

Credit Suisse Best Practice Guide for manufacturers of payment software



CREDIT SUISSE (Switzerland) Ltd.
Software Partner Management
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Public

CREDIT SUISSE 

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

- 0** **Guide**
Description of the Credit Suisse Best Practice Guide
 - Index
 - About the Best Practice Guide
- 1** **Overview**
Credit Suisse file-based payment transfer landscape
 - Channel timeline and specifications
 - Format timeline and specifications
- 2** **Use cases**
Creation and matching of payment files with Credit Suisse
 - Overall flow
 - **1** Debit – Create pain.001
 - **2** Debit – Match pain.002
 - **3** Debit – Reconcile camt.053/MT940
 - **4** Credit – Reconcile camt.054/V11
 - **5** Credit – Reconcile camt.053/MT940
 - **6** Credit – Reconcile return/reject

- 3** **Channels**
Credit Suisse connectivity solutions for your software
 - Find recommended channels
 - Channel functions
 - Standard and fiduciary set-up
- 4** **Formats**
Credit Suisse format offering for payment files
 - Find recommended formats
 - Credit transfer
 - Direct debit
 - Status report
 - Reporting
- 5** **Testing**
Credit Suisse testing & listing offering
 - List of compatible software
 - Channel testing
 - Format testing

About the Best Practice Guide

Purpose

This guide describes the best practice for payment transaction use cases between your software and Credit Suisse.

Main changes to the last version (January 2020)

Page 36	Express payment added
Page 107-108	camt.053 example without details: new transaction added, new page about balances added
Page 109	camt.054 examples for debit advice and single credit advice removed

Abbreviations

BR	Swiss Payment Standards: Swiss Business Rules V2.8 (Link)
BTC	Bank Transaction Code listed at IG camt
EDS	Electronic Distributed Signature: non-standard decentralized signature set-up for EBICS
ES	Electronic Signature: standard corporate shield set-up for EBICS
IG camt	Swiss Payment Standards: Implementation Guidelines for Cash Management V1.7 (Link)
IG pain.001	Swiss Payment Standards: Implementation Guidelines for Credit Transfers V1.9 (Link)
MIG pain.001	Credit Suisse Message Implementation Guidelines for Credit Transfers (Link)
PT	Payment type as described in IG pain.001
SME	Small and medium enterprises

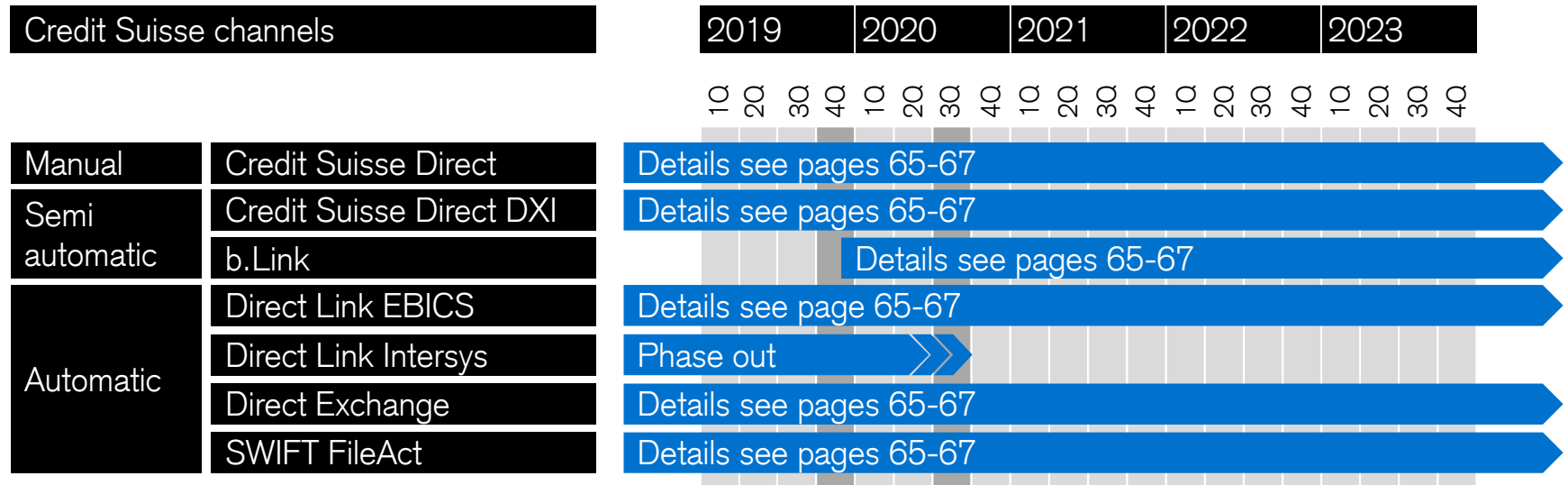
Overview



Overview

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Credit Suisse channel timeline



Manual: manual login, manual file transfer

Semi automatic: manual login or signature, automatic file transfer

Automatic: automatic login, automatic file transfer

Overview

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Credit Suisse channel specifications

Credit Suisse channels		Owner	Specifications
Manual	Credit Suisse Direct	Credit Suisse	None
Semi automatic	Credit Suisse Direct DXI	Credit Suisse	Contact softwarepartner.team@credit-suisse.com
	b.Link	SIX	Contact SIX at six-group.com/blink
Automatic	Direct Link EBICS	Credit Suisse	Contact softwarepartner.team@credit-suisse.com
	Direct Link Intersys	Credit Suisse	Contact softwarepartner.team@credit-suisse.com
	Direct Exchange	Credit Suisse	Contact softwarepartner.team@credit-suisse.com
	SWIFT FileAct	SWIFT	Contact softwarepartner.team@credit-suisse.com

Manual: manual login, manual file transfer

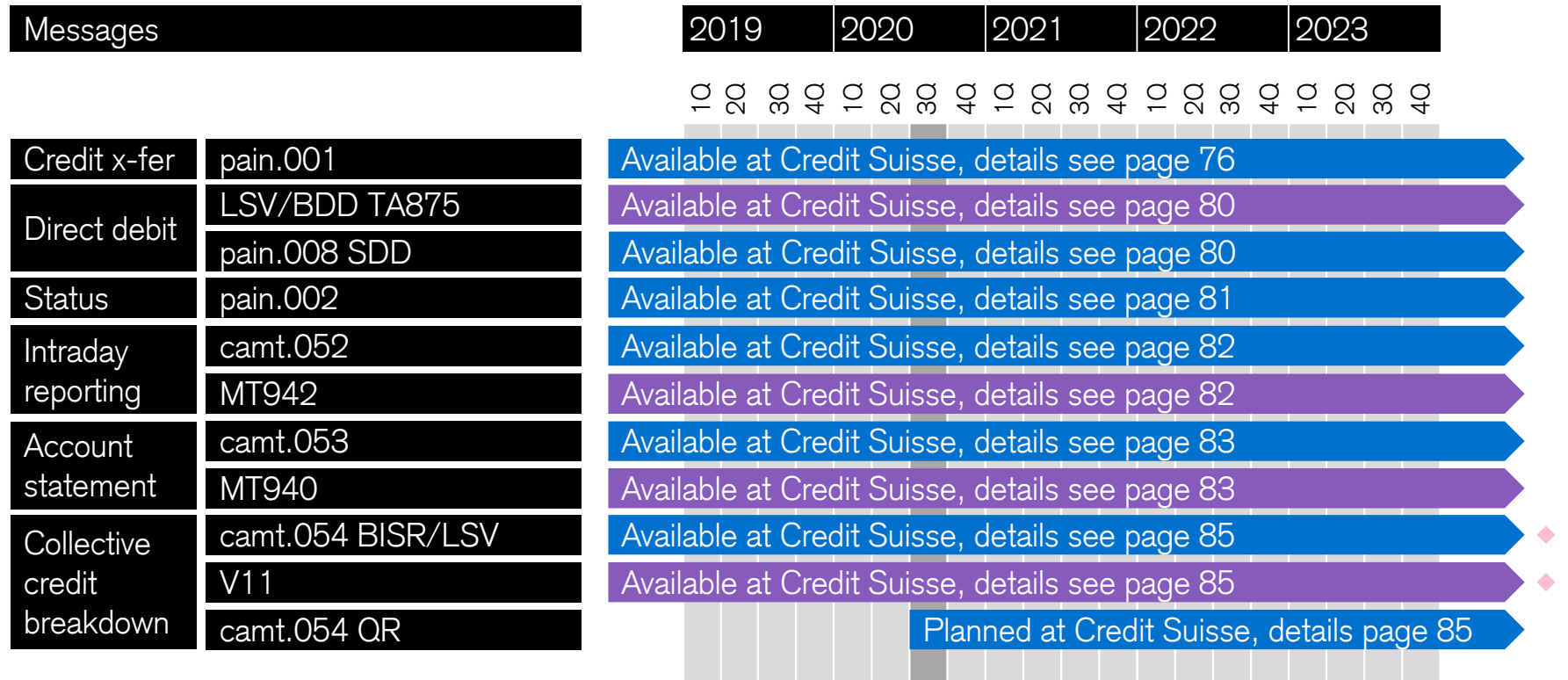
Semi automatic: manual login or signature, automatic file transfer

Automatic: automatic login, automatic file transfer

Overview

Guide		Overview		Use cases			Channels			Formats					Testing		
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Credit Suisse format timeline



New formats:



Legacy formats:



End date planned, but not defined, yet: ◆

Credit Suisse format specifications

Messages

Specifications

Credit x-fer	pain.001	Depending on market practice, see page 75
Direct debit	LSV/BDD TA875	www.lsv.ch
	pain.008 SDD	Depending on market practice, see page 75
Status	pain.002	Depending on market practice, see page 75
Intraday reporting	camt.052	Depending on market practice, see page 75
	MT942	Contact softwarepartner.team@credit-suisse.com
Account statement	camt.053	Depending on market practice, see page 75
	MT940	See footnote 1
Collective credit breakdown	camt.054 BISR/LSV	Depending on market practice, see page 75
	V11	See footnote 2
	camt.054 QR	Depending on market practice, see page 75

¹ <https://www.credit-suisse.com/media/assets/private-banking/docs/ch/unternehmen/kmugrossunternehmen/elektronischer-kontoauszug-en.pdf>

² <https://www.credit-suisse.com/media/assets/private-banking/docs/ch/unternehmen/kmugrossunternehmen/besr-technische-dokumentation-en.pdf>

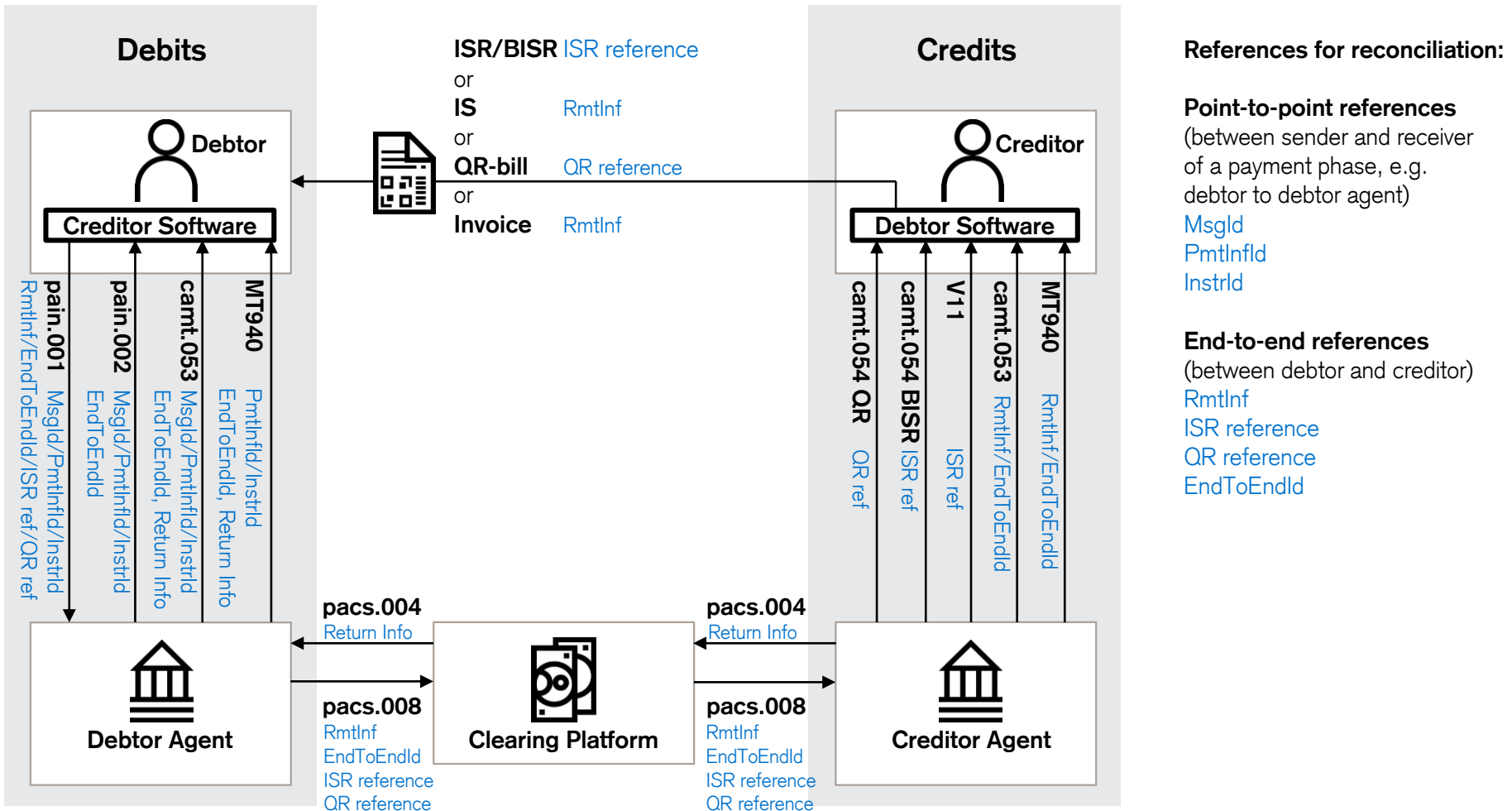
Use cases



Use cases

Overall flow for credit transfer

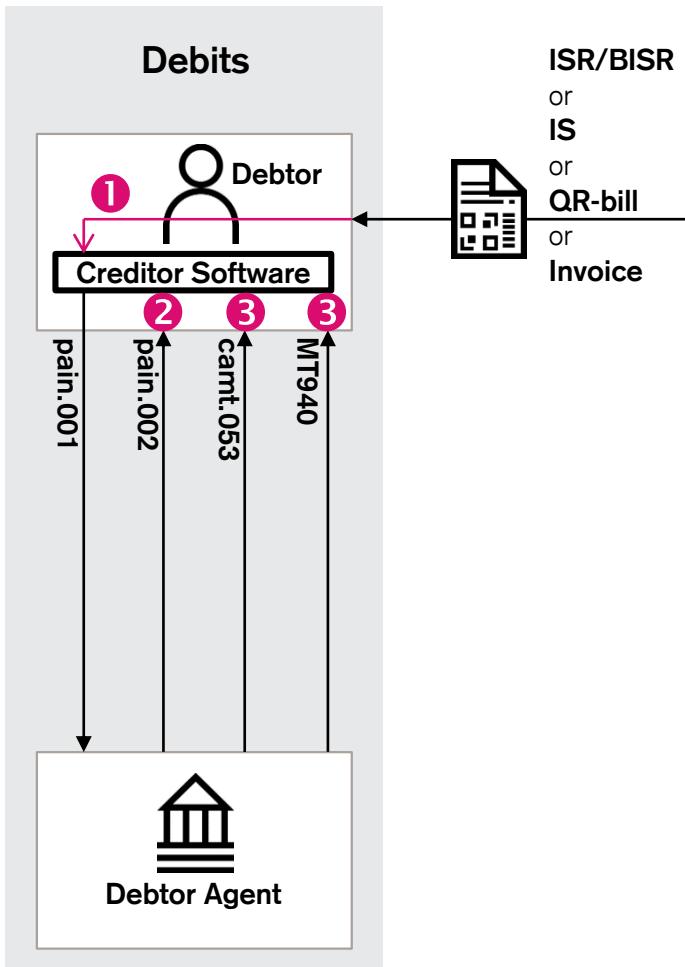
Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format



Use cases

Debits – all cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format



- 1 Create pain.001 from IS/ISR/BISR, QR-bill or invoice

PT 1



ISR (German ESR, French BVR, Italian PVR).
BISR (German BESR, French BVRB, Italian PVBR).
 Orange inpayment slip with reference number.
 Currently in use, see page 13.

PT 2



IS (German ES, French BV, Italian PV).
 Red inpayment slip.
 Currently in use, see page 15.

PT 3



QR-bill
 Will gradually replace ISR and IS from Jun 30, 2020, see page 19 for details.

or without slip

PT 4

without slip

Domestic CHF/EUR payment, see page 17

PT 5

without slip

Domestic non CHF/EUR payment, see page 23

PT 6

without slip

Crossborder SEPA payment, see page 25

PT 8

without slip

Crossborder non SEPA payment, see page 27

Print and send cheque, see page 33

- 2 Match pain.002 data with pain.001 data, see page 45

- 3 Reconcile account statement (camt.053 or MT940) or intraday report (camt.052 or MT942) with pain.001 data, see page 47

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001

- The following tables are suggestions for the different payment types in addition to the IG pain.001 and MIG pain.001
- Unless specified otherwise, the green rows mark notable differences to PT 3 domestic CHF/EUR (page 17). Tags which are not applicable for a certain payment type are not listed (i.e. these missing tags are not marked with green rows).

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT 1 domestic ISR/BISR (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114ff	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	3949.75	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Rutschmann Pia 1	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT 1 domestic ISR/BISR (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035005	
C	M		++End to End ID	E2E-ABC-035005	
C	D	M	+Payment Type Information		
C	D	M	++Local Instrument		Recommended on C-level
C	D	M	+++Proprietary	CH01	Recommended on C-level
C	M		+Amount		
C	D	M	++Instructed Amount	CHF 3949.75	2 CHF or EUR only
C	D		+Creditor		Optional für PT 1
C	M		++Name	Robert Schneider SA	3
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Case postale	3
C	R		+++Building Number		
C	R		+++Post Code	2501	3
C	R		+++Town Name	Biel/Bienne	3
C	D	M	+Creditor Account		
C	D	M	++ID		
C	D	M	+++Other		
C	D	M	+++ID	01-39139-1	4 Or exactly 9 digits without dashes , leading zeros in the second number block: 010391391 *
C	O	M	+Remittance Information		
C	D	M	++Structured		
C	D	M	+++Creditor Reference Info		
C	D	M	++++Reference	2100000000003139471430009	5 ISR reference

The diagram shows a Swiss payment slip (Einzahlung Giro) with the following details and annotations:

- 3**: Robert Schneider SA, Grands magasins, Case postale, 2501 Biel/Bienne
- 4**: 01-39139-1 (Creditor ID)
- 2**: CHF 3949.75 (Amount)
- 5**: Rutschnann Pia, Marktgasse 28, 9400 Rorschach (Beneficiary)
- 1**: 21 00000 00003 13947 14300 09017 (Reference)
- 2**: 0100003949753 (Amount in digits)
- 5**: 2100000000003139471430009017 (Reference in digits)
- 4**: 010391391 (Creditor ID in digits)

* but not 01391391 (missing dashes) or 001391391 (additional zeros in front of first number block instead of in front of the second one)

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
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1 Create pain.001 PT 2 domestic IS (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fg	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler 1	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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1 Create pain.001 PT 2 domestic IS (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035006	
C	M		++End to End ID	E2E-ABC-035006	
C	D	M	+Payment Type Information		
C	D	M	++Local Instrument		Recommended on C-level
C	D	M	+++Proprietary	CH03	Recommended on C-level
C	M		+Amount		
C	D	M	++Instructed Amount	CHF 8479.25	2 CHF or EUR only
C	D	M	+Creditor Agent		
C	M		++Financial Institution ID		See IG pain.001 for alternatives
C	D	D	+++Clearing Sys Mmb ID		
C	M	D	++++Clearing System ID		
C	M	D	+++++Code	CHBCC	
C	D	D	+++++Member ID	08888	3
C	D	M	+Creditor		
C	M		++Name	Muster AG	4
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	4
C	R		+++Building Number	5	4
C	R		+++Post Code	8001	4
C	R		+++Town Name	Zuerich	4
C	D	M	+Creditor Account		
C	D	D	++ID		
C	D	D	+++IBAN	CH380888812345678901	5 See IG pain.001 for alternative
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	6

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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1 Create pain.001 PT 3 domestic CHF/EUR (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fh	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false; if the element is not present, the default setting of «true» will be applied during processing
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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1 Create pain.001 PT 3 domestic CHF/EUR (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	M		+Amount		
C	D		++Instructed Amount	CHF 8479.25	Or Equivalent Amount. CHF or EUR only.
C	D	M	+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	D		+++Post Code	8001	
C	D		+++Town Name	Zuerich	
C	D	M	+Creditor Account		
C	D	D	++ID		
C	D	D	+++IBAN	CH3808888123456789012	With Creditor Account ID IBAN no Creditor Agent required. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Common mistake: CH03 is not payment type 3.

