, ist die Grundeinstellung mit "Standard" bezeichnet.

Report	**camt.054 Standard Avisierung QRR/SCOR/LSV**	**camt.054 Gruppierte Avisierung QRR/SCOR/LSV**	**camt.054 Avisierung Zahlungsausgang (ZA)**	**camt.054 Gutschriften und Belastungen (CDTN/DBTN)**
Erstellung	- bei QRR/SCOR/LSV Gutschriften	- bei QRR/SCOR/LSV Gutschriften	- bei sammelverbuchten Belastungen	- bei allen Gutschriften und Belastungen
Transaktionsdetails	- mit Details für QRR und SCOR Gutschriften (Standard) - zzgl. Details für LSV Gutschriften (Alle) - nur Details für LSV Gutschriften	- mit Details für QRR und SCOR Gutschriften (Standard) - zzgl. Details für LSV Gutschriften (Alle) - nur Details für LSV Gutschriften	- mit Details zu Zahlungsausgängen	- mit Details, ausser bei Sammelbuchungen
Instant-Zahlungen	- auch für einzelverbuchte Instant-Zahlungen als einzelner camt.054 (Standard) - ohne Instant-Zahlungen	- mit einzelverbuchten Instant-Zahlungen im gleichen camt.054 (Standard) - ohne Instant-Zahlungen	- n/a	- auch für einzelverbuchte Instant-Zahlungen
Auslieferzeitpunkte	Instant-Zahlungseingänge QRR/SCOR (einzelverbucht) in einzelnen camt.054: - sofort, Montag bis Sonntag (inkl. Feiertage) Reguläre Zahlungseingänge QRR/SCOR/LSV (sammelverbucht) in einem camt.054: - 1x pro Tag, Montag bis Freitag (exkl. Feiertage), 07.15 Uhr (Standard) - 3x pro Tag (nur mit Kunden-ID möglich), Montag bis Freitag (exkl. Feiertage), 07.15 Uhr, 10.15 Uhr, 13.15 Uhr	Reguläre Zahlungseingänge QRR/SCOR/LSV (sammelverbucht) und Instant-Zahlungseingänge QRR/SCOR (einzelverbucht) in einem camt.054: - 1x pro Tag, Montag bis Freitag (exkl. Feiertage), 07.15 Uhr (Standard) - zu wählbaren Zeitpunkten, Montag bis Freitag (exkl. Feiertage), mindestens einmal wöchentlich	- sofort, Montag bis Freitag (exkl. Feiertage)	- sofort, Montag bis Freitag (exkl. Feiertage) - Bei Instant-Zahlungen: sofort, Montag bis Sonntag (inkl. Feiertage)
Referenzierung zum camt.053	Die gegenseitige Referenzierung zwischen camt.053 und camt.054 geschieht über die eindeutige Buchungsreferenz im Element <Account Servicer Reference>. Im Element <Reporting Source> werden die Codes C53F für die Standard/ Gruppierte Avisierung QRR/SCOR/LSV und C53C für die Avisierung Zahlungsausgang geliefert.			Das Element <Reporting Source> enthält immer den Code DBTN (Belastungen) oder CDTN (Gutschriften).

Alle camt-Meldungen werden in einem ZIP-Container ausgeliefert.

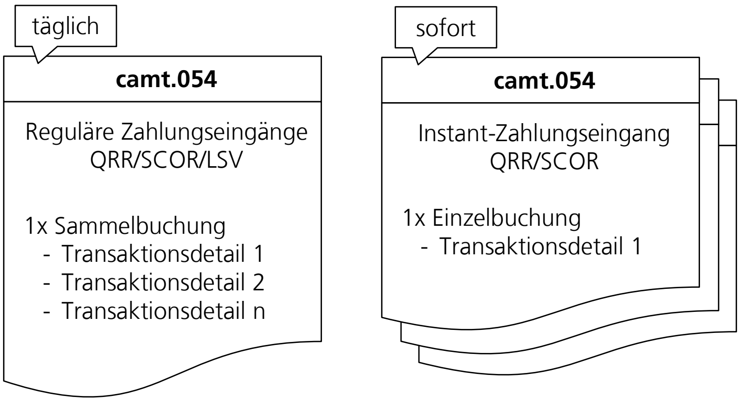
10.4 Further information on grouped notification camt.054 QRR/SCOR/LSV

Die Einführung von Instant-Zahlungen hat Auswirkungen auf Rechnungssteller, welche QR-Rechnungen mit strukturierter QRR-/SCOR-Referenz verwenden und den camt.054 beziehen. Instant-Zahlungseingänge werden immer einzelverbucht und sind nicht in der QRR-/SCOR-Sammelgutschrift integriert. Bei der Avisierung der Transaktionsdetails mittels camt.054 QRR/SCOR wird pro Instant-Zahlungseingang sofort eine Meldung erstellt (eine Buchung mit einem Instant-Zahlungseingang). Diese werden auch ausserhalb der Bürozeiten und an Wochenenden und Feiertagen erstellt. Dadurch erhöht sich die Anzahl der camt.054 Meldungen, welche im ZIP-File enthalten sind.

