

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 2024

November 2024 modifications

(marked in the manual with a black line in the margin)

ISO version 2009: camt (creditor order notification V2) will be discontinued in November 2024 – no extensions are possible.

ISO version 2019: the camt.052 incremental has been added to the service. This contains all entries since the last intraday statement.

Section	Modification
3.5	Creditor/StrtNm field: max. 70 characters Creditor/BldgNb field: max. 16 characters Creditor/PstCd field: max. 16 characters Creditor/TwnNm field: max. 35 characters
3.10/3.11/3.12	Additional Information field: modification of SPS version to 2.1
3.12	Charges/Prtry field: new wording for the categories

December 2022 modifications

“ISO V2019:” new subelement <Party>: always appears after <Debtor>, <Ultimate Debtor>, <Creditor> and <Ultimate Creditor>

November 2022 modifications

(marked in the manual with a black line in the margin)

The following modifications have been made throughout the document:

- the ISR and IS services have been deleted.
- the message types “with and without slip image” have been deleted.

Incoming and outgoing deliveries via the TBS channel are now offered only to customers who have an existing TBS contract. This channel is no longer offered for new registrations.

The FDS channel will no longer be offered for new registrations and will be replaced by the MFTPF payment channel (Managed File Transfer PostFinance).

The camt message types refer to V4/2013. If V8/2019 differs from this, it is marked with “ISO V2019:”.

The file names will remain the same until further notice.

Section	Modification
3.10/3.11/3.12	Field BIC: becomes BICFI Field Additional Information: modification of SPS Version to 2.0 ISO V2019: new field Currency: specification of the currency in which the account is managed ISO V2019: new subelement code: for BOOK value ISO V2019: new field Unique End To End Transaction Reference: unique e2e transaction reference
3.12	Field Reporting Source: not applicable. Is not delivered.
3.12.2	Fields sequence modified according to ISO scheme: End to End Identification and Mandate Identification

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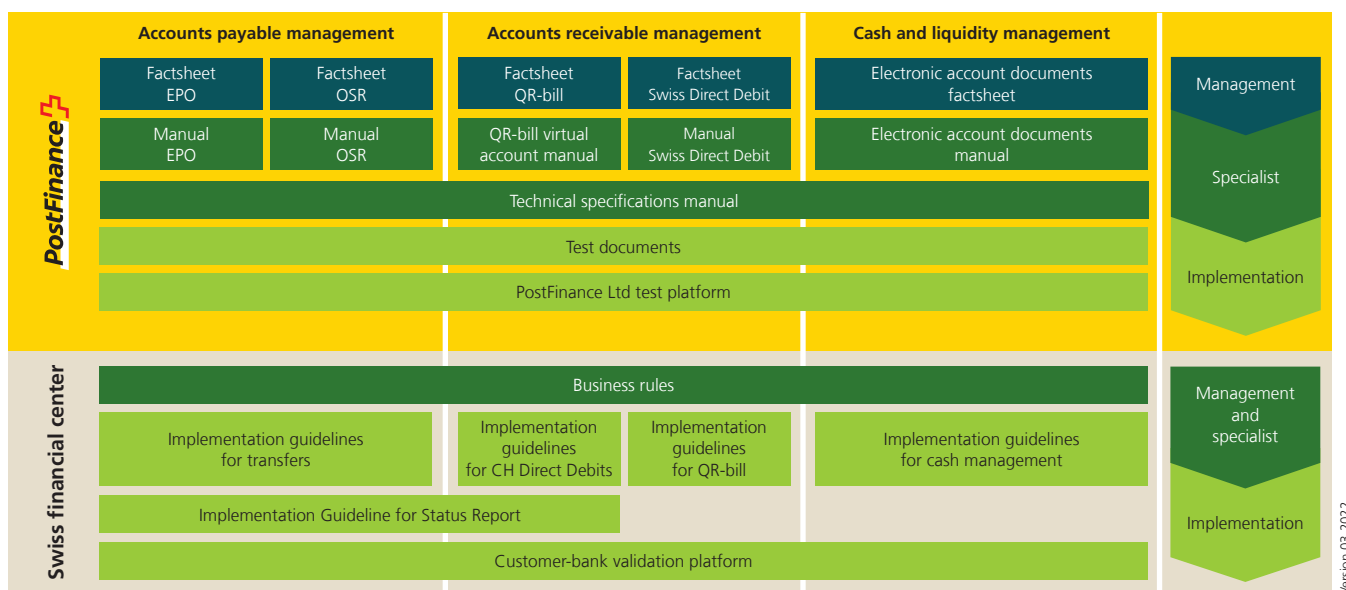
1 General information

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.



Version 03.2022

This overview shows a selection of key documents relating to payment transactions. Other documents can be found online at postfinance.ch/manuals; version March 2022

1.3 Referencing documents

- OSR Manual: outpayment slips with reference number
- CH-DD (Swiss Direct Debit) Manual
- Electronic Account Documents Manual
- EPO Manual: electronic payment orders via file transfer
- Technical channels Manual
- Legal and notification Manual
- QR bill virtual account Manual
- The bank transaction code: BTC
- Swiss Implementation Guidelines for Cash Management,
- Swiss Business Rules for Payments and Cash Management.

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.

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. Version full: camt.052 messages always include all bookings since the last regular account statement. ISO V2019, "incremental" version: each camt.052 message contains all entries since the last intraday 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.

Term	Abbreviation	Definition/Explanation
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.
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. QR bill virtual account (va) and OSR: QR bill virtual account (with "Batch entry" booking setting) 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.
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.
Message Type	MT	SWIFT messages, standardized data formats for message exchange. Example: MT940
Multiple attempts at debiting	MAD	CH-DD direct debit scheme: 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: 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 QR bill virtual account (va) and OSR: transactions were booked and credited to the respective QR bill virtual account (va) 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		<p>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.</p> <p>The new ISO 20022 version 2019 will be introduced throughout Switzerland in November 2022. The parallel phase, in which the 2009 (pain) / 2013 (camt) and 2019 versions will be available as standard, will run until November 2025.</p>
Structured customer reference for the creditor	SCOR	Structured Creditor Reference (according to ISO 11649) must not be used with a QR-IBAN.
Virtual account	VA	<p>Virtual accounts are provided by PostFinance to make receivables easy to manage. This means, for example, that the notification for each virtual account can be individually managed and processed in decentralized receivables departments.</p> <p>Several virtual accounts with the same or different settings can be used on a main account. The credits are always made to the main account to which the virtual account is linked as per the settings selected. No account statements or interest statements are created for virtual accounts.</p>
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:

mess. type	file type	contract ref.	DI no.	cust. ref.	time stamp	suffix
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- Message type (e.g., camt.053)
- File type (Productive/Test/Reconstruction/Cancellation)
- Contract reference¹ (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)

¹ 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 / Managed File Transfer PostFinance / H-net / SWIFT FileAct	pain.002-EPO_P_0_0_0_2014091011011199.xml
Processing message pain.002 EPO	EBICS ² / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ² / SWIFT FileAct	pain.002-EPO_P_CH0309000000250090342_9999999999_0_2014091011011199.xml
Processing message PDF EPO	EBICS ² / E-finance / File delivery service / Managed File Transfer	CRE_P_CH0309000000250090342_9999999999_0_2014091011011199.pdf
Confirmation of execution/single confirmation PDF EPO	PostFinance / H-net / Telebanking Server ² / SWIFT FileAct	
Confirmation of execution camt.054	EBICS ² / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ² / SWIFT FileAct	camt.054-EPO_P_CH0309000000250090342_9999999999_0_2014111311011199.xml

² Note: The file name structure of channel TBS and EBICS can be modified by the software solution. To see the exact file name in TBS and EBICS download, customers must contact their software partner.

Message type	Channel	File name
Single confirmation camt.054	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ¹ / SWIFT FileAct	camt.054-EPO_P_CH0309000000250090342_999999999_0_2014111311011199.xml
Detailed notification camt.054-returns ²	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ¹ / SWIFT FileAct	camt.054-RETURNS_P_CH0309000000250090342_999999999_0_2014111311011199.xml
PDF confirmation of payment	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ¹ / SWIFT FileAct	CRE_P_CH0309000000250090342_999999999_0_2014091011011199.pdf

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

Message type	Channel	File name
Detailed notification camt.054	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ¹ / SWIFT FileAct	camt.054-CHDD_P_CH0309000000250090342_999999999_0_2014111311011199.xml
Technical confirmation of receipt pain.002 CH-DD	EBICS ¹ / File delivery service / Managed File Transfer PostFinance / H-net / SWIFT FileAct	pain.002-CHDD_P_0_0_0_2014091011011199.xml
Processing message pain.002 CH-DD	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Telebanking Server ¹ / SWIFT FileAct	pain.002-CHDD-B2B_P_CH0309000000250090342_999999999_0_2014091011011199.xml

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

¹ Note: The file name structure of channel TBS and EBICS can be modified by the software solution.