Payment type 3 transactions must not contain a Local Instrument. Local Instrument CH03 is not payment type 3 (domestic credit transfer in CHF or EUR) but payment type 2.2 (IS, red two-stage inpayment slip in CHF or EUR):

Payment type	2.2	3
Title	IS 2-stage	IBAN/postal account and IID/BIC
Comment	beneficiary's IBAN or bank account	
Payment Method	TRF/TRA	TRF/TRA
Local Instrument	CH03	Must not be delivered

Source: **Swiss Implementation Guidelines, Version 1.7.2 / 1.8** by SIX Interbank Clearing Ltd

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
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1 Create pain.001 PT 3 domestic QR-bill (1/4)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
A	M		Group Header			
A	M		+Message ID	MsgId-ae33f114fi	Unique as long as possible	
A	M		+Creation Date Time	2019-01-09T08:02:37		
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level	
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level	
A	M		+Initiating Party			
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder	
A	R		++Contact Details			
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name	
A	R		+++Other	Version 4.0.1329.01	Please insert software version	
B	M		Payment Information			
B	M		+Payment Information ID	InfId-0000035005		
B	M		+Payment Method	TRF	Or TRA	
B	O		+Batch Booking	true	Or false	
B	O		+Payment Type Information			
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after noon CET, charges apply	
B	M		+Requested Execution Date	2019-01-09		
B	M		+Debtor			
B	R		++Name	Max Beispieler		
B	M		+Debtor Account			
B	M		++ID			
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse	
B	O		++Type			
B	D		+++Proprietary	CND	Or SIA, CWD, NOA	
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from Debtor Acct IBAN	
B	M		++Financial Institution ID			
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.	

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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1 Create pain.001 PT 3 domestic QR-bill (2/4)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
B	O	M	+Ultimate Debtor			
B	O	M	++Name	Fritz Mueller		+UltmtDbtr ++Name
B	O	M	++Postal Address		See IG pain.001 for alternative address formats*	
B	R		+++Street Name	Rosenweg		+UltmtDbtr ++StrtNmOrAdrLine1
B	R		+++Building Number	6		+UltmtDbtr ++BldgNbOrAdrLine2
B	D		+++Post Code	3110		+UltmtDbtr ++PstCd
B	D		+++Town Name	Muensingen		+UltmtDbtr ++TwnNm
B	D		+++Country	CH		+UltmtDbtr ++Ctry
C	M		Credit Transfer Trx Info			
C	M		+Payment ID			
C	R		++Instruction ID	InstId-000035008		
C	M		++End to End ID	E2E-ABC-035008		
C	M		+Amount			
C	D		++Instructed Amount	CHF 8479.25	CHF or EUR only.	Amt Ccy
C	D	M	+Creditor			
C	M		++Name	Muster AG		+Cdtrlnf ++Cdtr +++Name
C	O		++Postal Address		See IG pain.001 for alternative address formats*	
C	R		+++Street Name	Bahnhofstrasse		+Cdtrlnf ++Cdtr +++StrtNmOrAdrLine1
C	R		+++Building Number	5		+Cdtrlnf ++Cdtr +++BldgNbOrAdrLine2
C	D		+++Post Code	8001		+Cdtrlnf ++Cdtr +++PstCd
C	D		+++Town Name	Zuerich		+Cdtrlnf ++Cdtr +++TwnNm
C	D		+++Country	CH		+Cdtrlnf ++Cdtr +++Ctry
C	D	M	+Creditor Account			
C	D	D	++ID			
C	D	M	+++IBAN	CH3830999123456789012	Variant ORR: QR-IBAN required, no Creditor Agent required. Other variants: IBAN required, no Creditor Agent required.	+Cdtrlnf ++IBAN

* Caution: the QR-bill can also provide unstructured addresses, these must result in unstructured addresses in pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

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1 Create pain.001 **PT 3** domestic QR-bill (3/4)

Remittance Information variant with QR reference (QRR)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	O		+Remittance Information			
C	D	M	++Structured			
C	D	M	+++Creditor Reference Info			
C	D	M	++++Type			
C	M		+++++Code or Proprietary			
C	D	M	++++++Proprietary	QRR		+Rmtlnf ++Tp
C	D	M	++++Reference	210000000003139471430009017	QR reference	+Rmtlnf ++Ref
C	O		+++Additional Remit. Info		Use once	+Rmtlnf ++Ustrd

Remittance Information variant with ISO 11649 Creditor Reference (SCOR)

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	O		+Remittance Information			
C	D	M	++Structured			
C	D	M	+++Creditor Reference Info			
C	D	M	++++Type			
C	M		+++++Code or Proprietary			
C	D	M	++++++Code	SCOR		+Rmtlnf ++Tp
C	D	M	++++Reference	RF18000000000539007547034	ISO 11649 creditor reference	+Rmtlnf ++Ref
C	O		+++Additional Remit. Info		Use once	+Rmtlnf ++Ustrd

Remittance Information variant without reference

Level	Req.	PT Req.	Element	Example	Comments	QR elements
C	O		+Remittance Information			
C	D	M	++Unstructured			+Rmtlnf ++Ustrd

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

1 Create pain.001 PT 3 domestic QR-bill (4/4)

Note: Paying a QR-bill with pain.001 is a special case of payment type 3.

Caution: the QR-bill can provide structured or unstructured addresses, these must result in structured or unstructured addresses in pain.001, respectively.

Caution: Creditor data must match the bank's master data.

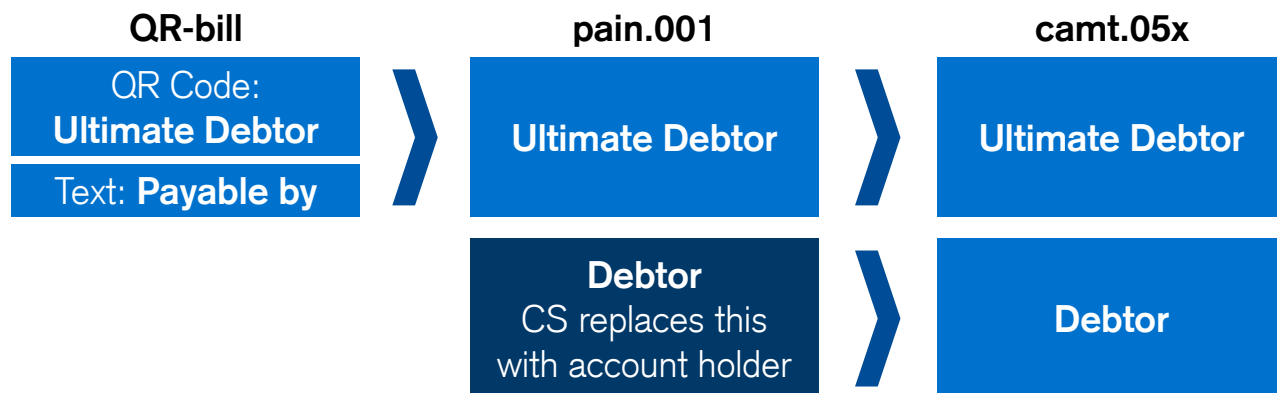
The QR-bill was created to serve the Swiss anti money laundering requirements. As a result, financial institutions will increasingly check whether the names and addresses of the accounts payable that appear on the QR-bill match the corresponding bank master data.

For payees, this is easy to see when creating a QR-bill.

However, for payers, this process becomes problematic if an accounts payable module does not draw on the information given in the QR code but rather on out-of-date master data. For payments via ISR, this issue has so far been of no significance due to this data not being transmitted.

Note: Be aware of the following dependencies:

light blue = optional
dark blue = mandatory



Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT 4 domestic non CHF/EUR (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fj	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 4** domestic non CHF/EUR (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	M		+Amount		
C	D		++Instructed Amount	USD 8479.25	Or Equivalent Amount. All currencies that are allowed by the debtor agent except CHF or EUR.
C	D	M	+Creditor Agent		
C	M		++Financial Institution ID		See IG pain.001 for alternatives
C	D	D	+++BIC	CRESCHZZ80A	BIC must include xxxxCH or xxxxLI. If BIC and IBAN are present, IBAN is used for processing. See IG pain.001 for alternatives.
C	D	M	+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	D		+++Post Code	8001	
C	D		+++Town Name	Zuerich	
C	D	M	+Creditor Account		
C	D	D	++ID		
C	D	D	+++IBAN	CH3808888123456789012	Must begin with CH or LI. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

- For intermediary agents see page 30
- For currency regulatory reporting see page 32

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 5** cross-border SEPA (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fk	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false
B	O	M	+Payment Type Information		Instruction Priority and Local Instrument forbidden
B	O	M	++Service Level		
B	D	M	+++Code	SEPA	Recommended on B-level, optional on C-level
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.
B	D		+Charge Bearer	SLEV	Can be omitted. On B-level or C-level.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
 Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 5** cross-border SEPA (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstrId-000035006	
C	M		++End to End ID	E2E-ABC-035006	
C	M		+Amount		
C	D		++Instructed Amount	EUR 8479.25	Or Equivalent Amount. EUR only
C	D	M	+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats. SIX recommends unstructured elements.
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	R		+++Post Code	8001	
C	R		+++Town Name	Zuerich	
C	D	M	+Creditor Account		
C	D	M	++ID		
C	D	M	+++IBAN	DE38088881234567890121	Must not begin with CH or LI. No Creditor Agent required
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT 6 cross-border non-SEPA (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fm	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O		+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 6** cross-border non-SEPA (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	M		+Amount		
C	D		++Instructed Amount	USD 8479.25	Or Equivalent Amount. All currencies that are allowed by the debtor agent.
C	D	M	+Creditor Agent		
C	M		++Financial Institution ID		See IG pain.001 and next page for alternatives
C	D	D	+++BIC	ESSEGB2L	
C	D	M	+Creditor		
C	M		++Name	Max Muster	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Sample Street	
C	R		+++Building Number	1	
C	D		+++Post Code	CB22 4RG	
C	D		+++Town Name	Sample Town	
C	D	M	+Creditor Account		
C	D	D	++ID		
C	D	D	+++IBAN	GB32ESSE40486562136016	Must not begin with CH or LI. See IG pain.001 for alternatives.
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

- Differences to PT 4 in green lines
- For equivalent amount restrictions see page 43

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT6 creditor agent

Option 1

BIC

Option 2

Bank Code

FI Name

FI Address

Option 3

FI Name

FI Address

Payment type	6
Creditor Agent	V1: BIC International V2: Bank code (without IID) and name and address of FI V3: Name and address of FI International

IG pain.001

Option 1: BIC is the preferred identification for Creditor Agent

```
<CdtrAgt>
  <FinInstnId>
    <BIC>ESSEGB2L</BIC>
  </FinInstnId>
</CdtrAgt>
```

Option 2: if BIC not available, use Clearing System Member ID with Code, not with Proprietary + FI name + FI address

```
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <ClrSysId>
        <Cd>USABA</Cd>
      </ClrSysId>
      <MmbId>066015767</MmbId>
    </ClrSysMmbId>
    <Nm>Biscayne Bank</Nm>
    <PstlAdr>
      <Ctry>US</Ctry>
      <AdrLine>3121 Commodore Plaza</AdrLine>
      <AdrLine>Coconut Grove, FL 33133</AdrLine>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
```

ClrSysId available at [iso20022.org: External Code Sets spreadsheet](https://iso20022.org/ExternalCodeSets/spreadsheet) in the worksheet *5-ClearingSystemIdentification*

AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia	Australia
CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada	Canada

...

Option 3: if Clearing System Member ID not available, just use FI name and FI address

```
<CdtrAgt>
  <FinInstnId>
    <Nm>Biscayne Bank</Nm>
    <PstlAdr>
      <Ctry>US</Ctry>
      <AdrLine>3121 Commodore Plaza</AdrLine>
      <AdrLine>Coconut Grove, FL 33133</AdrLine>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
```


1 Create pain.001 PT 6 intermediary agents

- Instructions to the debtor agent should be avoided in general as this prevents straight through processing (STP)
- Instructions to the debtor agent about intermediary agents should be avoided in particular as transaction banks like Credit Suisse have their own payment paths.
- For one intermediary agent, the syntax is:


```
<IntrmyAgt1>
  <FinInstnId>
    <BIC>INOLUS33</BIC>
  </FinInstnId>
</IntrmyAgt1>
```
- Two intermediary agents should be avoided even more.
If used, the process is:
 - Put first agent into the tag *Intermediary Agent 1* as shown above
 - Put the second agent with the following information into the tag *Instruction for Debtor Agent*:
"Please send payment via additional intermediary agent + BIC"

1 Create pain.001 PT 6 x-border regulatory reporting

IG pain.001 include the tag Regulatory Reporting (**RgltryRptg**) since version 1.9. Credit Suisse only forwards the content of this tag for PT6 payments and only validates the content of payments to the United Arab Emirates, see the details below. For other countries and currencies, other tags (usually Ustrd) should be used.

The following countries (independently from the currency of transfer) require regulatory reporting:

- United Arab Emirates

Option 1: RmtInf

```
<RmtInf>
  <Ustrd>/BENEFRES/AE//XXX</Ustrd>
</RmtInf>
```

... where XXX is the three-letter purpose code.

For details see the link at the bottom.

Option 2: RgltryRptg

```
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <DtIs>
    <Ctry>AE</Ctry>
    <Cd>XXX</Cd>
  </DtIs>
</RgltryRptg>
```

... where XXX is the three-letter purpose code.

- Jordan

```
<RmtInf>
  <Ustrd>XXXX</Ustrd>
</RmtInf>
```

... where XXXX is the four-digit payment reason code.

- Details for all cross-border regulatory reportings

<https://www.credit-suisse.com/ch/en/unternehmen/unternehmen-unternehmer/kmugrossunternehmen/zahlungsverkehr/zahlungsausfuehrung/besondere-regeln-und-bestimmungen.html>

1 Create pain.001 PT 6 currency regulatory reporting

The following currencies (independently from the involved countries) require regulatory reporting:

- Currency CNH (Chinese Offshore Renminbi)

<InstrForDbtrAgt>Payment code**</InstrForDbtrAgt>**

For details see the link at the bottom.

- Currency RUB (Russian Ruble)

<RmtInf>

<Ustrd>VO code// reason for payment**</Ustrd>**

</RmtInf>

<InstrForDbtrAgt>/ACC/ BIK//account number beneficiary bank//INN code**</InstrForDbtrAgt>**

For details see the link at the bottom.

- Currency QAR (Qatari Riyal)

<RmtInf>

<Ustrd>Payment reason in English**</Ustrd>**

</RmtInf>

- Details for all currency regulatory reportings

<https://www.credit-suisse.com/ch/en/unternehmen/unternehmen-unternehmer/kmugrossunternehmen/zahlungsverkehr/zahlungsausfuehrung/besondere-regeln-und-bestimmungen.html>

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 8** cheque debits (1/2)

Level	Req.	PT Req.	Element	Example	Comments
A	M		Group Header		
A	M		+Message ID	MsgId-ae33f114fn	Unique as long as possible
A	M		+Creation Date Time	2019-01-09T08:02:37	
A	M		+Number of Transactions	1	Mandatory on A-level, optional B-level
A	R		+Control Sum	8479.25	Recommended on A-level, optional on B-level
A	M		+Initiating Party		
A	R		++Name	Rutschmann Pia	Real name of the debtor account holder
A	R		++Contact Details		
A	R		+++Name	ABC Software SA	Please insert software manufacturer name and software name to improve support of our mutual clients
A	R		+++Other	Version 4.0.1329.01	Please insert software version to improve support of our mutual clients
B	M		Payment Information		
B	M		+Payment Information ID	InfId-0000035005	
B	M		+Payment Method	CHK	
B	O		+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges apply
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D		+++Proprietary	CND	Or SIA, CWD, NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **PT 8** cheque debits (2/2)

Level	Req.	PT Req.	Element	Example	Comments
C	M		Credit Transfer Trx Info		
C	M		+Payment ID		
C	R		++Instruction ID	InstId-000035007	
C	M		++End to End ID	E2E-ABC-035007	
C	M		+Amount		
C	D		++Instructed Amount	CHF 8479.25	Or Equivalent Amount. All currencies that are allowed by the debtor agent except CHF or EUR.
C	D	M	+Creditor		
C	M		++Name	Muster AG	
C	O		++Postal Address		See IG pain.001 for alternative address formats
C	R		+++Street Name	Bahnhofstrasse	
C	R		+++Building Number	5	
C	D	M	+++Post Code	8001	
C	D	M	+++Town Name	Zuerich	
C	D	M	+++Country	CH	
C	O		+Remittance Information		
C	D		++Unstructured	Rechnung Nr. 7496	Or Structured, see IG pain.001.

- No creditor agent, no creditor account
- Other changes to PT 4 in green
- Considerable fees apply
- Cheque will be printed and sent by mail to the creditor

Legend: Req.=Requirement, M=Mandatory, R=Recommended, O=Optional, D=Dependent, B=Bilateral Agreement
Example only, for details see IG pain.001 and MIG pain.001.

1 Create pain.001 All PT salary payment (SALA)

- For salary payments and other confidential payments, there are special rules (BR 4.11):
In order to ensure confidentiality with all Swiss banks, these payments must include the following elements:
 - Batch Booking = TRUE
 - Category Purpose Code = SALA (not necessary at Credit Suisse)
 - Debtor Account > Type > Proprietary = NOA or CND
- So the B-level of a salary payment should look something like this (example for a PT 3, the most common salary payment, elements for confidential payments in green rows):

Level	Req.	PT Req.	Element	Example	Comments
B	M		Payment Information		
B	M		+Payment Information ID	Inflid-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O	M	+Batch Booking	true	
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12:00 noon CET, fees apply
B	O	M	++Category Purpose		
B	M		+++Code	SALA	
B	M		+Requested Execution Date	2019-01-09	
B	M		+Debtor		
B	R		++Name	Max Beispieler	
B	M		+Debtor Account		
B	M		++ID		
B	R		+++IBAN	CH3704835833740031000	IBAN mandatory for pain.001 at Credit Suisse
B	O		++Type		
B	D	M	+++Proprietary	CND	Or NOA
B	M		+Debtor Agent		Credit Suisse takes the Debtor Agent from the Debtor Account IBAN
B	M		++Financial Institution ID		
B	D		+++BIC	CRESCHZZ80A	See IG pain.001 for alternative with IID and CHBCC.

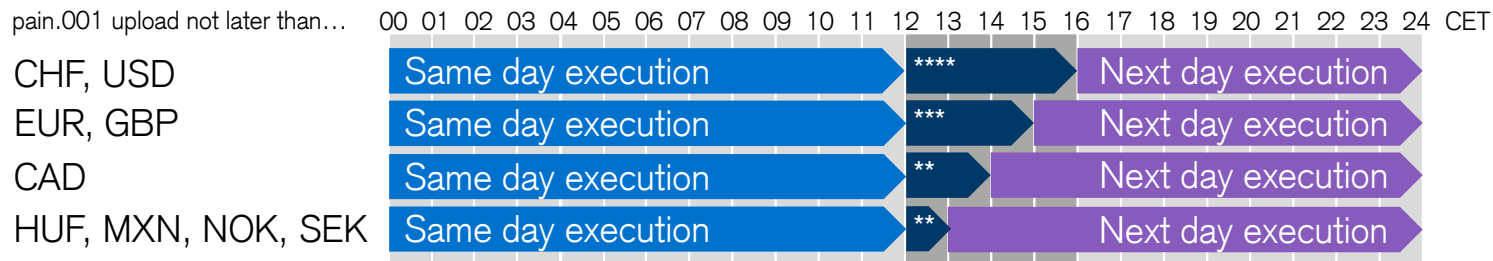
Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **All PT*** express payment (HIGH)

* For all PT except PT5

- For same-day payment order execution in certain currencies after upload of pain.001 between 12.00 noon CET and the currency cut-off deadline, but not later than 16.00 CET:



**** Same day execution with express payment, charges apply for domestic CHF payments

*** Same day execution with express payment, charges apply for domestic EUR payments and for SEPA payments

** Same day execution with express payment

- Triggered by tag *Instruction Priority* and value *HIGH*

Level	Req.	PT Req.	Element	Example	Comments
B	M		Payment Information		
B	M		+Payment Information ID	Inflid-0000035005	
B	M		+Payment Method	TRF	Or TRA
B	O	M	+Batch Booking	true	Or false
B	O		+Payment Type Information		
B	B		++Instruction Priority	HIGH	For payments at Credit Suisse after 12.00 noon CET, charges may apply

- Due to potential charges, a note like “additional charges may apply” should be combined with this option
- Other banks also use this tag, but with different cut-off deadlines, currencies and charges
- Complete Credit Suisse cut-off deadline list at credit-suisse.com/cutoffdeadlines

1 Create pain.001 All PT advice & booking control (1/4)

- The next page lists 15 debit advice steering combinations (Batch Booking true and empty counted separately)
- Only 5 of them are **Recommended**
Your software should be able to control the recommended combinations, e.g. by dropdown menu

- Only 2 are recommended for **Confidential payments**, e.g. salary payments. Your software should only allow a reduced list of combinations, e.g. by checkbox

☒ Salary Payment

- 10 combinations are **Not recommended**, they may be even rejected by other banks
- In order to receive camt.053/052/054, Credit Suisse clients have to subscribe to them for each of their accounts; it is not possible to order non-subscribed camts via pain.001

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **All PT** advice & booking control (2/4)