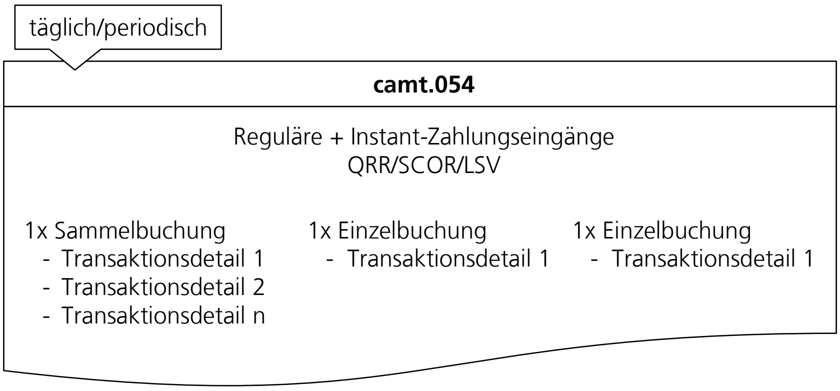
Auf Wunsch ist deshalb die gruppierte Avisierung camt.054 QRR/SCOR/LSV verfügbar, welche alle Eingänge aus regulären und Instant-Zahlungen enthält. Die camt.054-Meldung enthält dadurch mehrere Buchungen (C-Level) und mehrere Transaktionsdetails (D-Level).

Die nachstehende Grafik zeigt den Unterschied zwischen der Standard Avisierung camt.054 QRR/SCOR/LSV und der gruppierten Avisierung camt.054 QRR/SCOR/LSV:

Standard Avisierung camt.054 QRR/SCOR/LSV:
Reguläre Zahlungseingänge QRR/SCOR/LSV (sammelverbucht) werden täglich ein- oder dreimal avisiert, anhand der gewählten Buchungsintervallen. Instant-Zahlungseingänge QRR/SCOR (einzelverbucht) werden sofort avisiert:



Gruppierte Avisierung camt.054 QRR/SCOR/LSV:
Reguläre Zahlungseingänge QRR/SCOR/LSV (sammelverbucht) und Instant-Zahlungseingänge QRR/SCOR (einzelverbucht) werden in in einer camt.054-Meldung avisiert:



Standardmässig wird die gruppierte Avisierung camt.054 QRR/SCOR/LSV einmal täglich (bei Buchungen), Montag bis Freitag (exkl. Feiertage), 07.15 Uhr erstellt. Alternativ sind frei wählbare Zeitpunkte möglich, Montag bis Freitag (exkl. Feiertage), z.B. mehrmals pro Tag oder nur einmal pro Woche.

Die gruppierte Avisierung kann auch ohne Instant-Zahlungseingänge bezogen werden, sodass nur reguläre Zahlungseingänge QRR/SCOR/LSV (sammelverbucht) in der Meldung enthalten sind. Ebenfalls möglich ist es, LSV-Gutschriften zu ex- oder zu inkludieren.

10.5 Further information on the notification of credits from QR-bill QRR/SCOR

Folgende Buchungsintervalle werden für reguläre QRR/SCOR Gutschriften angeboten:

Buchungsintervall	Ausprägung
Standard	1 Sammlung/Gutschrift pro Tag, Valuta, IBAN, Kunden-ID (ca. 07:15 Uhr)
Optional (empfohlen)	3 Sammlungen/Gutschriften pro Tag, Valuta, IBAN, Valuta und Kunden-ID (ca. 07:15 Uhr/10:15 Uhr/13:15 Uhr)

Instant-Zahlungseingänge für QRR/SCOR werden immer einzelverbucht und werden daher nicht in die QRR-/SCOR-Sammelgutschrift integriert.

Avisierung mittels camt-Meldungen

Details zu Gutschriften mit strukturierter Referenz QRR/SCOR/LSV (inkl. Instant-Zahlungen) können mittels camt-Meldungen (camt.052/053/054) bezogen werden.

