

# Technical Specifications Manual

Creditor, Debtor, Cash and  
Liquidity Management

**PostFinance** 

# Customer Care

## **Customer service for account documents**

Advice and sales

Telephone 0848 888 900

(max. CHF 0.08/min in Switzerland)

## **Legal notice**

PostFinance Ltd  
3030 Berne

## **Version**

November 2020

## November 2020 modifications

Section	Modification
2.5	The product name "IS" will not be used with camt.054 file-naming for IS and QR-IBAN
3.5	Field Initiating Party: specification of the delivery of the name and version of the software
3.5	Field Regulatory Reporting: elements explained in detail
3.5	Field Remittance Information: elements specified; used in particular with a QR reference or SCOR reference
3.9	An entry with 1-n transactions at C level is never split
3.11/3.12.2	Field Reversal Indicator: specifications

## November 2019 modifications

The SEPA Direct Debit creditor's offer was deleted throughout the document, and preliminary information on the QR bill was included.

Section	Modification
1.2	Changes to the overview of the documents
2.5	Summary of file names according to message type and channel included for IS and QR-IBAN
3.9	File splitting: ISR/OSR/CH-DD/QR-IBAN>Returns and camt.053 without images after 99,999 transactions at D level.
3.10/3.11/3.12	The SPS version will be included in Additional Information
3.11	Value date balance/the future value date balance: CLAV and FWAV codes used in the balance
3.12	Value "OTHR" in Reporting Source field for reference on account statement
4.3	Available Balance support (Field 64/65) in the MT940
4.5	Available Balance support (Field 64) in the MT9504/83

# Table of contents

<b>1</b>	<b>General information</b>	<b>5</b>
1.1	Target group	5
1.2	Use of the manual	5
1.3	Referencing documents	5
1.4	Applicable provisions	5
1.5	Definitions of terms	6
<b>2</b>	<b>Channel-specific file names</b>	<b>9</b>
2.1	Structure of file names	9
2.2	Overview of file names for EPO according to message types and channels	10
2.3	Overview of file names for CH-DD according to message types and channels	11
2.4	Overview of file names for ISR/OSR according to message types and channels	11
2.5	Summary of file names according to message type and channel for IS and QR-IBAN	11
2.6	Overview of file names for account statements, intraday account movements and credit/debit notifications according to message types and channels	12
2.7	Sample files	13
<b>3</b>	<b>ISO 20022 XML format</b>	<b>14</b>
3.1	Supported ISO versions	14
3.2	Character set	14
3.3	EPO ISO 20022 in XML format	14
3.4	Additional technical information on the Swiss Implementation Guidelines for EPO (pain.001)	15
3.5	pain.001 Electronic payment order	16
3.6	CH-DD ISO 20022 in XML format	29
3.7	pain.008 CH-DD direct debit order	30
3.8	pain.002 status report	34
3.8.1	EPO	34
3.8.2	CH-DD Direct Debit	37
3.9	Structure of camt message types and size limitations	38
3.10	camt.052 intraday account movements	39
3.11	camt.053 account statement	42
3.12	camt.054 detailed notification	60
3.12.1	camt.054 from pain.001	60
3.12.2	camt.054 Details	67
3.12.3	camt.054 booking	78
<b>4</b>	<b>SWIFT MT-Files</b>	<b>80</b>
4.1	Supported SWIFT standard	80
4.2	Zeichensatz	80
4.3	MT940 customer statement message	80
4.4	MT942 Statement Message	81
4.5	MT950 statement message	82
4.6	MT900 statement message (debits)	82
4.7	MT910 statement message (credits)	83

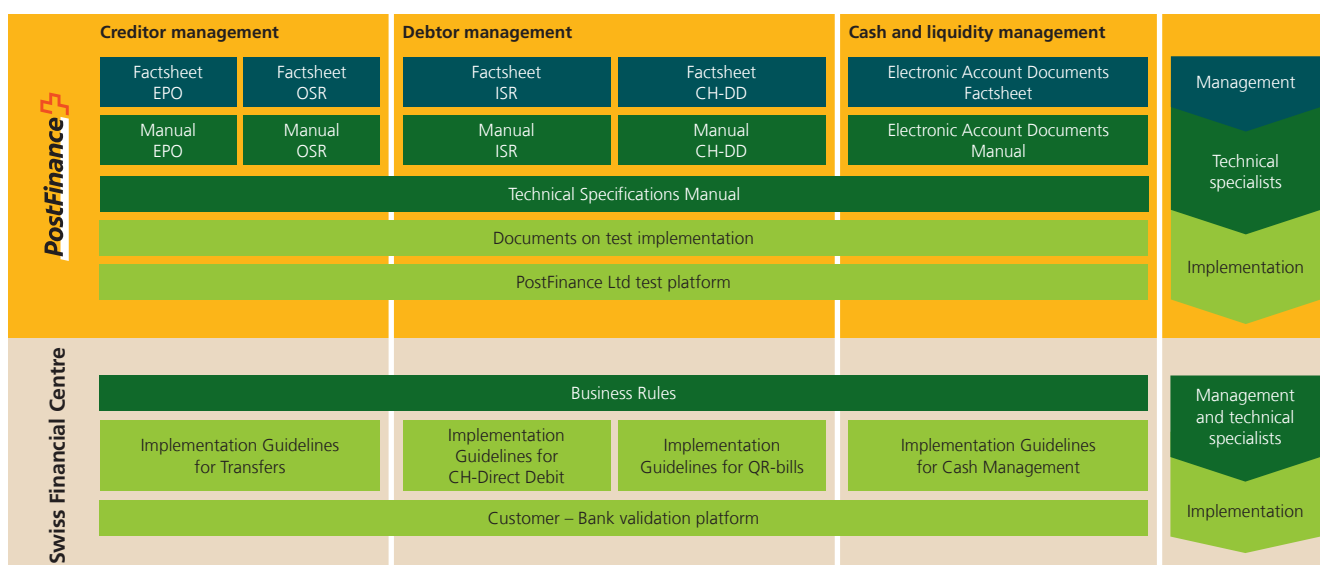
# 1 General information

## 1.1 Target group

The present Technical Specifications Manual is aimed at software partners and developers and for business customers with individual software. It includes technical mapping, channel-specific file names and information on ISO 2022 and SWIFT messages.

## 1.2 Use of the manual

The following diagram provides an overview of documents offered to cover the various payment transaction products of PostFinance, specifications of the Swiss Financial Centre, and serves as a guide to users of the present Manual.



This overview shows a selection of the most important documents regarding payment transactions. More documents can be found on the Internet at [postfinance.ch/manuals](https://postfinance.ch/manuals); Version November 2019

## 1.3 Referencing documents

- OSR Manual: outpayment slips with reference number
- CH-DD (Swiss Direct Debit) Manual
- Electronic Account Documents Manual
- ISR Manual: orange inpayment slips with reference number
- EPO Manual: electronic payment orders via file transfer

## 1.4 Applicable provisions

The recommendations of the Swiss Financial Centre, the so-called Swiss Payment Standards (SPS), basically apply. These are included in the Swiss Business Rules and the Implementation Guidelines for Transfers and Cash Management within payment transactions in Switzerland. The ISO 2022 definitions relating to the Swiss Business Rules and Implementation Guidelines can be downloaded from [iso-payments.ch](https://iso-payments.ch).

The present Manual contains expert commentaries only on those particular technical specifications, which are not covered by the above documents.

## 1.5 Definitions of terms

Term	Abbreviation	Definition/Explanation
Additional Optional Services	AOS	Additional optional services with standard ISO 20022 which can vary from financial institution to financial institution.
Bank Transaction Code	BTC	Element bank transaction code defines the type of transaction. This is an externally defined code list. In Switzerland, this code is also known as transaction code.
Business identifier code	BIC	A business identifier code (BIC) is an 8- or 11-digit code (ISO 9362) assigned by SWIFT through which every partner participating directly or indirectly (financial institution, company, broker, etc.) can be clearly identified.
Business-to-business	B2B	Communication and business relations between at least two companies.
Business-to-customer	B2C/COR1	Communication and business relations between companies and consumers (private and business customers).
camt message types	camt	camt is an abbreviation for cash management. These XML-based message types are used as a reporting tool between bank and customer according to the definitions of standard ISO 20022.
	camt.052	Outgoing deliveries of ISO 20022 camt.052 messages for intraday account movements are possible periodically (hourly, every two hours) or daily at a maximum of three fixed points in time. camt.052 messages always include all bookings since the last regular account statement.
	camt.053	camt.053 messages are the ISO 20022 standard for account statements and are by default notified of together with the bank transaction codes (BTC) released by ISO. In notifications of camt.053 account statements, the definitions of ISO 20022 basically apply, which are laid down in the Swiss Business Rules and the Implementation Guidelines for Cash Management. camt.053 messages are available with or without detailed notification.
	camt.054	Detailed notifications of credits and debits in standard ISO 20022 are covered through camt.054 messages. At PostFinance, detailed notifications can be received in format camt.054 or format camt.053 (account statements with detailed notifications) on request. Duplicate outgoing deliveries of details are not possible.
	camt.054 CND camt.054 CWD/ SIA	ISO 20022 messages which include information on payment orders (pain.001) and transactions executed. These correspond to confirmations of execution / single confirmations at PostFinance.
CH-DD Core Direct Debit (Swiss COR1 Direct Debit)	CH-DD COR1	CH-DD Core Direct Debit with the right of objection is the payment procedure of PostFinance for processing direct debits of business customers at the expense of consumers in Swiss francs or euros in Switzerland, as laid down in the corresponding rulebook.
CH-DD Business Direct Debit (Swiss B2B Direct Debit)	CH-DD B2B	CH-DD Business Direct Debit without the right of objection is the payment procedure of PostFinance for processing direct debits of business customers as invoicing parties and business customers as direct debit payers in Switzerland.
Customer Credit Transfer Initiation	pain.001	Customer credit transfer initiation XML messages (pain.001) are used by customers for the electronic commissioning of the transferring financial institution for transfer orders. PostFinance uses these ISO 20022 messages for electronic payment orders (EPO).
Customer Payment Status Report (Processing message)	pain.002	Customer payment status report XML messages (pain.002) are used to inform customers about the status of collection orders pain.008 and transfer orders pain.001 transmitted by the respective financial institution.
Customer Direct Debit Initiation	pain.008	Customer direct debit initiation XML messages (pain.008) are used by customers for the electronic commissioning of the respective financial institution for direct debit orders. In CH-DD direct debit schemes, pain.008 is to be applied to Swiss direct debits.
Electronic payment order	EPO	Electronic payment orders in XML format according to standard ISO 20022.
European Payments Council	EPC	The European Payments Council (EPC) is the coordination and decision-making body of the European banking industry for payment transactions. It works out, inter alia, the procedures for SEPA transfers and SEPA direct debits, which help to implement an integrated euro payments market.

Term	Abbreviation	Definition/Explanation
Extensible Markup Language	XML	Extensible markup language (XML) is a data format.
Gross principle		EPO: On the basis of the gross principle, the sum of all transactions accepted for execution is booked. Non-executable transactions are carried back to the ordering customer with the same value date. ISR and OSR: ISR credits and OSR debits are credited / debited as bulk bookings and identified in the file, accordingly. Reversals and corrections are booked as bulk credits or debits and identified in the file separately.
Inpayment slip	IS	Inpayment slips (IS) are red inpayment slips of PostFinance through which funds can be transferred to a postal account.
Inpayment slip with reference number	ISR	Inpayment slips with reference number (ISR) are orange inpayment slips of PostFinance through which funds can be transferred to an account. ISR are provided with a machine-readable code line which contains a subscriber and a reference number. The subscriber number is used for crediting the respective postal account. The reference number allows the payee to identify the invoice recipient. In this way, payment transactions can be processed fully electronically from the moment of invoicing up to booking the relevant amount in the payee's account.
	ISR+	Inpayment slips with reference number without a preprinted amount.
	ISR own account	Cash inpayments into one's own account with ISR. There are a certain number of transactions for which no cash inpayment fees are debited. Only permitted for customers who collect cash (e.g., sales shops).
International Organisation for Standardisation	ISO	The International Organisation for Standardisation – ISO for short – is an international association of standards organisations. It works out international standards in various fields.
Multiple attempts at debiting	MAD	CH-DD direct debit scheme: The range of services offers invoicing parties the chargeable additional function of multiple attempts at debiting. For transactions which cannot be debited on the due date, another attempt at debiting is made on the third and/or fifth day after the due date.
		EPO: Multiple attempts at debiting are free of charge. For orders with insufficient cover, further attempts at debiting are made over the next five postal working days on a daily basis. As soon as cover is available, orders are executed. If no cover is available up to five postal working days after the requested due date, orders are rejected.
Net principle		Standard setting for EPO. On the basis of the net principle, non-executable transactions are generally not booked. Only transactions executed are identified as credits.
Outpayment slip	OSR	OSR is an electronic creditor service which allows customers to perform any type of outpayment in cash. Debits are booked electronically.
pain message types	pain	pain (payments initiation) indicates XML messages in transactions between customers and the bank according to the definitions of standard ISO 20022.
Postal working day		Weekdays Monday to Friday are considered postal working days, with the exception of public holidays in the Canton of Berne.
QR bill	QRR	QR-IBAN When paying with a structured QR reference, the QR-IBAN must be used as a confirmation of the credit account. The payment procedure with reference is identified by a special identification of the financial institution (QR-IID) within the QR-IBAN, the QR-IID (digit 5 to 9 of the QR-IBAN).
		QR-IID The QR-IID is a variant of institutional identification (IID). QR-IIDs consist solely of numbers from 30000 to 31999. Based on these QR-IIDs, predetermined IBANs (QR-IBANs) will only be used for the new procedure with QR reference in the QR bill.
		QR bills Invoice with a QR code.

Term	Abbreviation	Definition/Explanation
R-transactions		<p>Transactions resulting in exception processing during the payment procedure are called R-transactions. R-transactions describe a payment process which cannot be properly executed by a payment service provider or result in exception processing, due to, inter alia, insufficient funds, a cancellation, an incorrect amount or incorrect date, a missing mandate or an incorrect or closed payment account.</p> <p>R-transactions for ISR and OSR: transactions were booked and credited to the respective ISR customer's account or debited to the respective OSR customer's account. If, due to erroneous payments or other irregularities, the transactions are cancelled, they are called R-transactions and identified in the respective file.</p>
Rejects		A payer's institution can cause a reject of a collection in a direct debit process or of a payment in a transfer process prior to offsetting, due to technical reasons or because it is not able for other reasons to accept the respective collection or transfer (R-transaction).
Single Euro Payments Area	SEPA	The Single Euro Payments Area (SEPA) is the area of the EU/EEA countries and Switzerland where citizens, companies and other economic operators can effect or collect payments in euros, irrespective of whether these are processed within national boundaries or beyond, under the same conditions and with the same rights and obligations – irrespective of the actual location.
Society for Worldwide Interbank Financial Telecommunication	SWIFT	Cooperative society of international banks which operates a worldwide telecommunications network and defines standards for electronic cooperation.
Standard ISO-20022		The objective of this standard of the International Organisation for Standardisation (ISO) is to bring about a global convergence of existing and new message standards from various sectors of the financial industry. In addition to messages regarding payment transactions and account reporting, ISO 20022 also covers other areas, such as securities trading, foreign trade, or treasury.
Structured customer reference for the creditor	SCOR	Structured Creditor Reference (ISO 11649) must not be used with a QR-IBAN. PostFinance does not support batch entry with SCOR.
XML schema definition	XSD	An XML schema describes the elements and the structure of XML files.