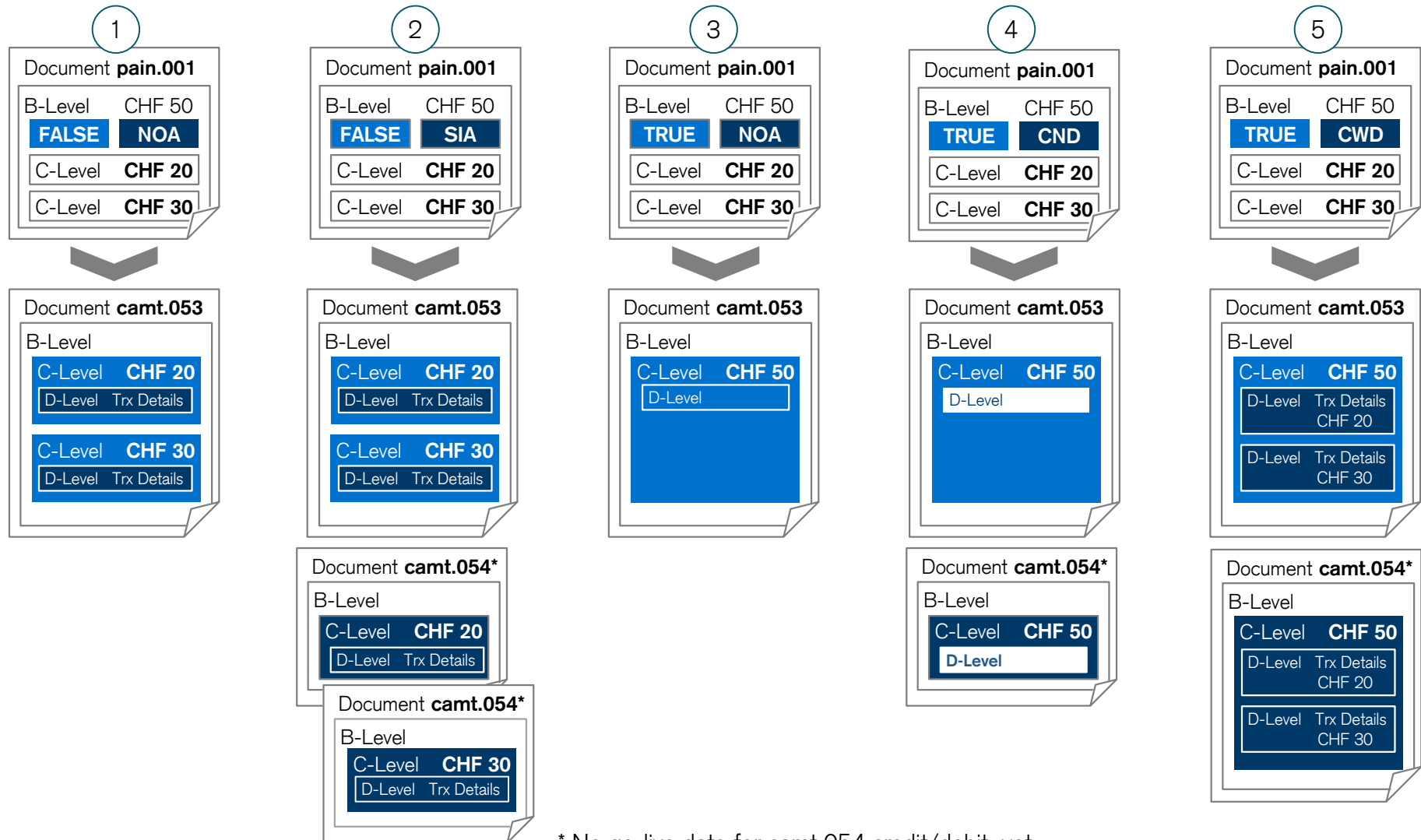
Payment Information + Debtor Account ++ Type +++ Proprietary	Payment Information + Batch Booking	
	False	True/Empty
NOA	Single Booking camt.053 with details No camt.054 1	Collective Booking camt.053 no details No camt.054 3 Confidential payment
SIA	Single Booking camt.053 with details camt.054 with details* 2	Collective Booking camt.053 details as account default camt.054 with details*
CND	Single Booking camt.053 with details camt.054 with details*	Collective Booking camt.053 no details camt.054 no details* 4 Confidential payment
CWD	Single Booking camt.053 with details camt.054 with details*	Collective Booking camt.053 with details camt.054 with details* 5
Empty	Single Booking camt.053 with details camt.054 with details*	Collective Booking camt.053 details as account default camt.054 with details*

* No go-live date, yet

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 All PT advice & booking control (3/4)



* No go-live date for camt.054 credit/debit, yet

1 Create pain.001 All PT advice & booking control (4/4)

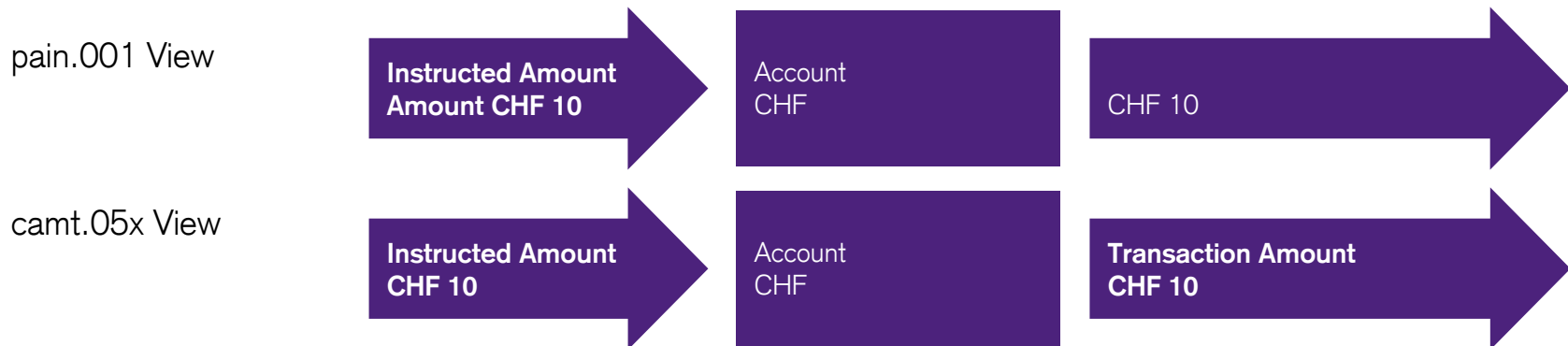


Use cases

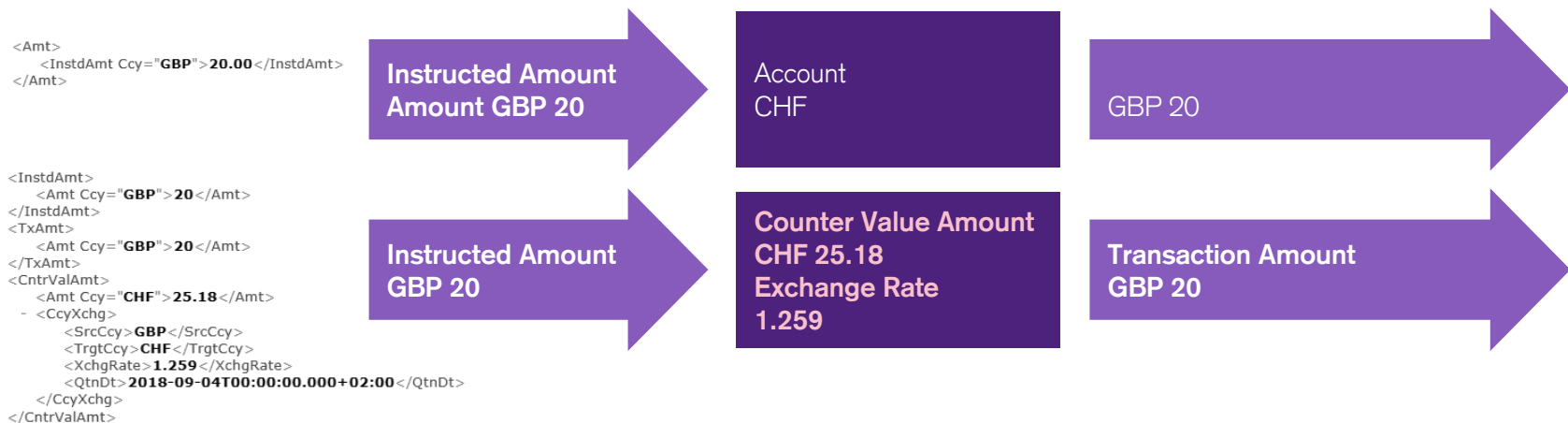
Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 **All PT** Instructed Amount

- Instructed Amount Currency = Account Currency** (e.g. normal domestic CHF payment)



- Instructed Amount Currency ≠ Currency Account Currency**



1 Create pain.001 PT 3-8 Equivalent Amount

▪ Equivalent Amount Currency = Account Currency

```
<EqvtAmt>
  <Amt Ccy="CHF">15.00</Amt>
  <CcyOfTrf>GBP</CcyOfTrf>
</EqvtAmt>
```

Equivalent Amount
Amount CHF 15

Account
CHF

Equivalent Amount
Currency of Transfer GBP

```
<InstdAmt>
  <Amt Ccy="CHF">15</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="GBP">11.91</Amt>
  - <CcyXchg>
    <SrcCcy>CHF</SrcCcy>
    <TrgtCcy>GBP</TrgtCcy>
    <XchgRate>0.794</XchgRate>
    <QtnDt>2018-09-04T00:00:00.000+02:00</QtnDt>
  </CcyXchg>
</TxAmt>
```

Instructed Amount
CHF 15

Account
CHF

Transaction Amount
GBP 11.91 Exchange Rate 0.794

▪ Equivalent Amount Currency ≠ Account Currency

```
<EqvtAmt>
  <Amt Ccy="GBP">10.00</Amt>
  <CcyOfTrf>CHF</CcyOfTrf>
</EqvtAmt>
```

Equivalent Amount
Amount GBP 10

Account
CHF

Equivalent Amount
Currency of Transfer CHF

```
<InstdAmt>
  <Amt Ccy="GBP">10</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="CHF">12.48</Amt>
</TxAmt>
<CntrValAmt>
  <Amt Ccy="CHF">12.48</Amt>
  - <CcyXchg>
    <SrcCcy>GBP</SrcCcy>
    <TrgtCcy>CHF</TrgtCcy>
    <XchgRate>1.248</XchgRate>
    <QtnDt>2018-09-04T00:00:00.000+02:00</QtnDt>
  </CcyXchg>
</CntrValAmt>
```

Instructed Amount
GBP 10

Counter Value Amount
CHF 12.48
Exchange Rate
1.248

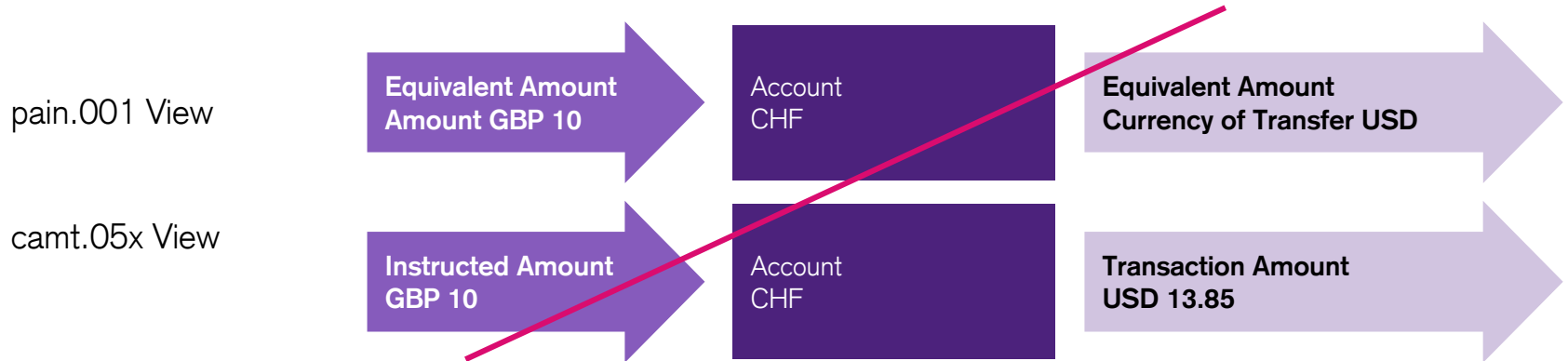
Transaction Amount
CHF 12.48

Use cases

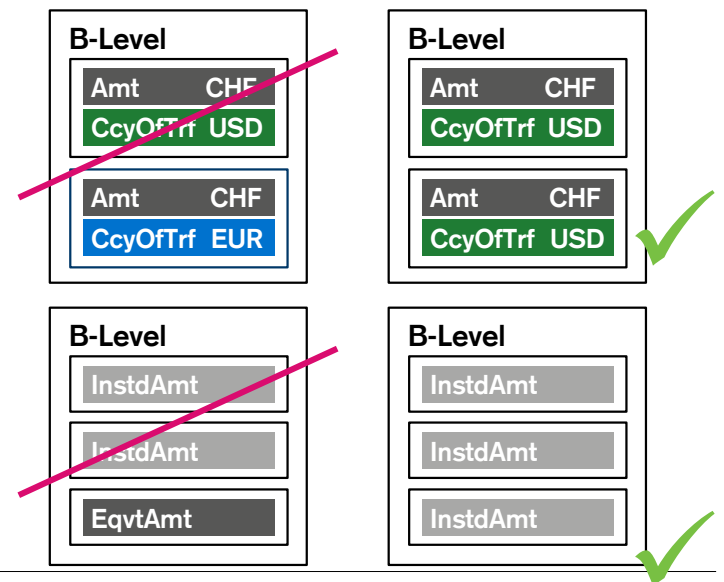
Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 PT 3-8 Equivalent Amount restrictions

- 3 currencies: Not allowed



- Equivalent Amount Currency and Currency of Transfer**
have to be the same for all transactions per B-Level



- Equivalent Amount and Instructed Amount**
cannot be mixed in the same B-Level
(Credit Suisse implementation)

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

1 Create pain.001 All PT exchange rate





- **Formula**

Subject to discussion within the Swiss financial market

- **Level**

At Credit Suisse, exchange rate is provided in C-level

② Match pain.002 – status categories

Code	Status category	Comments
ACCP 	Accepted	Syntax/semantics ok across all levels.
ACWC 	Accepted with change	Not used at Credit Suisse, ACCP with status code used instead (e.g. execution date modification by the bank is code DT06). Unlike in production, ACWC is used in the ISO 20022 Test Platform*.
PART 	Partially accepted	At least 1 B-level was incorrect (at least 1 correct) or at least 1 C-level in 1 B-level was incorrect (at least 1 correct). The ISO 20022 Test Platform* features examples.
RJCT 	Rejected	GrpSts: whole message rejected. A-level not correct or all B- or C-levels are incorrect. PmtInfSts: all transactions in the corresponding B-level rejected.

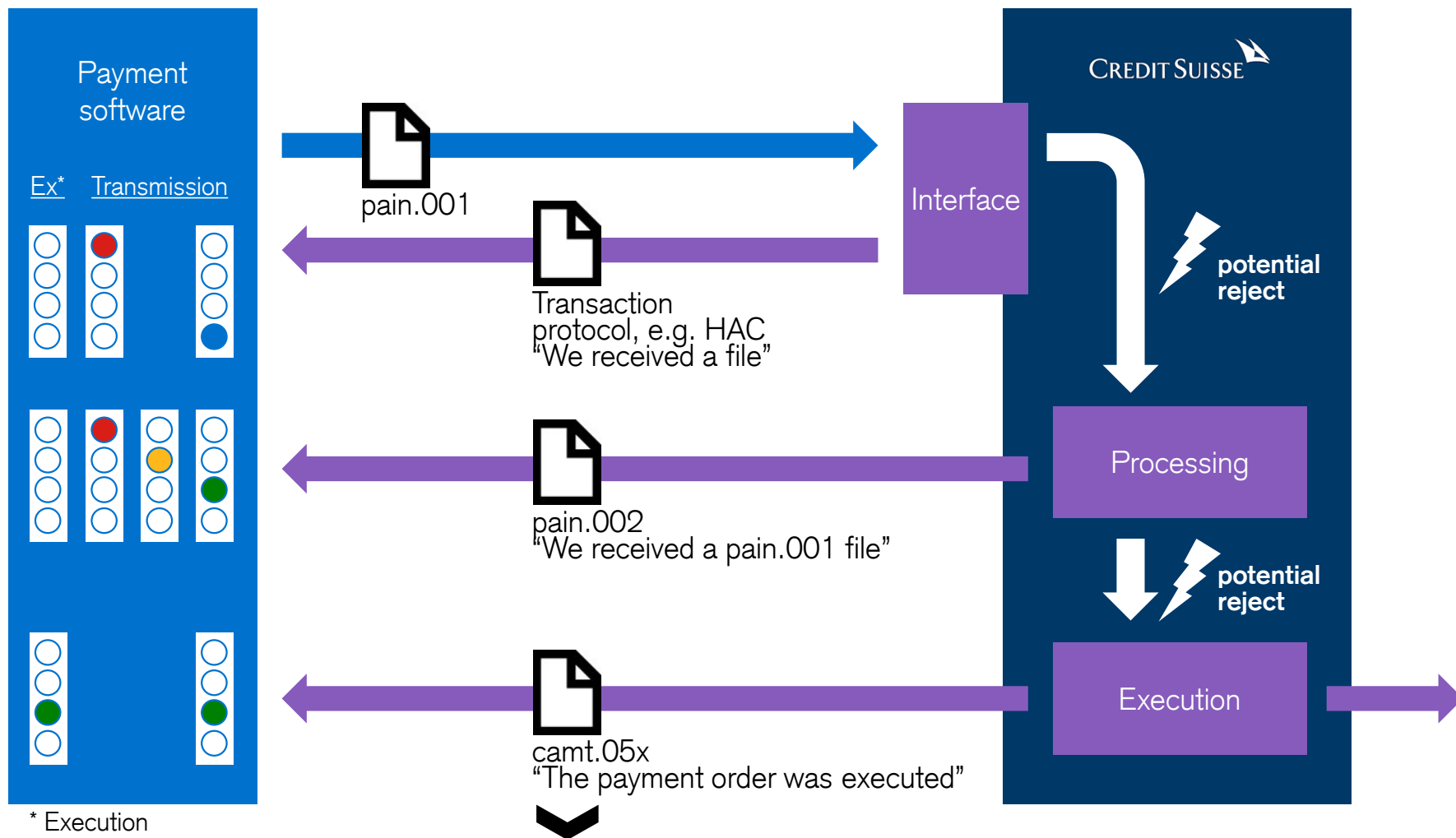
Remarks: Shall be indicated in your software for b.Link, Direct Link, Direct Exchange or SWIFT FileAct.
Necessary, but not sufficient information to show the full status of the payment order, see next page.

* credit-suisse.com/iso20022test

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

② Match pain.002 – status levels



All 3 bank-to-client files are necessary to show the correct status of the payment order!

③ Reconcile debits camt.053/MT940 – ISO 20022

pain.001		camt.052/camt.053/camt.054			
		Point-to-point references			End-to-end reference
		Identify the pain.001's A-level	Identify the pain.001's B-level	Identify the pain.001's C-level	
Batch booking = true	CND/NOA	Msgld	PmtInflId ③		
	CWD	Msgld	PmtInflId ③	InstrId	EndToEndId
Batch booking = false	NOA	Amount, name... ④			
	SIA	Msgld	PmtInflId	InstrId (optional) ②	EndToEndId (mandatory) ①

- Recommended for reconciliation
- Recommended for reconciliation if used
- Also included in camt.053

The **EndToEndId** ① is compulsory and is defined as major reconciliation ID for the debtor side. But there are at least three exceptions:

- ② When your software allows to enter an EndToEndId created by the creditor, this ID might not be unique, so you might also use the InstrId for the reconciliation on the debtor side
- ③ The EndToEndId is not included in the camt.05x for collective booking without details, so for collective bookings the PmtInflId should be used by the debtor as it is also transmitted in the case of CND or NOA.
- ④ For individual booking and NOA, all references are missing in the camt.05x, so use name/amounts/etc. for reconciliation

③ Reconcile debits camt.053/MT940 – cross-format

During a transitional period, companies will use both ISO 20022 and old reporting formats. The assignment of references between the formats takes place as follows:

Type of Reference	For (Level)	Payment Order		Statement/Advice		
		pain.001	MT101	camt.05x	MT940	Paper/PDF
Point-to-Point (P2P)	File (A)	Msgld	:20:	Msgld	-	-
	Instruction (B)	PmtInfld	:21R:	PmtInfld	:61: subtag 7 or 9* °	-
	Transaction (C)	Instrld	-	Instrld	:86: trigger tag ?21°	-
End-to-End (E2E)	End-to-End-Info	EndToEndId	:21:	EndToEndId	:86: trigger tag ?22**	EndToEndId
	Remittance-Info	RmtInf	:70:	RmtInf	:86: trigger tag ?60	RmtInf

* If ≤ 16 characters, then Subtag 7, otherwise Subtag 9

** If no Instrld available in payment order, then also in field :61: Subtag 7 or 9

° Collective booking: PmtInfld + space + file name (or Credit Suisse Direct alias). Single booking: Instrld.

Remarks about MT101

:20: Sender Reference
 :21R: Customer Specified Reference
 :21: Transaction Reference
 :70: Remittance Information

Remarks about MT940

:61: Details of the Transaction
 :86: Info to Account Holder
 ?21 Your Reference
 ?22 Client Reference
 ?60 Reason for payment

PmtInfld with collective booking,
 Instrld/EndToEndId/RmtInf with
 single booking

Remarks about Paper/PDF

RmtInf/EndToEndId with
 single booking.