To see the exact file name in TBS and EBICS download, customers must contact their software partner.

² Note: without "RETURNS" mentioned in the file name if the details from IBAN, QR bill virtual account and Return are delivered in the same file.

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

Message type	Channel	File name
Detailed notification camt.054	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Connect Direct / Telebanking Server ¹ / 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 IBAN, IBAN with Creditor Reference and QR bill virtual account

Message type	Channel	File name
camt.054 Detailed notification	EBICS ¹ / E-finance / File Delivery Service / Managed File Transfer PostFinance / H-Net / Connect Direct / Telebanking Server ¹ / 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	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / Connect Direct / Telebanking Server ¹	REP_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Account statement camt.053	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Connect Direct / SWIFT FileAct	camt.053_P_CH0309000000250090342_999999999_0_2014091011011199.xml
Account statement MT940	E-finance / File delivery service / Managed File Transfer PostFinance / H-net / Connect Direct / SWIFT FileAct	MT940_P_CH0309000000250090342_999999999_0_2014091011011199.dat
	EBICS ¹ / Telebanking Server ¹	MT940(1).dat
Account statement MT950	EBICS ¹ / SWIFT FIN FileAct	MT950_P_CH0309000000250090342_999999999_0_2014091011011199.dat

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

Message type	Channel	File name
Intraday account movements camt.052	EBICS ¹ / File delivery service / Managed File Transfer PostFinance / Connect Direct / Telebanking Server ¹ / SWIFT FileAct	camt.052_P_CH0309000000250090342_999999999_0_2014091011011199.xml
Intraday account movements MT942	File delivery service / Managed File Transfer PostFinance / Connect Direct / SWIFT FileAct	MT942_P_CH0309000000250090342_999999999_0_2014091011011199.dat
	EBICS ¹ / Telebanking Server ¹	MT942.Intraday(1).dat
Credit or debit notification camt.054	EBICS ¹ / File delivery service / Managed File Transfer PostFinance / Connect Direct / Telebanking Server ¹ / SWIFT FileAct	camt.054-Credit_P_CH0309000000250090342_999999999_0_2014111311011199.xml (debit for direct debits)
Interest settlement PDF	EBICS ¹ / E-finance / File delivery service / Managed File Transfer PostFinance / Connect Direct / Telebanking Server ¹ / SWIFT FileAct	TAX_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Interest settlement Pooling PDF	E-finance	POOL_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Interest distribution order PDF	E-finance	POOL_P_CH0309000000250090342_999999999_0_2014091011011199.pdf
Balance report PDF	E-finance	POOL_P_CH0309000000250090342_999999999_0_2014091011011199.pdf

¹Note: The file name structure for channel TBS and EBICS can be modified by the software solution. To see the exact file name in TBS and EBICS 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/samplefiles.

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.

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:

Payment methods according to the 2019 ISO Implementation Guidelines

Payment method	D	S	X	C
Title	Domestic	SEPA	International and foreign currency domestic	Bank check/postcash domestic and international
Comment			V1: foreign currency (FC) domestic V2: international	
Payment method	TRF	TRF	TRF	CHK
Service level	Must not be SEPA	SEPA	Must not be SEPA	Must not be SEPA
Creditor account	IBAN (QR-IBAN) or account	IBAN	IBAN or account	May not be delivered
Creditor agent	Financial institution ¹ domestic (CH/LI)	BIC (optional)	V1: Financial institution 1 domestic (CH/LI) V2: Financial institution international	May not be delivered
Currency	CHF/EUR	EUR	V1: all except CHF/EUR V2: all	all

¹ Optional when using an IBAN or a QR-IBAN, as the creditor agent is then determined from the IBAN/QR-IBAN.

Domestic transfers

Type of payment ¹	Description
D	Domestic

Foreign bank transfers²

Type of payment ¹	Description
S	SEPA payments
X	Version 1: foreign currency domestic Version 2: international payments

Payments without financial institution (domestic and international²)

Type of payment ¹	Description
C	Bank check / Cash international ³ (CI)

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

² 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).

³ 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)

In addition to the Implementation Guidelines ([iso-payments.ch](https://www.iso-payments.ch)), the following table provides information on how some of the ISO fields are processed or handled at PostFinance.

Further details for certain key fields are provided to ensure the smooth processing of pain and camt messages.

3.5 pain.001 Electronic payment order

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
A	Message Identification <MsgId>	PostFinance checks on the clarity of the respective message within 90 days. Identification should therefore always be clear.						
A	Creation Date Time <CreDtTm>	Recommendation: Should correspond to the actual date/time of issue						
A	Number of Transaction <NbOfTxs>	Number of transactions of all C levels (credit transfer information) throughout the entire message						
A	Control Sum <CtrlSum>	Sum of amounts throughout all C levels, irrespective of currency						
A	Initiating Party <InitgPty>	At least one of elements name or identification must be provided.						
A	Initiating Party <InitgPty> +CtctDtls ++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.	ISO2009: still valid ISO2019: N/A					
A	Initiating Party <InitgPty> +CtctDtls ++Othr	Should contain the specific version of the software used to create this message.	ISO2009: still valid ISO2019: N/A					
A	LEI <InitgPty> +Id ++OrgId +++LEI	New ISO2019 element. Irrelevant. Will be ignored.		New ISO2019 element. Irrelevant. Will be ignored.				
A	Forwarding Agent <FwdgAgt>	Not applicable. Is ignored.						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
B	Payment Information Identification <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	Payment Method <PmtMtd>	PO 8 cannot be delivered together with the other payment types within one and the same B level.	ISO2009 ISO2019	TRA / TRF TRF	TRA / TRF TRF	TRA / TRF TRF	TRA / TRF TRF	CHK CHK
B	Batch Booking <BtchBookg>	True or False , ir void = true (bulk direct debit). False is not permitted for orders > 100 transactions and commission orders. Otherwise, the value is mutated to true automatically.						
B	Number of Transaction <NbOfTxs>	Checking is done against the corresponding value at A level (optional).						
B	Control Sum <CtrlSum>	Checking is done against the corresponding value at A level (optional).						
B	Payment Type Information <PmtTPlnf>	Can be used at B level or C level but the same sub-element cannot be used at both levels.						
B	Payment Type Information <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	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
B	Payment Type Information <PmtTplnf> ++SvcLvl +++Cd	Only SEPA and SDVA are permitted. Codes URPG and PRPT are ignored.	ISO2009 ISO2019			SEPA SEPA	SDVA SDVA	
B	Payment Type Information <PmtTplnf> ++SvcLvl +++Prtry	Not applicable. Is ignored.						
B	Payment Type Information <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.						
B	Payment Type Information <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	Debtor <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	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
B	Debtor Account <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	Debtor Account <DbtrAcct> ++Tp +++Cd	Not applicable. Is ignored.						
B	Debtor Account <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	Debtor Account <DbtrAcct> ++Ccy	Is ignored.						
B	Debtor Agent <DbtrAgt> ++FinInstnld	<p>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.</p>						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
B	Ultimate Debtor <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	Ultimate Debtor <UltmtDbtr> ++PstlAdr	Can be delivered structured or unstructured, see section "Use of address information" from Implementation Guidelines for Transfer						
B	ChargeBearer <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.	ISO2009/ISO2019	n/a	n/a	SLEV or do not use	O	O
B	ChargesAccount <ChrgsAcct>	If no charges account is provided, any charges are debited to the debtor account.						
B	ChargesAccount <ChrgsAcct> ++Id +++IBAN	Charges account in IBAN format. Recommendation: use IBAN instead of proprietary account number.						
B	ChargesAccount <ChrgsAcct> ++Id +++Othr ++++Id	The charges account, similar to the debtor account, can be provided in two different formats. See Debtor Account						
C	Payment Identification <PmtId> ++EndToendId	Must be assigned very clearly for each transaction.	ISO2009 ISO2019	M M	M M	M M	M M	M M
C	Payment Type Information <PmtTplnf>	Can be used at B or C level, but the same sub-element cannot be used at both levels.						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Payment Type Information <PmtTplnf> ++Instruction Priority	Not to be used at C level.						
C	Payment Type Information <PmtTplnf> ++SvcLvl +++Cd	Only SEPA and SDVA are permitted. Codes URGP and PRPT are ignored.	ISO2009 ISO2019	N/A N/A	N/A N/A	SEPA SEPA	SDVA SDVA Consult IPT List beforehand	N/A N/A
C	Payment Type Information <PmtTplnf> ++SvcLvl +++Prtry	Not applicable. Is ignored.						
C	Payment Type Information <PmtTplnf> ++LclInstrm +++Prtry	May no longer be delivered with the discontinuation of ISR/IS.						
C	Payment Type Information <PmtTplnf> ++Ctgy Purp +++Cd	Is ignored at C level.						
C	Amount <Amt> ++InstdAmt		ISO2009/ISO2019	CHF/EUR	Not CHF/EUR. Currencies permitted as per IPT List.	EUR	Currences permitted as per IPT List.	Currencies permitted as per IPT List.
C	Amount <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.	ISO2009/ISO2019	Not account currency	Not account currency	Not account currency	Not account currency	Not account currency
C	Exchange Rate Information <XchgRateInf>	Not applicable. Is ignored.						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	ChargeBearer <ChrgBr>	Please consult IPT beforehand (postfinance.ch/manuals). For OUR, DEBT is used, all other codes are forwarded abroad as SHA.	ISO2009/ISO2019	N/A	N/A	SLEV or do not use	O	O
C	Ultimate Debtor <UltmtDbtr>	Original ordering parties are considered third parties effecting payments via an EPO customer.						
C	Ultimate Debtor <UltmtDbtr> ++Nm	Recommendation: if UltmtDbtr is used, always provide the name.						
C	Ultimate Debtor <UltmtDbtr> ++PstlAdr	Structured or unstructured, see section "Use of address information" from Implementation Guidelines for Transfer				Not forwarded in interbank transactions.		
C	Intermediary Agent 1 <IntrmyAgt1>	Not applicable. Is ignored.	ISO2009/ISO2019	N/A	N/A	N/A	N/A	N/A
C	Creditor Agent <CdtrAgt>	If both IBAN and BIC are supplied, the creditor agent is determined from IBAN when executing payment.	ISO2009/ISO2019	IBAN only: CdtrAgt can be omitted when delivering IBAN in Creditor Account				
C	Creditor <Cdtr>	Must always be delivered with the discontinuation of ISR.	ISO2009/ISO2019	M	M	M	M	M
C	Creditor <Cdtr> ++Id	Not applicable. Is ignored.						
C	Creditor <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	Creditor <Cdtr> ++PstlAdr +++StrtNm	The element can contain max. 70 characters. Any characters from position 71 are ignored.						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Creditor <Cdtr> ++PstlAdr +++BldgNb	The element can contain max. 16 characters.						
C	Creditor <Cdtr> ++PstlAdr +++PstCd	The element can contain max. 16 characters.						
C	Creditor <Cdtr> ++PstlAdr +++TwnNm	The element can contain max. 35 characters. Any characters from position 36 are ignored.						
C	Creditor <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	Creditor <Cdtr> ++Postal Address +++Country		ISO2009/ISO2019			Recommended	Recommended	Required
C	Creditor Account <CdtrAcct> ++Id +++IBAN	Recipient account in IBAN format. It is recommended to use IBAN.	ISO2009/ISO2019	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