camt.053 **Kontoauszug Tagesende**	**camt.052** **Intraday Bewegungen**	**camt.054** **QRR-/SCOR-/LSV-Gutschriften**
Standardeinstellung: – Sammelverbuchte QRR-/SCOR-/LSV-Gutschriften **ohne** Details – Einzelverbuchte QRR/SCOR Instant-Zahlungseingänge **ohne** Details **Optionale Einstellung:** – Sammelverbuchte QRR-/SCOR-/LSV-Gutschriften **mit** Details – Einzelverbuchte QRR/SCOR Instant-Zahlungseingänge **mit** Details		**Standardeinstellung:** – Details zu sammelverbuchten QRR-/SCOR-/LSV-Gutschriften – Details zu einzelverbuchten QRR/SCOR Instant-Zahlungseingängen Hinweis: – Für sammelverbuchte QRR-/SCOR-/LSV-Gutschriften wird täglich ein- oder dreimal erstellt eine camt.054-Meldung erstellt (Montag bis Freitag, exkl. Feiertage), siehe Buchungsintervall. – Für einzelverbuchte QRR/SCOR Instant-Zahlungseingänge wird sofort eine camt.054-Meldung erstellt (Montag – Sonntag, inkl. Feiertage). **Optionale Einstellung: Gruppierte Avisierung (eine camt.054-Meldung)** – Details zu sammelverbuchten QRR-/SCOR-/LSV-Gutschriften und zu einzelverbuchten QRR/SCOR Instant-Zahlungseingängen Hinweis: – Die gruppierte Avisierung camt.054 QRR/SCOR/LSV wird täglich einmal erstellt, 07.15 Uhr (Montag bis Freitag, exkl. Feiertage). – Alternative Auslieferzeitpunkte: zu flexibel wählbaren Zeitpunkten. **Tipp:** Buchungsintervall "Optional" (3 x täglich) mit gruppierter Avisierung um 17.00 Uhr. Damit erhalten Sie täglich 1x camt.054 mit gleichtägiger Valuta aller Eingänge bis 13.15 Uhr (anstelle von 06.00 Uhr).

10.6 EBICS order types for receiving camt messages

The supported EBICS order types or Bank Transaction Format (BTF) are listed in the EBICS connection parameters at zkb.ch/datalink.

All camt messages are delivered in a ZIP container.

10.7 Description of the camt messages

Legend

Convention	Meaning
Red band on the right side	Identifies new and changed definitions of existing elements
Blue Text	Identifies changes in the ISO 20022 - 2019 version compared to the 2009 version (according to Swiss payment standard - SPS)
Nightblue Text	Always starts with the prefix "**CBPR+:**" and identifies specific definitions for the CBPR+ format via SWIFT FINplus

Level	Mult	St.	XML Tag	Message Item, description

10.7.1 A level

The A level contains information on the message

A	1..1	M	BkToCstmrStmt or BkToCstmrRpt or BkToCstmrNtfctn	**Statement camt 053.001.08 or** **Report camt 052.001.08 or** **Notfication camt.054.001.08**
A	1..1	M	GrpHdr	**Group Header** camt.052/camt.053: A separate camt message is created for each account. camt.054: A separate camt message is created for each booking.
A	1..1	M	+MsgId	**Message Id** Unique ID of ZKB; it is unique at least for one calendar year. This ID is reassigned in the case of message splitting or recovery (recreation).
A	1..1	M	+CreDtTm	**Creation Date Time** Creation date and time of the message. Format: 2011-07-25T09:30:47Z **CBPR+:** Local time with UTC offset YYYY-MM-DDThh:mm:ss.sss+/-hh:mm
A	0..1	O	+MsgPgntn	**Message Pagination** Used in the SPS standard in the A-level. **CBPR+:** the pagination is specified in the B-level.
A	1..1	M	++PgNb	**Page Number** If the statement is distributed to n messages due to the size restriction, these are numbered (1, 2, etc.). If there is no splitting, this value is always = 1.
A	1..1	M	++LastPgInd	**Last Page Indicator** TRUE = last page. FALSE = next page follows.
A	0..1	O	·AddtlInf	**Additional Info** The SPS version is supplied after which the message was created. A distinction is made between production and test mode (e.g. SPS/1.6/PROD or SPS/1.5/TEST). **CBPR+:** In camt.053: /EODY/ → End of Day - Daily Statement camt.052 & camt.054: no further information.

10.7.2 B level

The B level contains account and balance information

B	1..n	M	Stmt	**Statement** camt.053 element = Stmt (statement; account bookings) camt.052 element = Rpt (report; daily movements) camt.054 element = Ntfctn (booking notification, collective breakdowns;)
B	1..1	M	+Id	**Identification**
B	0..1	O	+StatePgntn	**Statement/Report/Notification Pagination** Used for the SPS standard at A-Level. **CBPR+:** the pagination is specified here.
B	0..1	M	+ElectrncSeqNb	**Electronic Sequence Number**