③ Reconcile debits camt.052/MT942

- Intraday reports for cash management
- Matching basically the same as camt.053 or MT940
- Differences to account statement: camt.052
 - Balance Type Code only...
 - OPBD (opening booked, «definite booking balance», only in the first report of the day)
 - ITBD** (interim booked, «pending booking balance»)
 - ITAV** (interim available, «pending value balance»)
 - Additional Entry Status:
 - PDNG** (pending), not used for control values
- MT942
 - Field 61 Subfield 3 (debit/credit mark):
 - EC** (expected credit) instead of C (credit)
 - ED** (expected debit) instead of D (debit)
- For payment transactions, match provisional bookings with bookings via the AcctSvcrRef
- When there are credits for the daily BISR/QR collective booking, an incremental PDNG entry is listed in every intraday report until the end of the booking period; all these entries and the booking have the same AcctSvcrRef

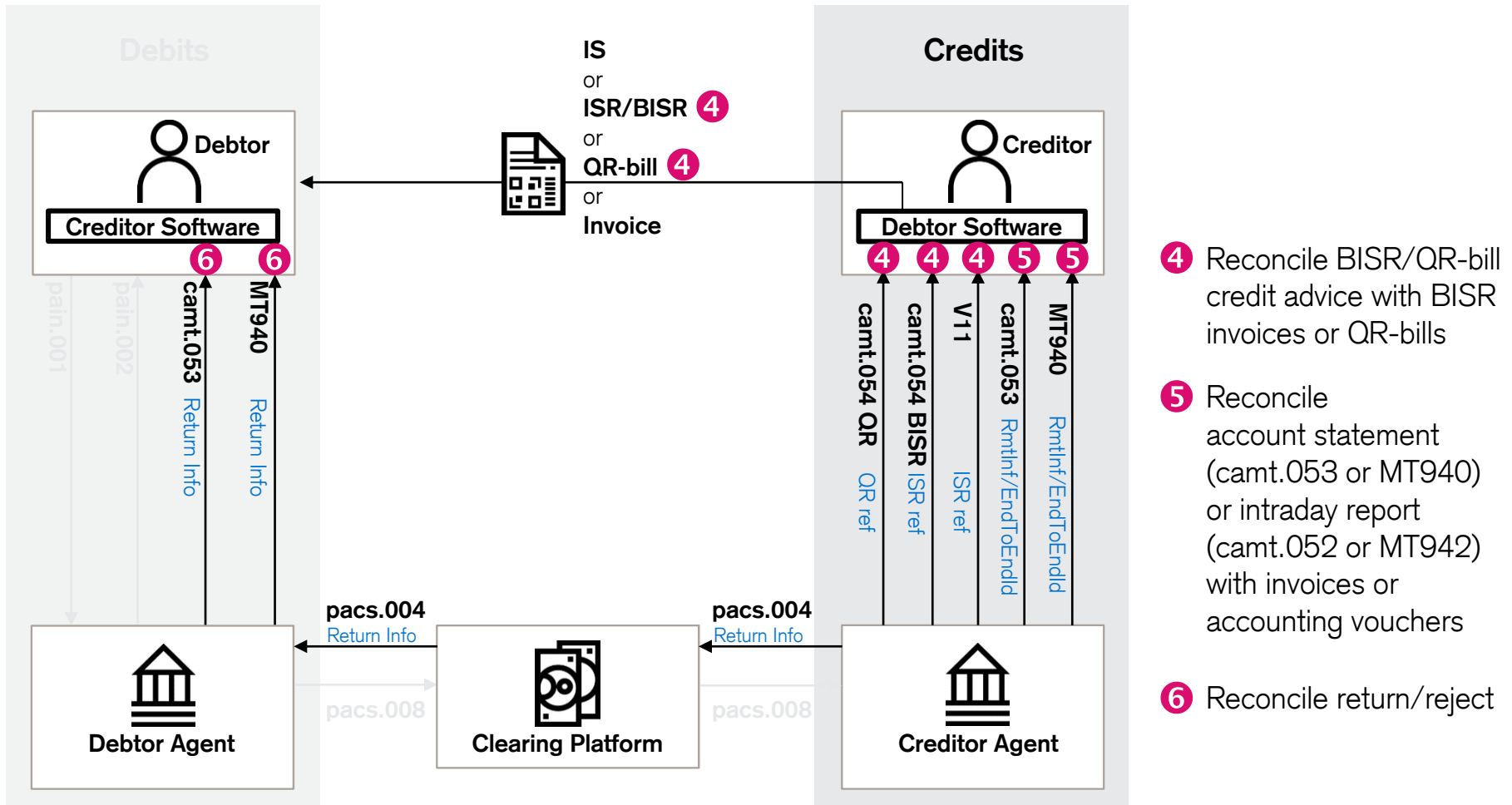
These are only provisional bookings (Vormerkung, prénotage, prenotazione), don't use PDNG entries for (definite) bookings, otherwise you will book entries twice (once as PDNG, once as BOOK)

These are only provisional bookings (Vormerkung, prénotage, prenotazione), don't use EC/ED entries for (definite) bookings, otherwise you will book entries twice (once as EC or ED, once as C or D)

Use cases

Credits – all cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format



④ Create invoice with BISR or create QR-bill

Booking	BISR	QR-bill
Collective	Agreement: required* Print: BISR by bank or client ID: BISR-ID Reference: 27-digit ISR reference Breakdown: Paper, V11 or camt.054 BISR	Agreement: required* Print: QR-bill by client ID: QR-IBAN Reference: 27-digit QR reference Breakdown: camt.054 QR (camt.053 in b.Link)
Single	Agreement: required* Print: BISR by bank or client ID: BISR-ID Reference: 27-digit ISR reference Breakdown: none	Agreement: none Print: QR-bill by client ID: QR-IBAN** Reference: 27-digit QR reference** Breakdown: none

* For a required agreement between client and Credit Suisse (about BISR-ID, collection options, delivery channels etc.) call Credit Suisse Electronic Banking Desk 0800 88 11 88

** IBAN + any reference cannot ensure that the reference will be included in the payer's payment order, therefore QR-IBAN + QR reference is preferred for all QR-bills with known amount and known debtor.
At Credit Suisse, there is only one QR-IBAN per IBAN/account.

4 Reconcile credit advice – ISR/QR reference sources

Subscription		ISR/QR details (ISR/QR reference)		
ISR/QR	camt.053	In Account Statement		In BISR/QR Credit Advice
		MT940	camt.053	V11 or camt.054 BISR/QR
Collective booking (standard)	camt.053 no details (standard)	No		Yes
	camt.053 with details			
	camt.053 with details (b.Link)	No	Yes	No
Single booking	camt.053 no details (standard)	Yes		
	camt.053 with details			
	camt.053 with details (b.Link)	No		

- ISR/QR collective booking is Credit Suisse's ISR/QR standard offering. ISR /QR references are provided in a camt.054 BISR/QR (or BISR V11) file for debtor accounting. The MT940 or camt.053 serves the financial accounting.
- ISR/QR single booking will result in ISR/QR references in the MT940 or camt.053. Booking takes place immediately. This should only be used with few invoices as many ISR/QR credits will blow up the camt.053.
- Both ISR/QR collective and single booking will oversteer the camt.053 detail subscription for ISR/QR credits.

Use cases

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

④ Reconcile credit advice – account statement

[illegible]

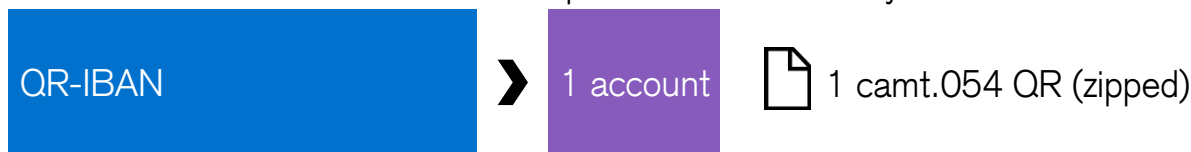
- The reference between the daily account statement collective booking ISR/QR credit and the ISR/QR credit advice is ensured by a 17-digit order reference
- MT940 EPC (Extended Product Code) for ISR collective credits is 1024, camt.053 Bank Transaction Code (BTC, BkTxCd) is PMNT RCDT VCOM

④ Reconcile credit advice – camt.054 QR grouping

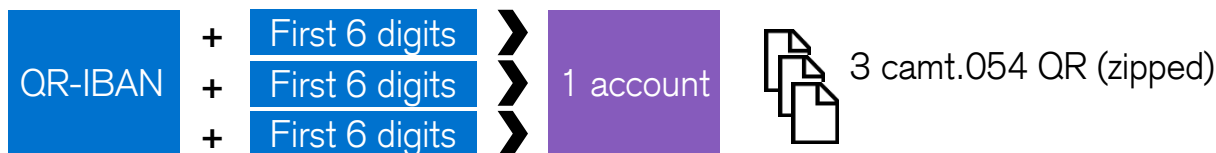
- To date with **BISR**, V11 files have been created for each internal ISR subscriber number at Credit Suisse. Multiple subscriber numbers could relate to one bank account.



- In the future with **QR-bill**, the camt.054 QR will be created for each QR-IBAN. Since each bank account can have only one QR-IBAN, it is not possible to continue the previous set-up involving bank accounts with multiple subscriber numbers. The QR-IBAN is the same as the IBAN, but with different IID and check number. There is a test bank master available for these specific QR-IIDs at [PaymentStandards.CH](https://www.paymentstandards.ch/en/dl/qr-bill).



However, the first six digits of the QR reference are at your disposal, thereby making a total of 26 positions in the 27-digit reference number. So the first six digits of the QR reference can be used by the accounts receivable software just as the BISR-ID were used for BISR credits. Therefore, for instance, the same BISR-ID sequence of the ISR reference can be used as the first 6 digits of the QR reference.



5 Reconcile account statement

- Match with (unstructured) remittance information, debtor name, amount etc.
- Matching with a structured reference is considerably easier:
 - Domestic use **BISR** with ISR reference (now) or **QR-bill** with QR reference (in the future).
These two references can be enforced by the debtor agent.
 - Cross-border use **ISO 11649 creditor reference** (starting with RF...).
It cannot be enforced by the debtor agent, though.

⑥ Reconcile return/reject

- Credits list the Debtor as Related Party (and Debits list the Creditor as Related Party)...
- ... except with BTCs indicating a reverse transaction:
RRTN
PRDD (for SEPA DD)
CQRV (for Cheques)
- The Reason Code can be
 - NARR with plain text in the tag AddtInf
 - or
 - Any other return reason from the ISO External Code Sets spreadsheet (sheet 13-ReturnReason)

Normal booking

```
<Ntry>
  <Amt Ccy="CHF">3</Amt>
  <CdDtInd>CRDT</CdDtInd>
  <Sts>BOOK</Sts>
  - <BookgDt>
    <Dt>2018-03-22</Dt>
  </BookgDt>
  - <ValDt>
    <Dt>2018-03-22</Dt>
  </ValDt>
  <AcctSvrRef>80WL-180322-CS-55958</AcctSvrRef>
  - <BkTxCd>
    - <Domn>
      <Cd>PMNT</Cd>
    - <Fmly>
      <Cd>RCDT</Cd>
      <SubFmlyCd>DMCT</SubFmlyCd>
    </Fmly>
    </Domn>
  </BkTxCd>
  - <AmtDtls>
    - <TxAmt>
      <Amt Ccy="CHF">3</Amt>
    </TxAmt>
  </AmtDtls>
  - <NtryDtls>
    - <TxDtls>
      - <Refs>
        <MsgId>13TF-180322-MS-85571</MsgId>
        <AcctSvrRef>80WL-180322-CS-55958</AcctSvrRef>
        <PmtInflId>13TF-180322-MS-85571</PmtInflId>
        <EndToEndId>NOTPROVIDED</EndToEndId>
      </Refs>
      <Amt Ccy="CHF">3</Amt>
      <CdDtInd>CRDT</CdDtInd>
    - <RltdPties>
      - <Dbtr>
        <Nm>BARBARA MUSTER</Nm>
        - <PstlAdr>
          <AdrLine>8001 ZURICH</AdrLine>
        </PstlAdr>
      </Dbtr>
    </RltdPties>
    - <RmtInf>
      <Ustrd>RECHNUNG 23456</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
```

Reverse booking

```
<Ntry>
  <Amt Ccy="CHF">3997.25</Amt>
  <CdDtInd>CRDT</CdDtInd>
  <RvslInd>true</RvslInd>
  <Sts>BOOK</Sts>
  - <BookgDt>
    <Dt>2018-03-22</Dt>
  </BookgDt>
  - <ValDt>
    <Dt>2018-03-22</Dt>
  </ValDt>
  <AcctSvrRef>80WE-180321-CS-53986</AcctSvrRef>
  - <BkTxCd>
    - <Domn>
      <Cd>PMNT</Cd>
    - <Fmly>
      <Cd>RCDT</Cd>
      <SubFmlyCd>RRTN</SubFmlyCd>
    </Fmly>
    </Domn>
  </BkTxCd>
  - <AmtDtls>
    - <TxAmt>
      <Amt Ccy="CHF">3997.25</Amt>
    </TxAmt>
  </AmtDtls>
  - <NtryDtls>
    - <TxDtls>
      - <Refs>
        <MsgId>13TJ-180321-MS-42880</MsgId>
        <AcctSvrRef>80WE-180321-CS-53986</AcctSvrRef>
        <PmtInflId>13TJ-180321-MS-42880</PmtInflId>
        <EndToEndId>ETE68E82E7E701E4DB2B838318A8BA551CF</EndToEndId>
      </Refs>
      <Amt Ccy="CHF">3997.25</Amt>
      <CdDtInd>CRDT</CdDtInd>
    - <RltdPties>
      - <Cdtr>
        <Nm>Barbara Muster</Nm>
        - <PstlAdr>
          <PstCd>8001</PstCd>
          <TwNim>Zuerich</TwNim>
        </PstlAdr>
      </Cdtr>
    </RltdPties>
    - <RtrInf>
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        - <Domn>
          <Cd>PMNT</Cd>
        - <Fmly>
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        </Fmly>
        </Domn>
      </OrgnBkTxCd>
    - <Orgtr>
      - <Id>
        <OrgId>
          <AnyBIC>UBSWCHZH80A</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    - <Rsn>
      <Cd>NARR</Cd>
    </Rsn>
    <AddtInf>RETOUR SIC VAL 22.03.2018 BEGUEENSTIGTENANGABEN
    UNGENUEGEND BARBARA MUSTER 8001 ZUERICH</AddtInf>
    <AddtInf>/SETT/2018-03-22T15:52:42</AddtInf>
  </RtrInf>
</TxDtls>
</NtryDtls>
</Ntry>
```

Use cases

Domestic direct debit

- Please check the LSV+/BDD handbook for details:
<https://www.lsv.ch/dam/downloads/en/fi/d0342-03-dd-handbook-for-billers-en.pdf>

Use cases

Cross-border direct debit (SDD)

- Please check the Swiss Implementation Guidelines for Customer-Bank Messages SEPA Direct Debit for details:
<https://www.six-group.com/interbank-clearing/dam/downloads/en/standardization/iso/swiss-recommendations/implementation-guidelines-sdd.pdf>

Channels



Find recommended channels: countries

- **Switzerland**

Pages 61-72 include information about payment channels for Credit Suisse bank accounts in Switzerland

- **European Union**

For a PSD2 dedicated API, please go to the [Credit Suisse PSD2 Open Banking API Portal](#).

Correspondence about this channel only via the form on that website.

The channel covers (in some countries only partly):

- Bank accounts at

- Credit Suisse AG, Sucursal en España

- Credit Suisse (Italy) S.p.A.

- Credit Suisse (Luxembourg) S.A. including their Austria, France, Ireland, Netherlands and Portugal branches

- Credit Suisse (UK) Limited

- The following services:

- Account Information Service (AIS)

- Payment Initiation Service (PIS)

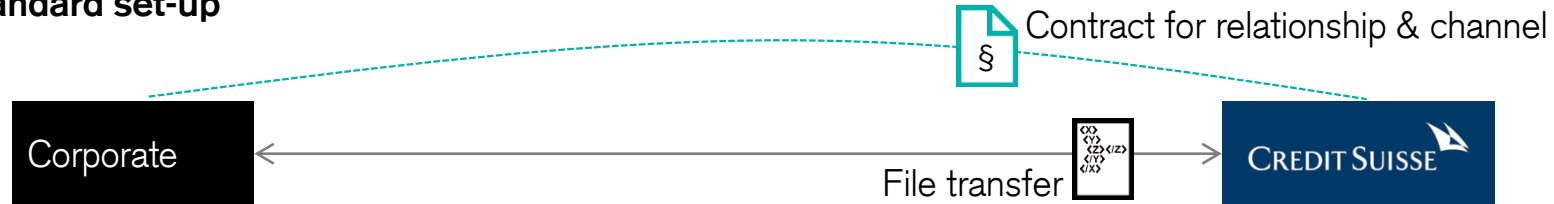
- Funds Confirmation Service (FCS)

Channels

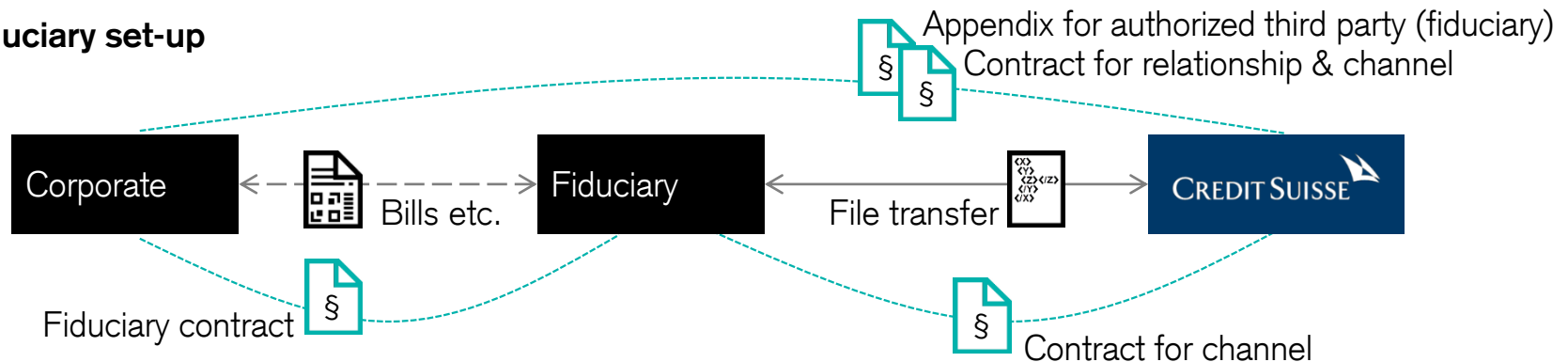
Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Find recommended channels: set-ups

Standard set-up



Fiduciary set-up



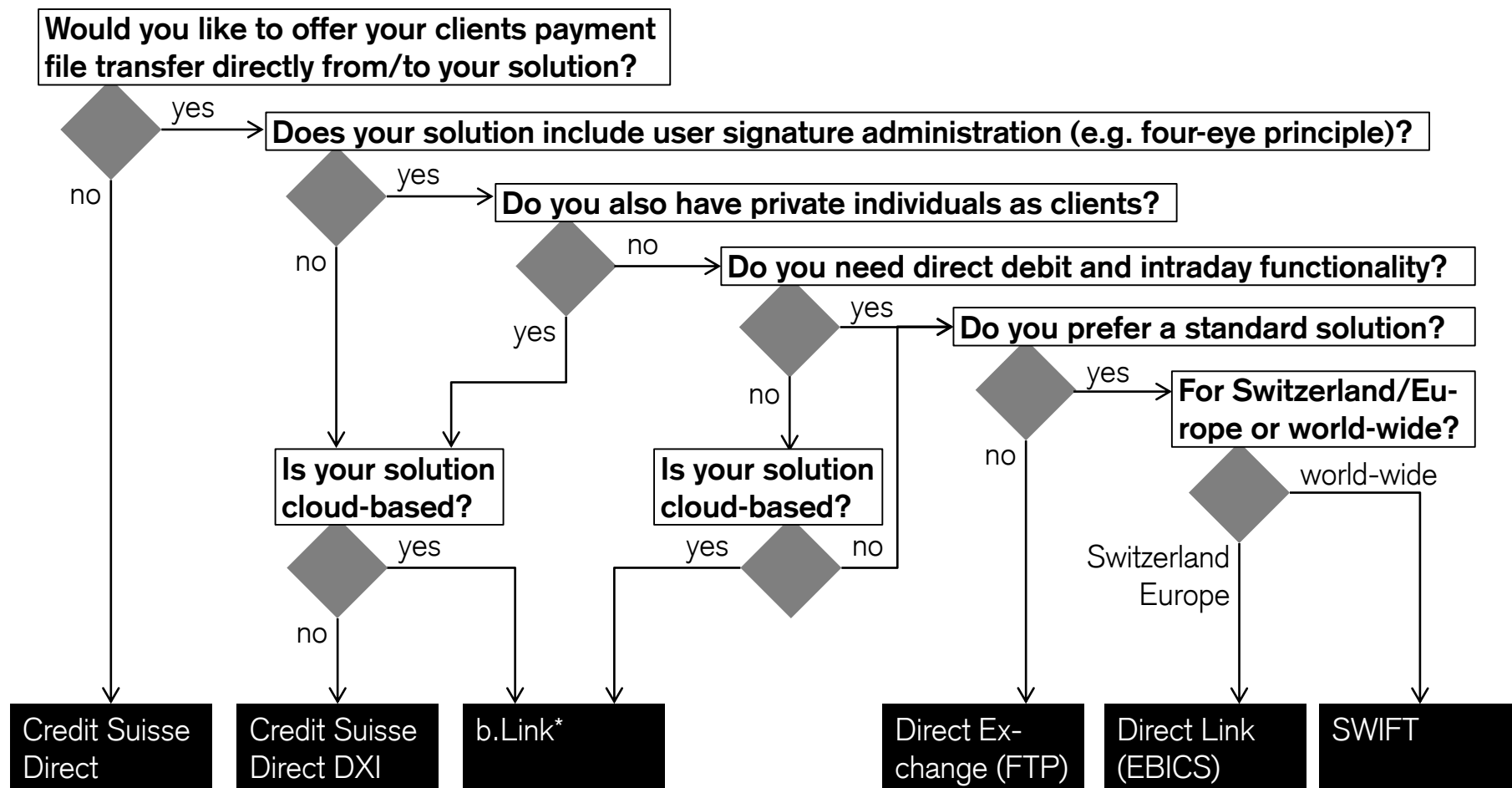
For channel-specific details see the following pages.