## 2 Channel-specific file names

The following chapter describes the file names of individual message types with regard to their channels of delivery.

### 2.1 Structure of file names

To facilitate identification of the delivered pain, camt, MT and pdf messages, the structure of the file names has been defined as follows:

<b>mess. type</b>	<b>file type</b>	<b>contract ref.</b>	<b>DI no.</b>	<b>cust. ref.</b>	<b>time stamp</b>	<b>suffix</b>
-----------------------	----------------------	--------------------------	---------------	-----------------------	-----------------------	---------------

- Message type (e.g., camt.053)
- File type (Productive/Test/Reconstruction/Cancellation)
- Contract reference<sup>1</sup> (e.g., IBAN)
- Delivery number (DI no.: e.g., 123456789)
- Customer-specific file reference (cust. ref., maximum 15 characters, e.g., Division, permitted are digits 0–9, upper and lower case letters and the minus sign, if no reference is defined, 0 appears)
- Time stamp (e.g., 2016091211011199)
- File name suffix (e.g., .xml)

<sup>1</sup> A contract reference can include 0 if the document relates to several contracts/accounts or if the contract reference cannot be identified by the system.

## 2.2 Overview of file names for EPO according to message types and channels

Message type	Channel	File name
Technical confirmation of receipt pain.002 EPO	File delivery service / H-net / SWIFT FileAct	pain.002-EPO_P_0_0_0_2014091011011199.xml
Processing message pain.002 EPO	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	pain.002-EPO_P_CH0309000000250090342_9999999999_0_2014091011011199.xml
Processing message PDF EPO  Confirmation of execution/single confirmation PDF EPO	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	CRE_P_CH0309000000250090342_9999999999_0_2014091011011199.pdf
Confirmation of execution camt.054	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054-EPO_P_CH0309000000250090342_9999999999_0_2014111311011199.xml
Single confirmation camt.054	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054-EPO_P_CH0309000000250090342_9999999999_0_2014111311011199.xml
Detailed notification camt.054-returns <sup>2</sup>	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054-RETURNS_P_CH0309000000250090342_9999999999_0_2014111311011199.xml
PDF confirmation of payment	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	CRE_P_CH0309000000250090342_9999999999_0_2014091011011199.pdf

<sup>1</sup> Note: The file name structure of channel TBS can be modified by the software solution. To see the exact file name in TBS download, customers must contact their software partner.

<sup>2</sup> Note: without "IS" or "RETURNS" mentioned in the file name if the details from IS, QR bill and Return are delivered in the same file.

## 2.3 Overview of file names for CH-DD according to message types and channels

Message type	Channel	File name
Detailed notification camt.054	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054-CHDD_P_CH0309000000250090342_999999999_0_2014111311011199.xml
Technical confirmation of receipt pain.002 CH-DD	File delivery service / H-net / SWIFT FileAct	pain.002-CHDD_P_O_0_0_2014091011011199.xml
Processing message pain.002 CH-DD	E-finance / File delivery service / H-net / Telebanking Server <sup>1</sup> / SWIFT FileAct	pain.002-CHDD-B2B_P_CH0309000000250090342_999999999_0_2014091011011199.xml

Possible message types: pain.002-CHDD-COR1 or pain.002-CHDD-B2B

<sup>1</sup>Note: The file name structure for channel TBS can be modified by the software solution. To see the exact file name in TBS download, customers must contact their software partner.

## 2.4 Overview of file names for ISR/OSR according to message types and channels

Message type	Channel	File name
Detailed notification camt.054	E-finance / File delivery service / H-net / Connect Direct / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054-ESR-ASR_P_CH0309000000250090342_999999999_0_2014111311011199.xml

## 2.5 Summary of file names according to message type and channel for IS and QR-IBAN

Message type	Channel	File name
I camt.054 Detailed notification	E-finance / File Delivery Service / H-Net / Connect Direct / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.054_P_CH0309000000250090342_999999999_0_2014111311011199.xml

## 2.6 Overview of file names for account statements, intraday account movements and credit/debit notifications according to message types and channels

Message type	Channel	File name
Account statement PDF	E-finance / File delivery service / Connect Direct / Telebanking Server <sup>1</sup>	REP_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Account statement camt.053	E-finance / File delivery service / H-net / Connect Direct / SWIFT FileAct	without document image: camt.053_P_CH0309000000250090342_999999999_0_2014091011011199.xml with document image: camt.053_P_CH0309000000250090342_999999999_0_2014091011011199.tar.gz
Account statement MT940	E-finance / File delivery service / H-net / Connect Direct / SWIFT FileAct	Without document image: MT940_P_CH0309000000250090342_999999999_0_2014091011011199.dat With document image: MT940_P_CH0309000000250090342_999999999_0_2014091011011199.tar.gz
	Telebanking Server <sup>1</sup>	MT940(1).dat
Account statement MT950	SWIFT FileAct	MT950_P_CH0309000000250090342_999999999_0_2014091011011199.dat
Intraday camt.052	File delivery service / Connect Direct / Telebanking Server <sup>1</sup> / SWIFT FileAct	camt.052_P_CH0309000000250090342_999999999_0_2014091011011199.xml
Intraday MT942	File delivery service / Connect Direct / SWIFT FileAct	MT942_P_CH0309000000250090342_999999999_0_2014091011011199.dat
	Telebanking Server <sup>1</sup>	MT942.Intraday(1).dat
Credit or debit notification camt.054	File delivery service / Connect Direct / Telebanking Server <sup>1</sup> / SWIFT FileAct	without document image: camt.054-Credit_P_CH0309000000250090342_999999999_0_2014111311011199.xml (debit for direct debits) with document image: camt.054-Credit_P_CH0309000000250090342_999999999_0_2014111311011199.tar.gz (debit for direct debits)
Debtor's message PDF	E-finance / File delivery service / Connect Direct / Telebanking Server <sup>1</sup>	DEB_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Interest settlement PDF	E-finance / File delivery service / Connect Direct / Telebanking Server <sup>1</sup> / SWIFT FileAct	TAX_P_CH0309000000250090342_999999999_0_2014091011011199.pdf

<sup>1</sup>Note: The file name structure for channel TBS can be modified by the software solution. To see the exact file name in TBS download, customers must contact their software partner

Message type	Channel	File name
Interest settlement Pooling PDF	E-finance	TAP_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Interest distribution order PDF	E-finance	TSK_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Balance report PDF	E-finance	SPR_P_CH0309000000250090342_999999999_0_2014091011011199.pdf

<sup>1</sup>Note: The file name structure for channel TBS can be modified by the software solution. To see the exact file name in TBS download, customers must contact their software partner.

## 2.7 Sample files

Samples files of SWIFT MT messages and pain/camt messages can be downloaded from [postfinance.ch/sample-files](https://www.postfinance.ch/sample-files).

# 3 ISO 20022 XML format

## 3.1 Supported ISO versions

PostFinance supports the current version of SIX Interbank Clearing as amended of the released Swiss Business Rules and Implementation Guidelines. These SIX Swiss Payment Standards are based on the ISO and EPC documents and provide information about the supported ISO versions. The Swiss Business Rules and Implementation Guidelines are available for downloading on [iso-payments.ch](https://www.iso-payments.ch).

## 3.2 Character set

The character set according to the Swiss Implementation Guidelines is applied. In case of modification into other characters, only one character is used, e.g., ä becomes a, ß becomes s, etc.

## 3.3 EPO ISO 20022 in XML format

At PostFinance, the following transactions can be processed in EPO ISO 20022 XML format via pain.001 messages:

### Domestic transfers

Type of payment <sup>1</sup>	Description
1	Inpayment slips with reference number (ISR)
2.1	Inpayment slips in favour of a postal account (IS)
2.2	Inpayment slips in favour of a bank account (IS)
3	Bank/post payment (without reference) with IBAN/postal account and bank clearing number/BIC incl. QR bill with QR-IBAN or normal IBAN and structured reference
4	Bank/post payment (without reference) in foreign currency

### Foreign bank transfers<sup>2</sup>

Type of payment <sup>1</sup>	Description
5	Foreign bank transfer SEPA (GI)
6	Foreign bank transfer all currencies (GI)

### Payments without financial institution (domestic and international<sup>2</sup>)

Type of payment <sup>1</sup>	Description
8	Cash international <sup>3</sup> (CI)

<sup>1</sup> Types of payment according to the Swiss Implementation Guidelines for customer-to-bank messages for transfers as payment transactions.

<sup>2</sup> Detailed information for each country and a table listing transaction types, payment currencies and additional services for each country is available electronically and can be downloaded at [postfinance.ch/manuals](https://www.postfinance.ch/manuals).

<sup>3</sup> Please note that PostFinance does not support domestic/international bank cheques for payment type 8.

### **3.4 Additional technical information on the Swiss Implementation Guidelines for EPO (pain.001)**

The Swiss Implementation Guidelines ([iso-payments.ch](https://www.iso-payments.ch)) mention mandatory and optional fields. Optional fields can be used differently by the various financial institutions (so-called AOS – additional optional services). The following tables provide information on how some of these fields are used or treated at PostFinance. Also, there are specifications for certain key fields to allow for smooth processing of pain and camt messages.

### 3.5 pain.001 Electronic payment order

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
A	<b>Message Identification</b> <MsgId>	PostFinance checks on the clarity of the respective message within 90 days. Identification should therefore always be clear.								
A	<b>Creation Date Time</b> <CreDtTm>	Recommendation: Should correspond to the actual date/time of issue								
A	<b>Number of Transaction</b> <NbOfTx>	Number of transactions of all C levels (credit transfer information) throughout the entire message								
A	<b>Control Sum</b> <CtrlSum>	Sum of amounts throughout all C levels, irrespective of currency								
A	<b>Initiating Party</b> <InitgPty>	At least one of elements name or identification must be provided.								
A	<b>Initiating Party</b> <InitgPty> +CtcDtls ++Nm	Must be used if "Contact Details" is used: Name of software used to create this message, followed by a "/" and the name of the software developer, 70 characters max.								
A	<b>Initiating Party</b> <InitgPty> +CtcDtls ++Othr	Should contain the specific version of the software used to create this message.								
A	<b>Forwarding Agent</b> <FwdgAgt>	Not applicable. Is ignored.								



Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
B	<b>Payment Information Identification</b> <PmtInflId>	The value must be clear throughout the entire message. In addition to checking for duplicates at A level, additional checks at B level are made. The value is used as a criterion for duplicate checking together with the debtor account, charges account, requested execution date and instructed amount (currency) or equivalent amount (currency of transfer). Orders (level B) bearing identical identification (<PmtInflId>) will be rejected								
B	<b>Payment Method</b> <PmtMtd>	PO 8 cannot be delivered together with the other payment types within one and the same B level.	TRA / TRF	TRA / TRF	TRA / TRF	TRA / TRF	TRA / TRF	TRA / TRF	TRA / TRF	CHK
B	<b>Batch Booking</b> <BtchBookg>	<b>True</b> or <b>False</b> , ir void = <b>true</b> (bulk direct debit).  <b>False</b> is not permitted for orders > 100 transactions and commission orders. Otherwise, the value is mutated to <b>true</b> automatically.								
B	<b>Number of Transaction</b> <NbOfTxs>	Checking is done against the corresponding value at A level (optional).								
B	<b>Control Sum</b> <CtrlSum>	Checking is done against the corresponding value at A level (optional).								
B	<b>Payment Type Information</b> <PmtTplnf>	Can be used at B level or C level but the same sub-element cannot be used at both levels.								
B	<b>Payment Type Information</b> <PmtTplnf> ++Instruction Priority	HIGH corresponds to express execution. For normal execution, the element can be omitted. HIGH is to be determined at level B, the values at C level are ignored.								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
B	<b>Payment Type Information</b> <PmtTplnf> ++SvcLvl +++Cd	Only SEPA and SDVA are permitted. Codes URPG and PRPT are ignored.						SEPA	SDVA	
B	<b>Payment Type Information</b> <PmtTplnf> ++SvcLvl +++Prtry	Not applicable. Is ignored.								
B	<b>Payment Type Information</b> <PmtTplnf> ++LclInstrm +++Prtry	Recommendation: use at C level. If it is used at B level, the entire order must be delivered with pure payment types.	CH01	CH02	CH03					
B	<b>Payment Type Information</b> <PmtTplnf> ++Ctgy Purp +++Cd	SALA for wage payments or PENS for pension payments.  PENS may only be used after consultation with PostFinance, otherwise, the code are ignored.  Codes other than SALA and PENS are ignored.								
B	<b>Debtor</b> <Dbtr>	The debtor is identified only on the basis of the debtor account. Data in field Debtor is ignored.								
B	Debtor Account <DbtrAcct> ++Id +++IBAN	Postal account in IBAN format. Recommendation: use IBAN instead of proprietary account number.								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
B	<b>Debtor Account</b> <DbtrAcct> ++ld +++Othr ++++ld	<p>The debtor account number can be delivered in two different formats:</p> <p>VVXXXXXXP VV = prefix XXXXXX = serial no.; right-justified, to the left with zeros P = check digit as per Modulo 10 recursive</p> <p>or</p> <p>VV-XXXXXX-P VV = prefix XXXXXX = serial no.; right-justified, to the left without zeros P = check digit as per Modulo 10 recursive</p>								
B	<b>Debtor Account</b> <DbtrAcct> ++Tp +++Cd	Not applicable. Is ignored.								
B	<b>Debtor Account</b> <DbtrAcct> ++Tp +++Prtry	<p>Manages notifications of the creditor's order and can include the following values: NOA, SIA, CND or CWD. If not included, the account master data applies.</p> <p>For SALA, SIA/CWD are suppressed by default or delivered without amount, depending on the outgoing delivery format. If the customer wishes SIA/CWD notifications for his commission orders, this must be set in the master data beforehand.</p>								
B	<b>Debtor Account</b> <DbtrAcct> ++Ccy	Is ignored.								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
B	<b>Debtor Agent</b> <DbtrAgt> ++FinInstnId	BIC of PostFinance = POFICHBEXXX or POFICHBE. Clearing no. of PostFinance = 9000. Together with the clearing no., code CHBCC must be entered in field Clearing System Identification/Code.								
B	<b>Ultimate Debtor</b> <UltmtDbtr>	In this element, data of the original ordering party can be provided. Original ordering parties are considered third parties effecting payments via an EPO customer. This element can be provided at B or C level.								
B	<b>Ultimate Debtor</b> <UltmtDbtr> ++PstlAdr	Can be delivered structured or unstructured, see section "Use of address information" from Implementation Guidelines for Transfer								
B	<b>ChargeBearer</b> <ChrgBr>	Please consult List of International Payment Transactions (IPT) beforehand (postfinance.ch/handbuecher). For OUR, DEBT is used, all other codes are forwarded abroad as SHA.						SLEV or do not use		
B	<b>ChargesAccount</b> <ChrgsAcct>	If no charges account is provided, any charges are debited to the debtor account.								
B	<b>ChargesAccount</b> <ChrgsAcct> ++Id +++IBAN	Charges account in IBAN format. Recommendation: use IBAN instead of proprietary account number.								
B	<b>ChargesAccount</b> <ChrgsAcct> ++Id +++Othr ++++Id	The charges account, similar to the debtor account, can be provided in two different formats.  See Debtor Account								
C	<b>Payment Identification</b> <PmtId> ++EndToendId	Must be assigned very clearly for each transaction.	M	M	M	M	M	M	M	M