				Sequential statement number of a year (per day and partial day is numbered consecutively). If the MT940 is replaced, its numbering is continued. With camt.054 the element is not supplied.
B	1..1	M	+CreDtTm	**Creation Date Time** Creation date and time of the message In case of splitting, all messages are filled with the same value. **CBPR+:** Optional
B	0..1	O	+FrToDt	**From To Date**
B	0..1	O	++FtDtTm	**From Date Time** Element is supplied with camt.053.
B	1..1	M	++ToDtTm	**To Date Time** Element is supplied with camt.053.
B	0..1	O	+CpyDplcInd	**Copy Duplicate Indicator** The element is not supplied in the original. If a message is created again for the original recipient, it is a recreation of the message (camt.052/camt.053) and the code DUPL is supplied in the element. The message also receives a new message ID; the Electronic Sequence No. is retained. In the case of a resend, the message is sent with the identical message ID and electronic sequence number. DUPL is not used. The COPY and CODU codes are generally not used.
B	0..1	O	+RptgSrc	**Reporting Source** Element is only supplied in the camt.054 booking notification
B	1..1	O	++Cd (or	**Code** DBTN (Debit Notification) or CDTN (Credit Notification) code will be supplied.
B	1..1	O	++Prtry or)	**Proprietary** C53F or C53C are supplied.
B	1..1	M	+Acct	**Account** Information about the account, account holder and financial institution
B	1..1	M	++Id	**Identification**
B	1..1	D	+++IBAN (or	**IBAN** IBAN is supplied.
B	1..1	D	+++Othr or)	**Other** Proprietary account number is not supplied.
B	0..1	O	++Tp	**Type**
B	0..1	O	++Ccy	**Currency** **CBPR+:** is always supplied
B	0..1	M	++Nm	**Name**
B	0..1	0	++Ownr	**Owner** The name of the account holder and their postal address are taken from the master data.
B	0..1	O	+++PstlAdr	**Postal Address** The following sub-elements are supplied
B	0..1	O	+++StrtNm	**Street Name**
B	0..1	O	+++BldgNb	**Building Number**
B	0..1	O	+++PstCd	**Post Code**
B	0..1	O	+++TwnNm	**Town Name**
B	0..1	O	+++Ctry	**Country**
B	0..1	O	++Svcr	**Servicer**
B	1..1	M	+++FinInstnId	The VAT number of Zürcher Kantonalbank is supplied.
B	1..1	O	+++BICFI	**BICFI** ZKBKCHZZ80A in production; different BICs are allowed in test mode **Schema 2019**: Element Name changed
B	1..n	M	+Bal	**Balance** Delivery of balances. Element is only supplied with camt.053.
B	1..1	M	++Tp	**Type**
B	1..1	M	+++CdOrPrtry	**Code or Proprietary**
B	1..1	M	++++Cd	**Code**

				The following balances are delivered in camt.053: OPBD = Opening Booked CLBD = Closing Booked CLAV = Closing Available In splitting, the OPBD and CLBD balances are delivered. At the SubTp/Tp. element (INTM) it is apparent whether there is a "split" camt.053. The following balance types are not delivered: FWAV=Forward Available, ITAV=Interim Available, INFO
B	0..1	O	+++SubTp	**Sub Type**
B	1..1	M	++++Cd	**Code**
B	1..1	M	++Amt	**Amount** Balance in account currency. In the case of splitting, the intermediate balance is delivered.
B	1..1	M	++CdtDbtInd	**Credit Debit Indicator** Debit or credit balance indicator (similar to MT940 F60 and F62 D/C Mark).
B	1..1	M	++Dt	**Date** Date of balance acc. to Balance Type.
B	1..1	D	+++Dt (or	**Date** camt.053: Format: YYYY-MM-DD
B	1..1	D	+++DtTm or)	**Date Time**
B	0..1	O	+TxsSummry	**Transactions Summary** Total of all movements, credits and debits. ZKB supplies only the following elements. Other totalisations (credits, debits, BTC) are not delivered.
B	0..1	O	++TtlNtries	**Total Entries**
B	0..1	O	+++NbOfNtries	**Number of Entries** Not supplied in camt.054 Number of all account movements
B	0..1	O	+++Sum	**Sum** Total of all account movements for this bank statement. (Debit and credit postings are added together without taking the +/- signs into account.)
B	0..1	O	+++TtlNetNtry	**Total Net Entries** Not supplied in camt.054
B	1..1	M	++++Amt	The debit and credit postings are added together taking the +/- signs into account.
B	1..1	M	++++CdtDbtInd	Debit or credit balance indicator
B	0..1	O	++TtlCdtNtries	**Total Credit Entries**
B	0..1	O	+++NbOfNtries	**Number Of Entries** Number of all credits
B	0..1	O	+++Sum	**Sum** Sum of all credit
B	0..1	O	++TtlDbtNtries	**Total Debit Entries**
B	0..1	O	+++NbOfNtries	**Number Of Entries** Number of debits
B	0..1	O	+++Sum	**Sum** Sum of all debits