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Creditor Account <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	ISO2009/ISO2019		A proprietary domestic account number may not be combined with BIC (Creditor Agent). In this case, the clearing number must be provided.			
C	Ultimate Creditor <UltmtCdtr>	If at hand, this information is forwarded.						
C	Instruction for Creditor Agent <InstrForCdtrAgt>	Not applicable. Is ignored.						
C	Instruction for Debtor Agent <InstrForDbtrAgt>	Possible codes: – PRIO for priority payments – NORETRY for one-off deactivation of multiple attempts at debiting PRIO and NORETRY may be used at B and/or C level. B level is given priority. At C level, the instruction must be consistent for all payments, otherwise the value will be ignored. In this field, several values can appear at the same time, with the following presentation: 1. First the codes 2. Codes with delimiter comma, separating 3. Text with semicolon; beginning 4. Free text is ignored Example: <InstrForDbtrAgt>NORETRY,PRIO;free text<InstrForDbtrAgt>						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Purpose <Purp> ++Cd	One code is allowed for information purposes and for forwarding to payment recipients (only with ISO messages)	ISO2009/ISO2019					Not allowed
C	Regulatory Reporting <RgltryRptg>	Required for payments in certain countries.	ISO2009/ISO2019				Required for payments in certain countries	Not applicable. Is ignored.
C	Regulatory Reporting <RgltryRptg> ++Debit Credit Reporting Indicator	Defines whether the information concerns the customer (CRED), the beneficiary (DEBT) or both (BOTH).						
C	Regulatory Reporting <RgltryRptg> ++Details +++Country	Country of the relevant regulatory authority						
C	Regulatory Reporting <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	Regulatory Reporting <RgltryRptg> ++Details +++Type		ISO2009 ISO2019					N/A Will be ignored by PostFinance.
C	Regulatory Reporting <RgltryRptg> ++Details +++Date		ISO2009 ISO2019					N/A Will be ignored by PostFinance.
C	Regulatory Reporting <RgltryRptg> ++Details +++Amount		ISO2009 ISO2019					N/A Will be ignored by PostFinance.
C	Regulatory Reporting <RgltryRptg> ++Details +++Information							

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Remittance Information <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry +++++Cd		ISO2009/ISO2019	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
C	Remittance Information <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++CdOrPrtry +++++Prty		ISO2009/ISO2019	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	Remittance Information <RmtInf> ++Strd +++CdtrRefInf ++++Tp +++++Issr	Not applicable. Is ignored.						
C	Remittance Information <RmtInf> ++Strd +++CdtrRefInf ++++Ref		ISO2009/ISO2019	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	Remittance Information <RmtInf> ++Strd +++Invcr	Not applicable. Is ignored.						

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Remittance Information <RmtInf> ++Strd +++Invcee	Not applicable. Is ignored.						
C	Related Remittance Information <RltdRmtInf>	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <TaxRmt> +Remittance Information ++Structured +++Tax Remittance	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <GrnshmtRmt> +Remittance Information ++Structured +++Garnishment Remittance	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <CdtrAgtAcct> +Creditor Agent Account	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <IntrmyAgt1Acct> +Intermediary Agent 1Account	Irrelevant. Will be ignored.	ISO2009: N/A					

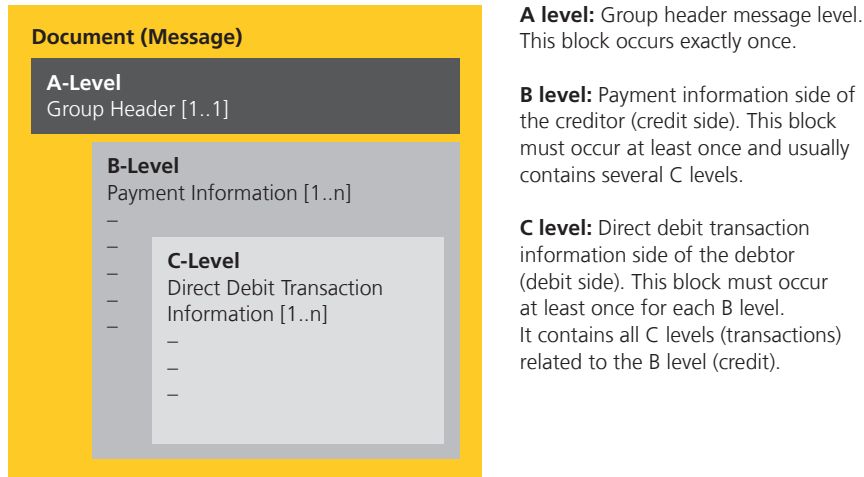
Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
C	Credit Transfer Transaction Information +Creditor ++Postal Address +++Building Name +++Floor +++Post Box +++Room +++Town Location Name +++District Name	New additional address elements Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <Prxy> +Creditor Account ++Proxy	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <UnitCcy> +Exchange Rate Information ++Unit Currency	Irrelevant. Will be ignored.	ISO2009: N/A					
C	Credit Transfer Transaction Information <UETR> +Payment Identification ++UETR	The UETR is issued by PostFinance. The delivered UETR will be ignored.	ISO2009: N/A					
B	Payment Information <DtTm> +Requested Execution Date ++Date Time	Irrelevant. Will be ignored. The desired execution date is still defined in the "Date" tag.	ISO2009: N/A					
A	Group Header <CtctDtls> +Initiating Party ++Contact Details	Recommended. Contains details of the software and implementation guide used to create the message.	ISO2009: N/A					

Level	ISO field	Notes by PostFinance	ISO2009 ISO2019	ZA 3: domestic ZA D: domestic	ZA 4: domestic FC ZA X: version 1	ZA 5: SEPA ZA S: SEPA	ZA 6: international ZA X: version 2	ZA 8: Cash international ZA C: Cash international
A	Group Header <Othr> +Initiating Party ++Contact Details +++Other	Maximum of four instances permitted.	ISO2009: N/A					
A	Group Header <ChanITp> +Initiating Party ++Contact Details +++Other ++++Channel Type	4-digit code to designate the information type. The following codes are permitted: NAME – name of software PRVD – name of software provider VRSN – software version SPSV – SPS IGs version	ISO2009: N/A					
A	Group Header <Id> +Initiating Party ++Contact Details +++Other ++++Identification	Textual information corresponding to the code in the ChanITp element: The software name is to be provided where the code NAME is indicated. The name of the software provider is to be provided where the code PRVD is indicated. The software version number is to be provided where the code VRSN is indicated. The SPS IGs version is to be provided where the code SPSV is indicated.	ISO2009: N/A					

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	Message Identification <MsgId>	Clear message identification. Clarity is checked in combination with element Initiating Party within 90 days.
A	Creation Date Time <CreDtTm>	Recommendation: This should correspond to the actual date/time of creation.
A	Number Of Transactions <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	Control Sum <CtrlSum>	Sum of Instructed Amounts of all C levels. If incorrect, the entire message will be rejected.
A	Initiating Party <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	Initiating Party <InitgPty> +CtctDtls ++Nm +++Othr	Recommendation: Information on the software name and its version.
B	Payment Information Identification <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	Payment Method <PmMtd>	Fixed value: DD
B	Payment Type Information <PmtTplnf> ++SvcLvl +++Prtry	Only CH-DD is permitted.
B	Payment Type Information <PmtTplnf> +LclInstrm ++Prtry	Only codes DDCOR1 and DDB2B are permitted. A separate file must be supplied for each scheme.
B	Requested Collection Date <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	Creditor <Cdtr>	Details of the invoicing party are adopted from the master data, and the address data from element <PstlAdr> of the message supplied.
B	Creditor <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	Creditor <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.