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Payment Type Information</b> <PmtTplnf>	Can be used at B or C level, but the same sub-element cannot be used at both levels.								
C	<b>Payment Type Information</b> <PmtTplnf> ++Instruction Priority	Not to be used at C level.								
C	<b>Payment Type Information</b> <PmtTplnf> ++SvcLvl +++Cd	Only SEPA and SDVA are permitted. Codes URGP and PRPT are ignored.	N/A	N/A	N/A	N/A	N/A	SEPA	SDVA  Consult IPT List before-hand	N/A
C	<b>Payment Type Information</b> <PmtTplnf> ++SvcLvl +++Prtry	Not applicable. Is ignored.								
C	<b>Payment Type Information</b> <PmtTplnf> ++LclInstrm +++Prtry	Recommendation: use at C level. If used at B level, the entire order must be delivered with pure transactions.	CH01	CH02	CH03	N/A	N/A	N/A	N/A	N/A
C	<b>Payment Type Information</b> <PmtTplnf> ++Ctgy Purp +++Cd	Is ignored at C level.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
C	<b>Amount</b> <Amt> ++InstdAmt	The B level requires a single currency, otherwise the whole order is rejected. Until then, orders are split according to currencies.	CHF/EUR	CHF/EUR	CHF/EUR	CHF/EUR	Not CHF/EUR. Currencies permitted as per IPT List.	EUR	Currenecs permitted as per IPT List.	Currencies permitted as per IPT List.
C	<b>Amount</b> <Amt> ++EqvtAmt	Application permitted. Attribute Ccy (currency) must correspond to the account currency of the debtor account. Currency code in CcyOfTrf according to currency overview.	Not account currency	Not account currency	Not account currency	Not account currency	Not account currency	Not account currency	Not account currency	Not account currency

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Exchange Rate Information</b> <XchgRateInf>	Not applicable. Is ignored.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
C	<b>ChargeBearer</b> <ChrgBr>	Please consult IPT beforehand (postfinance.ch/handbuecher). For OUR, DEBT is used, all other codes are forwarded abroad as SHA.	N/A	N/A	N/A	N/A	N/A	SLEV or do not use	O	O
C	<b>Ultimate Debtor</b> <UltmtDbtr>	Original ordering parties are considered third parties effecting payments via an EPO customer.								
C	<b>Ultimate Debtor</b> <UltmtDbtr> ++Nm	Recommendation: if UltmtDbtr is used, always provide the name.								
C	<b>Ultimate Debtor</b> <UltmtDbtr> ++PstlAdr	Structured or unstructured, see section "Use of address information" from Implementation Guidelines for Transfer						Not forwarded in interbank transactions.		
C	<b>Intermediary Agent 1</b> <IntrmyAgt1>	Not applicable. Is ignored.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
C	<b>Creditor Agent</b> <CdtrAgt>	If both IBAN and BIC are supplied, the creditor agent is determined from IBAN when executing payment.	N/A	N/A	N/A	IBAN only: CdtrAgt can be omitted when delivering IBAN in Creditor Account		N/A	N/A	N/A
C	<b>Creditor Agent</b> <CdtrAgt> ++FinInstnId		N/A	N/A	V1: IID V2: IID and postal account of bank V3: Postal account of bank and name of bank	V1: IID or QR-IID V2: BIC domestic	V1: BIC domestic V2: IID and/or QR-IID name and address of financial institution V3: Name and address of financial institution	BIC	Recommendation: use BIC V1: BIC International V2: Bank code (without IID) and name and address of financial institution V3: Name and address of financial institution	N/A

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Creditor Agent</b> <CdtrAgt> ++FinInstnId +++PstlAdr ++++Ctry	Mandatory for international						M	M	
C	<b>Creditor</b> <Cdtr>		N/A	M	M	M	M	M	M	M
C	<b>Creditor</b> <Cdtr> ++Id	Not applicable. Is ignored.								
C	<b>Creditor</b> <Cdtr> ++Nm	Element can contain max. 70 characters. When forwarding to the recipient, PostFinance automatically inserts a line break after the first 35 characters.								
C	<b>Creditor</b> <Cdtr> ++PstlAdr +++StrtNm	Street name and building number together must not exceed 35 characters. Any characters from position 36 are ignored.								
C	<b>Creditor</b> <Cdtr> ++PstlAdr +++BldgNb	Street name and building number together must not exceed 35 characters. Any characters from position 36 are ignored.								
C	<b>Creditor</b> <Cdtr> ++PstlAdr +++PstCd	This element together with element town name must not exceed 35 characters. Any characters from position 36 are ignored.								
C	<b>Creditor</b> <Cdtr> ++PstlAdr +++TwnNm	This element together with element town name must not exceed 35 characters. Any characters from position 36 are ignored.								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Creditor</b> <Cdtr> ++PstlAdr +++AdrLine	This element may only be used twice maximum and must not contain more than 70 characters per element. When forwarding to the recipient, PostFinance automatically inserts a line break after the first 35 characters, provided element address line is used only once. If the element is used twice, the first 35 characters will be taken over for each Address Line. Any characters from position 36 are ignored.								
C	<b>Creditor</b> <Cdtr> ++Postal Address +++Country							Recommended	Recommended	Required
C	<b>Creditor Account</b> <CdtrAcct> ++ld +++IBAN	Recipient account in IBAN format. It is recommended to use IBAN.				IBAN or QR-IBAN		Must not contain CH or LI in the first two positions.	Must not contain CH or LI in the first two positions.	N/A
C	<b>Creditor Account</b> <CdtrAcct> ++ld +++Othr ++++ld	The credit account number can be supplied in two different formats: VVXXXXXXP VV = prefix XXXXXX = serial no.; right-justified, to the left with zeros P = check digit as per Modulo 10 recursive  or VV-XXXXXX-P VV = prefix XXXXXX = serial no.; right-justified, to the left without zeros P = check digit as per Modulo 10 recursive	Either 01-162-8 or 010001628			A proprietary domestic account number must not be combined with BIC (Creditor Agent). In this case, the clearing number is required.				
C	<b>Ultimate Creditor</b> <UltmtCdtr>	If permitted and at hand, this information is forwarded.	Not permitted, will lead to reject.	Not permitted, will lead to reject.	Not permitted, will lead to reject.					



Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Instruction for Creditor Agent</b> <InstrForCdtrAgt>	Not applicable. Is ignored.								
C	<b>Instruction for Debtor Agent</b> <InstrForDbtrAgt>	<p>Possible codes:</p> <ul style="list-style-type: none"> <li>– PRIO for priority payments</li> <li>– NORETRY for one-off deactivation of multiple attempts at debiting</li> </ul> <p>PRIO and NORETRY must be present at all C levels of B level, as otherwise the value is ignored.</p> <p>In this field, several values can appear at the same time, with the following presentation:</p> <ol style="list-style-type: none"> <li>1. First the codes</li> <li>2. Codes with delimiter comma, separating</li> <li>3. Text with semicolon; beginning</li> <li>4. Free text is ignored</li> </ol> <p>Example: &lt;InstrForDbtrAgt&gt;NORETRY,PRIO;free text&lt;InstrForDbtrAgt&gt;</p>								
C	<b>Purpose</b> <Purp> ++Cd	One code is allowed for information purposes and for forwarding to payment recipients (only with ISO messages)	Will be forwarded, if available							Not allowed
C	<b>Regulatory Reporting</b> <RgltryRptg>	Required for payments in certain countries.	Not applicable. Is ignored.						Required for payments in certain countries	Not applicable. Is ignored.
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Debit Credit Reporting Indicator	Defines whether the information concerns the customer (CRED), the beneficiary (DEBT) or both (BOTH).								
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Country	Country of the relevant regulatory authority								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Code	Reporting code according to the definition of the relevant regulatory authority (central bank). If "Ctry" is used, the element "Cd" must be used.								
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Type		Not permitted, leads to Reject							
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Date		Not permitted, leads to Reject							
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Amount		Not permitted, leads to Reject							
C	<b>Regulatory Reporting</b> <RgltryRptg> ++Details +++Information		Irrelevant. Will be ignored.							
C	<b>Remittance Information</b> <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry ++++++Cd		N/A	N/A	N/A	Must not be used with a QR-IBAN in the element "Creditor Account/ IBAN".	N/A	Must be used if "Creditor Reference Information" is used. Only permitted for the code "SCOR".	N/A	N/A

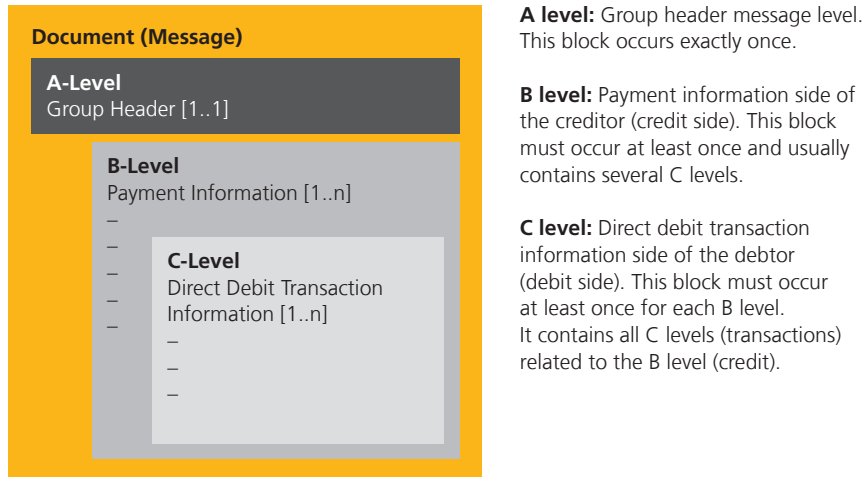
Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Remittance Information</b> <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry +++++Prty		N/A	N/A	N/A	To show the structured QR reference from the QR bill, this element must contain QRR, and may only be used in conjunction with a QR-IBAN in the element "Credit Account/IBAN".	N/A	N/A	N/A	N/A
C	<b>Remittance Information</b> <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++Issr	Not applicable. Is ignored.								
C	<b>Remittance Information</b> <RmtInf> ++Strd +++CdtrRefInf ++++Ref		Must contain the ISR reference number (max. 27 positions). Must not exclusively contain zeros.			Must be used if "Creditor Reference Information" is used. Must contain "Creditor Reference" according to ISO 11649 or QR reference.		Must be used if "Creditor Reference Information" is used. May contain "Creditor Reference" according to ISO 11649.		
C	<b>Remittance Information</b> <RmtInf> ++Strd +++Invcr	Not applicable. Is ignored.								

Level	ISO field	Notes by PostFinance	PO 1 ISR	PO 2.1 Post giro	PO 2.2 Bank giro	PO 3 Domestic	ZA 4 Domestic in foreign currency	PO 5 SEPA	PO 6 International	PO 8 Cash International
C	<b>Remittance Information</b> <RmtInf> ++Strd +++Invcee	Not applicable. Is ignored.								
C	<b>Remittance Information</b> <RmtInf> ++Strd +++AddtlRmtInf		Individual ordering party reference for display in e-finance (max. 35 characters) and on the account statement. Use by ISR bank recommended.							

### 3.6 CH-DD ISO 20022 in XML format

Direct debit orders are processed by the payee as pain.008 (ISO 20022 format) XML messages.

pain.008 XML messages are structured as follows:



**A level:** Group header message level. This block occurs exactly once.

**B level:** Payment information side of the creditor (credit side). This block must occur at least once and usually contains several C levels.

**C level:** Direct debit transaction information side of the debtor (debit side). This block must occur at least once for each B level. It contains all C levels (transactions) related to the B level (credit).

The following should be noted for **CH-DD**:

- Within A level, all collections must relate either to Swiss Core Direct Debit or Swiss Business Direct Debit (pure types). In case of mixed incoming deliveries, all transactions will be rejected.
- The following are to be totalled for the entire message (A level):
  - number of transactions (C level)
  - total amount (C level)
- PostFinance recommends to use postal account numbers in IBAN format. Notification is always made in IBAN format.
- Direct debit orders are provided with a due date. On that date, the debtor's account is debited. Also on that date, the creditor's account is credited. If this date falls on a non-postal working day, the due date is replaced by the following postal working day.
- If a pain.008 message contains any values in field Ultimate Creditor, the debtor, in addition to the account description, will also see the name of the invoicing party as per the Ultimate Creditor.
- In field Debtor, information on the debit account must be provided. In field Ultimate Debtor, details of the original debtor can be provided. The debtor will be notified of both information items.

### 3.7 pain.008 CH-DD direct debit order

Level	ISO field	pain.008 CH-DD
A	<b>Message Identification</b> <MsgId>	Clear message identification. Clarity is checked in combination with element Initiating Party within 90 days.
A	<b>Creation Date Time</b> <CreDtTm>	Recommendation: This should correspond to the actual date/time of creation.
A	<b>Number Of Transactions</b> <NbOfTxs>	Number of all C levels. If incorrect, the entire message will be rejected.  Messages with more than 100,000 transactions (C levels) will be rejected by PostFinance.
A	<b>Control Sum</b> <CtrlSum>	Sum of Instructed Amounts of all C levels. If incorrect, the entire message will be rejected.
A	<b>Initiating Party</b> <InitgPty> +Id ++Orgld +++Othr ++++Id	Must include a clear sender ID agreed with the recipient. For CH-DD, this is normally RS-PID (subscriber number of the invoicing party with 17 digits). If a computer centre takes care of the file processing, an individual constant identifier can be inserted here.
A	<b>Initiating Party</b> <InitgPty> +CtcDtIs ++Nm +++Othr	Recommendation: Information on the software name and its version.
B	<b>Payment Information Identification</b> <PmtInfId>	The order number within a message must be clear. Along with duplicate checking at A level, additional checks are made at B level. The value, together with Creditor Scheme Identification, Requested Collection Date and Payment Type Information, is used as the criterion for checking on double processing. Orders with the same identification will be rejected.
B	<b>Payment Method</b> <PmMtd>	Fixed value: DD
B	<b>Payment Type Information</b> <PmtTplnf> ++Svclvl +++Prtry	Only CH-DD is permitted.
B	<b>Payment Type Information</b> <PmtTplnf> +LclInstrm ++Prtry	Only codes DDCOR1 and DDB2B are permitted. A separate file must be supplied for each scheme.
B	<b>Requested Collection Date</b> <ReqdColltnDt>	For CH-DD, incoming delivery period D-1 applies. Incoming deliveries are accepted not earlier than two years before and not later than 90 calendar days after the desired processing date indicated. Files with more than 1,000 transactions can be supplied 90 calendar days before the due date at the earliest.
B	<b>Creditor</b> <Cdtr>	Details of the invoicing party are adopted from the master data, and the address data from element <PstlAdr> of the message supplied.
B	<b>Creditor</b> <Cdtr> +PstlAdr	The address of the invoicing party is to be provided either – structured via subelements <StrNm>, <PstCd>, <TwnNm>, <Ctry> or – unstructured via subelements <Ctry> und <AdrLine>
B	<b>Creditor</b> <Cdtr> ++PstlAdr +++AdrLine	If the address is provided unstructured, the element may be used max. twice and may contain max. 70 characters. PostFinance automatically inserts a line break after the first 35 characters if element Address Line is used only once. If the element is used twice, the first 35 characters of the second Address Line instance are adopted. Any characters from position 36 will be ignored.