10.7.3 C level

The C level contains information on the single bookings

C	0..n	O	Ntry	**Entry** Detailed information on a single booking (single and collective bookings). If there is no account movement, the element is not supplied in camt.052/053; with camt.054 the whole message is not delivered.
C	0..1	O	+NtryRef	**Entry Reference** For LSV credits: LSV subscriber-Id (6 digits) For QR credits: QR-IBAN When grouping QR credits: QR-IBAN and first 6 digits of the QR reference For SCOR credits: IBAN When grouping SCOR credits: IBAN and digits 5-10 of the SCOR reference Remainder: Order reference
C	1..1	M	+Amt	**Amount** Amount and currency of the booking, @Ccy: Currency code - is identical to account currency.
C	1..1	M	+CdtDbtInd	**Credit Debit Indicator** Indicator for debit or credit postings (DBIT or CRDT).
C	0..1	O	+RvslInd	**Reversal Indicator** Indication as to whether the booking is a reversal booking or a return. If CdtDbtInd = CRDT and RvslInd = TRUE, then the original booking was a debit. If CdtDbtInd = DBIT and RvslInd = TRUE, then the original booking was a credit. Returns from direct debit procedures or repayments of payments that could not be booked by the creditor agent are displayed as reversal bookings.
C	1..1	M	+Sts	**Status**
C	1..1	M	++Cd	Possible booking statuses are BOOK (booked), PNDG (pending) or INFO. Due to the booking principle used by ZKB, the most bookings supplied in camt messages have the status BOOK. Messages with the status PDNG are also be delivered in camt.052/053.
C	0..1	O	+BookgDt	**Booking Date** Booking date is supplied in all camt messages.
C	1..1	D	+Dt	**Date** Booking date format YYYY-MM-DD **CBPR+:** Not supplied in camt.054
C	1..1	D	+DtTm	**Date Time** **CBPR+:** Supplied in camt.054
C	0..1	O	+ValDt	**Value Date**
C	1..1	D	++Dt	**Date** Value date format YYYY-MM-DD
C	1..1	D	++DtTm	**Date Time** Booking date and time; this element is currently not supplied.
C	0..1	O	+AcctSvcrRef	**Account Servicer Reference** Unique reference number for the booking assigned by ZKB.
C	1..1	M	+BkTxCd	**Bank Transaction Code** Element provides information about the type of booking.
C	0..1	M	++Domn	**Domain** Domain of the "Bank Transaction Code". Is always supplied.
C	1..1	M	+++Cd	**Code** Domain code of the "Bank Transaction Code"
C	1..1	M	+++Fmly	**Family** Familie des "Bank Transaction Code"
C	1..1	M	++++Cd	**Code** Family code of the "Bank Transaction Code"
C	1..1	M	++++SubFmlyCd	**Sub Familiy Code** Sub-family code of the "Bank Transaction Code"

C	1..1	O	++Prtry	**Proprietary**
C	1..1	M	+++Cd	**Code**
C	1..1	M	+++Issr	**Issuer** (is supplied)
C	0..1	O	+AddtlInfInd	**Additional Information Indicator** Element is not supplied.
C	0..1	O	+AmtDtls	**Amount Details** Amount details are only supplied at C level for currency exchange or deduction of charges.
C	0..1	O	++InstdAmt	**Amount in order currency** Instructed amount and currency from pain.001 (instructed or equivalent amount)
C	1..1	M	+++Amt	**Amount**
C	0..1	O	+++CcyXchg	**Currency Exchange** Exchange rates are supplied exclusively in the ++CntrValAmt element of the C level.
C	0..1	O	++TxAmt	**Transaction Amount** Remuneration amount between the participating financial institutions Credit amount and currency before conversion to the account.
C	1..1	M	+++Amt	**Amount**
C	0..1	O	+++CcyXchg	**Currency Exchange** Exchange rates are supplied exclusively in the ++CntrValAmt element of the C level.
C	0..1	O	++CntrValAmt	**Counter Value Amount** Equivalent value in account currency before charges Amount from pain.001
C	1..1	M	+++Amt	**Amount**
C	0..1	O	+++CcyXchg	**Currency Exchange** Information on the exchange rate
C	1..1	M	++++SrcCcy	**Source Currency**
C	0..1	O	++++TrgtCcy	**Target Currency**
C	0..1	O	+++++UnitCcy	**Unit Currency** Currency in which the exchange rate is specified
C	1..1	M	+++++XchgRate	**Exchange Rate** Rate in currency unit 1 (e.g. GBP, USD, EUR). Not applies to currencies that are represented in currency units = 100 (e.g. JPY, DKK, SEK).
C	0..1	O	+Chrgs	**Charges** Payment transaction charges are charged separately. If the charges are borne by the creditor (pain.001 Charge Bearer = CRED), the charge will be deducted from the transfer amount. The charge amount is shown for each charge type (third party expenses).
C	0..1	O	++TtlChrgsAndTaxAmt	**Total Charges And Tax Amount** Sum of all payments (D levels) belonging to this C level
C	0..1	O	++Rcrd	**Record** Element is supplied at D level.
C	0..1	O	+++Agt	**Agent** Details of ZKB as agent
C	0..1	O	+TechInptChanl	**Technical Input Channel**
C	0..1	O	+CardTx	**Card Transaction** The details are supplied both for debits and credits.
C	1..1	O	++Card	**Payment Card**
C	1..1	O	+++PlainCardData	**Plain Card Data**
C	1..1	M	++++PAN	**Primary Account Number**
C	0..1	O	++++CardSeqNb	**Card Sequence Number**
C	1..1	M	++++XpryDt	**Expiry Date**
C	1..1	O	+++CardBrnd	**Card Brand**
C	1..1	M	++++Id	**Identification**
C	1..1	O	++POI	**Point of Interaction** ATM location
C	1..1	M	+++Id	**Identification**

C	1..1	M	++++Id	**Identification**
C	0..1	O	++++Tp	**Type**
C	0..1	O	++++Issr	**Issuer**
C	0..1	O	++++ShrtNm	**Short Name**
C	0..n	O	+NtryDtls	**Entry Details** (see D level)
C	0..1	O	+ AddtlNtryInf	**Additional Entry Info** Further information on the booking