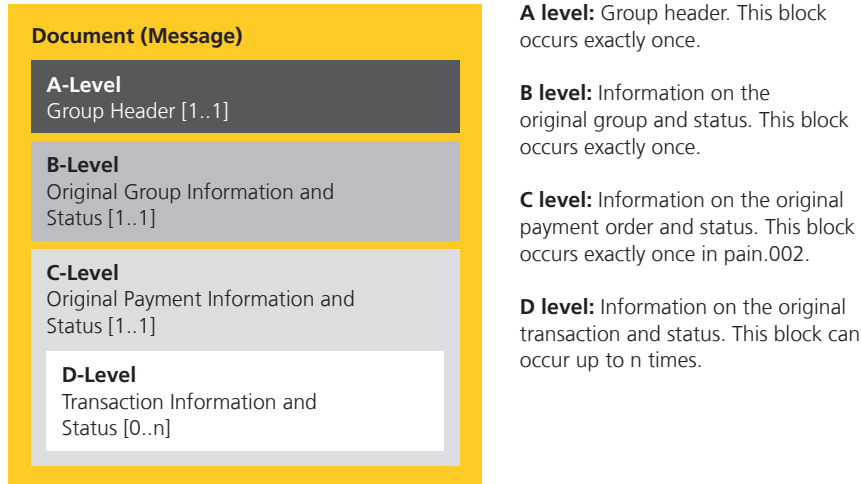
Level	ISO field	pain.008 CH-DD
B	Creditor Account <CdtrAcct> +Id	This element is to be used as follows: – IBAN or – proprietary account number in <Othr>/<Id> It is recommended to use IBAN. Details of the credit account are ignored. The credit account is adopted from the master data of the CH-DD subscription.
B	Creditor Account <CdtrAcct> +Id ++IBAN	In case this element is used, it must contain a valid postal account number in IBAN format.
B	Creditor Account <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	Creditor Agent <CdtrAgt> +FinInstnId ++ClrSysMmbld +++Mmbld	Institution identification of the financial institution of the invoicing party. Fixed value: 09000 (PostFinance clearing no.)
B	Creditor Agent <CdtrAgt> +FinInstnId ++Othr	Must not be used.
B	Ultimate Creditor <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	Ultimate Creditor <UltmtCdtr> +PstlAdr	The address of the invoicing party is to be provided either structured or unstructured.
B	Creditor Scheme Identification <CdtrSchmeld> +Id ++PrvtId +++Othr ++++Id	Here, RS-PID must be provided (17-digit subscriber number of the invoicing party).
B	Creditor Scheme Identification <CdtrSchmeld> +Id ++PrvtId +++Othr ++++SchmeNm +++++Prtry	Code CHDD must be supplied.

Level	ISO field	pain.008 CH-DD
C	Payment Identification <InstrId>	Clear transaction identification.
C	Payment Identification <EndToEndId>	For automated accounts receivable accounting, use of a clear end-to-end ID is strongly recommended.
C	Instructed Amount <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	Ultimate Creditor <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	Ultimate Creditor <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	Debtor Agent <DbtrAgt> +FinInstnId	Subelement <ClrSysMmbld> must be supplied.
C	Debtor Agent <DbtrAgt> +FinInstnId ++ClrSysMmbld +++Mmbld	Must be used. Fixed value: 09000 (PostFinance clearing no.)
C	Debtor <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	Debtor <Dbtr> +PstlAdr	PostFinance recommends to supply the address of the debit account holder in structured form via subelements <StrtNm>, <PstCd>, <TwnNm>, <Ctry>.
C	Debtor <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	Debtor Account <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	Debtor Account <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	Debtor Account <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	Ultimate Debtor <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	Ultimate Debtor <UltmtDbtr> +PstAdr	The address of the invoice recipient is to be provided either structured or unstructured.
C	Remittance Information <RmtInf>	May only be used unstructured.
C	Remittance Information <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	Remittance Information <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](https://www.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 ¹		
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

¹ 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), MFTPF (Managed File Transfer PostFinance), 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, EBICS 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			×			
No errors	Group	Payment Inf	Transaction	Message	Payment	Instruction	EndToEnd
A level	ACTC			×			

×: 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, MFTPF, 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, MFTPF, 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.

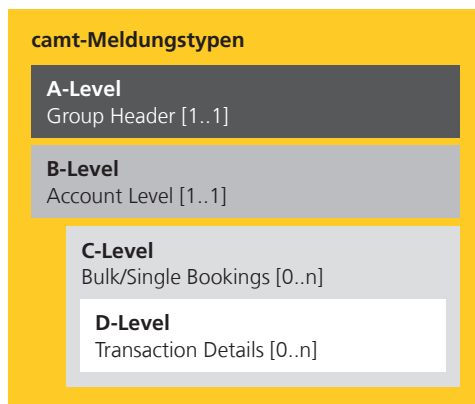
ACTC: Accepted: Checking of syntax and semantics was successful throughout all A, B and C levels (pain.002 only with channels FDS, MFTPF, H-net and SWIFT FileAct).

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, MFTPF, 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:

- IBAN payments 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 OSR / CH-DD / QR bill virtual account / returns, a subsequent file is always generated after 99,999 transactions (D level).

Files are split as follows:

- camt.053 after 99,999 transactions at D levels

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

The following camt message type refers to V4/2013. If V8/2019 differs from this, it is marked with "ISO V2019:".

Level	ISO field	camt.052
A	Message Identification <MsgId>	Clear message identification. Always supplied by PostFinance.
A	Creation Date Time <CreDtTm>	Creation date and time of a message. Always supplied by PostFinance.
A	BICFI <AnyBIC>	Only supplied if sent to channel SWIFT FileAct.
A	Page Number <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	Last Page Indicator <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	Additional Information <AddtlInf>	Indicates the type of the notification. Possible values: "SPS/1.7/PROD" for a productive message ISO V2019: "SPS/2.1/PROD" for a productive message
B	Identification <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	Electronic Sequence Number <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	Creation Date Time <CreDtTm>	Creation date and time of a message. Always supplied by PostFinance.
B	From To Date <FrToDt>	Supplies the start date and the end date of a message. Always supplied by PostFinance.
B	IBAN <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.
B	Acct +Ccy	ISO V2019: specification of the currency in which the account is managed.
B	Acct +Ownr ++Nm	Account description of the relevant account. Always supplied by PostFinance.
B	Balance +Tp ++CdOrPrtry +++Code <Cd>	The following codes are used: OPBD for the opening balance, ITBD for the preliminary closing balance and XPCD for the credit available in future.
B	Balance +Tp ++SubTp +++Code <Cd>	In case of a file split, code INTM is used for the interim balance.
B	Amount <Amt>	Amount and currency of the relevant balance.

Level	ISO field	camt.052
B	Credit Debit Indicator <CdtDbtInd>	Information as to whether the relevant account balance is positive or negative.
B	Date <Dt>	Date of the relevant balance.
C	Amount <Amt>	Amount of booking. The amount of field Amount at C level is shown in the account currency.
C	Currency <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	Debit Credit Indicator <CdtDbtInd>	Indicator of a debit or credit booking Credit = CRDT, Debit = DBIT
C	Reversal Indicator <RvslInd>	Normal booking = False Reversal booking = True
C	Entry +Sts ++Cd	Status of booking. PostFinance always supplies value BOOK. ISO V2013: BOOK value is delivered in the <Sts> element ISO V2019: BOOK value is delivered in the <Cd> subelement
C	Booking Date BookgDt+Dt	Date of booking. Always supplied by PostFinance.
C	Value Date ValDt+Dt	Value date of booking. Always supplied by PostFinance.
C	Account Servicer Reference AcctSvcrRef	Clear booking reference assigned by the financial institution.
C	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.
C	NtryDtIs +AddtlNtryInf	Here, PostFinance always supplies the booking text.
	Message ID 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	Account Servicer Reference Refs ++AcctSvcrRef	Clear transaction ID assigned by PostFinance.
D	Payment Information Identification 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	Instruction Identification 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	End To End Identification 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	Unique End To End Transaction Reference Refs ++UETR	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.