Legend:  Contract  Payment File  Automatic  Manual

Channels

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Find recommended channels: standard set-up



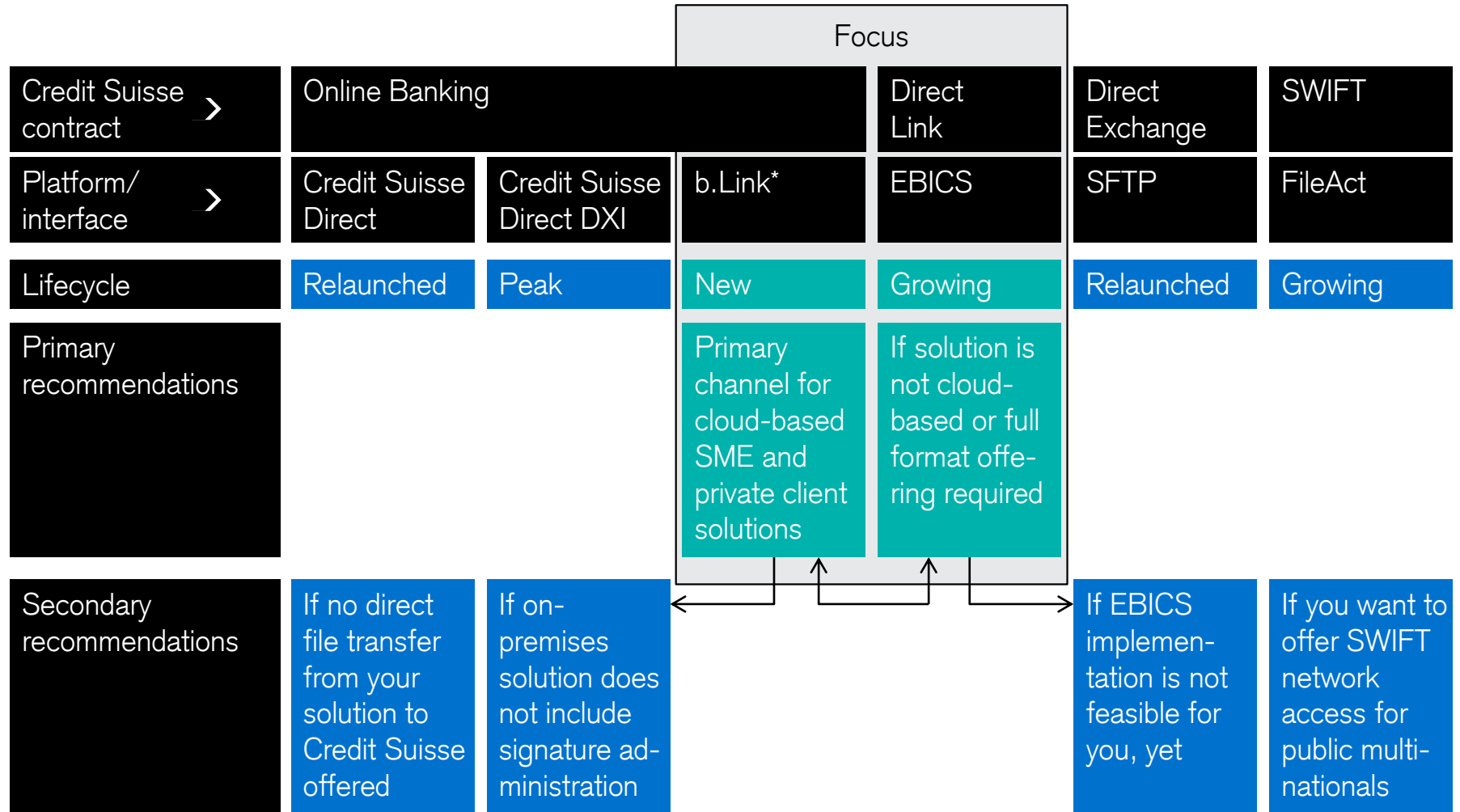
For details see next page

* suitable for SME, planned for private clients

Channels

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Find recommended channels: standard set-up details

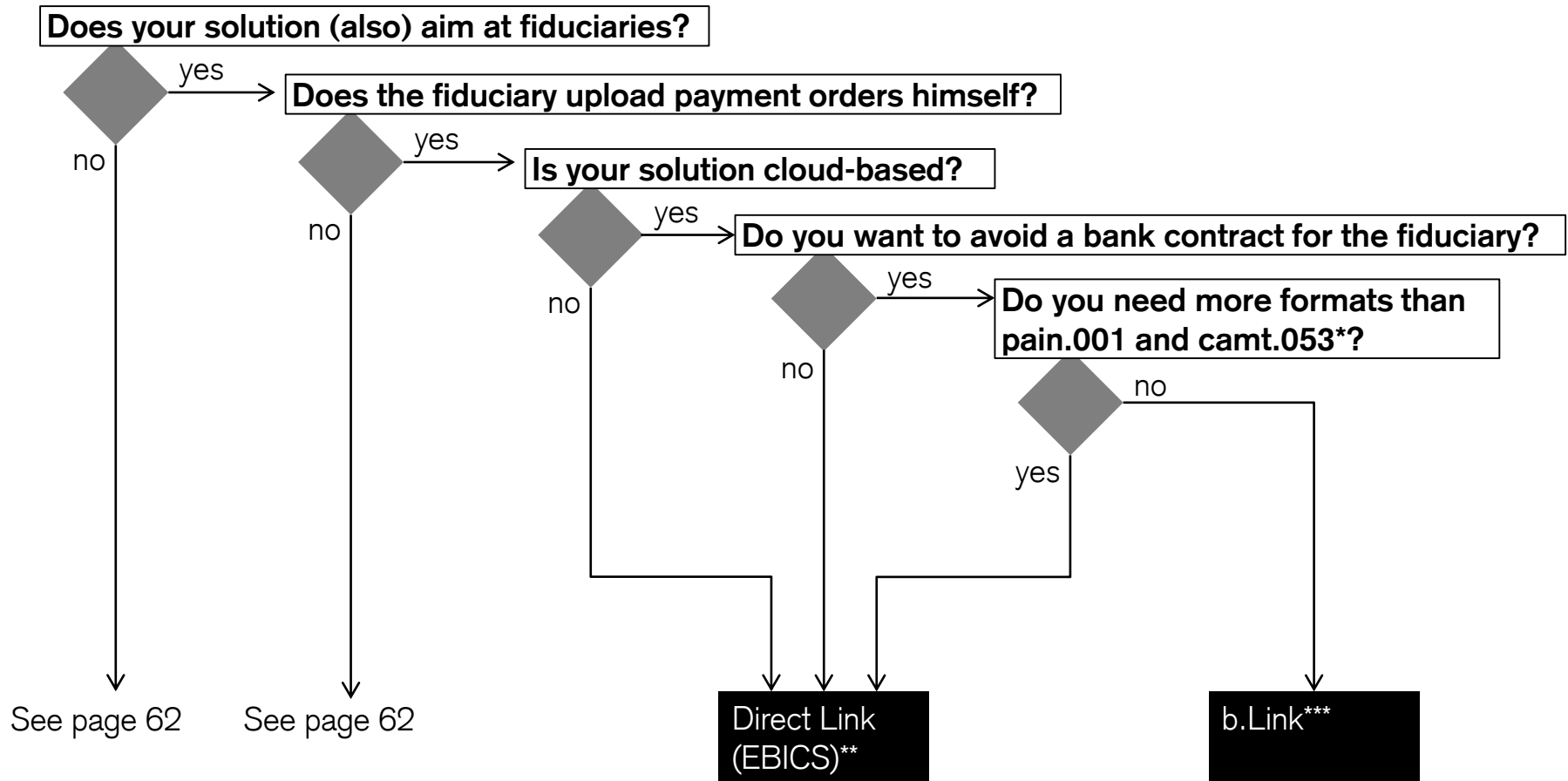


* private clients planned

Channels

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Find recommended channels: fiduciary set-up



* with all details including BISR/QR refs ** Corporate clients only *** private clients planned

Channels

Functions – standard solution options for file transfer

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

				Focus			
Credit Suisse contract ➤		Online Banking			Direct Link	Direct Exchange	SWIFT
Platform/interface ➤		Credit Suisse Direct	Credit Suisse Direct DXI	b.Link	EBICS	SFTP	FileAct
Convenience	File transfer	Manual	Directly from/to your payment solution				
	Login	Manual		Key administration in solution: automated login			
	Signature administration	Bank	Bank	Solution*** Bank****	Solution (ES*) Bank (EDS**)	Solution	Solution
Clients	Legally	Corporate & private		b.Link private planned	Corporate		Public corp.
	Practical use	All (partly as backup)	Private SME	b.Link private planned	Multinational enterprises		
Environment	Platform	Cloud-based or on-premises		Cloud-based	Cloud-based or on-premises		
	Formats	Reduced offering, see next two pages			Full offering		
	Specifications		Credit Suisse	National	International	Multibank	International

Legend

More options, more control or higher reusability
Fewer options, less control or less reusability

* Electronic signature
 ** Electronic distributed signature (VEU)
 *** With one bank user
 **** Several bank users required

Channels

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Formats & market practices – payments and reporting

				Focus			
Credit Suisse contract >		Online Banking			Direct Link	Direct Exchange	SWIFT
Platform/interface >		Credit Suisse Direct	Credit Suisse Direct DXI	b.Link**	EBICS	SFTP	FileAct
ISO 20022	pain.001	SPS, CGI°	SPS	SPS	SPS, CGI°	SPS, CGI°	SPS, CGI°
	pain.002	Status in GUI		SPS	SPS, CGI°	SPS, CGI°	SPS, CGI°
	camt.052				SPS	SPS	SPS
	camt.053	SPS*	SPS*	SPS	SPS*	SPS*	SPS*
	camt.054 BISR	SPS**	SPS**	Details	SPS	SPS	SPS
	camt.054 QR	SPS***	SPS***	Details	SPS***	SPS***	SPS***
JSON	PSS (Payments)			yes			
	AIS (Account Info)			yes			
Legacy	MT94x	MT940	MT940		MT940/942	MT940/942	MT940/942
	V11	BISR	BISR		BISR	BISR	BISR

Legend Available Available in alternate way Future offering Future offering in alternate way

* without collective credit breakdown ** for corporate clients *** planned 3Q20 ° plus EPC

Channels

Formats & market practices – direct debit

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Credit Suisse contract ➤		Online Banking			Direct Link	Direct Exchange	SWIFT
Platform/ interface ➤		Credit Suisse Direct	Credit Suisse Direct DXI	b.Link	EBICS	SFTP	FileAct
ISO 20022	pain.008 SDD				SPS	SPS	SPS
	pain.002				SPS	SPS	SPS
	camt.054 LSV*						
Legacy	LSV TA875	yes			yes	yes	yes
	V11	LSV	LSV		LSV	LSV	LSV

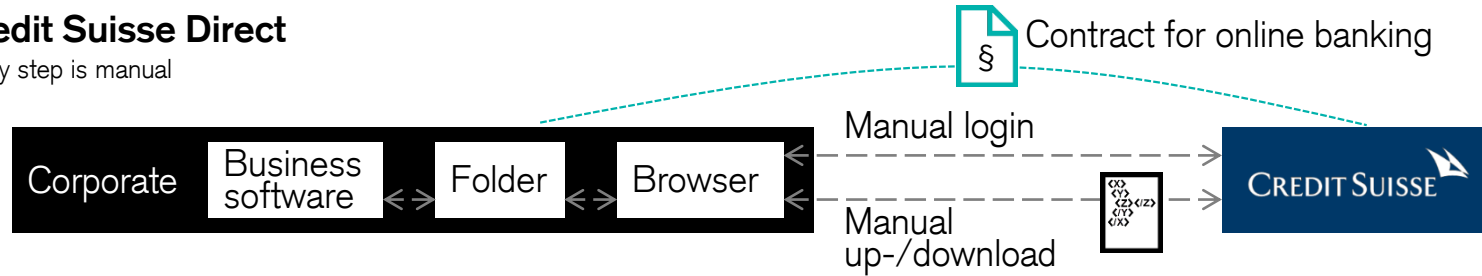
Legend Available Available in alternate way Future offering Future offering in alternate way

* not planned

Standard set-up – Online Banking

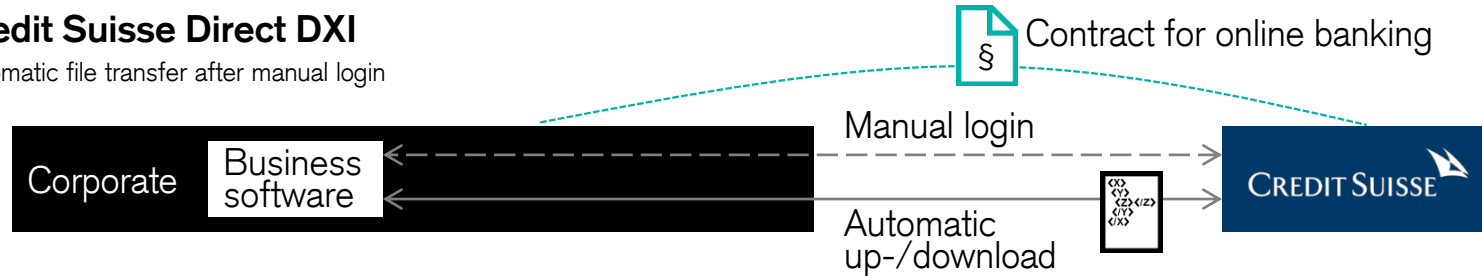
Credit Suisse Direct

Every step is manual



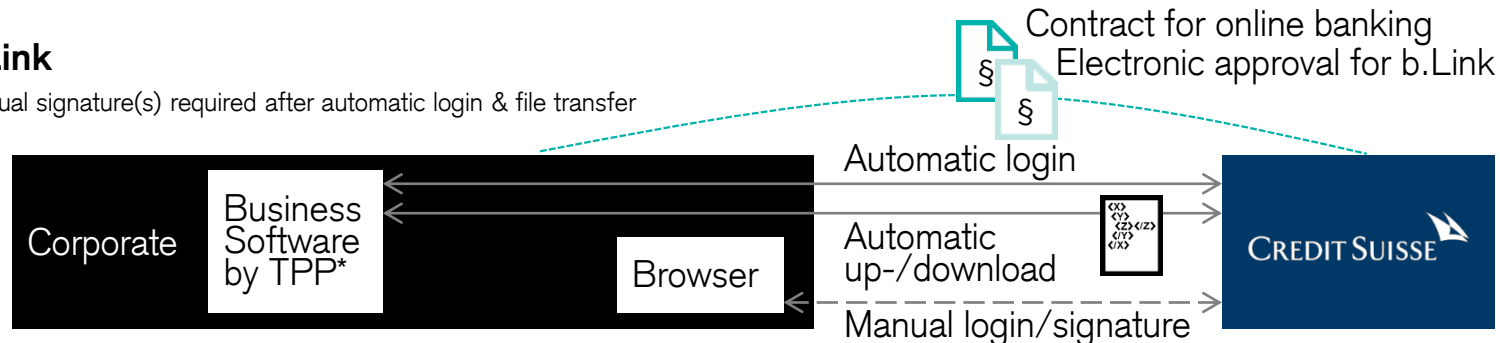
Credit Suisse Direct DXI

Automatic file transfer after manual login



b.Link

Manual signature(s) required after automatic login & file transfer

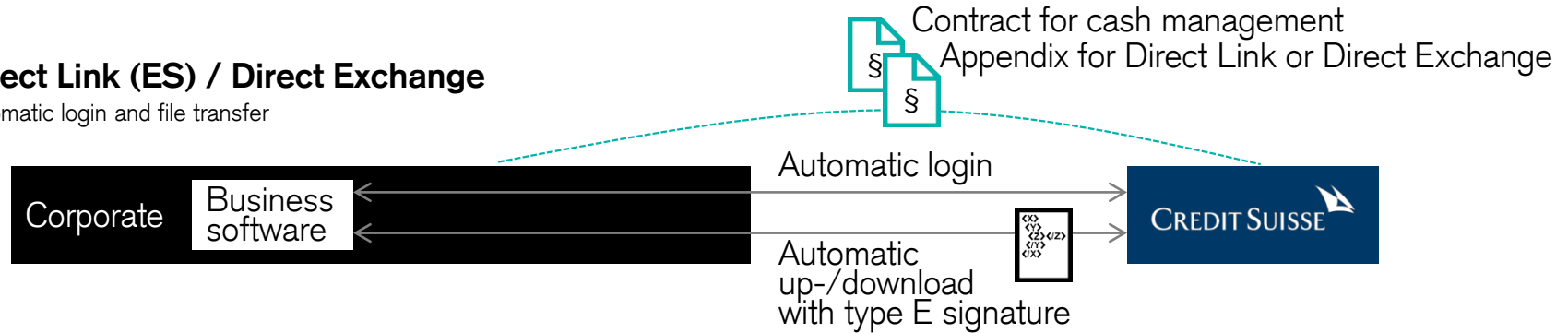


* Third Party Provider

Standard set-up – Direct Link

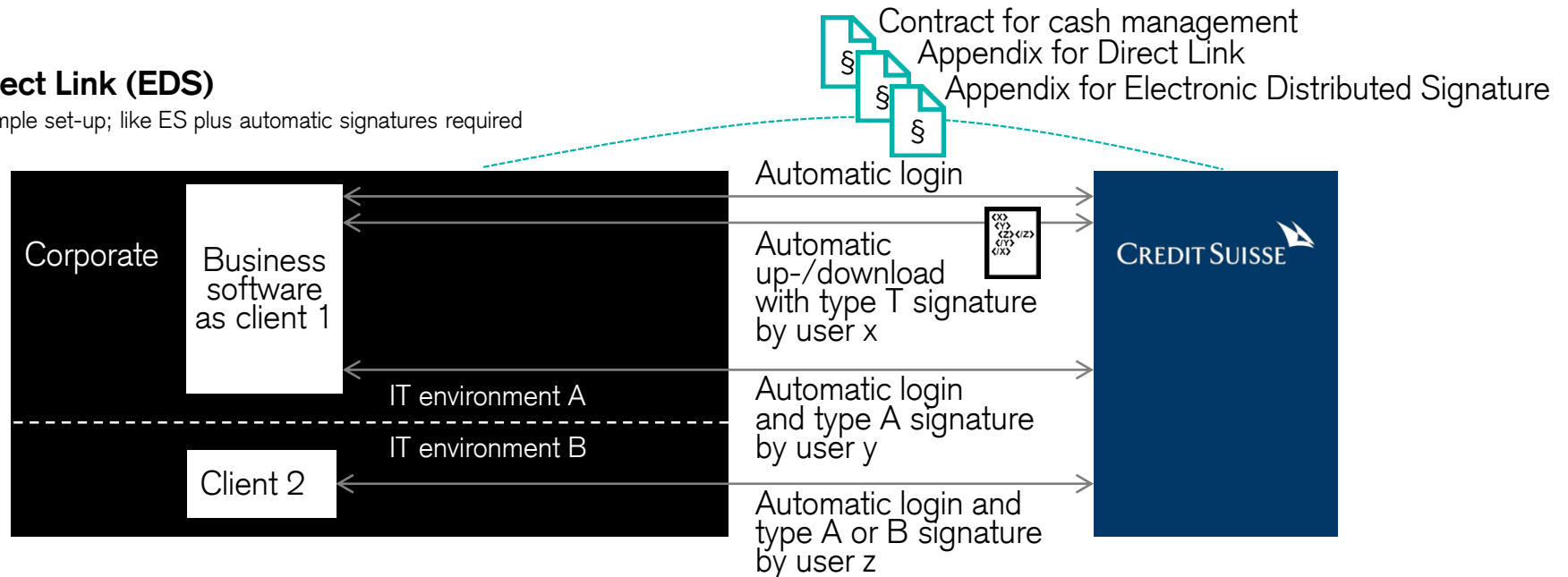
Direct Link (ES) / Direct Exchange

Automatic login and file transfer



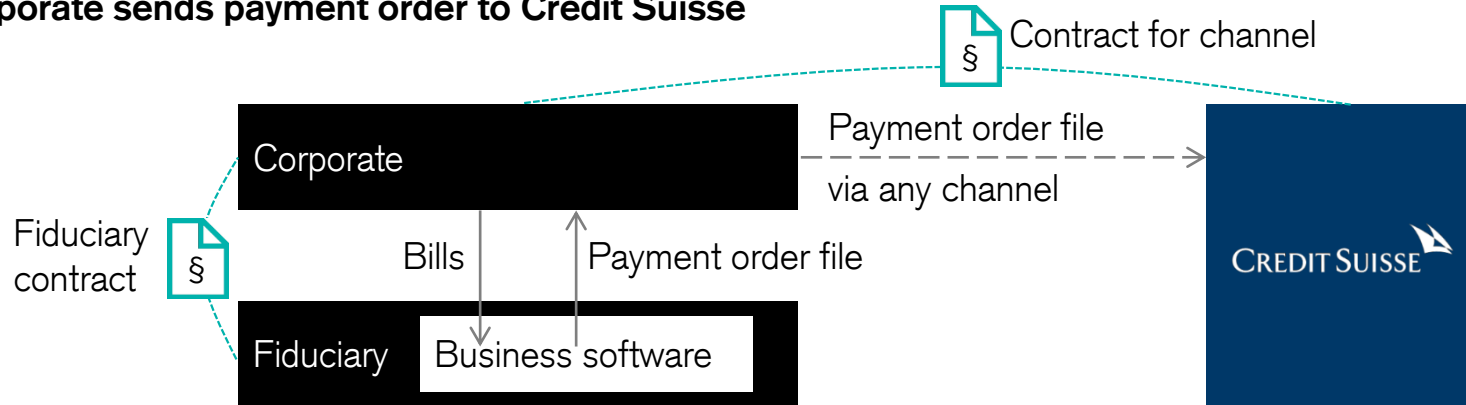
Direct Link (EDS)