Der D-Level enthält die Details zu den Sammel- und Einzelbuchungen

D	0..n	O	NtryDtls	**Entry Details** Booking details. No details are supplied for salary and pension payments.
D	0..1	O	+Btch	**Batch** Information on the original order message and the number of transactions for this booking. The BATCH block is always supplied for collective bookings. BATCH is not supplied for single bookings.
D	0..1	O	++MsgId	**Message Id** Message ID from A-L pain.001 or from MT103, field 20.
D	0..1	O	++PmtInfId	**Payment Information Id** Id from B level pain.001 (or pain.008). For QR credits, the QRR-Id is used here.
D	0..1	O	++NbOfTxs	**Number Of Trx** Number of payments in the collective booking.
D	0..1	O	++TtlAmt	**Total Amount** Total sum of payments in the collective booking.
D	0..1	O	++CdtDbtInd	**Credit Debit Indicator**
D	0..n	M	+TxDtls	**Transaction Details** Transaction details for the booking (e.g. end-to-end identification).
D	0..1	O	++Refs	**References** References to the original transaction for which these details are supplied.
D	0..1	O	+++MsgId	**Message Identification** Message ID from A level pain.001 or from MT103, field 20.
D	0..1	O	+++AcctSvcrRef	**Account Servicer Ref.** Unique reference for the payment assigned by ZKB.
D	0..1	O	+++PmtInfId	**Payment Information Identification** Id from B level pain.001 (or pain.008).
D	0..1	O	+++InstrID	**Instruction Identification** ID of the C level from pain.001.
D	0..1	O	+++EndToEndID	**End To End Identification** Reference from C level of the pain.001 of the ordering party
D	0..1	O	+++UETR	**UETR**
D	0..1	O	+++MndtId	**Mandate Identification** Mandate ID from C level, pain.008 (LSV ID). The element is not supplied for collective breakdown of a payment order.
D	1..1	M	++Amt	**Transaktionsbetrag** Transaction amount with currency as attribute.
D	1..1	M	++CdtDbtInd	**Credit Debit Indicator**
D	0..1	O	++AmtDtls	**Amount Details** More information about the transaction amount. Supplied on currency exchange.
D	1..1	O	+++InstdAmt	**Instructed Amount** Amount in order currency from pain.001
D	1..1	M	++++Amt	**Amount**
D	0..1	O	++++CcyYXchg	**Currency Exchange** Elements are not supplied.
D	1..1	O	+++TxAmt	**Transaction Amount**

				Information on the transaction amount transmitted between financial institutions.
D	1..1	M	++++Amt	**Amount**
D	0..1	O	++++CcyYXchg	**Currency Exchange** Elements are not supplied.
D	0..1	O	+++CntrValAmt	**Counter Value Amount** Equivalent value in the account currency. Supplied at C level.
D	1..1	M	++++Amt	**Amount**
D	0..1	O	++++CcyYXchg	**Currency Exchange**
D	0..1	O	++BkTxCd	**Bank Transaction Code** Information on the type of transaction. Code can be different to the C level for collective breakdown in the D level.
D	0..n	O	++Chrgs	**Charges** Foreign charges on the entry side.
D	0..1	O	+++TtlChrgsAndTxAmt	**Total Charges And Tax Amount** Total of fees for the individual transaction (QRR, SCOR)
D	0..n	O	+++Rcrd	**Record**
D	1..1	M	++++Amt	**Amount**
D	0..1	O	++++CdtDbtInd	**Credit Debit Indicator**
D	0..1	O	++++ChrgInclInd	**Charge Included Indicator**
D	0..1	O	++++Tp	**Type**
D	0..1	O		SNDR (Sender Charges)
			+++++Cd(or	RCVR (Receiver Charges)
D	0..1	O	+++++Prtryor)	ISR Reference; QR Reference, SCOR Reference
D	1..1	M		2 = Cash deposit charge (CDC) 4 = Post-processing charge (PPC) 5 = Full coverage
			++++++Id	1 = Rejection charge (RJC)
D	0..1	O	+++++I+ssr	**Issuer**
D	0..1	O	++++Br	**Bearer** Specifies who pays the charges: DEBT, CRED, SHAR, SLEV
D	0..1	O	++RltdPties	**Related Parties** Parties involved. For R transactions, the parties are named according to the original transaction **CBPR+:** For all postal addresses, if AdrTp/Prtry is available, "Issuer" and "Identification" are delivered together.
D	0..1	O	+++InitgPty	**Initiating Party**
D	0..1	O	+++Debtr	**Debtor**
D	0..1	O	++++Nm	**Name**
D	0..1	O	++++PstlAdr	**Postal Adress**
D	0..1	O	+++++AdrLine	**Adress Line** A max. of 3 lines are supplied. **CBPR+:** 0..3
D	0..1	O	++++ID	**Identification** ID of the payer for transfers. If present, the payer's Swift address will be used.
D	0..1	O	++RltdPties	**Trading Party**
D	0..1	O	+++Debtr	**Debtor**
D	0..1	O	++++Nm	**Name**
D	0..1	O	++++PstlAdr	**Postal Adress**
D	0..1	O	+++++AdrLine	**Adress Line** A max. of 3 lines are supplied.
D	0..1	O	+++Id	**Identification** ID of the payer for transfers. If present, the payer's Swift address will be used.
D	0..1	O	++DbtrAcct	**Debtor Account**
D	0..1	O	++UltmtDbtr	**Ultimate Debtor**
D	0..1	O	+++Nm	**Name**
D	0..1	O	+++PstlAdr	**Postal Adress**