Level	ISO field	camt.052
D	Amount Amt	Amount of booking, corresponds to the amount at C level
D	Currency	Currency of booking. Corresponds to the currency at C level.
D	Credit Debit Indicator 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

The following camt message type refers to V4/2013. If V8/2019 differs from this, it is marked with "ISO V2019:".

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
A	Message Identification <MsgId>	Yes	Yes	Clear message identification. Always supplied by PostFinance.						
A	Creation Date Time <CreDtTm>	Yes	Yes	Creation date and time of the message. Always supplied by PostFinance.						
A	BICFI <AnyBIC>	Yes	Yes	Only supplied if sent to channel SWIFT FileAct.						
A	Page Number <PgNb>	Yes	Yes	Used to number several camt messages within one account statement. 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	Last Page Indicator <LastPgInd>	Yes	Yes	This element indicates whether this is the last message in the account statement. 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	Additional Information <AddtlInf>	Yes	Yes	Indicates the type of the notification. Possible values: "SPS/1.7/PROD" for a productive message "SPS/1.7/TEST" for a test message "SPS/1.7/Reconstruction" for a repeat order ISO V2019: "SPS/2.1/PROD" for a productive message "SPS/2.1/TEST" for a test message "SPS/2.1/Reconstruction" for repeat orders						
B	Identification <Id>	Yes	Yes	Clear identification. Always supplied by PostFinance. Elements GroupHeader/Message Identification and Statement/Identification are not identical. A and B attributes must be unique separately from each other.						
B	Electronic Sequence Number <ElectrncSeqNb>	Yes	Yes	This value is always supplied by PostFinance and represents the consecutive statement number of a given year on the basis of the post working day.						
B	Creation Date Time <CreDtTm>	Yes	Yes	Creation date and time of the message. Always supplied by PostFinance.						

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
B	From To Date <FrToDt>	Yes	Yes	Supplies the start date and the end date of the account statement. Always supplied by PostFinance.						
B	CopyDuplicate Indicator <CpyDplctInd>	Yes	Yes	This field is supplied with value DUPL only in case of reconstruction.						
B	IBAN <IBAN>	Yes	Yes	PostFinance always supplies the IBAN of the underlying account statement; no proprietary account formats.						
B	Acct +Ccy	Yes	Yes	ISO V2019: specification of the currency in which the account is managed.						
B	Acct +Ownr ++Nm	Yes	Yes	Account description of the corresponding account. Always supplied by PostFinance.						
B	Balance +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	Balance +Tp ++SubTp +++Code <Cd>	Yes	Yes	In case of a file split, code INTM for the interim balance is used.						
B	Amount <Amt>	Yes	Yes	Amount and currency of the corresponding balance.						
B	Credit Debit Indicator <CdtDbtInd>	Yes	Yes	Information as to whether the relevant account balance is positive or negative.						
B	Date <Dt>	Yes	Yes	Date of the corresponding balance.						

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)	
C	Entry Reference	Yes	Yes	N/A	In the case of batch entries, the IBAN will be inserted.	In the case of batch entries, the QR-IBAN will be inserted.	The subscriber number in proprietary format is displayed (e.g., XXXXXXXXXX).	N/A	The contract number (RS-PID) is displayed.	N/A	
PostFinance always supplies a value; regardless of the "batch booking/single booking" booking logic and with or without a reference (does not apply to returns and remaining bookings).											
C	Amount <Amt>	Yes	Yes	Amount of booking. The amount in field Amount at C level is shown in the account currency.							
C	Currency <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	Debit Credit Indicator <CdtDbtInd>	Yes	Yes	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT							
C	Reversal Indicator <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	Entry +Sts ++Cd	Yes	Yes	Status of booking. PostFinance always supplies value BOOK. ISO V2013: BOOK value is delivered in the <Sts> element ISO V2019: BOOK value is delivered in the <Cd> subelement							
C	Booking Date BookgDt+Dt	Yes	Yes	Date of booking. Always supplied by PostFinance.							
C	Value Date ValDt+Dt	Yes	Yes	Value date of booking. Always supplied by PostFinance.							
C	Account Servicer Reference AcctSvrRef	Yes	Yes	Clear booking reference assigned by the financial institution.							

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
C	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	Yes	Yes	This element gives information on the type of booking.						
C	Chrgs +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	Chrgs +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	Charge Record Type 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 6 = Outpayments at post office	N/A	Categorisation of charges 9 = Charge for CH-DD refund	N/A
C	Charges by Record Type Chrgs ¹ +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

¹ 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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
C	Charges by Record Type Chrgs ¹ +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
C	Chrgs¹ +Rcrd ++CdtDbtInd	No	Yes	Indicator whether the charge shows a positive (DBIT = regular charge) or negative (CRDT = refund) amount.				N/A	Indicator whether the charge shows a positive (DBIT = regular charge) or negative (CRDT = refund) amount.	N/A
C	Chrgs¹ +Rcrd ++ChrgInclInd	No	Yes	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	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	NtryDtIs +Batch ++NbOfTxs	No	Yes	Number of transactions (D level) of the corresponding booking (C level).						N/A
C	NtryDtIs +AddtlNtryInf	Yes	Yes	Here, PostFinance always supplies the booking text.						
D	Message ID Refs ++MsgId	Yes ¹	Yes	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.		N/A

¹ 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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Account Servicer Reference Refs ++AcctSvcrRef	Yes	Yes	Clear transaction ID assigned by PostFinance. The ID is a mandatory requirement for enquiries, except for return.						
D	Payment Information Identification Refs ++PmntInfld	Yes ¹	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	Instruction Identification Refs ++InstrID	Yes ¹	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	End To End Identification Refs ++EndToEndId	Yes ¹	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	Unique End-to-end Transaction Reference Refs ++UETR	Yes ¹	Yes	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.			N/A	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.	N/A	N/A

¹ 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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Type Refs +Prtry ++Tp	No	Yes	Value for QR payments: 00 = QRR			Values for OSR: 06 = OSR counter 46 = OSR+ counter	N/A	N/A	N/A
D	Propriety Reference Refs +Prtry ++Ref	No	Yes	Unique number of paper-based payments.				N/A	N/A	N/A
D	Amount Amt	Yes	Yes	Amount of transaction. The amount in field Amount at D level is shown in the account currency.						
D	Currency	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	Credit Debit Indicator CdtDbtInd	Yes	Yes	N/A	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT					
D	Transaction Amount AmtDtls ++TxAmt +++Amt	No	Yes	Corresponds to the transaction amount in the transaction currency.			N/A	Corresponds to the transaction amount in the transaction currency.	N/A	N/A
D	Source Currency AmtDtls ++TxAmt +++CcyXchg ++++SrcCcy	No	Yes	Corresponds to the transaction currency.			N/A	Corresponds to the transaction currency.	N/A	N/A
D	Target Currency AmtDtls ++TxAmt +++CcyXchg ++++TrgtCcy	No	Yes	Corresponds to the account currency.			N/A	Corresponds to the 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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)		
D	Exchange Rate AmtDtIs ++TxAmt +++CcyXchg ++++XchgRate	No	Yes	Exchange rate applied between transaction and account currency.			N/A	Exchange rate applied between transaction and account currency.	N/A	N/A		
D	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	No	Yes	<p>Normal transaction: QRR Swiss Post branch: PMNT CNTR CDPT ZAG-DAG: PMNT RCDT DMCT Electronic: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p> <p>Reversal transaction: QRR Swiss Post branch: PMNT CNTR CAJT ZAG-DAG: PMNT RCDT CAJT Electronic: PMNT RCDT CAJT SIC: PMNT RCDT CAJT</p> <p>Correction transaction: QRR Swiss Post branch: PMNT CNTR CDPT ZAG-DAG: PMNT RCDT DMCT Electronic: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p>			<p>Normal transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p> <p>Reversal transaction: OSR Swiss Post branch: PMNT CNTR DAJT PO-SO: PMNT ICDT DAJT</p> <p>Correction transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p>	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 objection to debit: PMNT IDDT PRDD	Reversal transaction: CH-DD Cor1 full reversal of debit: PMNT IDDT PRDD CH-DD B2B full reversal of debit: PMNT IDDT PRDD	N/A
D	Chrgs +TtlChrgsAndTaxAmt	No	Yes	Total charges for this transaction which is debited to the charges account at the end of each month.			N/A	N/A	Total charges for this transaction which are debited to the charges account at the end of each month.	N/A		