Example set-up; like ES plus automatic signatures required



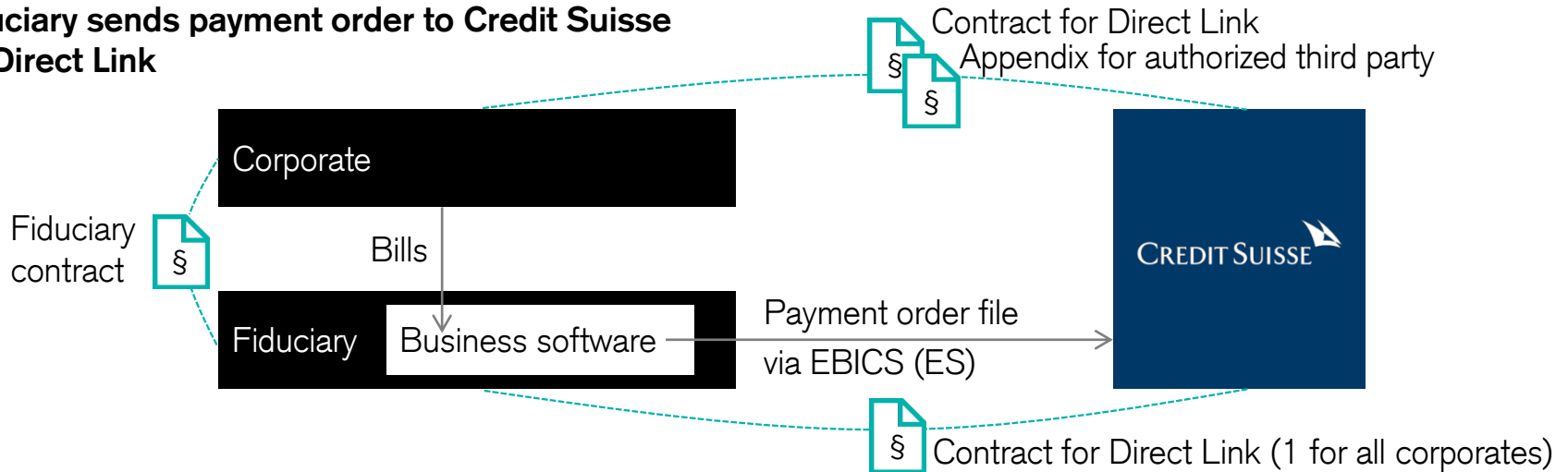
Fiduciary set-up – file transfer by client

Corporate sends payment order to Credit Suisse

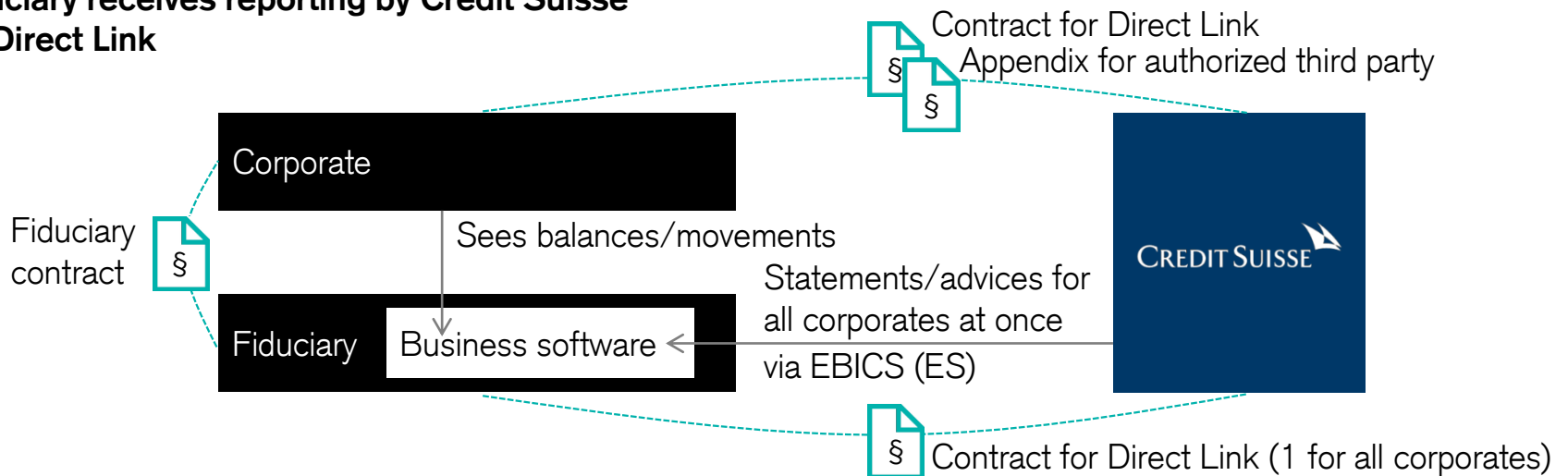


Fiduciary set-up – file transfer via Direct Link

Fiduciary sends payment order to Credit Suisse via Direct Link

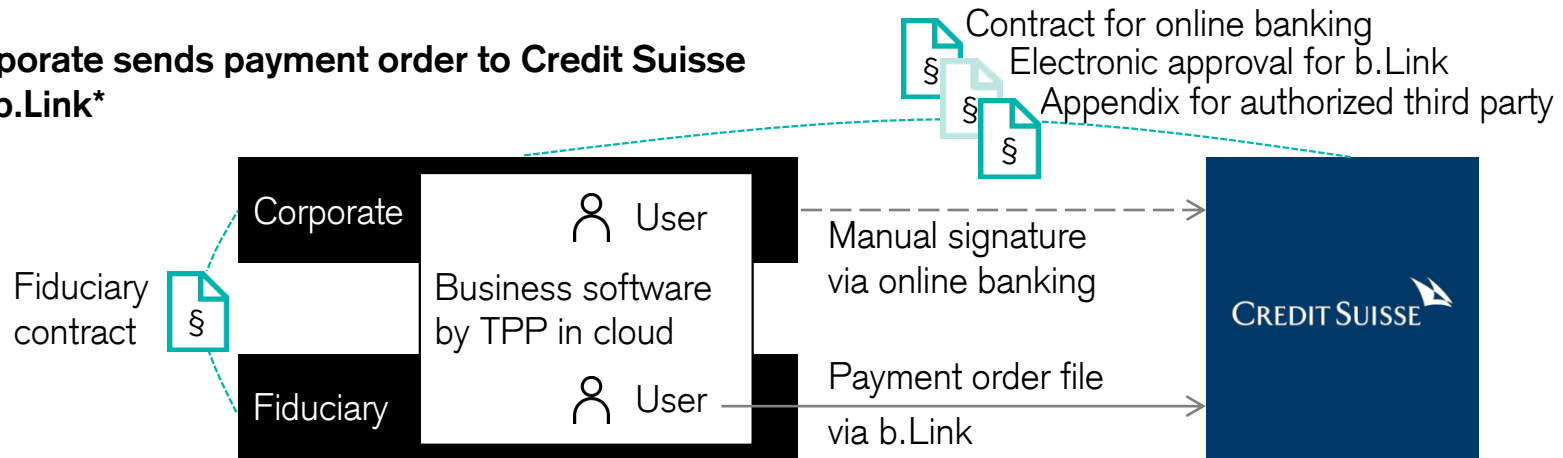


Fiduciary receives reporting by Credit Suisse via Direct Link

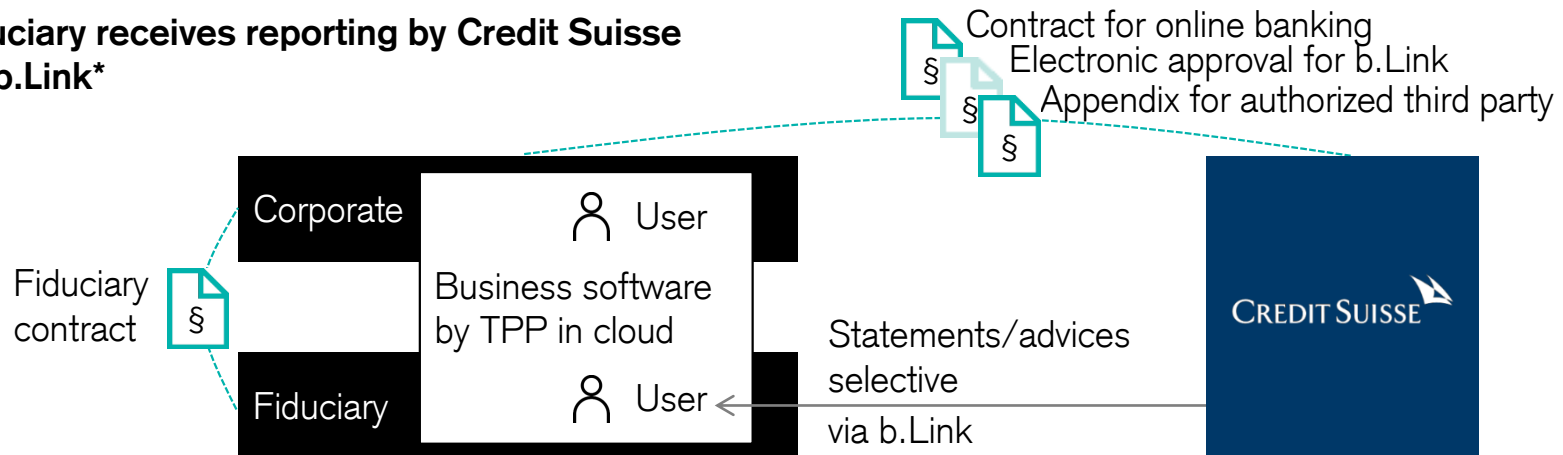


Fiduciary set-up – file transfer via b.Link

Corporate sends payment order to Credit Suisse via b.Link*



Fiduciary receives reporting by Credit Suisse via b.Link*



* Depending on the Third Party Provider (TPP) set-up, contact [Software Partner Team](#) before implementing

Formats



Formats

Find recommended Formats

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Message type	Legacy format	Intermediate format	New format
Credit transfer	DTA decommissioned	None	ISO 2022 pain.001
	SWIFT MT101		
Direct debit	LSV TA875	ISO 2022 pain.008 CH-TA*	Unknown yet, stay currently with LSV
	ISO 2022 pain.008 SEPA Direct Debit		
Status report	Protocols decommissioned	None	ISO 2022 pain.002
Reporting	SWIFT MT940/MT942		
	SWIFT MT940/MT942	None	ISO 2022 camt.053/camt.052
	BISR V11	ISO 2022 camt.054 BISR	Stay with V11 until you change to QR-bill
	None	None	ISO 2022 camt.054 QR
	(SWIFT MT900/MT910)	None	ISO 2022 camt.054 Debit/Credit***

Legend:

Primary format

Multinationals format

Obsolete format**

* not offered by Credit Suisse

** other financial institutions may require these intermediate formats

*** no go-live date, yet

Find recommended ISO 20022 Market Practices

Market Practice	Purpose	Specifications
SPS Swiss Payment Standards	File exchange with Swiss banks	www.iso-payments.ch
CGI Common Global Initiative	File exchange with transaction banks world-wide	www.swift.com/standards/market-practice/common-global-implementation plus Credit Suisse specific guidelines**
EPC European Payment Council	SEPA payments with European banks (can also be transmitted with SPS or CGI market practices*)	www.europeanpaymentscouncil.eu/what-we-do/sepa-payment-scheme-management

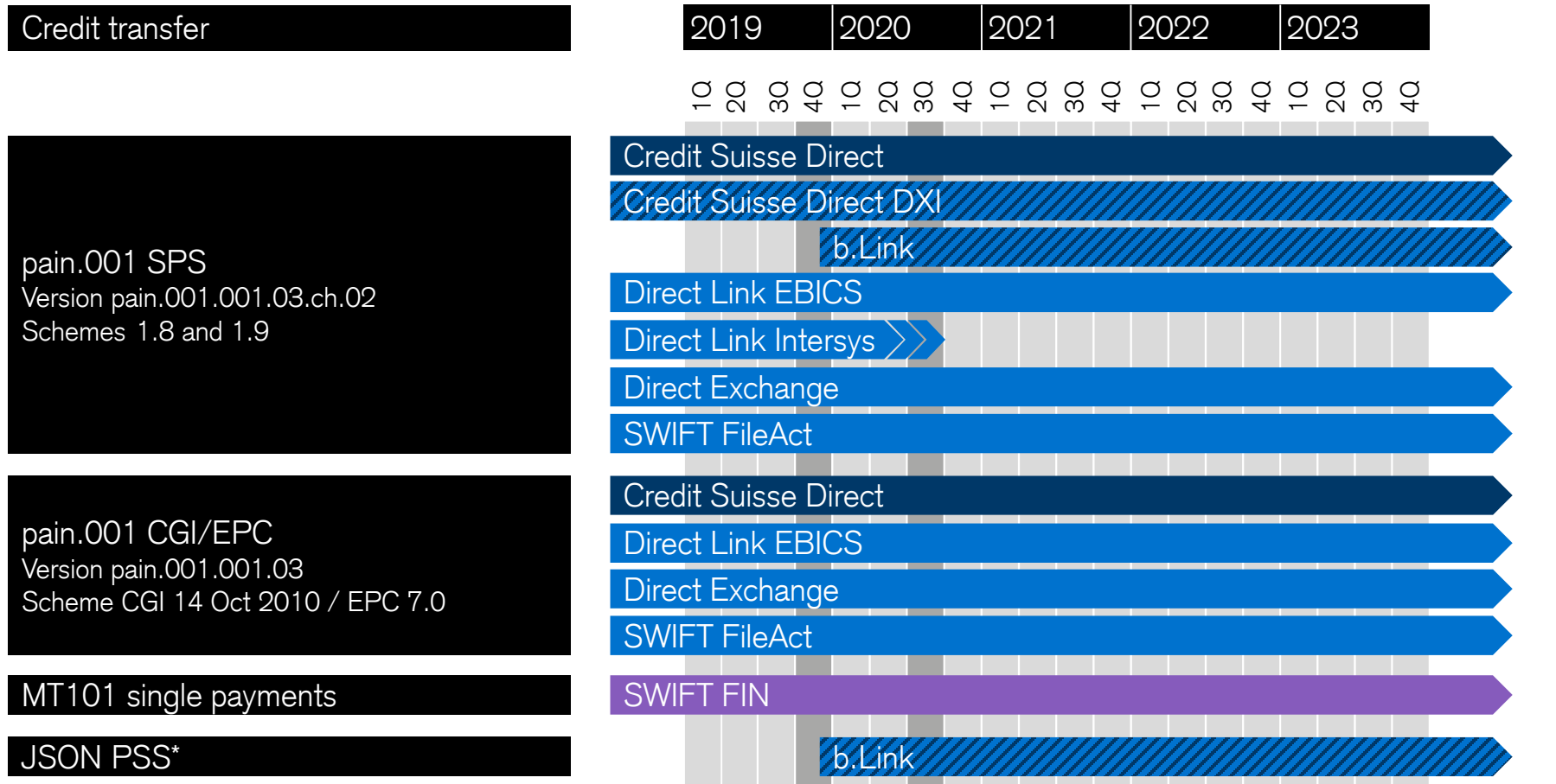
Legend:

Primary market practice
Multinationals market practice
Obsolete market practice*

* from a Swiss point of view

** contact softwarepartner.team@credit-suisse.com

Credit transfer – overview



* Payment Submission Service which is a PIS (Payment Initiation Service) with additional signature requirement

New formats: Manual channel Automatic channel Legacy formats: Manual channel Automatic channel

Credit transfer – payment type information

Payment type information	B-level	C-level
Instruction Priority	HIGH (express payment between noon and cut-off time at Credit Suisse)	SIX: Ignored by banks CS: Ignored
Service Level	SEPA (Payment Type PT 5)	SEPA (Payment Type PT 5)
Local Instrument	CH01 (PT 1), CH02 (PT 2.1), CH03 (PT 2.2)	CH01 (PT 1), CH02 (PT 2.1), CH03 (PT 2.2)
Category Purpose	SALA (Salary payment, has no effect on advice steering at Credit Suisse)	SALA (←) SIX: Ignored by banks CS: Possible

Combinations on B-Level and C-Level are accepted by Credit Suisse.
 HIGH (on B-Level) cannot be combined with SEPA on B-Level.
 SEPA and CH01/CH02/CH03 cannot be combined.

Legend: Level mandatory or recommended
Level alternate option

Credit transfer – issues to consider

Issue	Comments
Recommendations	<ul style="list-style-type: none"> Recommendations are not mandatory, but there is always a reason why they are not only classified as optional Therefore Credit Suisse strongly encourages to implement not only mandatory elements, but also recommended ones
Short, unique IDs	<ul style="list-style-type: none"> Create unique IDs like MsgId, PmtInflId and InstrId to facilitate file processing and support InstrId is only recommended, but strongly encouraged by Credit Suisse IDs are used in telephone support, so please avoid complicated and long combinations of upper and lower case IDs
Initiating party	<ul style="list-style-type: none"> Name: the Name of the Initiating Party should be the actual name of the client sending the payment order to the bank Contact Details: please use the Initiating Party Contact Detail tags Name and Other to list the name and the version of your software, this will help to support our mutual customers considerably

Credit transfer – top 4 format traps

Issue	Reference	Comment
SALA is not sufficient for salary payments, implement advice steering	Swiss Business Rules Version 2.6.2 Chapter 4.11 and 4.7	SALA has no effect on the type of processing and advices. Advice steering has to be implemented instead. ➤ See pages 37-40 for details.
Don't allow Payment Type Information on several levels	Swiss Business Rules Version 2.6.2 Chapter 4.5.2.2	Instruction Priority (HIGH), Service Level (SEPA), Local Instrument (e.g. CH01) and Category Purpose (SALA) have to be in the same level (B or C). ➤ See page 77 for details.
Avoid payments grouping version «separate», use «mixed» instead	Swiss Business Rules Version 2.6.2 Chapter 4.2	In pain.001, the B-Level controls the booking method, the C-Level controls the transactions (payments). If you choose the grouping version «separate», every transaction (C-Level) will be in one B-Level. In practice, this makes collective bookings impossible. Use «mixed» instead.
CH03 is not payment type 3	Swiss Implementation Guidelines for pain.001 Version 1.7.2 Chapter 2.2.1	Local Instruments CH01, CH02 and CH03 mark Swiss inpayment slips. CH03 is for payment type 2.2, not 3. ➤ See page 18 for details.

Formats

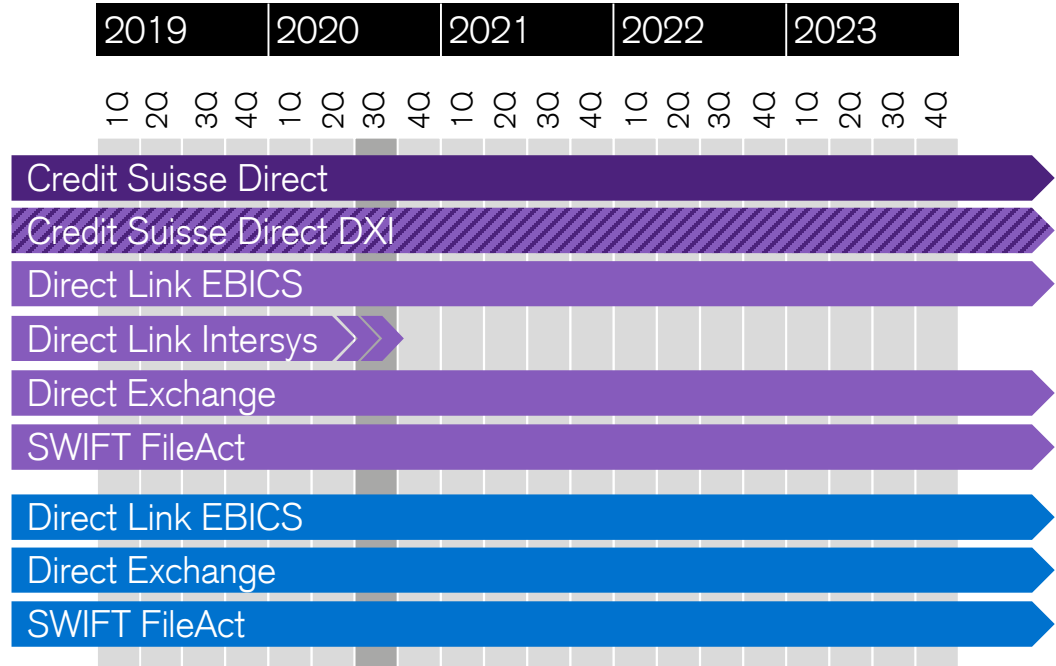
Direct debit

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Direct debit

LSV/BDD TA875

pain.008 SEPA Direct Debit SPS
Version pain.008.001.02.chsdd.02
Scheme 2.6



Remark: pain.008.001.02.ch.03 CH-TA not supported

Formats

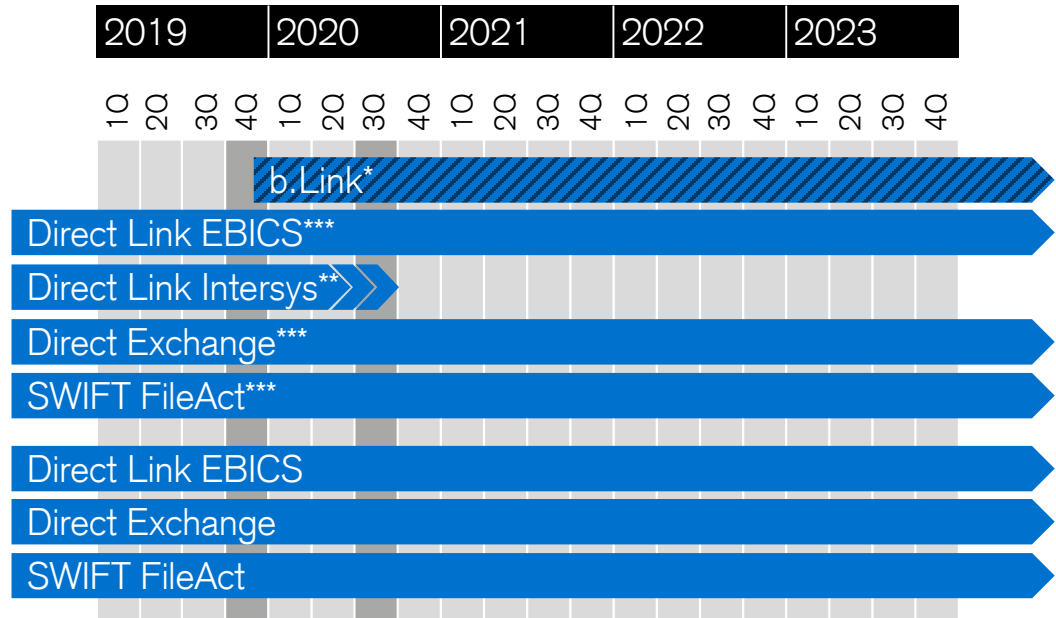
Status report

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Status report for pain.001 & pain.008