				Subelemente analog 2.201
D	0..1	O	+++Id	**Identification**
D	0..1	O	++Cdtr	**Creditor**
D	0..1	O	+++Nm	**Name**
D	0..1	O	+++PstlAdr	**Postal Adress** **CBPR+:** for camt.054: 0..2
D	0..1	O	+++Id	**Identification**
D	0..1	O	++++OrgId	**Organisation Identification**
D	0..1	O	+++++AnyBIC	**AnyBIC**
D	0..1	O	+++++LEI	**Legal Entity Identifier**
D	0..1	O	++CdtrAcct	**Creditor Account**
D	0..1	O	+++ID	**ID**
D	0..1	O	++++IBAN	**IBAN**
D	1..1	M	++++Other	**Other** Properitary account number
D	0..1	O	++UltmtCdtr	**Ultimate Creditor**
D	0..1	O	+++Nm	**Name**
D	0..1	O	+++PstlAdr	**Postal Adress**
D	0..1	O	+RltdAgts	**Related Agents** Financial institutions involved, if known and allowed. Sub-elements according to ISO. In the case of R transactions, the parties involved (Creditor Agent, Debtor Agent, Intermediary Agent 1) retain the role from the original transaction. The following sub-elements are supplied if different from ZKB. **CBPR+:** For all postal addresses, if AdrTp/Prtry is available, "Issuer" and "Identification" are delivered together.
D	0..1	O	++DbtrAgt	**Debtor Agent**
D	0..1	O	+++FinInstnID	**Financial Institution Identification**
D	0..1	O	+++FinInstnID	**Legal Entry Identifier**
D	0..1	O	++++BICFI	**BIC**
D	0..1	O	++++ClrSysMmbId	**Clearing System Member Identification**
D	0..1	O	+++++ClrSysId	**Clearing System Identification**
D	1..1	M	++++++Cd	**Code** Always supplied with "Member Identification"
D	0..1	O	+++++MmbId	**Member Identification** Always supplied with "Code"
D	0..1	O	++CdtrAgt	**Creditor Agent**
D	0..1	O	++IntrmyAgt	**Intermediary Agent 1**
D	0..1	O	+Purp	**Purpose** Reason for the Trx from the order. If possible, the element (e.g."SALA") is displayed to the ordering party and the payee.
D	1..1	O	++Cd(or	**Code** Codes according to External Purpose Code
D	0..1	O	+RelRmtInf	**Related Remittance Information**
D	0..1	O	+RmtInf	**Remittance Information**
D	0..n	O	++Ustrd	**Unstructured** **CBPR+:** 0..1
D	0..n	O	++Strd	**Structured**
D	0..n	O	+++TaxRem	**Tax Remittance Information**
D	0..n	O	+++GrnshmtRmt	**Garnishment Remittance Information**
D	0..1	O	+++CdtrRefInf	**Creditor Reference Info**.
D	0..1	O	++++Tp	**Type**
	0..1	O	+++++Cd(or	**Code:** SCOR.
	0..1	O	+++++Prtryor)	**Prtry:** ISR Reference (for LSV), QRR for procedure with QR reference
D	0..1	O	++++Ref	**Reference**

				QR, SCOR or ISR (LSV) reference
D	0..3	O	+++AddtlRmtInf	**Additional Remittance Information**
				Reject code for QR, SCOR input: 0 = no rejection, 1 = rejection, (only pacs.008)
D	0..1	O	+RltdDts	**Related Dates**
D	0..1	O	++AccptncDtTm	**Acceptance Date Time**
D	0..1	O	++TradDt	Trade Date
D	0..1	O	++ TxDtTm	Transaction DateTime
D	0..1	O	+RltdPric	**Related Price**
				Indication of prices that have not been deducted directly from the booking amount (example express charges per end of month).
D	0..1	O	+FinInstrmId	**Financial Instrument Identification**
D	0..1	O	++ISIN	Securities are identified exclusively by means of the ISIN.
D	0..1	O	++Desc	Name of the security
D	0..1	O	+RtrInf	**Return Information**
D	0..1	O	++OrgnlBkTxCd	**Original Bank Trx Code**
D	0..1	O	++Orgtr	**Originator**
D	0..1	O	++Rsn	**Reason**
D	0..1	O	+++Cd(or	**Code**
D	0..1	N	+++Prtryor)	**Proprietary**
				Is not used.
D	0..n	O	++AddtlInf	**Additional Information**
D	0..1	O	+CorpActn	**Corporate Actions**
D	1..1	M	++EvtTp	Event Type
D	1..1	M	++EvtId	Event Identification

10.8 Bank Transaction Code (BTC)

Zürcher Kantonalbank supplies all BTCs listed in the Swiss Implementation Guidelines Cash Management (Annex B and Appendix A for ESR transactions). Furthermore, additional BTCs are supplied from the areas of payment transactions, cash management and securities. The description of all BTCs is available from ISO20022.org.