Level	ISO field	pain.008 CH-DD
B	<b>Creditor Account</b> <CdtrAcct> +Id	This element is to be used as follows: – IBAN or – proprietary account number in <Othr>/<Id>  It is recommended to use IBAN. Details of the credit account are ignored. The credit account is adopted from the master data of the CH-DD subscription.
B	<b>Creditor Account</b> <CdtrAcct> +Id ++IBAN	In case this element is used, it must contain a valid postal account number in IBAN format.
B	<b>Creditor Account</b> <CdtrAcct> +Id ++Othr +++Id	The credit account number can be supplied in two different formats: VVXXXXXXP VV = prefix XXXXXX = serial no.; right-justified, to the left with zeros P = check digit as per Modulo 10 recursive or VV-XXXXXX-P VV = prefix XXXXXX = serial no.; right-justified, to the left without zeros P = check digit as per Modulo 10 recursive
B	<b>Creditor Agent</b> <CdtrAgt> +FinInstnId ++ClrSysMmbld +++Mmbld	Institution identification of the financial institution of the invoicing party. Fixed value: 09000 (PostFinance clearing no.)
B	<b>Creditor Agent</b> <CdtrAgt> +FinInstnId ++Othr	Must not be used.
B	<b>Ultimate Creditor</b> <UltmtCdtr> +Nm	In this element, details of the invoicing party can be provided which will be notified to the direct debit payer.  The element can contain max. 70 characters. PostFinance automatically inserts a line break after the first 35 characters.  The element can be used at B level or C level but not at both of them at the same time. If used here at B level, this ultimate creditor will apply to all C levels.
B	<b>Ultimate Creditor</b> <UltmtCdtr> +PstlAdr	The address of the invoicing party is to be provided either structured or unstructured.
B	<b>Creditor Scheme Identification</b> <CdtrSchmeld> +Id ++PrvtId +++Othr ++++Id	Here, RS-PID must be provided (17-digit subscriber number of the invoicing party).
B	<b>Creditor Scheme Identification</b> <CdtrSchmeld> +Id ++PrvtId +++Othr ++++SchmeNm +++++Prtry	Code CH-DD must be supplied.

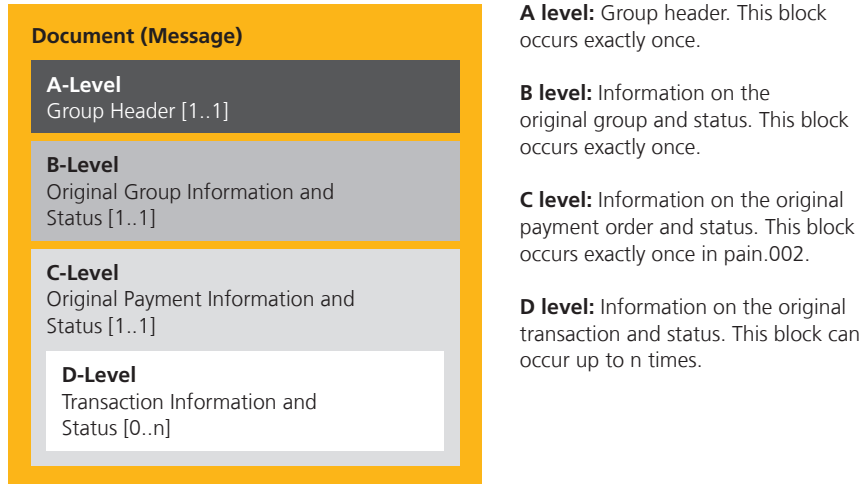
Level	ISO field	pain.008 CH-DD
C	<b>Payment Identification</b> <InstrId>	Clear transaction identification.
C	<b>Payment Identification</b> <EndToEndId>	For automated accounts receivable accounting, use of a clear end-to-end ID is strongly recommended.
C	<b>Instructed Amount</b> <InstdAmt>	The order is to be supplied with pure currencies (CHF or EUR) and must match the currency of the credit account. The amount must be between 0.01 and 999,999,999.99.
C	<b>Ultimate Creditor</b> <UltmtCdtr> +Nm	In this element, details of the invoicing party can be supplied which will be notified to the direct debit payer.  The element may contain max. 70 characters. PostFinance automatically inserts a line break after the first 35 characters.  Can be used at B level or C level but not at both of them at the same time.
C	<b>Ultimate Creditor</b> <UltmtCdtr> +PstlAdr	The address of the invoicing party is to be provided either – structured via subelements <StrtNm>, <PstCd>, <TwnNm>, <Ctry> or – unstructured via subelements <Ctry> und <AdrLine>
C	<b>Debtor Agent</b> <DbtrAgt> +FinInstnId	Subelement <ClrSysMmbld> must be supplied.
C	<b>Debtor Agent</b> <DbtrAgt> +FinInstnId ++ClrSysMmbld +++Mmbld	Must be used. Fixed value: 09000 (PostFinance clearing no.)
C	<b>Debtor</b> <Dbtr> +Nm	In this element, the name of the debit account holder (account description) must be supplied.  The element may contain max. 70 characters. PostFinance automatically inserts a line break after the first 35 characters.
C	<b>Debtor</b> <Dbtr> +PstlAdr	PostFinance recommends to supply the address of the debit account holder in structured form via subelements <StrtNm>, <PstCd>, <TwnNm>, <Ctry>.
C	<b>Debtor</b> <Dbtr> ++PstlAdr +++AdrLine	If the address is provided unstructured, the element may be used max. twice and may contain max. 70 characters for each element. PostFinance automatically inserts a line break after the first 35 characters if element Address Line is used only once. If the element is used twice, the first 35 characters of the second Address Line instance are adopted. Any characters from position 36 will be ignored.
C	<b>Debtor Account</b> <DbtrAcct> +Id	Use this element as follows: – IBAN or – proprietary account number in <Othr>/<Id>  PostFinance recommends to use IBAN. Notification will always be made with IBAN.
C	<b>Debtor Account</b> <DbtrAcct> +Id ++IBAN	If this element is used, it must contain a valid postal account number in IBAN format.



Level	ISO field	pain.008 CH-DD
C	<b>Debtor Account</b> <DbtrAcct> +Id ++Othr ++Id	The debit account number can be supplied in two different formats: VVXXXXXXP VV = prefix XXXXXX = serial no.; right-justified, to the left with zeros P = check digit as per Modulo 10 recursive or VV-XXXXXX-P VV = prefix XXXXXX = serial no.; right-justified, to the left without zeros P = check digit as per Modulo 10 recursive
C	<b>Ultimate Debtor</b> <UltmtDbtr> +Nm	In this element, details of the invoice recipient can be supplied.  The element may contain max. 70 characters. PostFinance automatically inserts a line break after the first 35 characters.
C	<b>Ultimate Debtor</b> <UltmtDbtr> +PstAdr	The address of the invoice recipient is to be provided either structured or unstructured.
C	<b>Remittance Information</b> <RmtInf>	May only be used unstructured.
C	<b>Remittance Information</b> <RmtInf> +Ustrd	Message to the direct debit payer. The element may contain max. 140 characters. PostFinance automatically inserts a line break after the first 35 characters.
C	<b>Remittance Information</b> <RmtInf> +Strd	Must not be used.

### 3.8 pain.002 status report

pain.002 XML messages are structured as follows



#### 3.8.1 EPO

In element Status Reason Code, PostFinance sends out the ISO Status Reason Codes according to the Payments External Code List (**see [iso20022.org](http://iso20022.org)**).

- In addition to the status reason codes, additional unstructured information is supplied in element Additional Information. The text is always issued in the respective language of the customer (according to master data). For this reason, PostFinance basically recommends to set up parameterisable error handling in the payment and finance software.
- If the status reason must not be shown due to regulatory requirements, PostFinance reserves the right to suppress such information. In such a case, Status Reason Code MS03 from the External Code List is used and the text of the return reason is shown by the payment service provider unspecified in element Additional Information.
- PostFinance always sends out a pain.002 for each order (B level). For this reason, pain.002 messages do not contain the group status but the payment information or transaction status (AOS). The following matrix displays the use of the status.

pain.001	pain.002 processing message (status message)						
	Status	Original IDs from pain.001					
Errors at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
Entire message; (A / B / C level) XSD-failed		RJCT		×	NOT PROVIDED <sup>1</sup>		
Errors at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
B level (some or all)		RJCT		×	×		
C level (all)		RJCT	RJCT	×	×	×	×
C level (some of a B level))		PART	RJCT	×	×	×	×
Warnings at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
B level (some or all)		ACWC		×	×		
C level (some or all)		ACWC	ACWC	×	×	×	×
No errors	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
B level		ACCP		×	×		

×: The corresponding original reference from the respective pain.001 message is shown

ACCP: Accepted

RJCT: Rejected

PART: Partially Accepted

ACWC: Accepted with Change

<sup>1</sup> In case of an infraction of the XSD schema, the payment ID cannot be determined. Value NOT PROVIDED is shown in element OrgnPmtInflId.

- In line with Swiss requirements, PostFinance, in addition to sending out a processing message when an order is placed (pain.002), also sends out a processing message upon its execution:
  - if the status of the order has been cancelled
  - if the status of the order has been executed and individual orders were cancelled during execution and/or there are any warnings
- With channels FDS (file delivery services), H-net and SWIFT FileAct, the customer additionally receives a confirmation of receipt at message level (A level) via pain.002 if the message structure (XSD schema) is correct (GroupStatus = ACTC) or erroneous (GroupStatus = RJCT). Technical confirmation of receipt can be activated on request for the TBS channel and e-finance. The following matrix shows the use of the status for the technical confirmation of receipt:

pain.001	pain.002: technical confirmation of receipt						
	Status	Original IDs from pain.001					
Errors at	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A level	RJCT			x			
No errors	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A level	ACTC			x			

- x: The corresponding original reference from the respective pain.001 message is shown. If the message ID from pain.001 cannot be determined by the system, value "UNKNOWN" is returned.
- RJCT: Rejected
- ACTC: Accepted Technical Validation

### 3.8.2 CH-DD Direct Debit

The creditor will be informed by PostFinance via pain.002 of the status of the CH-DD Direct Debit order (B level) and the transactions (C level) and any errors they contain.

PostFinance always sends out a pain.002 for each order (B level). This is why pain.002 messages do not contain a group status but the payment information or transaction status. The following matrix displays the use of the status:

pain.008	pain.002 processing message (customer payment status report)						
	Status	Original IDs from pain.008					
Errors at	Group	Payment Inf	Transaction	Message	Order	Instruction	EndToEnd
Entire message (A / B and/or C level); XDS failed (only FDS, H-net and SWIFT FileAct)	RJCT			×			
B level (some or all)		RJCT		×	×		
C level (all)		RJCT	RJCT	×	×	×	×
C level (some of a B level)		PART	RJCT	×	×	×	×
Warnings at	Group	Payment Inf	Transaction	Message	Order	Instruction	EndToEnd
B level (some or all)		ACWC		×	×		
C level (some or all)		ACWC	ACWC	×	×	×	×
No errors	Group	Payment Inf	Transaction	Message	Order	Instruction	EndToEnd
Entire message (A / B / C levels); XDS correct (only FDS, H-net and SWIFT FileAct)	ACTC			×			
B level		ACCP		×	×		

×: The corresponding original reference from the respective pain.008 message is issued.

ACCP: Accepted: Checking of syntax and semantics was successful throughout all B and C levels.

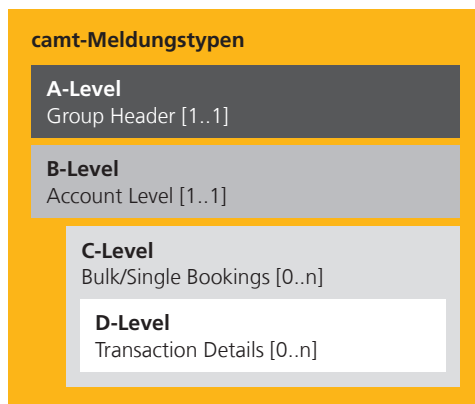
ACTC: Accepted: Checking of syntax and semantics was successful throughout all A, B and C levels (pain.002 only with channels FDS, H-net and SWIFT FileAct).

ACWC: Accepted with Change: The entire message is accepted.

PART: Partially accepted: a B level or several B levels were not correct, or a C level or several C levels of a B level were not correct.

RJCT: Rejected: If in the group status: The entire message is rejected. An A, B and/or C level are not correct (pain.002 only with channels FDS, H-net and SWIFT FileAct). If payment information: All transactions of the corresponding B level are rejected.

### 3.9 Structure of camt message types and size limitations



**A level:** Message level. This block occurs exactly once and contains elements with validity for all transactions.

**B level:** Account level. This block occurs exactly once and contains elements for account and booking information and for account movements.

**C level:** Booking level. This block can occur several times and contains elements for displaying booking details.

**D level:** Transaction level. This block can occur several times and contains elements for displaying transaction details from the related C level bookings.

camt message types are subject to a technical size limitation according to the following principle:

- IS with document image are always bundled into a C level after max. 1,000 transactions (D level), that is, if the customer is notified of more than 1,000 transactions, he will receive 1-n camt messages.
- IS without document image are always bundled into a C level after max. 1,000 transactions (D level), that is, if the customer is notified of more than 1,000 transactions, he will receive a camt message with a 1-n C level and D level.
- For ISR/OSR/CH-DD/QR-IBAN/returns, a subsequent file is always generated after 99,999 transactions (D level).

Files are split as follows:

- camt.053 with images after 1,000 transactions at D levels
- camt.053 without images after 99,999 transactions at D levels

- I An entry with 1-n transactions at C level is never split.

When notifications are sent out, account purity applies. A file is generated and sent out for each account and notification type.