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Chrgs +TtlChrgsAndTaxAmtCcy	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	Chrgs +Rcrd ++Tp +++Prtry	No	Yes	Categorisation of charges: 1 = Reject 2 = Inpayments at at post counter 4 = Post-processing 5 = Full recording			Categorisation of charges: 1 = Reject 6 = Outpayments at post counter	N/A	Categorisation of charges: 9 = Charge for CH-DD refund	N/A
D	Chrgs +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	Chrgs +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
D	Chrgs +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

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Chrgs +Rcrd ++ChrgInclInd	No	Yes					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	Debtor Name RltdPties ++Dbtr +++Pty (only V2019) ++++Nm	No	Yes	Name of debtor if available.			N/A	Name of debtor if available.	Name of debtor.	N/A
D	Debtor Postal Address RltdPties ++Dbtr +++Pty (only V2019) ++++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	Debtor Account 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
D	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (only V2019) ++++Nm	No	Yes	Original payer's name; if available.			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

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (only V2019) ++++PstlAdr	No	Yes	Original payer's address; if available.			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	Creditor Name RltdPties ++Cdtr +++Pty (only V2019) ++++Nm	No	Yes	N/A	N/A	N/A	Name of debtor if available.	N/A	N/A	N/A
D	Creditor Postal Address RltdPties ++Cdtr +++Pty (only V2019) ++++PstlAdr	No	Yes	N/A	N/A	N/A	Payment recipient's address; if available. If possible, the data are delivered in structured form, otherwise unstructured.	N/A	N/A	N/A
D	Creditor Scheme ID RltdPties ++Cdtr +++Pty (only V2019) ++++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	Creditor Account RltdPties ++CdtrAcct	No	Yes	IBAN or QR-IBAN of the beneficiary, if payment is redirected.			Address of creditor if available. Data is supplied structured if ever possible, otherwise unstructured.	N/A	N/A	N/A

PostFinance always supplies a value; regardless of the "batch booking/single booking" booking logic and with or without a reference (does not apply to returns and remaining bookings).

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++Nm	No	Yes	Name of the end beneficiary; if available.			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	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++PstlAdr	No	Yes	Address of the end beneficiary; if available.			N/A	Name of ultimate creditor if available.	N/A	N/A
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++ld	No	Yes	End beneficiary's account number, if available.			N/A	Account number (IBAN or proprietary account format) of ultimate creditor if available.	N/A	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++BICFI	No	Yes	Identification (BIC) of third-party debtor bank.			N/A	Identification (BIC) of third-party debtor bank.	N/A	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++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

Level	ISO field	Notification in case of camt.053 having no detailed notification	Notification in case of camt.053 having detailed notification	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++Nm	No	Yes	Name of debtor bank.			N/A	Name of debtor bank.	N/A	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++PstlAdr	No	Yes	Address of debtor bank.			N/A	Address of debtor bank.	N/A	N/A
D	Purpose Code 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	Remittance Information RmtInf +Ustrd	No	Yes	Messages according to customer order	N/A	N/A	N/A	Messages as per customer order.		N/A
I	Creditor Remittance Information RmtInf +Strd ++CdtrRefInf +++Tp	No	Yes	N/A	SCOR value in field <Cd>	Value QRR-reference in field <Prtry>.	N/A	N/A	N/A	N/A
D	Creditor Remittance Information RmtInf +Strd ++CdtrRefInf +++Ref	No	Yes	N/A	Creditor Reference	QR-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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	Remaining bookings (price, amounts carried over, cards, etc.)
D	Additional Remittance Information RmtInf +Strd ++AddtlRmtInf	No	Yes	Reject code. Possible values: ?REJECT?0 = no rejection ?REJECT?1 = rejection Error code. Potential values: ?ERROR?000 = KEIN_FEHLER	Additional information from the QR code. Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject		Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject	N/A	N/A	N/A
D	RltdDts +AccptncDtTm	No	Yes		Here, the job date is supplied.					N/A
D	Rtrlnf +Rsn	No	Yes		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	Rtrlnf +AddtlInf	No	Yes		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)
Confirmation of execution			
True/false	CND ¹	1 C level with information on collective order	1 D level with information on collective order
Single conformation			
True/false	CWD ²	1 C level with information on collective order	1-n D level with Information about individual transactions
True/false	SIA ³		

¹ CND: Collective advice no details

² CWD: Collective advice with details

³ SIA: Single advice

The following camt message type refers to V4/2013. If V8/2019 differs from this, it is marked with "ISO V2019:".

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
A	Message Identification <MsgId>	Clear message identification. Always supplied by PostFinance.	
A	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
A	Page Number <PgNb>	Supplied with value «1».	
A	Last Page Indicator <LastPgInd>	Supplied with value «True».	
A	Additional Information <AddtlInf>	Indicates the type of notification. Possible values: "SPS/1.7/PROD" for a productive message "SPS/1.7/TEST" for a test message "SPS/1.7/Reconstruction" for a repeat order ISO V2019: "SPS/2.1/PROD" for a productive message "SPS/2.1/TEST" for a test message "SPS/2.1/Reconstruction" for a repeat order	
B	Identification <Id>	Clear identification. Always supplied by PostFinance.	
B	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
B	CopyDuplicateIndicator <CpyDplctInd>	If camt.054 has already been sent to the customer, value DUPL is supplied in this field.	
B	IBAN <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.	

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
B	Acct +Ccy	ISO V2019: specification of the currency in which the account is managed.	
B	Acct +Ownr ++Nm	Account description of the corresponding account. Always supplied by PostFinance.	
C	Amount <Amt>	Amount of bulk booking in the account currency.	
C	Currency <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	Debit Credit Indicator <CdtDbtInd>	Always supplied with value «DBIT».	
C	Reversal Indicator <RvslInd>	Not applicable. Not supplied.	
C	Entry +Sts ++Cd	Status of booking. PostFinance always supplies value «BOOK». ISO V2013: BOOK value is delivered in the <Sts> element ISO V2019: BOOK value is delivered in the <Cd> subelement	
C	Booking Date +BookgDt ++Dt	Date of booking. Always supplied by PostFinance.	
C	Value Date +ValDt ++Dt	Value date of booking. Always supplied by PostFinance.	
C	Account Servicer Reference AcctSvcrRef	Not applicable. Not supplied.	
C	Bank Transaction Code +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	Chrgs +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	Chrgs +TtlChrgsAndTaxAmtCcy	Currency of total charges for this booking which are always debited to the charges account at the end of the month.	
C	Charges Record Type +Chrgs ++Rcrd +++Tp ++++Prtry	Categorisation of charges for the collective order: 20 = Price of express execution	
C	Charges by Record Type +Chrgs ++Rcrd +++Amt	Total charges for the corresponding category at booking level.	
C	Charges by Record Type +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	Charges +Chrgs ++Rcrd +++CdtDbtInd	Supplied with value «DBIT».	
C	Charges +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	NtryDtIs +Batch ++NbOfTxs	Not applicable. Not supplied.	
C	NtryDtIs +AddtlNtryInf	Not applicable. Not supplied.	
D	Message ID Refs ++MsgId	«Message identification» (A level) from the original order message (pain.001).	
D	Account Servicer Reference Refs ++AcctSvcrRef	Not applicable. Not supplied.	
D	Payment Information Identification Refs ++PmtInfId	«Payment identification» (B level) from the original order message (pain.001).	
D	Instruction Identification Refs ++InstrID	«Instruction identification» (C level) from the original order message (pain.001).	Not applicable. Not supplied.
D	End To End Identification Refs ++EndToEndId	«End-to-end identification» (C level) from the original order message (pain.001).	Not applicable. Not supplied.
D	Type Refs +Prtry ++Tp	Not applicable. Not supplied.	
D	Propriety Reference Refs +Prtry ++Ref	Not applicable. Not supplied.	
D	Amount 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	Currency	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	Credit Debit Indicator CdtDbtInd	Always supplied with value «DBIT».	
D	Instructed Amount AmtDtIs ++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	Transaction Amount AmtDtls ++TxAmt +++Amt	Corresponds to the transaction amount in the transaction currency.	Not applicable. Not supplied.
D	Source Currency AmtDtls ++TxAmt +++CcyXchg ++++SrcCcy	Not applicable. Not supplied.	
D	Target Currency AmtDtls ++TxAmt +++CcyXchg ++++TrgtCcy	Not applicable. Not supplied.	
D	Exchange Rate AmtDtls ++TxAmt +++CcyXchg ++++XchgRate	Not applicable. Not supplied.	
D	Counter Value Amount AmtDtls ++CntrValAmt +++Amt	Corresponds to the amount in the account currency.	Not applicable. Not supplied.
	Counter Value Amount 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.
	Counter Value Amount 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	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd ++SubFmlyCd	This element gives information on the type of booking. Payment type 1: 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	Chrgs +TtlChrgsAndTaxAmt	Total charges for this transaction which are always debited to the charges account at the end of the month.	N/A
D	Chrgs +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	Chrgs +Rcrd ++Tp +++Prtry	Categorisation of charges: 30 = Price for international payment reduced transfer amount 31 = Price for international payment SEPA transfer 32 = Price for international payment speed surcharge 33 = Price for international payment full transfer amount 34 = Price for international payment surcharge no IBAN indication 35 = Price of cash international	Not applicable. Not supplied.
D	Chrgs +Rcrd ++Amt	Total charges for the corresponding category at transaction level.	Not applicable. Not supplied.
D	Chrgs +Rcrd ++Amt Ccy	Currency of total charges for the corresponding category at transaction level.	Not applicable. Not supplied.
D	Chrgs +Rcrd ++CdtDbtInd	Supplied with value «DBIT».	Not applicable. Not supplied.
D	Chrgs +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	Debtor Name RltdPties ++Dbtr +++Pty (only V2019) ++++Nm	Not applicable. Not supplied.	
D	Debtor Postal Address RltdPties ++Dbtr +++Pty (only V2019) ++++PstlAdr	Not applicable. Not supplied.	
D	Debtor Account RltdPties ++DbtrAcct	Account number of debtor in IBAN format.	Not applicable. Not supplied.
D	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (only V2019) ++++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	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (only V2019) ++++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	Creditor Name RltdPties ++Cdtr +++Pty (only V2019) ++++Nm	Name of creditor.	Not applicable. Not supplied.