10.9 Amount elements

General comments

- The amount details on the C level are only supplied for currency exchange or direct deductions of charges. The two elements Instructed Amount and Transaction Amount are shown in the D level
- The booking and transaction details are stored in the D level in the Entry Details part of the camt messages.
- This part contains the "Batch" and "Transaction Details" blocks. Both blocks reference, for example, the pain.001 (Message Id and Payment Info Id) that triggered the debits. The Batch element contains additional elements for collective booking, namely the number of transactions and the total amount. The Transaction Details element contains further details such as references, Bank Transaction Code, Related Parties, etc. for each individual transaction of a collective booking or single booking.
- If a camt message is delivered without details, the "Transaction Details" block is omitted; but the "Batch" block is supplied. This ensures that the reference to the underlying collective booking is reported back.
- Original currency/target currency
  The indicated exchange rate is calculated from the given currency pair. The first currency is called the source currency and the second is called the target currency. Translated to the exchange rate: To buy one unit (1 or 100) of the source currency, the corresponding value of the target currency must be paid or sold. As a rule, the target currency in the camt is always CHF (example 1 USD = 1.0149 CHF).

Examples

1. Collective booking with details in camt.053. No delivery of a camt.054.
   3 Payments (pain.001 **Instructed Amount**): USD 1015, USD 1522, USD 2030. Total USD 4567.
   The difference between Instructed and Transaction Amount is explained by the "CRED" charge option selected in the pain.001. If the beneficiary bears the charges, ZKB's charges are deducted directly from the transfer amount.

2. Collective booking with details in camt.053. No delivery of a camt.054.
   Payments (pain.001 **Equivalent Amount**): CHF 1000, CHF 1500, CHF 2000, Currency of Transfer: USD. Total CHF 4500.

3. Incoming QR payments aggregated booked.

4. Incoming payment from abroad in USD

	1. Payments with instructed Amounts	2. Payments with equivalent Amounts	3. Incoming QR payments		4. Incoming foreign payment
A Msg-Id	053-1	053-2	053-3	054-3	054-4
B Stmt	Stmt	Stmt	Stmt	Ntfctn	Ntfctn
C Ntry C +NtryRef			QR IBAN and BISR-ID (6 digits)	QR IBAN and BISR-ID (6 digits)	
C +Amt (account currency)	CHF 4500	CHF 4500	Total	Total	CHF 166
C +AcctSvcrRef	BookNo1	BookNo2	BookNo3	BookNo3	BookNo4
C +AmtDtls		empty			
C ++InstdAmt	instructed amount				
C +++Amt	USD 4567				CHF 166
C ++TxAmt	transaction amount				
C +++Amt	USD 4555				USD 168
C ++CntrValAmt	counter value amount				
C +++Amt	CHF 4500				CHF 166
C +++CcyXchg					
C ++++SrcCcy	USD				USD
C ++++TrgtCcy	CHF				CHF
C ++++XchgRate	1.0149				1.012
D NtryDtls					
D Btch					
D +MsgId	AL_pain.01	AL_pain.01			
D +PmtInfId	BL_pain.01	BL_pain.01			
D +NbOfTxs	3	3	78	78	
D +TtlAmt	CHF 4500	CHF 4500	Total	Total	
D TxDtls	**3 x TxDtls**	**3 x TxDtls**		**78 x TxDtls**	
D ++MsgId	AL_pain.01	AL_pain.01		-	
D ++AcctSvcrRef	BuchNr1	BuchNr1		-	BookNo4
D ++PmtInfId	BL_pain.01	BL_pain.01		-	
D ++InstrID	CL_pain.01	CL_pain.01		-	
D ++EndToEndID	E1, E2, E3	E1, E2, E3		-	E4
D +Amt	instructed amount	amount in account ccy		individual amounts	
(transaction amount with currency attribute)	USD 1015 USD 1522 USD 2030	CHF 1000 CHF 1500 CHF 2000			USD 168
D +AmtDtls	**3 x AmtDtls**	**3 x AmtDtls**			
D ++InstdAmt	USD 1015	USD 1015			USD 168
D +++Amt	USD 1522	USD 1522			
	USD 2030	USD 2030			
	USD 1012	USD 1012			USD 168
D ++TxAmt	USD 1518	USD 1518			
D +++Amt	USD 2025	USD 2030			
D ++CntrValAmt		Counter value amount			
D +++Amt		USD 1015 USD 1522 USD 2030			
D +++CcyXchg					
D ++++SrcCcy		USD			
D ++++TrgtCcy		CHF			
D ++++XchgRate		1.0149			
C AddtlNtryInf	Additional booking information				