### 3.10 camt.052 intraday account movements

Level	ISO field	camt.052
A	<b>Message Identification</b> <MsgId>	Clear message identification. Always supplied by PostFinance.
A	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of a message. Always supplied by PostFinance.
A	<b>BIC</b> <AnyBIC>	Only supplied if sent to channel SWIFT FileAct.
A	<b>Page Number</b> <PgNb>	Used to number several camt messages within intraday account documents. Always supplied by PostFinance. Example 1: camt message not split = value 1 & last page indicator value TRUE Example 2: camt message split: File 1 = value 1 & last page indicator value FALSE. File 2 = value 2 & last page indicator value TRUE.
A	<b>Last Page Indicator</b> <LastPgInd>	This element indicates whether a given message is the last one in an intraday document. If a statement has to be split over several messages due to (customer-specific or technical) size limitations, this element will be FALSE in the first messages and TRUE in the last message.
A	<b>Additional Information</b> <AddtlInf>	Indicates the type of the notification. Possible values: "SPS/1.7 1/PROD" <sup>1</sup> for a productive message
B	<b>Identification</b> <Id>	Clear identification. Always supplied by PostFinance. Elements group header/message identification and statement/identification are not identical. A and B level attribute forms must be unique separately from each other.
B	<b>Electronic Sequence Number</b> <ElctrncSeqNb>	This value is always supplied by PostFinance and represents the consecutive statement number of a given year on the basis of the postal working day.
B	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of a message. Always supplied by PostFinance.
B	<b>From To Date</b> <FrToDt>	Supplies the start date and the end date of a message. Always supplied by PostFinance.
B	<b>IBAN</b> <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.
B	<b>Acct</b> +Ownr ++Nm	Account description of the relevant account. Always supplied by PostFinance.
B	<b>Balance</b> +Tp ++CdOrPrtry +++Code <Cd>	Only codes OPBD for the opening balance and ITBD for the closing balance are entered.
B	<b>Balance</b> +Tp ++SubTp +++Code <Cd>	In case of a file split, code INTM is used for the interim balance.
B	<b>Amount</b> <Amt>	Amount and currency of the relevant balance.
B	<b>Credit Debit Indicator</b> <CdtDbtInd>	Information as to whether the relevant account balance is positive or negative.

<sup>1</sup> Version 1.7 as of November 2020. The value 1.7 is variable and increases with each new version of the Swiss Implementation Guidelines.

Level	ISO field	camt.052
B	<b>Date</b> <Dt>	Date of the relevant balance.
C	<b>Amount</b> <Amt>	Amount of booking. The amount of field Amount at C level is shown in the account currency.
C	<b>Currency</b> <Ccy>	Currency of booking. The currency of field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>
C	<b>Debit Credit Indicator</b> <CdtDbtInd>	Indicator of a debit or credit booking Credit = CRDT, Debit = DBIT
C	<b>Reversal Indicator</b> <RvslInd>	Normal booking = False Reversal booking = True
C	<b>Status</b> <Sts>	Status of booking. PostFinance always supplies value BOOK.
C	<b>Booking Date</b> BookgDt+Dt	Date of booking. Always supplied by PostFinance.
C	<b>Value Date</b> ValDt+Dt	Value date of booking. Always supplied by PostFinance.
C	<b>Account Servicer Reference</b> AcctSvcrRef	Clear booking reference assigned by the financial institution.
C	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.
C	<b>NtryDtIs</b> +AddtNtryInf	Here, PostFinance always supplies the booking text.
	<b>Message ID</b> Refs ++Msgld	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.
D	<b>Account Servicer Reference</b> Refs ++AcctSvcrRef	Clear transaction ID assigned by PostFinance.
D	<b>Payment Information Identification</b> Refs ++PmtInflD	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.
D	<b>Instruction Identification</b> Refs ++InstrID	Instruction Identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.
D	<b>End To End Identification</b> Refs ++EndToEndId	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.
D	<b>Mandate Identification</b> Refs ++MndtId	CH-DD: N/A SEPA-DD: Mandate identification (C level) from the original order message (pain.008).
D	<b>Amount</b> Amt	Amount of booking, corresponds to the amount at C level



Level	ISO field	camt.052
D	<b>Currency</b>	Currency of booking. Corresponds to the currency at C level.
D	<b>Credit Debit Indicator</b> CdtDbtInd	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT
The remaining D level attributes are not supplied.		

### 3.11 camt.053 account statement

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
A	<b>Message Identification</b> <MsgId>	Yes	Yes							
A	<b>Creation Date Time</b> <CreDTm>	Yes	Yes							
A	<b>BIC</b> <AnyBIC>	Yes	Yes							
A	<b>Page Number</b> <PgNb>	Yes	Yes							
A	<b>Last Page Indicator</b> <LastPgInd>	Yes	Yes							
A	<b>Additional Information</b> <AddtInf>	Yes	Yes							
B	<b>Identification</b> <Id>	Yes	Yes							
B	<b>Electronic Sequence Number</b> <ElctrncSeqNb>	Yes	Yes							
B	<b>Creation Date Time</b> <CreDTm>	Yes	Yes							
B	<b>From To Date</b> <FrToDt>	Yes	Yes							

<sup>1</sup> Version 1.7 as of November 2020. The value 1.7 is variable and increases with each new version of the Swiss Implementation Guidelines (1.6, 1.7, 1.8, etc.)

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
B	<b>CopyDuplicate Indicator</b> <CpyDplctInd>	Yes	Yes	This field is supplied with value DUPL only in case of reconstruction.						
B	<b>IBAN</b> <IBAN>	Yes	Yes	PostFinance always supplies the IBAN of the underlying account statement; no proprietary account formats.						
B	<b>Acct</b> +Ownr ++Nm	Yes	Yes	Account description of the corresponding account. Always supplied by PostFinance.						
B	<b>Balance</b> +Tp ++CdOrPrtry +++Code <Cd>	Yes	Yes	The codes OPBD are used for the opening balance and CLBD for the closing balance. The codes CLAV (is always delivered) and FWAV are used for the value date balance and the future value data balance.						
B	<b>Balance</b> +Tp ++SubTp +++Code <Cd>	Yes	Yes	In case of a file split, code INTM for the interim balance is used.						
B	<b>Amount</b> <Amt>	Yes	Yes	Amount and currency of the corresponding balance.						
B	<b>Credit Debit Indicator</b> <CdtDbtInd>	Yes	Yes	Information as to whether the relevant account balance is positive or negative.						
B	<b>Date</b> <Dt>	Yes	Yes	Date of the corresponding balance.						
C	<b>Entry Reference</b>	Yes	Yes	Displays the QR-IBAN (only for QR bill virtual accounts). PostFinance does not support batch entry with SCOR.	N/A	The subscriber number in proprietary format is displayed (e.g., XXXXXXXXX).	N/A	N/A	The contract number (RS-PID) is displayed.	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
C	<b>Amount</b> <Amt>	Yes	Yes	Amount of booking. The amount in field Amount at C level is shown in the account currency.						
C	<b>Currency</b> <Ccy>	Yes	Yes	Currency of booking. The currency in field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>						
C	<b>Debit Credit Indicator</b> <CdtDbtInd>	Yes	Yes	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT						
C	<b>Reversal Indicator</b> <RvslInd>	Yes	Yes	Normal processing / correction booking = False Reversal bookings = True				True	Normal entry = False Return and refund = True	Normal processing/entry correction = False Reverse entries = True
C	<b>Status</b> <Sts>	Yes	Yes	Status of booking. PostFinance always supplies value BOOK.						
C	<b>Booking Date</b> BookgDt+Dt	Yes	Yes	Date of booking. Always supplied by PostFinance.						
C	<b>Value Date</b> ValDt+Dt	Yes	Yes	Value date of booking. Always supplied by PostFinance.						
C	<b>Account Servicer Reference</b> AcctSvcrRef	Yes	Yes	Clear booking reference assigned by the financial institution.						
C	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	Yes	Yes	This element gives information on the type of booking.						

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
C	<b>Chrgs</b> +TtlChrgsAndTaxAmt	No	Yes	Total charges for this booking which are debited to the charges account at the end of each month.				N/A	Total charges for this booking which are debited to the charges account at the end of each month.	N/A
C	<b>Chrgs</b> +TtlChrgsAndTax-AmtCcy	No	Yes	Currency of total charges for this booking which are debited to the charges account at the end of each month.				N/A	Currency of total charges for this booking which are debited to the charges account at the end of each month.	N/A
C	<b>Charge Record Type</b> Chrgs +Rcrd ++Tp +++Prtry	No	Yes	Categorization of charges 1 = Reject 2 = Inpayments at post office 4 = Post-processing 5 = Full recording	Categorisation of charges 1 = Reject 2 = Inpayments at post office 3 = Inpayments into own account 5 = Full recording	Categorisation of charges 1 = Reject 2 = Inpayments at post office 3 = Inpayments into own account 4 = Post-processing	Categorisation of charges 1 = Reject 6 = Outpayments at post office	N/A	Categorisation of charges 9 = Charge for CH-DD refund	N/A
C	<b>Charges by Record Type</b> Chrgs <sup>1</sup> +Rcrd ++Amt	No	Yes	Total charges for the corresponding category at booking level.				N/A	Total charges for the corresponding category at booking level.	N/A
C	<b>Charges by Record Type</b> Chrgs <sup>1</sup> +Rcrd ++Amt Ccy	No	Yes	Currency of total charges for the corresponding category at booking level.				N/A	Currency of total charges for the corresponding category at booking level.	N/A

<sup>1</sup> Notification for single bookings only and not for bulk bookings

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
C	<b>Chrgs</b> <sup>1</sup> +Rcrd ++CdtDbtInd	No	Yes					N/A	Indicator whether the charge shows a positive (DBIT = regular charge) or negative (CRDT = refund) amount.	N/A
C	<b>Chrgs</b> <sup>1</sup> +Rcrd ++ChrgInclInd	No	Yes					N/A	Indicator whether charges are deducted from the booking amount or not (e.g., debiting at the end of month). Here, PostFinance always supplies a reference to the charges and therefore value False.	N/A
C	<b>NtryDtIs</b> +Batch ++NbOfTxs	No	Yes						Number of transactions (D level) of the corresponding booking (C level).	N/A
C	<b>NtryDtIs</b> +AddtNtryInf	Yes	Yes						Here, PostFinance always supplies the booking text.	
D	<b>Message ID</b> Refs ++MsgId	Yes <sup>1</sup>	Yes				N/A	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	N/A
D	<b>Account Servicer Reference</b> Refs ++AcctSvcrRef	Yes	Yes						Clear transaction ID assigned by PostFinance.	Clear transaction ID assigned by PostFinance.
									The ID is mandatory in case of investigations.	N/A
									Clear transaction ID assigned by PostFinance.	

<sup>1</sup> Notification for single bookings only and not for bulk bookings

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Payment Information Identification</b> Refs ++PmtInflD	Yes <sup>1</sup>	Yes	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.		N/A
D	<b>Instruction Identification</b> Refs ++InstrID	Yes <sup>1</sup>	Yes	Instruction identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	Instruction identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.		N/A
D	<b>End To End Identification</b> Refs ++EndToEndId	Yes <sup>1</sup>	Yes	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.		N/A
D	<b>Mandate Identification</b> Refs ++MndtId	Yes <sup>1</sup>	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Type</b> Refs +Prtry ++Tp	No	Yes	Value for QR payments: 00 = QRR	Value for IS: 00 = IS	Values for ISR: 01 = ISR 04 = ISR+ 11 = ISR own account 14 = ISR+ own account 21 = Euro-ISR 23 = Euro-ISR own account 31 = Euro-ISR+	Values for OSR: 06 = OSR counter 46 = OSR+ counter	N/A	N/A	N/A
D	<b>Propriety Reference</b> Refs +Prtry ++Ref	No	Yes	Clear number of document (original or artificial).				N/A	N/A	N/A

<sup>1</sup> Notification for single bookings only and not for bulk bookings

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Amount</b> Amt	Yes	Yes	Amount of transaction. The amount in field Amount at D level is shown in the account currency.						
D	<b>Currency</b>	Yes	Yes	Currency of transaction. The currency in field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>						
D	<b>Credit Debit Indicator</b> CdtDbtInd	Yes	Yes	N/A	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT					
D	<b>Instructed Amount</b> AmtDtls ++InstdAmt +++Amt	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Instructed Amount</b> AmtDtls ++InstdAmt +++CcyXchg ++++SrcCcy	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Instructed Amount</b> AmtDtls ++InstdAmt +++CcyXchg ++++XchgRate	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Transaction Amount</b> AmtDtls ++TxAmt +++Amt	No	Yes	Corresponds to the transaction amount in the transaction currency.		N/A	N/A	Corresponds to the transaction amount in the transaction currency.	N/A	N/A
D	<b>Source Currency</b> AmtDtls ++TxAmt +++CcyXchg ++++SrcCcy	No	Yes	Corresponds to the transaction currency.		N/A	N/A	Corresponds to the transaction currency.	N/A	N/A



Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Target Currency</b> AmtDtls ++TxAmt +++CcyXchg ++++TrgtCcy	No	Yes	Corresponds to the account currency.		N/A	N/A	Corresponds to the account currency.	N/A	N/A
D	<b>Exchange Rate</b> AmtDtls ++TxAmt +++CcyXchg ++++XchgRate	No	Yes	Exchange rate applied between transaction and account currency.		N/A	N/A	Exchange rate applied between transaction and account currency.	N/A	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	No	Yes	<p><b>Normal transaction:</b> QRR Swiss Post branch: PMNT CNTR CDPT ZAG-DAG: PMNT RCDT DMCT Electronic: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p> <p><b>Reversal transaction:</b> QRR Swiss Post branch: PMNT CNTR CAJT ZAG-DAG: PMNT RCDT CAJT Electronic: PMNT RCDT CAJT SIC: PMNT RCDT CAJT</p> <p><b>Correction transaction:</b> QRR Swiss Post branch: PMNT CNTR CDPT ZAG-DAG: PMNT RCDT DMCT Electronic: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p>	<p><b>Normal transaction:</b> IS Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p> <p><b>Reversal transaction:</b> IS Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT</p> <p><b>Correction transaction:</b> IS Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p>	<p><b>Normal transaction:</b> ISR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p> <p><b>Reversal transaction:</b> ISR Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT</p> <p><b>Correction transaction:</b> ISR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p>	<p><b>Normal transaction:</b> OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p> <p><b>Reversal transaction:</b> OSR Swiss Post branch: PMNT CNTR DAJT PO-SO: PMNT ICDT DAJT</p> <p><b>Correction transaction:</b> OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p>	<p><b>Normal transaction:</b> PMNT ICDT RRTN</p> <p><b>R-transaction:</b> CH-DD Cor1 objection to debit: PMNT IDDT PRDD</p> <p><b>Reversal transaction:</b> CH-DD Cor1 full reversal of debit: PMNT IDDT PRDD CH-DD B2B full reversal of debit: PMNT IDDT PRDD</p>	N/A	