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	Creditor Postal Address RltdPties ++Cdtr +++Pty (only V2019) ++++PstlAdr	Address of creditor. Data is supplied structured if ever possible, otherwise unstructured.	Not applicable. Not supplied.
D	Creditor Account RltdPties ++CdtrAcct	Account number (IBAN or proprietary account format) of creditor.	Not applicable. Not supplied.
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++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	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++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	Creditor Agent RltdAgts +CdtrAgt ++FinInstnld +++BICFI	Identification (BIC) of third-party creditor bank.	Not applicable. Not supplied.
D	Creditor Agent RltdAgts +CdtrAgt ++FinInstnld +++ClrSysMmbld ++++Mmbld	Identification (BC number) of third-party creditor bank.	Not applicable. Not supplied.
D	Creditor Agent RltdAgts +CdtrAgt ++FinInstnld +++Nm	Name of creditor bank.	Not applicable. Not supplied.
D	Creditor Agent RltdAgts +CdtrAgt ++FinInstnld +++PstlAdr	Name of creditor bank.	Not applicable. Not supplied.
D	Purpose Code Purp +Cd	Purpose of payment of original order (pain.001).	
D	Remittance Information Rmtlnf +Ustrd	Messages as per customer order.	Not applicable. Not supplied.
D	Creditor Remittance Information Rmtlnf +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.

Level	ISO field	Single confirmation (CWD/SIA) ISO 20022 V4	Confirmation of execution (CND) ISO 20022 V4
D	Creditor Remittance Information 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	Additional Remittance Information RmtInf +Strd ++AddtlRmtInf	Payment method 1: individual debtor Reference: individual booking text Payment method 3: additional unstructured messages	Not applicable. Not supplied.
D	Related Price RltdPric +Prtry ++Tp	Not applicable. Not supplied.	
D	Related Price RltdPric +Prtry ++Pric	Not applicable. Not supplied.	
D	RltdDts +AcptncDtTm	Not applicable. Not supplied.	
D	RtrInf +Rsn	Not applicable. Not supplied.	
D	RtrInf +AddtlInf	Not applicable. Not supplied.	

3.12.2 camt.054 Details

The following camt message type refers to V4/2013. If V8/2019 differs from this, it is marked with "ISO V2019:".

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
A	Message Identification <MsgId>	Clear message identification. Always supplied by PostFinance.					
A	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.					
A	BICFI <AnyBIC>	Only supplied if sent to channel SWIFT FileAct.					
A	Page Number <PgNb>	Used for numbering camt.054 messages. Always supplied by PostFinance. Example 1: camt message not split = value 1 & last page 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	Last Page Indicator <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 limitation, this element is FALSE in the first messages and TRUE in the last message.					
A	Additional Information <AddtlInf>	Indicates the type of notification. Possible values: "SPS/1.7/PROD" for a productive message "SPS/1.7/TEST" for a test message "SPS/1.7/Reconstruction" for a repeat order "SPS/1/7/Storno" for a cancellation file ISO V2019: "SPS/2.1/PROD" for a productive message "SPS/2.1/TEST" for a test message "SPS/2.1/Reconstruction" for a repeat order "SPS/2.1/Storno" for a cancellation file					
B	Identification <Id>	Clear identification. Always supplied by PostFinance. Elements GroupHeader/Message Identification and Statement/Identification are not identical. A and B level must be unique separately from each other.					
B	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.					
B	From To Date <FrToDt>	Supplies the start date and the end date of the camt message. Always supplied by PostFinance.					
B	CopyDuplicateIndicator <CpyDplctInd>	This field is supplied with value DUPL only in case of reconstruction.					
B	IBAN <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.					

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
B	Acct +Ccy	ISO V2019: specification of the currency in which the account is managed.					
B	Acct +Ownr ++Nm	Account description of the corresponding account. Always supplied by PostFinance.					
C	Entry Reference	N/A	In the case of batch entries, the IBAN will be inserted.	In the case of batch entries, the QR-IBAN will be inserted.	The subscriber number is shown in proprietary format (e.g.: XXXXXXXXX).	N/A	The contract number (RS-PID) is shown
		PostFinance always supplies a value; regardless of the "batch booking/single booking" booking logic and with or without a reference (does not apply to returns and remaining bookings).					
C	Amount <Amt>	Amount of booking. The amount in field Amount at C level is displayed in the account currency.					
C	Currency <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	Debit Credit Indicator <CdtDbtInd>	Indicator of a debit or credit booking Credit = CRDT Debit = DBIT					
C	Reversal Indicator <RvslInd>	Normal processing / correction booking = False Reversal bookings = True				True	Normal entry = False Return and refund = True
C	Entry +Sts ++Cd	Status of booking. PostFinance always supplies value BOOK. ISO V2013: BOOK value is delivered in the <Sts> element ISO V2019: BOOK value is delivered in the <Cd> subelement					
C	Booking Date BookgDt+Dt	Date of booking. Always supplied by PostFinance.					
C	Value Date ValDt+Dt	Value date of booking. Always supplied by PostFinance.					
C	Account Servicer Reference AcctSvcrRef	Clear booking reference assigned by the financial institution.					

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD	
C	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.						
C	Chrgs +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	Chrgs +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	Charge Record Type 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 6 = outpayments at post counter		N/A	Categorisation of charges: 9 = charge for CH-DD refund
C	Charges by Record Type Chrgs +Rcrd ++Amt	Total charges for the corresponding category at booking level.				N/A	Total charges for the corresponding category at booking level.	
C	Charges by Record Type 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	Chrgs +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.	

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
C	Chrgs +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.
C	NtryDtIs +Batch ++NbOfTxs	Number of transactions (D level) of the corresponding booking (C level).					
C	NtryDtIs +AddtlNtryInf	Here, PostFinance always supplies the booking text.					
D	Message ID 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	Account Servicer Reference Refs ++AcctSvcrRef	Unique transaction ID assigned by PostFinance. The ID is a mandatory requirement for enquiries, except for return.					
D	Payment Information Identification 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.			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	Instruction Identification 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	End To End Identification 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.			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.	

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	Unique End To End Transaction Reference Refs ++UETR	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.			N/A	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.	N/A
D	Type Refs +Prtry ++Tp	Value for QR payments: 00			Values for OSR: 06 = OSR counter 46 = OSR+ counter	N/A	N/A
D	Propriety Reference Refs +Prtry ++Ref	Unique number of paper-based payments.				N/A	N/A
D	Amount 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	Currency	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	Credit Debit Indicator CdtDbtInd	Indicator of a debit or a credit booking Credit = CRDT Debit = DBIT					
D	Transaction Amount AmtDtls ++TxAmt +++Amt	Corresponds to the transaction amount in transaction currency.			N/A	Corresponds to the transaction amount in transaction currency.	N/A
D	Source Currency AmtDtls ++TxAmt +++CcyXchg ++++SrcCcy	Corresponds to the transaction currency.			N/A	Corresponds to the transaction currency.	N/A

