# ISO 20022
# pain message extension
# for the new 2019 version

## What's it all about?

As of 18 November 2022, the new ISO Version 2019 will be introduced in the Swiss financial center. Pain.001 is now mapped in the SPS schema "pain.001.001.09.ch.03.xsd", and pain.002 is based on the ISO 20022 XML schema "pain.002.001.10". PostFinance offers a transition period until November 2026. By then, the processing systems must be able to handle the new ISO Version 2019.

The following updates apply to pain messages:

## 1. New payment methods

With the discontinuation of inpayment slips (ISR/IS), the previous payment methods will be simplified as follows:

| Payment type | SPS 2021 (ISO version 2009) | SPS 2022 (ISO version 2019) |
|---|---|---|
| ISR | PT: 1 (invalid since 1.10.2022) | n/a |
| 1-level IS | PT: 2.1 (invalid since 1.10.2022) | n/a |
| 2-level IS | PT: 2.2 (invalid since 1.10.2022) | n/a |
| IBAN/postal account and IID/BIC | PT: 3 | PT: D |
| Foreign currency | PT: 4 | PT: X (version 1) |
| SEPA International | PT: 5 | PT: S |
| Abroad | PT: 6 | PT: X (version 2) |
| Bank cheque/Postcash | PT: 8 | PT: C |

PT = payment type

## 2. Extension of the character set

SPS 2022 introduces an extension of the character set. This includes the printable characters of the following
Unicode blocks:
– Basic Latin (Unicodepoint U+0020 – U+007E)
– Latin-1 Supplement (Unicodepoint U+00A0 – U+00FF)
– Latin Extended-A (Unicodepoint U+0100 – U+017F)

And in addition the following characters:
– Ș – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicodepoint U+0218)
– ș – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicodepoint U+0219)
– Ț – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicodepoint U+021A)
– ț – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicodepoint U+021B)
– € – (EURO SIGN, Unicodepoint U+20AC)

Further details can be found in the Implementation Guidelines in section 3.1 Swiss Payment Standards 2022.

## 3. Amendments to individual fields

**Amendment** of existing fields

| No. | Topic | Brief description | Explanation | ISO element/example |
|---|---|---|---|---|
| 1 | Amendment of "Name" | The schema now allows 140 characters in the name. Business rule restriction to 70 characters remains in place. | No change in content. Field may still contain a maximum of 70 characters. | Group Header +Initiating Party ++Name |
| 2 | Amendment of cardinality service level | The schema no longer has a restriction on the cardinality of the service level. | According to the business rule, the field may still only be submitted once. No change in content. | Payment Information +Payment Type Information ++Service Level |
| 3 | "Instruction For Debtor Agent" now also on B-level | Instructions "PRIO" and "NORETRY" can now also be issued at order level (B-level) . | Existing instructions at payment level (C-level) are still possible. | Payment Information +Instruction For Debtor Agent |

**Renaming** of existing fields

| No. | Topic | Brief description | Explanation | ISO element/example |
|---|---|---|---|---|
| 4 | "BICorBEI" becomes "AnyBIC" | Name adjustment from "BICorBEI0148" to "AnyBIC". | No change in content. | Group Header +Initiating Party ++Identification +++Organization Identification ++++Any BIC |
| 5 | Renaming of "BIC" to "BICFI" | Field to be renamed. | No change in content. | Payment Information +Debtor Agent ++Financial Institution Identification +++BICFI |

**New** address fields

| No. | Topic | Brief description | Explanation | ISO element/example |
|---|---|---|---|---|
| 6 | New address elements | The schema now includes the address elements "Building Name" "Floor" "Post Box" "Room" "Town Location Name" "District Name" | Not supported by PostFinance. [1] | Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Name +++Floor +++Post Box +++Room +++Town Location Name +++District Name |