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Chrgs</b> +TtlChrgsAndTaxAmt	No	Yes		Total charges for this transaction which is debited to the charges account at the end of each month.			N/A	Total charges for this transaction which are debited to the charges account at the end of each month.	N/A
D	<b>Chrgs</b> +TtlChrgsAndTaxAmtC- cy	No	Yes		Currency of total charges for this transaction which are debited to the charges account at the end of each month.			N/A	Currency of total charges for this transaction which are debited to the charges account at the end of each month.	N/A
D	<b>Chrgs</b> +Rcrd ++Tp +++Prtry	No	Yes	Categorisation of charges: 1 = Reject 2 = Inpayments at post counter 4 = Post-processing 5 = Full recording	Categorisation of charges: 1 = Reject 2 = Inpayments at post counter 3 = Inpayments into own account 5 = Full recording	Categorisation of charges: 1 = Reject 2 = Inpayments at post counter 3 = Inpayments into own account 4 = Post-processing	Categorisation of charges: 1 = Reject 6 = Outpayments at post counter	N/A	Categorisation of charges: 9 = Charge for CH-DD refund	N/A
D	<b>Chrgs</b> +Rcrd ++Amt	No	Yes		Total charges for the corresponding category at transaction level.			N/A	Total charges for the corresponding category at transaction level.	N/A
D	<b>Chrgs</b> +Rcrd ++Amt Ccy	No	Yes		Currency of total charges for the corresponding category at transaction level.			N/A	Currency of total charges for the corresponding category at transaction level.	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Chrgs</b> +Rcrd ++CdtDbtInd	No	Yes							
				Indicator whether the charge is a positive (DBIT = regular charge) or a negative (CRDT = refund) amount.				N/A	Indicator whether the charge is a positive (DBIT = regular charge) or a negative (CRDT = refund) amount.	N/A
D	<b>Chrgs</b> +Rcrd ++ChrgInclInd	No	Yes							
				Indicator whether charges are deducted from the transaction amount or not (e.g., debiting at the end of month). Here, PostFinance always supplies a reference to the charges and therefore value False.				N/A	Indicator whether charges are deducted from the transaction amount or not (e.g., debiting at the end of month). Here, PostFinance always supplies a reference to the charges and therefore value False.	N/A
D	<b>Debtor Name</b> RltdPties ++Dbtr +++Nm	No	Yes							
				Name of debtor if available.			N/A	Name of debtor if available.	Name of debtor.	N/A
D	<b>Debtor Postal Address</b> RltdPties ++Dbtr +++PstlAdr	No	Yes							
				Address of debtor if available. Data is supplied structured if ever possible, otherwise unstructured.			N/A	Address of debtor if available. Data is supplied structured if ever possible, otherwise unstructured.		N/A
D	<b>Debtor Account</b> RltdPties ++DbtrAcct	No	Yes							
				Account number (IBAN or proprietary account format) of debtor if available.			N/A	Account number (IBAN or proprietary account format) of debtor if available.	Account number (IBAN) of debtor.	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++Nm	No	Yes	Original payer's name; if available.	Name of original debtor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [debtor] with several divisions [ultimate debtor]).		N/A	Name of original debtor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [debtor] with several divisions [ultimate debtor]).		N/A
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++PstlAdr	No	Yes	Original payer's address; if available.	Name of original debtor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [debtor] with several divisions [ultimate debtor]). Data is supplied structured if ever possible, otherwise unstructured.		N/A	Name of original debtor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [debtor] with several divisions [ultimate debtor]). Data is supplied structured if ever possible, otherwise unstructured.		N/A
D	<b>Creditor Name</b> RltdPties ++Cdtr +++Nm	No	Yes	N/A	N/A	N/A	Name of debtor if available.	N/A	N/A	N/A
D	<b>Creditor Postal Address</b> RltdPties ++Cdtr +++PstlAdr	No	Yes	N/A	N/A	N/A		N/A	N/A	N/A
D	<b>Creditor Scheme ID</b> RltdPties ++Cdtr +++ld ++++Orgld ++++Othr <ld>	No	Yes	N/A	N/A	N/A	N/A	N/A	Displays the contract number (RS-PID).	N/A
D	<b>Creditor Account</b> RltdPties ++CdtrAcct	No	Yes	IBAN or QR-IBAN of the beneficiary, if payment is redirected or if no virtual account in the Entry Reference element.		N/A	Address of creditor if available. Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++Nm	No	Yes	Name of the end beneficiary; if available.	Name of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	Account number (IBAN or proprietary account format) of creditor if available.	Name of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	N/A
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++PstlAdr	No	Yes	Address of the end beneficiary; if available.	Name of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]). Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A	Name of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]). Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++ld	No	Yes	End beneficiary's account number, if available.	Account number (IBAN or proprietary account format) of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	N/A	Account number (IBAN or proprietary account format) of ultimate creditor if available. Supplied only in case of a multilevel payment procedure (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++BIC	No	Yes	Identification (BIC) of third-party debtor bank.			N/A	Identification (BIC) of third-party debtor bank.	N/A	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++ClrSysMmbld +++Mmbld	No	Yes	Identification (BC number) of third-party debtor bank.			N/A	Identification (BC number) of third-party debtor bank.	N/A	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++Nm	No	Yes	Name of debtor bank.			N/A	Name of debtor bank.	N/A	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++PstlAdr	No	Yes	Address of debtor bank.			N/A	Address of debtor bank.	N/A	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++BIC	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++ClrSysMmbld +++Mmbld	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++Nm	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++PstlAdr	No	Yes	N/A	N/A	N/A	N/A	N/A	N/A	N/A
I	<b>Purpose Code</b> Purp +Cd	No	Yes	Payment reference of the original order			N/A	N/A	Purpose of payment of original order (pain.008)	N/A
D	<b>Remittance Information</b> RmtInf +Ustrd	No	Yes	For IBAN without SCOR: messages according to customer order	Messages as per customer order	N/A	N/A	Messages as per customer order.	N/A	



Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Tp	No	Yes	F For QR-IBAN or IBAN with SCOR: if QR-IBAN is used, value "QRR" in the <Prtry> field. If Creditor Reference (ISO11649) is used, value "SCOR" in the <Cd> field	N/A	Value ISR reference in field <Prtry>.	N/A	N/A	N/A	N/A
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Ref	No	Yes	For QR-IBAN: QR Reference For IBAN with SCOR: Creditor Reference	N/A	ISR reference number	OSR reference number	N/A	N/A	

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>Additional Remittance Information</b> RmtInf +Strd ++AddtlRmtInf	No	Yes	For QR-IBAN or IBAN with SCOR: additional information from the QR code.  Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject  Reject code. Possible values: ?REJECT?0 = no rejection ?REJECT?1 = rejection ?REJECT?5 = mass rejection  Error code. Potential values: ?ERROR?000 = KEIN_FEHLER	Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject  Error code. Possible values: ?ERROR?000 = KEIN_FEHLER ?ERROR?001 = MEHRERE_FEHLER ?ERROR?002 = ENDBEG_FEHLT ?ERROR?003 = ENDBEG_UNLESBAR ?ERROR?004 = ABSENDER_FEHLT ?ERROR?005 = ABSENDER_UNLESBAR ?ERROR?006 = BANKKONTONR_FEHLT ?ERROR?007 = BANKKONTONR_UNLESBAR ?ERROR?008 = MITTEILUNG_UNLESBAR ?ERROR?009 = MITTEILUNG_GEKUERZT	Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject		N/A	N/A	N/A

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	QRR	IS	ISR	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	<b>RltdDts</b> +AccptncDtTm	No	Yes		Here, the job date is supplied.					N/A
D	<b>RtrlInf</b> +Rsn	No			N/A	N/A	N/A	Can be used with the code NARR	Reason for the return. PostFinance used the following codes: FF05, MD01, MS03, RC01, SL01	N/A
D	<b>RtrlInf</b> +AddtlInf	No			Indication of reason for R-transaction.					N/A

## 3.12 camt.054 detailed notification

### 3.12.1 camt.054 from pain.001

It is possible to choose the type of debit note in the pain.001 message: the different combinations have a direct influence on the camt.054 structure:

Payment information from pain.001		camt.054	
Batch Booking	Debtor Account/Type/Proprietary	Information at entry level (C level)	Information at transaction details level (D level)
<b>Confirmation of execution</b>			
True/false	CND <sup>1</sup>	1 C level with information on collective order	1 D level with information on collective order
<b>Single conformation</b>			
True/false	CWD <sup>2</sup>	1 C level with information on collective order	1-n D level with Information about individual transactions
True/false	SIA <sup>3</sup>		

<sup>1</sup> CND: Collective advice no details

<sup>2</sup> CWD: Collective advice with details

<sup>3</sup> SIA: Single advice

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
A	<b>Message Identification</b> <MsgId>	Clear message identification. Always supplied by PostFinance.	
A	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
A	<b>Page Number</b> <PgNb>	Supplied with value «1».	
A	<b>Last Page Indicator</b> <LastPgInd>	Supplied with value «True».	
A	<b>Additional Information</b> <AddtlInf>	Indicates the type of notification. Possible values: "SPS/1.7/PROD" <sup>1</sup> for a productive message "SPS/1.7 /TEST" <sup>1</sup> for a test message "SPS/1.7 /Reconstruction" <sup>1</sup> for a repeat order	
B	<b>Identification</b> <Id>	Clear identification. Always supplied by PostFinance.	
B	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
B	<b>CopyDuplicateIndicator</b> <CpyDplctInd>	If camt.054 has already been sent to the customer, value DUPL is supplied in this field.	
B	<b>Reporting Source</b> +RptgSrc ++Prtry	Shows the reference on a camt.053 or other account statement. PostFinance always delivers the value "OTHR" here.	
B	<b>IBAN</b> <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.	

<sup>1</sup> Version 1.7 as of November 2020. The value 1.7 is variable and increases with each new version of the Swiss Implementation Guidelines (1.6, 1.7, 1.8, etc.)

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
B	<b>Acct</b> +Ownr ++Nm	Account description of the corresponding account. Always supplied by PostFinance.	
C	<b>Amount</b> <Amt>	Amount of bulk booking in the account currency.	
C	<b>Currency</b> <Ccy>	During the booking The currency in field «Currency» at C level is identical with the account currency. Note: The currency is always included as an attribute of element «Amount». E.g.: <Amt Ccy=«CHF»>1000</Amt>	
C	<b>Debit Credit Indicator</b> <CdtDbtInd>	Always supplied with value «DBIT».	
C	<b>Reversal Indicator</b> <RvslInd>	Not applicable. Not supplied.	
C	<b>Status</b> <Sts>	Status of booking. PostFinance always supplies value «BOOK».	
C	<b>Booking Date</b> +BookgDt ++Dt	Date of booking. Always supplied by PostFinance.	
C	<b>Value Date</b> +ValDt ++Dt	Value date of booking. Always supplied by PostFinance.	
C	<b>Account Servicer Reference</b> AcctSvcrRef	Not applicable. Not supplied.	
C	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.  Normal execution: PMNT ICDT AUTT Express execution: PMNT ICDT PRCT	
C	<b>Chrgs</b> +TtlChrgsAndTaxAmt	Total charges for this booking which are always debited to the charges account at the end of the month. The total of all charges for the bulk order is provided (sum of all single records under «Entry» or at C level).	
C	<b>Chrgs</b> +TtlChrgsAndTaxAmtCcy	Currency of total charges for this booking which are always debited to the charges account at the end of the month.	
C	<b>Charges Record Type</b> +Chrgs ++Rcrd +++Tp ++++Prtry	Categorisation of charges for the collective order: 20 = Price of express execution	
C	<b>Charges by Record Type</b> +Chrgs ++Rcrd +++Amt	Total charges for the corresponding category at booking level.	
C	<b>Charges by Record Type</b> +Chrgs ++Rcrd +++Amt Ccy	Currency of total charges for the corresponding category at booking level.	

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
C	<b>Charges</b> +Chrgs ++Rcrd +++CdtDbtInd	Supplied with value «DBIT».	
C	<b>Charges</b> +Chrgs ++Rcrd +++ChrgInclInd	Indicator whether the charges are deducted from the booking amount or not (e.g., debiting at the end of month). Here, PostFinance always supplies a reference to the charges and therefore value «False».	
C	<b>NtryDtls</b> +Batch ++NbOfTxs	Not applicable. Not supplied.	
C	<b>NtryDtls</b> +AddtNtryInf	Not applicable. Not supplied.	
D	<b>Message ID</b> Refs ++MsgId	«Message identification» (A level) from the original order message (pain.001).	
D	<b>Account Servicer Reference</b> Refs ++AcctSvcrRef	Not applicable. Not supplied.	
D	<b>Payment Information Identification</b> Refs ++PmtInflId	«Payment identification» (B level) from the original order message (pain.001).	
D	<b>Instruction Identification</b> Refs ++InstrID	«Instruction identification» (C level) from the original order message (pain.001).	Not applicable. Not supplied.
D	<b>End To End Identification</b> Refs ++EndToEndId	«End-to-end identification» (C level) from the original order message (pain.001).	Not applicable. Not supplied.
D	<b>Type</b> Refs +Prtry ++Tp	Not applicable. Not supplied.	
D	<b>Propriety Reference</b> Refs +Prtry ++Ref	Not applicable. Not supplied.	
D	<b>Amount</b> Amt	Amount of transaction. The amount in field «Amount» at D level is displayed in the account currency.	Amount corresponds to the amount at C level and corresponds to the account currency.
D	<b>Currency</b>	Currency of booking. The currency in field «Currency» at C level is identical with the account currency. Note: The currency is always included as an attribute of element «Amount». E.g.: <Amt Ccy=«CHF»>1000</Amt>	
D	<b>Credit Debit Indicator</b> CdtDbtInd	Always supplied with value «DBIT».	
D	<b>Instructed Amount</b> AmtDtls ++InstdAmt +++Amt	Corresponds to the job amount in the job currency.	Not applicable. Not supplied.

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	<b>Transaction Amount</b> AmtDtls ++TxAmt +++Amt	Corresponds to the transaction amount in the transaction currency.	Not applicable. Not supplied.
D	<b>Source Currency</b> AmtDtls ++TxAmt +++CcyXchg ++++SrcCcy	Not applicable. Not supplied.	
D	<b>Target Currency</b> AmtDtls ++TxAmt +++CcyXchg ++++TrgtCcy	Not applicable. Not supplied.	
D	<b>Exchange Rate</b> AmtDtls ++TxAmt +++CcyXchg ++++XchgRate	Not applicable. Not supplied.	
D	<b>Counter Value Amount</b> AmtDtls ++CntrValAmt +++Amt	Corresponds to the amount in the account currency.	Not applicable. Not supplied.
	<b>Counter Value Amount</b> AmtDtls ++CntrValAmt +++Amt +++CcyXchg ++++SrcCcy	Job amount and currency. Only supplied if the job currency is not identical with the account currency.	Not applicable. Not supplied.
	<b>Counter Value Amount</b> AmtDtls ++CntrValAmt +++Amt +++CcyXchg ++++XchgRate	Exchange rate between job currency and account currency. Only supplied if the job currency is not identical with the account currency.	Not applicable. Not supplied.
D	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd ++SubFmlyCd	This element gives information on the type of booking.  Payment type 1 (ISR): PMNT ICDT AUTT Payment type 3 (national payment by PostFinance): PMNT ICDT BOOK Payment type 3 (national payment by bank): PMNT ICDT DMCT Payment type 5 (SEPA giro international): PMNT ICDT ESCT Payment type 6 (giro International & urgent): PMNT ICDT XBCT Payment type 8 (cash International): PMNT ICHQ XBCT	Corresponds to the BTC code at C level.
D	<b>Chrgs</b> +TtlChrgsAndTaxAmt	Total charges for this transaction which are always debited to the charges account at the end of the month.	N/A
D	<b>Chrgs</b> +TtlChrgsAndTaxAmtCcy	Currency of total charges for this transaction which are always debited to the charges account at the end of the month.	Not applicable. Not supplied.