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	Target Currency AmtDtls ++TxAmt +++CcyXchg ++++TrgtCcy	Corresponds to the account currency.			N/A	Corresponds to the account currency.	N/A
D	Exchange Rate AmtDtls ++TxAmt +++CcyXchg ++++XchgRate	Exchange rate used between transaction and account currency.			N/A	Exchange rate used between transaction and account currency.	N/A
D	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	<p>Normal transaction: QRR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p> <p>Reversal transaction: QRR Swiss Post branch: PMNT CNTR CAJT PO-SO: PMNT RCDT CAJT Paperless: PMNT RCDT CAJT SIC: PMNT RCDT CAJT</p> <p>Correction transaction: QRR Swiss Post branch: PMNT CNTR CDPT PO-SO: PMNT RCDT DMCT Paperless: PMNT RCDT AUTT SIC: PMNT RCDT ATXN</p>	<p>Normal transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p> <p>Reversal transaction: OSR Swiss Post branch: PMNT CNTR DAJT PO-SO: PMNT ICDT DAJT</p> <p>Correction transaction: OSR Swiss Post branch: PMNT CNTR CWDL PO-SO: PMNT ICDT DMCT</p>	<p>Normal transaction: PMNT ICDT RRTN</p> <p>R-transaction: CH-DD Cor1 debit objection: PMNT IDDT PRDD</p> <p>Reversal transaction: CH-DD Cor1 full debit reversal: PMNT IDDT PRDD CH-DD B2B full debit reversal: PMNT IDDT PRDD</p>	N/A	N/A	
D	Chrgs +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	Chrgs +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	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	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 6 = outpayments at post counter	N/A	Categorisation of charges: 9 = charge for CH-DD refund
D	Chrgs +Rcrd ++Amt	Total charges for the corresponding category at transaction level				N/A	Total charges for the corresponding category at transaction level
D	Chrgs +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	Chrgs +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	Chrgs +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	Debtor Name RltdPties ++Dbtr +++Pty (only V2019) ++++Nm	Name of debtor if available.			N/A	Name of debtor if available.	Name of debtor.
D	Debtor Postal Address RltdPties ++Dbtr +++Pty (only V2019) ++++PstIAdr	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	Debtor Account RltdPties ++DbtrAcct	Payer's account number; if available.			N/A	Account number (IBAN or proprietary account format) of debtor if available.	Account number (IBAN) of debtor.

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (nur V2019) ++++Nm	Original payer's name; if available.			N/A	Name of original debtor if available.	
D	Ultimate Debtor RltdPties ++UltmtDbtr +++Pty (only V2019) ++++PstlAdr	Original payer's address; if available.			N/A	Address of original debtor if available.	
D	Creditor Name RltdPties ++Cdtr +++Pty (nur V2019) ++++Nm	N/A	N/A	N/A	Name of creditor if available.	N/A	N/A
D	Creditor Postal Address RltdPties ++Cdtr +++Pty (only V2019) ++++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	Creditor Scheme ID RltdPties ++Cdtr +++Pty (nur V2019) ++++ld ++++Orgld +++++Othr <ld>	N/A	N/A	N/A	N/A	N/A	Displays the contract number (RS-PID).
D	Creditor Account RltdPties ++CdtrAcct	IBAN or QR-IBAN of the beneficiary, if payment is redirected.			Account number (IBAN or proprietary account format) of creditor if available.	N/A	
		PostFinance always supplies a value; regardless of the "batch booking/single booking" booking logic and with or without a reference (does not apply to returns and remaining bookings).					
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (nur V2019) ++++Nm	End beneficiary's name; if available			N/A	Name of ultimate creditor if available.	N/A

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (only V2019) ++++PstlAdr	End beneficiary's address; if available.			N/A	Address of ultimate creditor if available.	N/A
D	Ultimate Creditor RltdPties ++UltmtCdtr +++Pty (nur V2019) ++++Id	End beneficiary's account number; if available.			N/A	Account number (IBAN or proprietary account format) of ultimate creditor if available.	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++BICFI	Identification (BIC) of third-party debtor bank.			N/A	Identification (BIC) of third-party debtor bank.	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++ClrSysMmbld ++++Mmbld	Identification (BC number) of third-party debtor bank.			N/A	Identification (BC number) of third-party debtor bank.	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++Nm	Name of debtor bank.			N/A	Name of debtor bank.	N/A
D	Debtor Agent RltdAgts +DbtrAgt ++FinInstnld +++PstlAdr	Address of debtor bank.			N/A	Address of debtor bank.	N/A
D	Purpose Code Purp +Cd	Payment reference of the original order			N/A	N/A	Purpose of payment of original order (pain.008).
D	Remittance Information RmtInf +Ustrd	Messages according to customer order.	N/A	N/A	N/A	Messages as per customer order.	

Level	ISO field	IBAN	IBAN with Creditor Reference	QR bill virtual account	OSR	Return	CH-DD
D	Creditor Remittance Information RmtInf +Strd ++CdtrRefInf +++Tp	N/A	Value SCOR in field <Cd>	Value QRR in field <Prtry>.	N/A		
D	Creditor Remittance Information RmtInf +Strd ++CdtrRefInf +++Ref	N/A	Creditor Reference	QR-reference number.	OSR reference number.	N/A	
D	Additional Remittance Information RmtInf +Strd ++AddtlRmtInf	Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject Error code. Potential values: ?ERROR?000 = KEIN_FEHLER	Additional information from the QR code. Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject Error code. Possible values: ?ERROR?000 = KEIN_FEHLER		Reject code. Possible values: ?REJECT?0 = no reject ?REJECT?1 = reject ?REJECT?5 = mass reject	N/A	
D	RltdDts +AccptncDtTm	The date of posting is delivered here.					
D	RtrInf +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	RtrInf +AddtlInf	Reason for an R-transaction.					

3.12.3 camt.054 booking

The following camt message type refers to V4/2013. If V8/2019 differs from this, it is marked with "ISO V2019:".

Level	ISO field	camt.054 credit	camt.054 debit
A	Message Identification <MsgId>	Clear message identification. Always supplied by PostFinance.	
A	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
A	BICFI <AnyBIC>	Only supplied if sent to channel SWIFT FileAct.	
A	Page Number <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	Last Page Indicator <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	Additional Information <AddtlInf>	Indicates the type of notification. Possible values: "SPS/1.7/PROD" for a productive message ISO V2019: "SPS/2.1/PROD" for a productive message	
B	Identification <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	Electronic Sequence Number <ElctrncSeqNb>	This value is always delivered by PostFinance and represents the year's current statement number based on the Swiss Post working day.	
B	Creation Date Time <CreDtTm>	Creation date and time of message. Always supplied by PostFinance.	
B	From To Date <FrToDt>	Supplies the start date and the end date of the camt message. Always supplied by PostFinance.	
B	IBAN <IBAN>	PostFinance always supplies the IBAN of the underlying message; no proprietary account formats.	
B	Acct +Ccy	ISO V2019: specification of the currency in which the account is managed.	
B	Acct +Ownr ++Nm	Account description of the corresponding account. Always supplied by PostFinance.	
C	Amount <Amt>	Amount of booking. The amount in field Amount at C level is shown in the account currency.	
C	Currency <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	Debit Credit Indicator <CdtDbtInd>	Indicator of a debit or credit booking. Fixed value CRDT.	Indicator of a debit or credit booking. Fixed value DBIT.
C	Reversal Indicator <RvslInd>	Normal booking = False. Reversal booking = True.	
C	Entry +Status ++Code	Status of booking. PostFinance always supplies value BOOK. ISO V2013: BOOK value is delivered in the <Sts> element ISO V2019: BOOK value is delivered in the <Cd> subelement	

Level	ISO field	camt.054 credit	camt.054 debit
C	Booking Date BookgDt+Dt	Date of booking. Always supplied by PostFinance.	
C	Value Date ValDt+Dt	Value date of booking. Always supplied by PostFinance.	
C	Account Servicer Reference AcctSvcrRef	Clear booking reference assigned by the financial institution.	
C	Bank Transaction Code +BkTxCd ++Domn +++Cd ++Fmly +++Cd +++SubFmlyCd	This element gives information on the type of booking.	
C	NtryDtls +AddtlNtryInf	Here, PostFinance always supplies the booking text.	
	Message ID 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	Account Servicer Reference Refs ++AcctSvcrRef	Clear transaction ID assigned by PostFinance.	
D	Payment Information Identification Refs ++Pmtlnfld	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	Instruction Identification 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	End To End Identification 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. There is no value for OSR.	
D	Unique End To End Transaction Reference Refs ++UETR	Unique end-to-end transaction reference. Always assigned by PostFinance; even if a UETR is delivered in pain.001. UETR from interbank payment transactions are taken 1:1.	
D	Amount Amt	Amount of booking, corresponds to the amount at C level.	
D	Currency	Currency of booking, corresponds to the currency at C level.	
D	Credit Debit Indicator 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 Character set

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

4.3 MT940 customer statement message

Status ¹	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	

¹M = Mandatory, O = Optional

4.4 MT942 Statement Message

Status ¹	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.

¹M = Mandatory, O = Optional

4.5 MT950 statement message (for banks)

Status ¹	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	

¹M = Mandatory, O = Optional

4.6 MT900 statement message (debits for banks)

Status ¹	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	

¹M = Mandatory, O = Optional

4.7 MT910 statement message (credits for banks)

Status ¹	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	

¹ M = Mandatory, O = Optional