**New** fields

| No. | Topic | Brief description | Explanation | ISO element/example |
|---|---|---|---|---|
| 7 | New element "LEI" | New element "Legal Entity Identifier". | Not supported by PostFinance. [1] | Group Header<br>+Initiating Party<br>++Identification<br>+++Organization Identification<br>++++LEI |
| 8 | "Date Time" in element Requested Execution Date | The schema now includes the field "Date Time". | Not supported by PostFinance. [1] The requested execution date is still determined as "Requested Execution Date". | Payment Information<br>+Requested Execution Date<br>++Date Time |
| 9 | New element "Proxy" | The schema now includes the field "Proxy" as additional account information. | Not supported by PostFinance. [1] | Payment Information<br>+Debtor Account<br>++Proxy |
| 10 | New element "UETR" | The schema now includes the field "UETR" (Unique End-to-end Transaction Reference). | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Payment Identification<br>++UETR |
| 11 | New element "Unit Currency" | The schema now includes the field "Unit Currency" to specify the conversion ratio. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Exchange Rate Information<br>++Unit Currency |
| 12 | New element "Intermediary Agent 1 Account" | The schema now includes the field "Intermediary Agent 1 Account" to specify the payment processing. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Intermediary Agent 1Account |
| 13 | New element "Creditor Agent Account" | The schema now includes the field "Creditor Agent Account" to specify the payment processing. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Creditor Agent Account |
| 14 | New elements "Regulatory Reporting Type" "Regulatory Reporting Date" "Regulatory Reporting Amount" | The schema now includes the fields "Regulatory Reporting Type", "Regulatory Reporting Date", "Regulatory Reporting Amount" to specify the payment processing. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Regulatory Reporting<br>++Details<br>+++Type<br>+++Date<br>+++Amount |
| 15 | New element "Related Remittance Information" | The schema now includes the field "Related Remittance Information" as additional information for payment recipients. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Related Remittance Information |
| 16 | New elements "Tax Remittance" "Garnishment Remittance" | The schema now includes the fields "Tax Remittance", "Garnishment Remittance" as additional information for payment recipients. | Not supported by PostFinance. [1] | Credit Transfer Transaction Information<br>+Remittance Information<br>++Structured<br>+++Tax Remittance<br>+++Garnishment Remittance |
| 17 | New sub-elements for "Contact Details". These are broken down as follows: | Additional information on the software manufacturer and product. | Facilitates support requests. | Group Header<br>+Initiating Party<br>++Contact Details<br>+++Other |

| Entity | Use |
|---|---|
| 1 | <ChanlTp>NAME</ChanlTp><br><Id>Product-Name</Id> |
| 2 | <ChanlTp>PRVD</ChanlTp><br><Id>Manufacturer-Name/Id> |
| 3 | <ChanlTp>VRSN</ChanlTp><br><Id>SW-Version</Id> |
| 4 | <ChanlTp>SPSV</ChanlTp><br><Id>SPS IG-Version</Id> |

[1] The element can be delivered, but is ignored by PostFinance. The payment will not be refused for this reason.

# Detailed documentation from SIX

– Pain.001: Swiss Payment Standards 2022 (six-group.com)
– Pain.002: Swiss Payment Standards 2022 (six-group.com)
– PostFinance Ltd manual for technical specifications

# Test options

You can test the changes on the PostFinance test platform:
testplattform.postfinance.ch/corporates
Sample files for the new ISO Version 2019 are available:
Sample files for business customers | PostFinance

# Procedure for migration of pain messages from Version 2009 to Version 2019

No registration is necessary for the changeover of the pain message to the new ISO Version 2019. During the transition phase up until November 2026, PostFinance will accept pain.001 orders in both versions. The pain.002 response is automatically created in the same way as the pain.001 message version submitted.

# Overview of the services, message types and channels concerned

| Unit | Services | Message types | Channels |
|------|----------|---------------|----------|
| Services | EPO | – pain.001 EPO | – E-finance<br>– SWIFT FIN<br>– SWIFT FileAct<br>– FDS<br>– TBS<br>– H-Net<br>– EBICS |

# Overview of the affected channels for pain messages

– E-finance
– EBICS
– CMT
– FDS
– MFTPF
– H-Net
– SWIFT FIN
– SWIFT FileAct
– TBS