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	<b>Chrgs</b> +Rcrd ++Tp +++Prtry	Categorisation of charges: 30 = price of giro international 31 = price of SEPA giro international 32 = price of urgent giro international 33 = price of our cost 34 = additional price for missing IBAN (giro international) 35 = price of cash international	Not applicable. Not supplied.
D	<b>Chrgs</b> +Rcrd ++Amt	Total charges for the corresponding category at transaction level.	Not applicable. Not supplied.
D	<b>Chrgs</b> +Rcrd ++Amt Ccy	Currency of total charges for the corresponding category at transaction level.	Not applicable. Not supplied.
D	<b>Chrgs</b> +Rcrd ++CdtDbtInd	Supplied with value «DBIT».	Not applicable. Not supplied.
D	<b>Chrgs</b> +Rcrd ++ChrgInclInd	Indicator whether the charges are deducted from the transaction amount or not (e.g., debiting at the end of month). Here, PostFinance always supplies a reference to the charges and therefore value «False».	Not applicable. Not supplied.
D	<b>Debtor Name</b> RltdPties ++Dbtr +++Nm	Not applicable. Not supplied.	
D	<b>Debtor Postal Address</b> RltdPties ++Dbtr +++PstlAdr	Not applicable. Not supplied.	
D	<b>Debtor Account</b> RltdPties ++DbtrAcct	Account number of debtor in IBAN format.	Not applicable. Not supplied.
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++Nm	Name of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]).	Not applicable. Not supplied.
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++PstlAdr	Address of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]). Data is supplied structured if ever possible, otherwise unstructured.	Not applicable. Not supplied.
D	<b>Creditor Name</b> RltdPties ++Cdtr +++Nm	Name of creditor.	Not applicable. Not supplied.
D	<b>Creditor Postal Address</b> RltdPties ++Cdtr +++PstlAdr	Address of creditor. Data is supplied structured if ever possible, otherwise unstructured.	Not applicable. Not supplied.



Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	<b>Creditor Account</b> RltdPties ++CdtrAcct	Account number (IBAN or proprietary account format) of creditor.	Not applicable. Not supplied.
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++Nm	Name of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]).	Not applicable. Not supplied.
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++PstlAdr	Address of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]). Data is supplied structured if ever possible, otherwise unstructured.	Not applicable. Not supplied.
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++Id	N/A	
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++BIC	N/A	
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++ClrSysMmbld +++Mmbld	N/A	
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++Nm	N/A	
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++PstlAdr	N/A	
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++BIC	Identification (BIC) of third-party creditor bank.	Not applicable. Not supplied.
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++ClrSysMmbld +++Mmbld	Identification (BC number) of third-party creditor bank.	Not applicable. Not supplied.
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++Nm	Name of creditor bank.	Not applicable. Not supplied.
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++PstlAdr	Name of creditor bank.	Not applicable. Not supplied.

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	<b>Purpose Code</b> Purp +Cd	Purpose of payment of original order (pain.001).	
D	<b>Remittance Information</b> RmtInf +Ustrd	Messages as per customer order.	Not applicable. Not supplied.
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Tp	Depending on payment type.  Possible values: N/A ISR Reference (payment type 1) occurs in Element Prtry QR Reference (payment type 3) occurs in Element Prtry SCOR (payment type 3, 4, 5, 6) occurs in Element Cd.	Not applicable. Not supplied.
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Ref	Depending on payment type.  Possible values: N/A ISR Reference (payment type 1) occurs in Element Prtry QR Reference (payment type 3) occurs in Element Prtry SCOR (payment methods 3, 4, 5, 6) occurs in Element Cd.	Not applicable. Not supplied.
D	<b>Additional Remittance Information</b> RmtInf +Strd ++AddtlRmtInf	Payment method 1: individual debtor Reference: individual booking text Payment method 3: additional unstructured messages	Not applicable. Not supplied.
D	<b>Related Price</b> RltdPric +Prtry ++Tp	Not applicable. Not supplied.	
D	<b>Related Price</b> RltdPric +Prtry ++Pric	Not applicable. Not supplied.	
D	<b>RltdDts</b> +AccptncDtTm	Not applicable. Not supplied.	
D	<b>RtrInf</b> +Rsn	Not applicable. Not supplied.	
D	<b>RtrInf</b> +AddtlInf	Not applicable. Not supplied.	

### 3.12.2 camt.054 Details

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
A	<b>Message Identification</b> <MsgId>						
A	<b>Creation Date Time</b> <CreDtTm>						
A	<b>BIC</b> <AnyBIC>						
A	<b>Page Number</b> <PgNb>						
A	<b>Last Page Indicator</b> <LastPgInd>						
A	<b>Additional Information</b> <AddtlInf>						
B	<b>Identification</b> <Id>						
B	<b>Creation Date Time</b> <CreDtTm>						
B	<b>From To Date</b> <FrToDt>						
B	<b>CopyDuplicateIndicator</b> <CpyDplctInd>						
B	<b>Reporting Source</b> +RptgSrc ++Prtry						
B	<b>IBAN</b> <IBAN>						
B	<b>Acct</b> +Ownr ++Nm						

<sup>1</sup> Version 1.7 as of November 2020. The value 1.7 is variable and increases with each new version of the Swiss Implementation Guidelines (1.6, 1.7, 1.8, etc.)

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
C	<b>Entry Reference</b>	The QR-IBAN will be displayed (only for QR bill virtual accounts). PostFinance does not support batch entry with SCOR.	N/A	The subscriber number is shown in proprietary format (e.g.: XXXXXXXXXX).		N/A	The contract number (RS-PID) is shown
C	<b>Amount</b> <Amt>	Amount of booking. The amount in field Amount at C level is displayed in the account currency.					
C	<b>Currency</b> <Ccy>	Currency of booking. The currency in field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>					
C	<b>Debit Credit Indicator</b> <CdtDbtInd>	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT					
C	<b>Reversal Indicator</b> <RvslInd>	Normal processing / correction booking = False Reversal bookings = True				True	Normal entry = False Return and refund = True
C	<b>Status</b> <Sts>	Status of booking. PostFinance always supplies value BOOK.					
C	<b>Booking Date</b> BookgDt+Dt	Date of booking. Always supplied by PostFinance.					
C	<b>Value Date</b> ValDt+Dt	Value date of booking. Always supplied by PostFinance.					
C	<b>Account Servicer Reference</b> AcctSvcrRef	Clear booking reference assigned by the financial institution.					
C	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.					

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
C	<b>Chrgs</b> +TtlChrgsAndTaxAmt	Total charges for this booking which are always debited to the charges account at the end of the month.				N/A	Total charges for this booking which are always debited to the charges account at the end of the month.
C	<b>Chrgs</b> +TtlChrgsAndTaxAmtCcy	Currency of total charges for this booking which are always debited to the charges account at the end of the month.				N/A	Currency of total charges for this booking which are always debited to the charges account at the end of the month.
C	<b>Charge Record Type</b> Chrgs +Rcrd ++Tp +++Prtry	Categorisation of charges: 1 = Reject 2 = inpayments at post counter 4 = Post-processing 5 = Full recording	Categorisation of charges: 1 = Reject 2 = inpayments at post counter 3 = inpayments into own account 5 = Full recording	Categorisation of charges: 1 = Reject 2 = inpayments at post counter 3 = inpayments into own account 4 = Post-processing	Categorisation of charges: 1 = Reject 6 = outpayments at post counter	N/A	Categorisation of charges: 9 = charge for CH-DD refund
C	<b>Charges by Record Type</b> Chrgs +Rcrd ++Amt	Total charges for the corresponding category at booking level.				N/A	Total charges for the corresponding category at booking level.
C	<b>Charges by Record Type</b> Chrgs +Rcrd ++Amt Ccy	Currency of total charges for the corresponding category at booking level.				N/A	Currency of total charges for the corresponding category at booking level.
C	<b>Chrgs</b> +Rcrd ++CdtDbtInd	Indicator whether the charge is a positive (DBIT = regular charge) or a negative (CRDT = refund) amount.				N/A	Indicator whether the charge is a positive (DBIT = regular charge) or a negative (CRDT = refund) amount.
C	<b>Chrgs</b> +Rcrd ++ChrgInclInd	Indicator whether the charges are deducted from the booking amount or not (e.g., debiting at the end of the month). Here, PostFinance always supplies a reference to the charges and therefore value False.				N/A	Indicator whether the charges are deducted from the booking amount or not (e.g., debiting at the end of the month). Here, PostFinance always supplies a reference to the charges and therefore value False.

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
C	<b>NtryDtIs</b> +Batch ++NbOfTxs	Number of transactions (D level) of the corresponding booking (C level).					
C	<b>NtryDtIs</b> +AddtNtryInf	Here, PostFinance always supplies the booking text.					
D	<b>Message ID</b> Refs ++Msgld	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>Account Servicer Reference</b> Refs ++AcctSvcrRef	Clear transaction ID assigned by PostFinance. For ISR and OSR, the ID is required as mandatory information for investigations.					
D	<b>Payment Information Identification</b> Refs ++PmtInfld	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>Instruction Identification</b> Refs ++InstrID	Instruction identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	Instruction identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>Mandate Identification</b> Refs ++Mndtld	N/A	N/A	N/A	N/A	N/A	Mandate identification (C level) from the original order message (e.g., from pain.008). This value is supplied only for CH-DD and if there is a corresponding order.
D	<b>End To End Identification</b> Refs ++EndToEndld	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.			N/A	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order. There is no value for OSR.	
D	<b>Mandate Identification</b> Refs ++Mndtld	N/A	N/A	N/A	N/A	N/A	Mandate identification (C level) from the original order message (e.g., from pain.008). This value is supplied only for CH-DD and if there is a corresponding order.

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Type</b> Refs +Prtry ++Tp	Value for QR payments: 00	Value for IS: 00 = IS	Values for ISR: 01 = ISR 04 = ISR+ 11 = ISR own account 14 = ISR+ own account 21 = Euro-ISR 23 = Euro-ISR own account 31 = Euro-ISR+ 33 = ISR+ in EUR for credit to own account	Values for OSR: 06 = OSR counter 46 = OSR+ counter	N/A	N/A
D	<b>Propriety Reference</b> Refs +Prtry ++Ref	N/A	Unique slip number (original or artificial).	Unique slip number (original or artificial).	Unique slip number (original or artificial).	N/A	N/A
D	<b>Amount</b> Amt	Transaction amount The amount of the field "Amount" at D level is provided in the account currency. Identical to Amount field at C level for single entries.		Transaction amount The amount of the field "Amount" at D level is provided in the account currency.			
D	<b>Currency</b>	Currency of transaction. The currency in field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>					
D	<b>Credit Debit Indicator</b> CdtDbtInd	Indicator of a debit or a credit booking Credit = CRDT Debit = DBIT					
D	<b>Transaction Amount</b> AmtDtIs ++TxAmt +++Amt	Corresponds to the transaction amount in transaction currency.		N/A	N/A	Corresponds to the transaction amount in transaction currency.	N/A
D	<b>Source Currency</b> AmtDtIs ++TxAmt +++CcyXchg ++++SrcCcy	Corresponds to the transaction currency.		N/A	N/A	Corresponds to the transaction currency.	N/A
D	<b>Target Currency</b> AmtDtIs ++TxAmt +++CcyXchg ++++TrgtCcy	Corresponds to the account currency.		N/A	N/A	Corresponds to the account currency.	N/A

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Exchange Rate</b> AmtDtls ++TxAmt +++CcyXchg ++++XchgRate	Exchange rate used between transaction and account currency.		N/A	N/A	Exchange rate used between transaction and account currency.	N/A
D	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	Normal transaction: QRR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN  Reversal transaction: QRR Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT  Correction transaction: QRR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN	Normal transaction: IS Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN  Reversal transaction: IS Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT  Correction transaction: IS Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN	Normal transaction: ISR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN  Reversal transaction: ISR Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT  Correction transaction: ISR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN	Normal transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT  Reversal transaction: OSR Swiss Post branch: PMNT CNTR DAJT PO-SO: PMNT ICDT DAJT  Correction transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT	Normal transaction: PMNT ICDT RRTN	Normal transaction: CH-DD Cor1 credit: PMNT IDDT PMDD CH-DD B2B credit: PMNT IDDT PMDD  R-transaction: CH-DD Cor1 debit objection: PMNT IDDT PRDD  Reversal transaction: CH-DD Cor1 full debit reversal: PMNT IDDT PRDD CH-DD B2B full debit reversal: PMNT IDDT PRDD
D	<b>Chrgs</b> +TtlChrgsAndTaxAmt	Total charges for this transaction which are always debited to the charges account at the end of the month.				N/A	Total charges for this transaction which are always debited to the charges account at the end of the month.
D	<b>Chrgs</b> +TtlChrgsAndTaxAmtCcy	Currency of total charges for this transaction which are always debited to the charges account at the end of the month.				N/A	Currency of total charges for this transaction which are always debited to the charges account at the end of the month.



Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Chrgs</b> +Rcrd ++Tp +++Prtry	Categorisation of charges: 1 = reject 2 = inpayments at post counter 4 = Post-processing 5 = Full recording	Categorisation of charges: 1 = reject 2 = inpayments at post counter 3 = inpayments into own account 5 = Full recording	Categorisation of charges: 1 = reject 2 = inpayments at post counter 3 = inpayments into own account 4 = Post-processing	Categorisation of charges: 1 = reject 6 = outpayments at post counter	N/A	Categorisation of charges: 9 = charge for CH-DD refund
D	<b>Chrgs</b> +Rcrd ++Amt	Total charges for the corresponding category at transaction level				N/A	Total charges for the corresponding category at transaction level
D	<b>Chrgs</b> +Rcrd ++Amt Ccy	Currency of total charges for the corresponding category at transaction level.				N/A	Total charges for the corresponding category at transaction level.
D	<b>Chrgs</b> +Rcrd ++CdtDbtInd	Indicator whether the charge is a positive (DBIT = regular charge) or negative (CRDT = refund) amount.				N/A	Indicator whether the charge is a positive (DBIT = regular charge) or negative (CRDT = refund) amount.
D	<b>Chrgs</b> +Rcrd ++ChrgInclInd	Indicator whether the charges are deducted from the transaction amount or not (e.g., debiting at the end of the month). Here, PostFinance always supplies a reference to the charges and therefore value False.				N/A	Indicator whether the charges are deducted from the transaction amount or not (e.g., debiting at the end of the month). Here, PostFinance always supplies a reference to the charges and therefore value False.
D	<b>Debtor Name</b> RltdPties ++Dbtr +++Nm	Name of debtor if available.			N/A	Name of debtor if available.	Name of debtor.
D	<b>Debtor Postal Address</b> RltdPties ++Dbtr +++PstlAdr	Payer's address; if available. If possible, the data are delivered in structured form, otherwise unstructured.			N/A	Payer's address; if available. If possible, the data are delivered in structured form, otherwise unstructured.	
D	<b>Debtor Account</b> RltdPties ++DbtrAcct	Payer's account number; if available.	Account number (IBAN or proprietary account format) of debtor if available.		N/A	Account number (IBAN or proprietary account format) of debtor if available.	Account number (IBAN) of debtor.