pain.002 SPS
Version pain.002.001.03.ch.02
Scheme 1.1.1

pain.002 CGI/EPC
Version pain.002.001.03
Scheme CGI 30 Nov 2009 / EPC 7.0



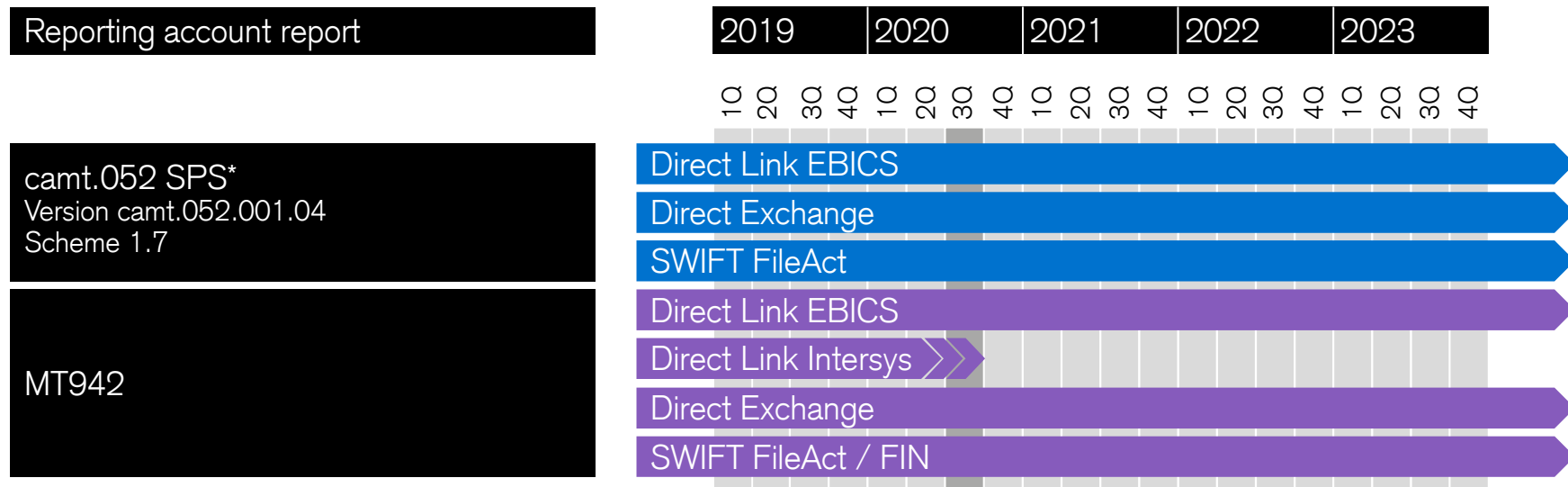
Remark: Credit Suisse Direct without pain.002 but with status indication on browser page

* for pain.001 only

** SPS only

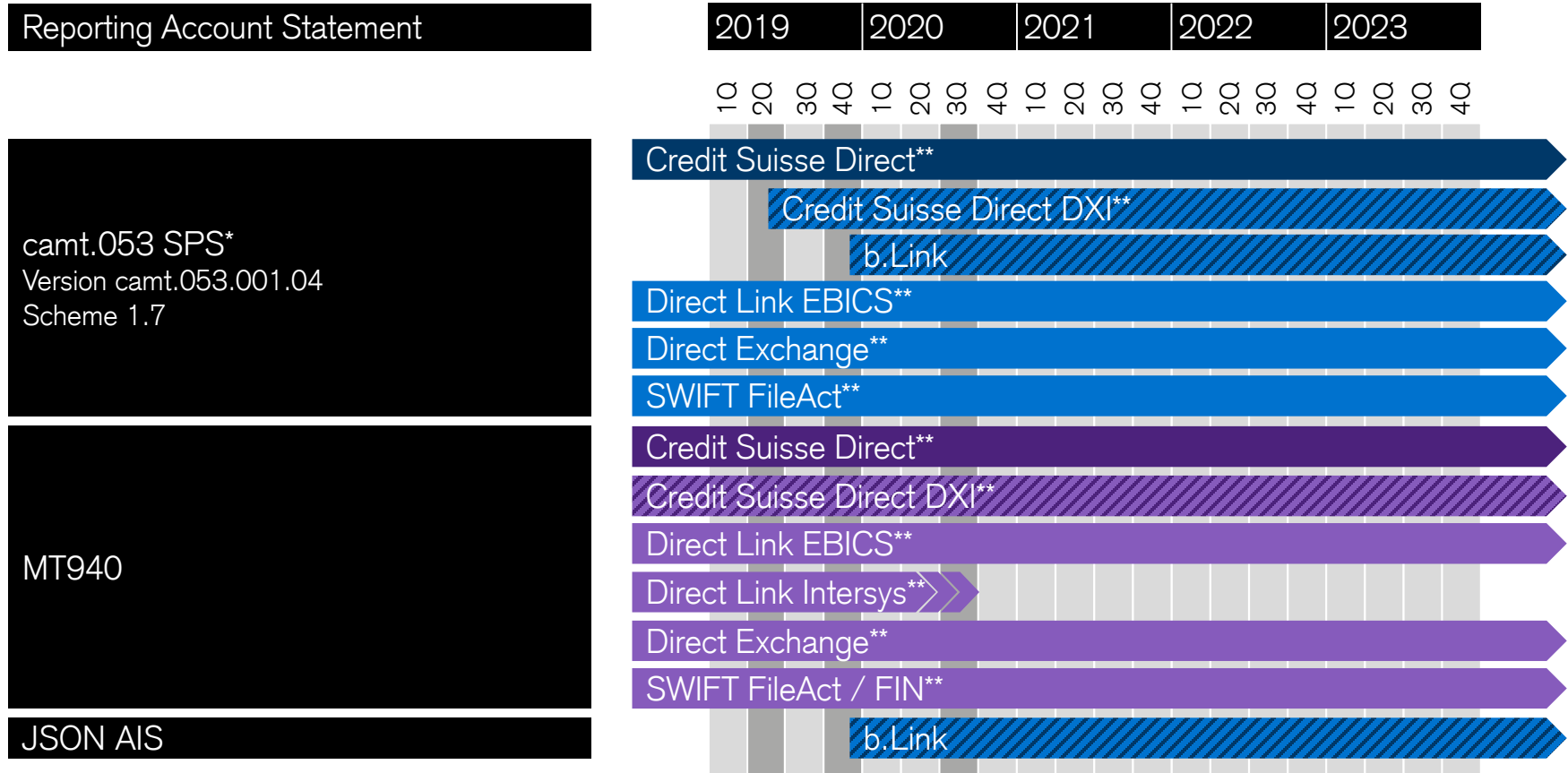
*** including pain.002 for LSV TA875

Reporting – account report (intraday)



* Variants: Balance report (balances only)
 Movement report (balances + movement, batch booking no details, single booking with details)
 Periodicity: Freely choosable

Reporting – account statement (end of day)



* Variants for account default: With details (see next page)
No details (see next page)

** without collective credit breakdown

Reporting – account statement (end of day) defaults

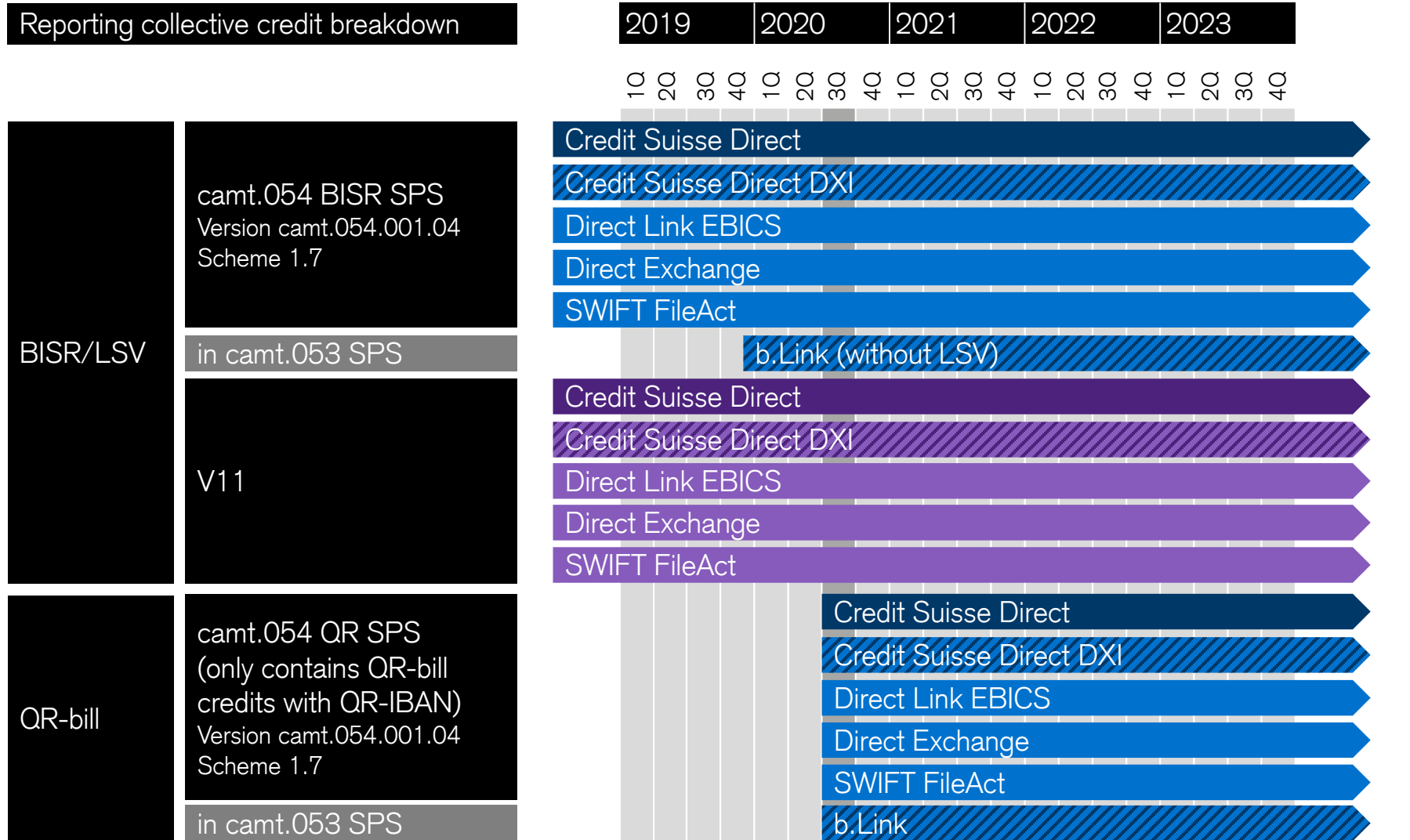
Account default	Debit	Credit						
Batch booking with details	<p>Same general behavior for both account defaults: debit advice & booking control (see page 38) oversteers account default.</p> <p>Different behavior only in two non-recommended debit advice & booking control combinations:</p> <table><tr><td>Payment Information + Debtor Account ++ Type +++ Proprietary</td><td>Batchbooking</td></tr><tr><td>SIA</td><td>True or empty</td></tr><tr><td>Empty</td><td>True or empty</td></tr></table>	Payment Information + Debtor Account ++ Type +++ Proprietary	Batchbooking	SIA	True or empty	Empty	True or empty	<p>All single bookings with details</p> <p>BISR/QR/LSV collective credit breakdown:</p> <ul style="list-style-type: none">- via b.Link only in camt.053- via other channels only in additional file (V11 or camt.054 BISR; camt.054 QR)
Payment Information + Debtor Account ++ Type +++ Proprietary	Batchbooking							
SIA	True or empty							
Empty	True or empty							
Batch booking no details								

camt.052 details are the same as for camt.053, unless camt.053 follows account default, then camt.052 is with details.
camt.054 Credit/Debit (no go-live date, yet) is always with details, CND or NOA oversteers this.

Formats

Reporting – collective credit breakdown

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format



Formats

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Reporting – d/c notification & collective debit breakdown

Reporting collective credit breakdown

[illegible]

Formats

Reporting – camt.05x subscriptions related to bookings

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Timeline

camt.053

camt.052

Bookings

and provisional bookings

possible combinations

No go-live date, yet

**camt.054
credit/debit**

One camt.054 per booking except for collective credits
RptgSrc: **CDTN, DBTN**

**camt.054
BISR**

One camt.054 per collective credit for ISR and/or RptgSrc: **C53F**

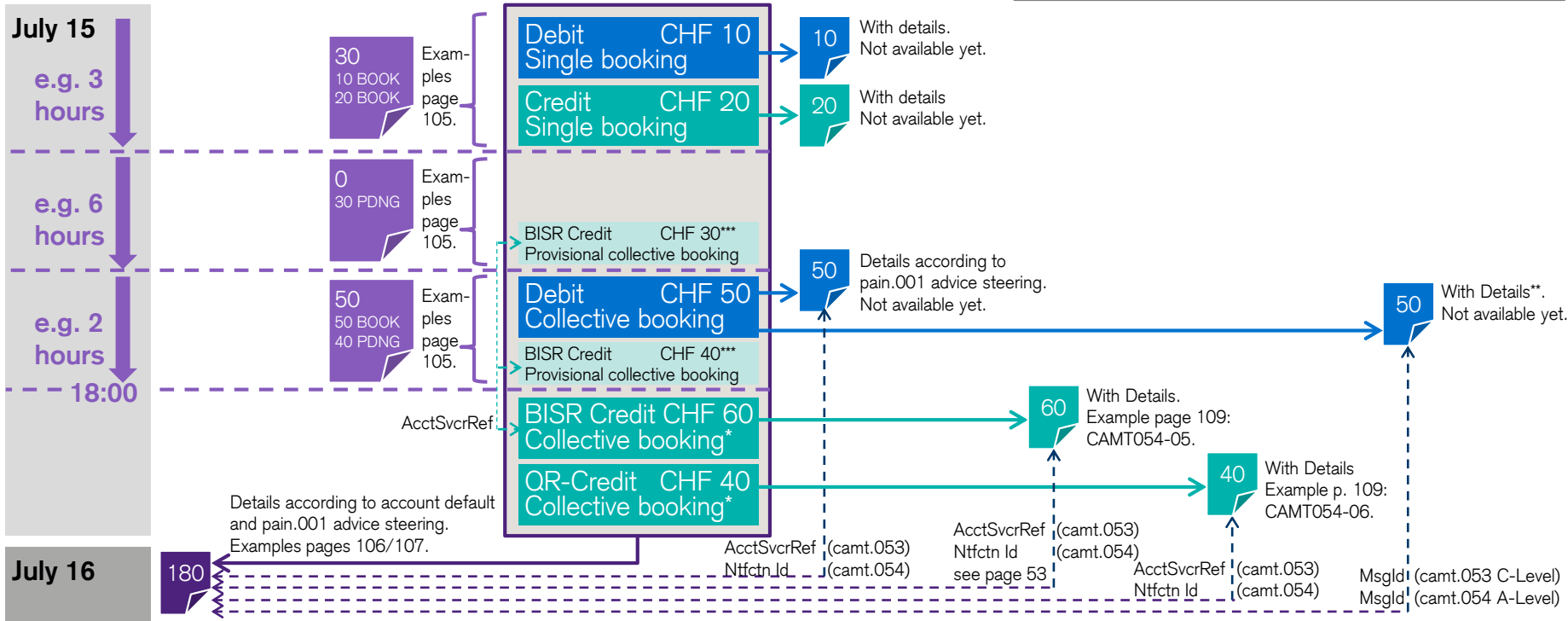
**camt.054
QR**

One camt.054 per collective credit for QR-bill RptgSrc: **C53F**

No go-live date, yet

**camt.054
coll. debit**

One camt.054 per collective debit RptgSrc: **C53C**



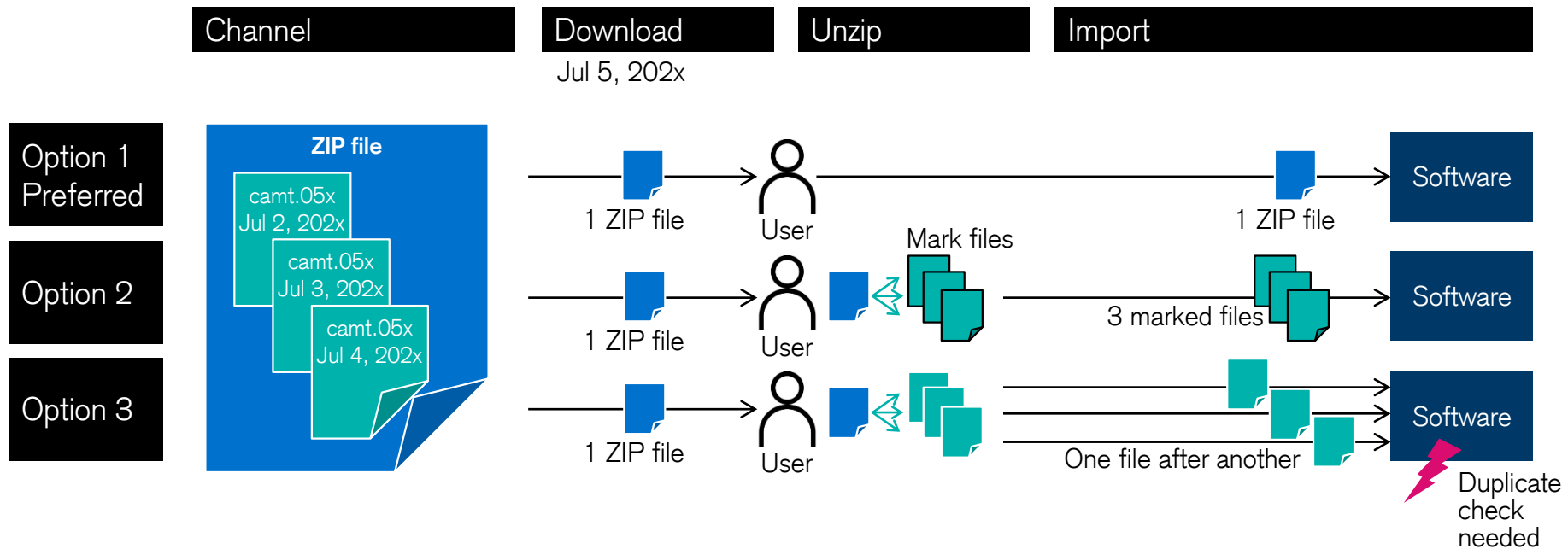
* One booking per subscriber number and product (BISR/LSV) or per QR-IBAN (QR) or optionally per QR-IBAN and first six QR reference digits (QR)

** Also issued when camt.053 entry includes details (pain.001 advice steering CWD or empty)

*** Sum of all BISR Credits on that date up to that time

Reporting – manual import of ZIPped camt.05x

- Credit Suisse Direct only provides camt.05x files in ZIP files.
Reason 1: When several camt.05x are ready for download, it is easier to download them in a ZIP file.
Reason 2: When also single camt.05x files are saved in a ZIP file, our common client and your software has only to deal with one import process.
- Problem: if the CS client unzips the file and uploads the camt.05x manually, he might miss a file or upload a file twice. Therefore please make sure to support at least one of the following options:



Reporting – common payment BTCs at Credit Suisse

without SEPA Direct Debit, without Checks

Domain	Family	Sub Family	Debit/ Credit	Booking	Transaction Type (SPS pain.001 Payment Type)
PMNT	ICDT	AUTT	Debit	Collective	Any
		BOOK		Single	Bank-internal account transfer
		DMCT			Domestic IS (2) or credit transfer in CHF/EUR (3)
		VCOM			Domestic ISR/BISR (1) or domestic QR-IBAN (3)
		ESCT			Crossborder SEPA (5)
		XBCT			Crossborder non SEPA (6) or domestic non CHF/EUR (4)
		RRTN			Return or reject, also see page 56
	RDDT	PMDD			Domestic direct debit LSV
	RCDT	AUTT	Credit	Single or collective	Domestic QR-IBAN
		BOOK		Single	Bank-internal account transfer
		DMCT		Single	Domestic IS or credit transfer in CHF/EUR
		VCOM		Single or collective	Domestic BISR
		ESCT		Single	Crossborder SEPA
		XBCT		Single	Crossborder non SEPA or domestic non CHF/EUR
		RRTN		Single	Return or reject, also see page 56
	IDDT	PMDD		Collective	Domestic direct debit LSV

Testing



List of compatible payment software – conditions

▪ List

Credit Suisse provides a list of Compatible Software for Payment Transactions.