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++Nm	Original payer's name; if available.	Name of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]).		N/A	Name of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]).	
D	<b>Ultimate Debtor</b> RltdPties ++UltmtDbtr +++PstlAdr	Original payer's address; if available.	Address of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]). Data is supplied structured if ever possible, otherwise unstructured.		N/A	Address of original debtor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [debtor] with several divisions [ultimate debtor]). Data is supplied structured if ever possible, otherwise unstructured.	
D	<b>Creditor Name</b> RltdPties ++Cdtr +++Nm	N/A	N/A	N/A	Name of creditor if available.	N/A	N/A
D	<b>Creditor Postal Address</b> RltdPties ++Cdtr +++PstlAdr	N/A	N/A	N/A	Address of creditor if available. Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A
D	<b>Creditor Scheme ID</b> RltdPties ++Cdtr +++Id ++++Orgld +++++Othr <Id>	N/A	N/A	N/A	N/A	N/A	Displays the contract number (RS-PID).
D	<b>Creditor Account</b> RltdPties ++CdtrAcct	IBAN or QR-IBAN of the beneficiary, if payment is redirected.		N/A	Account number (IBAN or proprietary account format) of creditor if available.	N/A	
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++Nm	End beneficiary's name; if available	Name of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	N/A	Name of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++PstlAdr	End beneficiary's address; if available.	Address of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]). Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A	Address of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]). Data is supplied structured if ever possible, otherwise unstructured.	N/A
D	<b>Ultimate Creditor</b> RltdPties ++UltmtCdtr +++Id	End beneficiary's account number; if available.	Account number (IBAN or proprietary account format) of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A	N/A	Account number (IBAN or proprietary account format) of ultimate creditor if available. Only supplied if a multilevel payment procedure is involved (e.g., business customer [creditor] with several divisions [ultimate creditor]).	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++BIC	Identification (BIC) of third-party debtor bank.			N/A	Identification (BIC) of third-party debtor bank.	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++ClrSysMmbl +++Mmbl	Identification (BC number) of third-party debtor bank.			N/A	Identification (BC number) of third-party debtor bank.	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++Nm	Name of debtor bank.			N/A	Name of debtor bank.	N/A
D	<b>Debtor Agent</b> RltdAgts +DbtrAgt ++PstlAdr	Address of debtor bank.			N/A	Address of debtor bank.	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++BIC	N/A	N/A	N/A	N/A	N/A	N/A

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++ClrSysMmbld +++Mmbld	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++Nm	N/A	N/A	N/A	N/A	N/A	N/A
D	<b>Creditor Agent</b> RltdAgts +CdtrAgt ++PstIAdr	N/A	N/A	N/A	N/A	N/A	N/A
I	<b>Purpose Code</b> Purp +Cd	Payment reference of the original order			N/A	N/A	Purpose of payment of original order (pain.008).
D	<b>Remittance Information</b> RmtInf +Ustrd	For IBAN without SCOR: messages according to customer order.	Messages as per customer order.	N/A	N/A	Messages as per customer order.	
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Tp	For QR-IBAN: value "QRR" in <Prtry> field For IBAN with SCOR: value "SCOR" in <Cd> field	N/A	Value ISR reference in field <Prtry>.	N/A		
D	<b>Creditor Remittance Information</b> RmtInf +Strd ++CdtrRefInf +++Ref	For QR-IBAN: QR Reference For IBAN with SCOR: Creditor Reference	N/A	ISR reference number.	OSR reference number.	N/A	

Level	ISO field	QRR	IS	ISR	OSR	Return	CH-DD
D	<b>Additional Remittance Information</b> RmtInf +Strd ++AddtlRmtInf	For QR-IBAN or IBAN with SCOR: additional information from the QR code.  Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject  Error code. Potential values: ?ERROR?000 = KEIN_FEHLER	Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject  Error code. Possible values: ?ERROR?000 = KEIN_FEHLER ?ERROR?001 = MEHRERE_FEHLER ?ERROR?002 = ENDBEG_FEHLT ?ERROR?003 = ENDBEG_UNLESBAR ?ERROR?004 = ABSENDER_FEHLT ?ERROR?005 = ABSENDER_UNLESBAR ?ERROR?006 = BANKKONTONR_FEHLT ?ERROR?007 = BANKKONTONR_UNLESBAR ?ERROR?008 = MITTEILUNG_UNLESBAR ?ERROR?009 = MITTEILUNG_GEKUERZT	Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject		N/A	
D	<b>RltdDts</b> +AccptncDtTm	The date of posting is delivered here.					
D	<b>RtrInf</b> +Rsn	N/A	N/A	N/A	N/A	Can be used with the code NARR	Reason for the return. PostFinance uses the following codes: FF05, MD01, MS03, RC01, SL01
D	<b>RtrInf</b> +AddtlInf	Reason for an R-transaction.					

### 3.12.3 camt.054 booking

Level	ISO field	camt.054 credit	camt.054 debit
A	<b>Message Identification</b> <MsgId>	Clear message identification. Always supplied by PostFinance.	
A	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
A	<b>BIC</b> <AnyBIC>	Only supplied if sent to channel SWIFT FileAct.	
A	<b>Page Number</b> <PgNb>	Used to number camt.054 messages. Always supplied by PostFinance. Example 1: camt message not split – value 1 & last page indicator value TRUE Example 2: camt message split: File 1 = value 1 & last page indicator value FALSE. File 2 = value 2 & last page indicator value TRUE.	
A	<b>Last Page Indicator</b> <LastPgInd>	This element indicates whether this is the last camt message. If a file has to be split over several messages due to technical size limitations, this element is FALSE in the first messages and TRUE in the last message.	
A	<b>Additional Information</b> <AddtInf>	Indicates the type of notification. Possible values: "SPS/1.7 1/PROD" <sup>1</sup> for a productive message	
B	<b>Identification</b> <Id>	Clear identification. Always supplied by PostFinance. Elements GroupHeader/Message Identification and Statement/Identification are not identical. A and B level attribute forms must be unique separately from each other.	
B	<b>Electronic Sequence Number</b> <ElctrncSeqNb>	This value is always delivered by PostFinance and represents the year's current statement number based on the Swiss Post working day.	
B	<b>Creation Date Time</b> <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
B	<b>From To Date</b> <FrToDt>	Supplies the start date and the end date of the camt message. Always supplied by PostFinance.	
B	<b>Reporting Source</b> +RptgSrc ++Prtry	Shows the reference on a camt.053 or other account statement. For a camt.054 credit, PostFinance delivers the value "CDTN", for camt.054 debit it delivers "DBTN"	
B	<b>IBAN</b> <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.	
B	<b>Acct</b> +Ownr ++Nm	Account description of the corresponding account. Always supplied by PostFinance.	
C	<b>Amount</b> <Amt>	Amount of booking. The amount in field Amount at C level is shown in the account currency.	
C	<b>Currency</b> <Ccy>	Amount of booking. The currency in field Currency at C level is identical with the account currency. Note: The currency is always included as an attribute of element Amount. E.g.: <Amt Ccy=CHF>1000</Amt>	
C	<b>Debit Credit Indicator</b> <CdtDbtInd>	Indicator of a debit or credit booking. Fixed value CRDT.	Indicator of a debit or credit booking. Fixed value DBIT.
C	<b>Reversal Indicator</b> <RvslInd>	Normal booking = False. Reversal booking = True.	
C	<b>Status</b> <Sts>	Status of booking. PostFinance always supplies value BOOK.	
C	<b>Booking Date</b> BookgDt+Dt	Date of booking. Always supplied by PostFinance.	

<sup>1</sup> Version 1.7 as of November 2020. The value 1.7 is variable and increases with each new version of the Swiss Implementation Guidelines (1.6, 1.7, 1.8, etc.)

Level	ISO field	camt.054 credit	camt.054 debit
C	<b>Value Date</b> ValDt+Dt	Value date of booking. Always supplied by PostFinance.	
C	<b>Account Servicer Reference</b> AcctSvcrRef	Clear booking reference assigned by the financial institution.	
C	<b>Bank Transaction Code</b> +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.	
C	<b>NtryDtIs</b> +AddtNtryInf	Here, PostFinance always supplies the booking text.	
	<b>Message ID</b> Refs ++Msgld	Message identification (A level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>Account Servicer Reference</b> Refs ++AcctSvcrRef	Clear transaction ID assigned by PostFinance.	
D	<b>Payment Information Identification</b> Refs ++PmtInfId	Payment information identification (B level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>Instruction Identification</b> Refs ++InstrID	Instruction identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order.	
D	<b>End To End Identification</b> Refs ++EndToEndId	End-to-end identification (C level) from the original order message (e.g., from pain.001). This value is supplied only if there is a corresponding order. There is no value for OSR.	
D	<b>Mandate Identification</b> Refs ++MndtId	CH-DD: N/A	
D	<b>Amount</b> Amt	Amount of booking, corresponds to the amount at C level.	
D	<b>Currency</b>	Currency of booking, corresponds to the currency at C level.	
D	<b>Credit Debit Indicator</b> CdtDbtInd	Fixed value CRDT	Fixed value DBIT
		The remaining D level attributes are not supplied.	

# 4 SWIFT MT-Files

## 4.1 Supported SWIFT standard

PostFinance supports the current SWIFT version as amended of the released Service Description and Standard Requirements for MT Messages.

The SWIFT requirements can be downloaded from **swift.com**.

There are mandatory and optional fields in the Standard Requirements for MT Messages, **swift.com**. Optional fields (tags) can be used differently by the respective financial institutions.

The following tables show how some of these fields are used and handled by PostFinance. They also include specifications for certain key fields to ensure smooth processing of MT messages.

## 4.2 Zeichensatz

The character set as per the Standard Requirements for MT Messages is used.

## 4.3 MT940 customer statement message

Status <sup>1</sup>	Field	Field Name	Content/Options	Notes
M	20	Transaction Reference Number	16x	Clearly identifiable consecutive number.
O	21	Related Reference	16x	Not used by PostFinance Ltd.
M	25	Account Identification	35x	The IBAN number is always sent.
M	28C	Statement Number/ Sequence Number	5n/[5n]	Value >1 is used in the sequence number only if the account statement is spread over several messages.
M	60a	Opening Balance	F or M	Option M is used only if the account statement is spread over several messages. F for the first message, M for subsequent messages.
O	61	Statement Line	6!n[4!n]2a[1!a]15d1! a3!c16x[//16x][34x]	Subfield 1: Value date Subfield 2: Booking date Subfield 6: Code FMSC is supplied. The booking code – if requested – can be found in field 86. Subfield 7: Reference for recipient up to 16 characters (depending on job entry). Subfield 8: Booking ID Subfield 9: Image ID
O	86	Information to Account Owner	6*65x	Booking text for account owner. If there is a booking code, the field starts as follows: Code?61. The booking code always has four digits.
M	62a	Closing Balance (Booked Funds)	F or M	Option M is used only if the account statement is spread over several messages. F for the last message, M for preceding messages.
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	Is always delivered.
O	65	Forward Available Balance	1!a6!n3!a15d	

<sup>1</sup>M = Mandatory, O = Optional



#### 4.4 MT942 Statement Message

Status <sup>1</sup>	Field	Field Name	Content/Options	Notes
M	20	Transaction Reference Number	16x	Clearly identifiable consecutive number.
O	21	Related Reference	16x	Not used by PostFinance Ltd.
M	25	Account Identification	35x	The IBAN number is always sent.
M	28C	Statement Number / Sequence Number	5n[/5n]	Value >1 is used in the sequence number only if the account statement is spread over several messages.
M	34F	Floor Limit Indicator	3!a[1!a]15d	Not used by PostFinance Ltd or always used with value 0.
O	34F	Floor Limit Indicator	3!a[1!a]15d	Not used by PostFinance Ltd or always used with value 0.
M	13D	Date/Time Indication	6!n4!n1!x4!n	Date and time of message creation.
O	61	Statement Line	6!n[4!n]2a[1!a]15d1! a3!c16x[/16x][34x]	Subfield 1: Value date Subfield 2: Booking date Subfield 6: Code FMSC is supplied. The booking code – if requested – can be found in field 86. Subfield 7: Reference for recipient up to 16 characters (depending on job entry) Subfield 8: Booking ID Subfield 9: Image ID
O	86	Information to Account Owner	6*65x	Booking text for account owner. If there is a booking code, the code starts as follows: Code?61. The booking code always has four digits.
O	90D	Number and Sum of Entries	5n3!a15d	Number and sum of debits. This field is supplied only if there are debits in the message.
O	90C	Number and Sum of Entries	5n3!a15d	Number and sum of credits. This field is supplied only if there are credits in the message.

<sup>1</sup>M = Mandatory, O = Optional

#### 4.5 MT950 statement message

Status <sup>1</sup>	Field	Field Name	Content/Options	Notes
M	20	Transaction Reference Number	16x	Clearly identifiable consecutive number.
M	25	Account Identification	35x	The IBAN number is always sent.
M	28C	Statement Number/ Sequence Number	5n[/5n]	Value >1 is used in the sequence number only if the account statement is spread over several messages.
M	60a	Opening Balance	F or M	Option M is used only if the account statement is spread over several messages. F for the first message, M for subsequent messages.
O	61	Statement Line	6!n[4!n]2a[1!a]15d1! a3!c16x[/16x][34x]	Subfield 1: Value date Subfield 2: Booking date Subfield 6: Code FMSC is supplied. The booking code – if requested – can be found in field 86. Subfield 8: Booking ID
M	62a	Closing Balance (Booked Funds)	F or M	Option M is used only if the account statement is spread over several messages. F for the last message, M for preceding messages.
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	

<sup>1</sup>M = Mandatory, O = Optional

#### 4.6 MT900 statement message (debits)

Status <sup>1</sup>	Field	Field Name	Content/Options	Notes
M	20	Transaction Reference Number	16x	Clearly identifiable consecutive number.
M	21	Related Reference	16x	Reference from the original SWIFT booking.
M	25	Account Identification	35x	The IBAN number is always sent.
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	
O	52a	Ordering Institution	A or D	
O	72	Sender to Receiver Information	6*35x	

<sup>1</sup>M = Mandatory, O = Optional

## 4.7 MT910 statement message (credits)

Status <sup>1</sup>	Field	Field Name	Content/Options	Notes
M	20	Transaction Reference Number	16x	Clearly identifiable consecutive number.
M	21	Related Reference	16x	Reference from the original SWIFT booking.
M	25	Account Identification	35x	The IBAN number is always sent.
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	
O	50a	Ordering Customer	A, F or K	
O	52a	Ordering Institution	A or D	
O	56a	Intermediary	A or D	
O	72	Sender to Receiver Information	6*35x	

<sup>1</sup>M = Mandatory, O = Optional