<https://www.credit-suisse.com/media/assets/microsite/docs/zv-migration/kompatible-software-en.pdf>

▪ Joining conditions

1. Free format testing:

Upload and download as many test files as possible between your software and the Credit Suisse ISO 20022 Test Platform at credit-suisse.com/iso20022test

2. Upload pain.001 format examples to the Credit Suisse ISO 20022 Test Platform:

Once all your tests have been successfully run, please make another test run for all the payment types for which you would like to declare compatibility with Credit Suisse in our list of Compatible Software for Payment Transactions. Report your uploads to softwarepartner.team@credit-suisse.com.

3. Fill in the questionnaire sent to you after point 2

Testing

List of compatible payment software – example

Guide		Overview		Use cases			Channels			Formats						Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep		List	Channel	Format

General: information provided by you

Interfaces: implemented and tested with Credit Suisse


pain.001 normal: pass tests with offered PTs
pain.001 salary: pass test with PT 3 confidential payment

pain.008, pain.002, camt.05x: test at your own discretion

Restrictions: Not provided PTs will be listed as footnote

SAP (Schweiz) AG

ERP Financials for SAP/R3 and S/4HANA on Premise



With more than 40 years of experience and nearly 50,000 customers, our market-leading enterprise resource planning (ERP) software is a proven, trusted foundation – built to support the world's largest organizations as well as small and mid-size companies in 25 different industries.

Last update December 10, 2018

6.20

General

Languages

D/F/I/E/...

Operating systems

Win/Linux/Unix

Interfaces

Third Party Access

X

Direct DXI

X

Direct Link

✓

Direct Exchange

✓

SWIFT PIN

✓

SWIFT FileAct

✓

Formats ISO 20022

pain.001

SPS normal/salary

✓ / ✓

EPC normal/salary

✓ / ✓

CGI normal/salary

✓ / ✓

pain.008

SPS (SEPA)

✓

EPC

✓

pain.002

SPS

✓

EPC

✓

CGI

✓

camt.052

SPS movement/balance

✓ / ✓

CGI movement/balance

✓ / ✓

camt.053

SPS without/with details

✓ / ✓

CGI without/with details

✓ / ✓

camt.054

SPS credit & debit

✓

CGI credit & debit

✓

SPS BISR

✓ / ✓

CGI BISR

✓ / ✓

SPS QR

X

CGI QR

X

SPS collective debit

✓

CGI collective debit

X

Formats traditional

LSV+/BDD

✓

LSV+/BDD protocol

✓

BISR/LSV V11

✓

MT101

✓

MT940

✓

MT942

✓

E-documents

✓

* Payment type 2 converted to 3.

The possible functions differ depending on the interface. [See page 4.](#)

Manual uploads/downloads in Online Banking can be done using the same formats as in the Direct DXI interface.

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Credit Suisse channels

Testing options

Manual	Credit Suisse Direct	Demo version planned
Semi automatic	Credit Suisse Direct DXI	Contact softwarepartner.team@credit-suisse.com
	b.Link	Contact SIX at six-group.com/blink
Automatic	Direct Link EBICS*	Contact softwarepartner.team@credit-suisse.com
	Direct Exchange*	Contact softwarepartner.team@credit-suisse.com
	SWIFT FileAct	Contact softwarepartner.team@credit-suisse.com

- Standard channel testing are penny tests in production. For EBICS testing, a production test account can be provided. For DXI implementation, test environment is available. Other test environments on demand and subject to fees.

* The Credit Suisse ISO 20022 Test Platform provides EBICS and FTP access only for file format testing convenience, this functionality is not considered to be for testing of channels

Messages

Testing options

Credit x-fer	pain.001	credit-suisse.com/iso20022test Validation*
Direct debit	LSV/BDD TA875	Contact softwarepartner.team@credit-suisse.com
	pain.008 SDD	credit-suisse.com/iso20022test Validation
Status	pain.002	credit-suisse.com/iso20022test Output from pain.001/pain.008
Intraday reporting	camt.052	credit-suisse.com/iso20022test Example files
	MT942	Contact softwarepartner.team@credit-suisse.com
Account statement	camt.053	credit-suisse.com/iso20022test Example files
	MT940	Contact softwarepartner.team@credit-suisse.com
Collective credit breakdown	camt.054 BISR	credit-suisse.com/iso20022test Example file
	V11	Contact softwarepartner.team@credit-suisse.com
	camt.054 QR	credit-suisse.com/iso20022test Example file

* QR-bill planned from 4Q2019

Format testing: best practice & camt test files (1/15)

In the ISO 20022 Test Platform, you will find best-practice files as an example for the files created by your software. Positive cases include the code POS, negative cases are marked with the code NEG.

Adapt the following examples to the test files created by your software. The test should follow the general idea of an example, e.g. BP01-POS shall have two or more B-Levels with several (e.g. 5 as in the example) payments in each B-Level.

Payment type 1: ISR payments in CHF and EUR (orange payment slip)

BP01-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

ISR payments with ISR number

A correct file is submitted with two B-Levels, each with five ISR payments. The first instruction (B-Level) contains payments in CHF and has a technically correct ISR subscriber number starting with 01. The second instruction contains payments in EUR and also has a technically correct ISR subscriber number, but this one starts with 03. The file should be processed without errors and warnings. A pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/VCOM is entered as BkTxCd in the transaction details.

BP01-NEG

pain.002 PART

ISR reference number incorrect

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the ISR reference number in the fifth payment of the first B-Level is abc5555555555555555555555559 and is thus incorrect. In the pain.002, the A-Level and the second B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code CH16 and the underlying element as an XML structure under OrgnlTxRef. The 9 correct transactions are booked with details in camt.053.

Format testing: best practice & camt test files (2/15)

BP90-A-NEG

pain.002 PART

Execution date too far in the past

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the execution date for the second B-Level is 2014-08-01 and is thus too far in the past.

In the pain.002, the A-Level is partially accepted with PART, and only the affected B-Level is rejected with RJCT. The rejection only contains error code DT01. The 5 transactions of the correct B-Level are booked with details in camt.053.

BP90-B-NEG

pain.002 PART

Execution date too far in the future

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the execution date for the second B-Level is 2018-08-01 and is thus too far in the future.

In the pain.002, the A-Level is partially accepted with PART, and only the affected B-Level is rejected with RJCT. The rejection only contains error code DT01. The 5 transactions of the correct B-Level are booked with details in camt.053.

BP90-C-NEG

pain.002 ACCP

Execution date on a Sunday

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the execution date for the second B-Level is 2016-09-18 and thus falls on a Sunday.

In the pain.002, the A-Level and the relevant B-Level are marked with ACCP (not ACWC). Error code DT06 is also provided for the B-Level. 2 x camt.053 are created, each with five transactions. The execution date for the second B-Level falls on the next bank working day.

BP90-D-NEG

pain.002 RJCT

No execution date provided

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the execution date for the second B-Level is empty.

Since there is a schematic violation, the entire file is rejected. In the pain.002, the entire A-Level is rejected with error code FF01.

Format testing: best practice & camt test files (3/15)

BP91-NEG

pain.002 RJCT

Control sum error (A level)

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the control sum (CtrlSum) is 3,000 instead of 30,000 and is therefore incorrect. In the pain.002, the entire A-Level is rejected with RJCT. The rejection only contains error code AM10. No camt.053 is generated.

BP92-NEG

pain.002 PART

Account number error (B level)

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the account number (DbtrAcct) in the second B-Level is CH7304835833740031000, and thus has an incorrect check sum. In the pain.002, the A-Level is partially accepted with PART, and only the affected B-Level is rejected with RJCT. The rejection only contains error code AC01. The 5 transactions of the correct B-Level are booked with details in camt.053.

BP93-NEG

pain.002 PART

Amount error (C level)

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the amount of the fifth payment in the second B-Level is 0 and is thus not permitted. In the pain.002, the A-Level and the second B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code AM01 and the underlying element as an XML structure under OrgnITxRef. The 9 correct transactions are booked with details in camt.053.

BP94-NEG

pain.002 RJCT

B level ID not unique within the file

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the ID of the second B-Level (PmtInflId) is the same as the ID of the first B-Level. In the pain.002, the entire A-Level is rejected with RJCT. The rejection only contains error code DU02. No camt.053 is generated.

Format testing: best practice & camt test files (4/15)

BP95-NEG

pain.002 PART

Exchange rate information provided

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but an exchange rate (XchgRateInf) is specified for the first payment in the first B-Level, which is not permitted. In the pain.002, the A-Level and the first B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code CH17 as per SIX's Implementation Guide and the underlying element as an XML structure under OrgnITxRef. The 9 correct transactions are booked with details in camt.053.

BP96-NEG

pain.002 RJCT

No initiating party provided

A file is submitted with two B-Levels, each with five ISR payments. The file is almost identical to BP01-POS, but the initiating party (InitgPty) is missing. Since there is a schematic violation, the entire file is rejected. In the pain.002, the entire A-Level is rejected with error code FF01.

Payment type 2: IS payments in CHF and EUR (red payment slip)

BP02-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

IS payments

A correct file is submitted with two B-Levels, each with five single-level IS payments. The first instruction (B-Level) contains payments in CHF to post office account 70-4152-8. The second instruction contains payments in EUR, also to post office account 70-4152-8. The file should be processed without errors and warnings. A pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/DMCT is entered as BkTxCd in the transaction details.

Format testing: best practice & camt test files (5/15)

Payment type 3: payments in CHF and EUR in Switzerland

BP03-A-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

Domestic payments in CHF/EUR (examples with proprietary *account number* + *Creditor Agent* and *IBAN only*)

A correct file is submitted with two B-Levels, each with five IBAN payments.

The first instruction (B-Level) contains payments in CHF to CS sample account 012345678009 with *Creditor Agent* tag.

The second instruction contains payments in EUR to CS sample account CH7304835833740032001 without *Creditor Agent* tag (IBAN only).

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/DMCT is entered as BkTxCd in the transaction details.

BP03-B-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS salary"

Salary payments (examples with *IBAN* + *Creditor Agent*)

A correct file is submitted with two B-Levels, each with five IBAN payments. The file is similar to BP03-A-POS, but...

- ... also contains additional markings that the payments are salary payments. Credit Suisse does not change any of the processing if SALA or PENS is used. As a result, the collective entry is also selected as TRUE and the collective approval with no details (CND) is selected as recommended.

- ... contains payments in CHF to CS sample account CH5604835012345678009 with *Creditor Agent* tag.

The first instruction (B-Level) contains payments in CHF to CS sample account CH5604835012345678009. The entire B-Level is marked as an instruction with salary payments by selecting Category Purpose Code SALA in the instruction.

The second instruction also contains payments in CHF to CS sample account CH5604835012345678009. The entire B-Level is marked as an instruction with pension payments by selecting Category Purpose Code PENS in the instruction.

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP. The 5 transactions per instruction are listed as a collective booking with no details in the camt.053.

Format testing: best practice & camt test files (6/15)

BP03-C-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

QR-bill payments

A correct file is submitted with one B-Level and 3 QR-bill payments.

- The first transaction (C-Level) contains a payment order in CHF with a QR-IBAN and QR reference to CS sample account CH5031000012345678009.
- The second transaction contains a payment order in CHF with an IBAN and ISO 11649 creditor reference to CS sample account CH5604835012345678009.
- The second transaction contains a payment order in CHF with an IBAN and no reference to CS sample account CH5604835012345678009.

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 3 transactions are booked with details. PMNT/ICDT/VCOM is entered as BkTxCd in the transaction details.

Payment type 4: payments in foreign currency (excl. EUR) in Switzerland

BP04-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

Domestic payments in USD

A correct file is submitted with two B-Levels, each with five domestic payments. The first and second instructions (B-Level) each contain payments in USD to CS sample account CH5604835012345678009.

The file should be processed without errors and warnings. A pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/DMCT is entered as BkTxCd in the transaction details. Since the account currency was selected as USD, no foreign currency translation may occur.

Format testing: best practice & camt test files (7/15)

Payment type 5: SEPA transfer abroad

BP05-A-POS

pain.002 ACCP

SEPA foreign payments

A correct file is submitted with two B-Levels, each with five SEPA payments. Both instructions (B-Level) contain payments in EUR to sample account DE12500105170648489890.

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/ESCT is entered as BkTxCd in the transaction details.

BP05-B-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

SEPA IBAN only

A correct file is submitted with two B-Levels, each with five SEPA payments. The file is almost identical with BP05-A-POS, but the Creditor Agent is missing (IBAN only).

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/ESCT is entered as BkTxCd in the transaction details.

The camt.053 has to be equal to the one resulting from BP05-A-POS, with the exception that there is no Creditor Agent.

BP05-A-NEG

pain.002 PART

Currency different than EUR

A file is submitted with two B-Levels, each with five SEPA payments. The file is almost identical to BP05-POS, but the currency of the third payment in the first B-Level is CHF and is thus not permitted.

In the pain.002, the A-Level and the first B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code AM03 and the underlying element as an XML structure under OrgnlTxRef.

The 9 correct transactions are booked with details in camt.053.

Format testing: best practice & camt test files (8/15)

BP05-B-NEG

pain.002 PART

No IBAN provided

A file is submitted with two B-Levels, each with five SEPA payments. The file is almost identical to BP05-POS, but in the fifth payment of the first B-Level, the creditor's account (CdtrAcct) is missing.

In the pain.002, the A-Level and the first B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code CH21. The 9 correct transactions are booked with details in camt.053.

Payment type 6: all currencies (SWIFT)

BP06-POS

pain.002 ACCP

Test needed for list of compatible software "pain.001 SPS normal"

Foreign payments in USD

A correct file is submitted with two B-Levels, each with five international payments. Both instructions (B-Level) contain payments in USD to sample account GB32ESSE40486562136016.

The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICDT/XBCT is entered as BkTxCd in the transaction details.

Since the account currency is CHF, a foreign currency translation must occur.

Format testing: best practice & camt test files (9/15)

SEPA-DD

BP07-POS

pain.002 ACCP

Test needed for list of compatible software "pain.008 SPS/EPC"

SEPA-DD payments

A correct file is submitted with two B-Levels, each with five SEPA core direct debits (CORE). Both instructions (B-Level) contain direct debits in EUR that are drawn from sample account CH5604835012345678009. The file should be processed without errors and warnings. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/RDDT/ESDD is entered as BkTxCd in the transaction details. Since the account currency was selected as EUR, no foreign currency translation may occur.

BP07-NEG

pain.002 RJCT

SEPA-DD payments with incorrect local instrument

A file is submitted with two B-Levels, each with five SEPA direct debits. The file is almost identical to BP07-POS, but the local instrument of the second B-Level is B2C and is thus not permitted. Since there is a schematic violation, the entire file is rejected. In the pain.002, the entire A-Level is rejected with error code FF01.

Format testing: best practice & camt test files (10/15)

Payment type 8: domestic and foreign payments with bank cheque

BP08-POS

pain.002 ACCP

Bank cheques in CHF and USD

A correct file is submitted with two B-Levels, each with five cheque payments. The first instruction (B-Level) contains domestic payments in CHF, the second instruction contains cross border payments in USD. A technical pain.002 is generated with ACCP as well as a camt.053, in which all 10 transactions are booked with details. PMNT/ICHQ/BCHQ is entered as BkTxCd in the transaction details.

BP08-NEG

pain.002 PART

Creditor Agent provided

A file is submitted with two B-Levels, each with five cheque payments. The file is almost identical to BP08-POS, but the first payment in the second B-Level includes a Creditor Agent and is thus not permitted. In the pain.002, the A-Level and the second B-Level are partially accepted with PART, and only the affected C-Level is rejected with RJCT. The rejection only contains error code CH17 and the underlying element as an XML structure under OrgnlTxRef. The 9 correct transactions are booked with details in camt.053.

Format testing: best practice & camt test files (11/15)

Intraday Account Statements – camt.052

CAMT052-01

Account Report – Balance Report

Example lists the balances resulting from 50 bookings

CAMT052-02

Account Report – Movement Report

Example lists the balances resulting from 50 bookings plus the 50 bookings themselves (BOOK), batch booking without details, single booking with details, plus 3 provisional bookings (PDNG)

Format testing: best practice & camt test files (12/15)

Account Statements – camt.053

CAMT053-03

With Details

Example lists the balances resulting from 16 bookings plus the bookings themselves:

Direction	Kind of Payment	CHF	Booking	Details	Bank Transaction Code ⁵
Outgoing	Payment Type 5	2.36	Single ³	yes ⁴ , in NtryDtls	PMNT ICDT ESCT
	Payment Type 4	4.78	Collective ¹	yes ² , in NtryDtls	PMNT ICDT AUTT
	Payment Type 6 ChrgBr DEBT	9.57	Collective ¹	yes ² , in NtryDtls	PMNT ICDT AUTT
	Payment Type 3	10.10	Single ³	yes ⁴ , in NtryDtls	PMNT ICDT DMCT
	Payment Type 3 salary	10.20	Collective ¹	yes ² , in NtryDtls	PMNT ICDT AUTT
	Account Transfer	100.00	Single	yes, in NtryDtls	PMNT ICDT BOOK
	Payment Type 1	120.00	Collective ¹	yes ² , in NtryDtls	PMNT ICDT AUTT
	Payment Type 3	11.10	Collective ¹	yes ² , in NtryDtls	PMNT ICDT AUTT
	Payment Type 1	100.00			
Incoming	Domestic FX	2.80	Single	yes, in AddtlNtryInf	XTND NTAV NTAV ⁶
	Domestic CHF	3.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Crossborder SEPA	3.47	Single	yes, in NtryDtls	PMNT RCDT ESCT
	Domestic CHF future value date	6'000.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Reject	3'000.00	Single	yes, in NtryDtls	PMNT RCDT RRTN
	Crossborder non SEPA	2.75	Single	yes, in AddtlNtryInf	XTND NTAV NTAV ⁶
	ISR ⁷	7'761.35	Single	yes, in NtryDtls	PMNT RCDT VCOM
	QR-bill ⁷	997.25	Single	yes, in NtryDtls	PMNT RCDT AUTT

¹ Chosen by client with BtchBookg true

² Chosen by client with CWD

³ Chosen by client with BtchtBookg false

⁴ Chosen by client with SIA

⁵ on C-Level, see page 89

⁶ Planned: PMNT RCDT XBCT

⁷ Only 1 transaction

Format testing: best practice & camt test files (13/15)

Account Statements – camt.053

CAMT053-04

No Details (i.e. without collective booking breakdown)

Example lists the balances resulting from 17 bookings plus the bookings themselves:

Direction	Kind of Payment	CHF	Booking	Details ⁶	Bank Transaction Code ³
Outgoing	Payment Type 5	2.36	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 4	4.78	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 6 ChrgBr DEBT	9.57	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 3	10.10	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 3 salary	10.20	Collective ¹	no ²	PMNT ICDT AUTT
	Account Transfer	100.00	Single	yes, in NtryDtls	PMNT ICDT BOOK
	Payment Type 1	120.00	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 3	11.10	Collective ¹	no ²	PMNT ICDT AUTT
	Payment Type 1	100.00			
Incoming	Domestic FX	2.80	Single	yes, in AddtlNtryInf	XTND NTAV NTAV ⁴
	Domestic CHF	3.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Crossborder SEPA	3.47	Single	yes, in NtryDtls	PMNT RCDT ESCT
	Domestic CHF future value date	6'000.00	Single	yes, in NtryDtls	PMNT RCDT DMCT
	Reject	3'000.00	Single	yes, in NtryDtls	PMNT RCDT RRTN
	Crossborder non SEPA	2.75	Single	yes, in AddtlNtryInf	XTND NTAV NTAV ⁴
	ISR ⁵ same value date	7'761.35	Collective	no	PMNT RCDT VCOM
	ISR ⁵ past value date	119.45	Collective	no	PMNT RCDT VCOM
	QR-bill ⁵	997.25	Collective	no	PMNT RCDT AUTT

¹ Chosen by client with BtchBookg true

² Chosen by client with CND

³ on C-Level, see page 89

⁴ Planned: PMNT RCDT XBCT

⁵ Several (or 1) transaction(s), details in camt.054 examples

⁶ Contain details anyway for

a) all single bookings

b) collective debits with CWD

Testing

Format testing: best practice & camt test files (14/15)

Guide		Overview		Use cases			Channels			Formats					Testing		
Index	About	Channel	Format	Overall	Debit	Credit	Find	Function	Set-up	Find	CT	DD	Stat	Rep	List	Channel	Format

Account Statements – camt.053

CAMT053-04

No Details (i.e. without collective booking breakdown) **balances**

Opening booked (opening booking balance)		OPBD	CHF 7'751.38	CHF 7'751.38	CHF 7'751.38
Direction	Kind of Payment	CHF		Booking date	Value date
Outgoing	Payment Type 5	2.36		2018-03-22	2018-03-22
	Payment Type 4	4.78		2018-03-22	2018-03-22
	Payment Type 6 ChrgBr DEBT	9.57		2018-03-22	2018-03-22
	Payment Type 3	10.10		2018-03-22	2018-03-22
	Payment Type 3 salary	10.20		2018-03-22	2018-03-22
	Account Transfer	100.00		2018-03-22	2018-03-22
	Payment Type 1	120.00		2018-03-22	2018-03-22
	Payment Type 3	11.10		2018-03-23	2018-03-23
	Payment Type 1	100.00			
Incoming	Domestic FX	2.80		2018-03-22	2018-03-22
	Domestic CHF	3.00		2018-03-22	2018-03-22
	Crossborder SEPA	3.47		2018-03-22	2018-03-22
	Domestic CHF future value date	6'000.00		2018-03-22	2018-03-23
	Reject	3'000.00		2018-03-22	2018-03-22
	Crossborder non SEPA	2.75		2018-03-22	2018-03-22
	ISR same value date	7'761.35		2018-03-22	2018-03-22
	ISR past value date	119.45		2018-03-22	2018-03-21
	QR-bill	997.25		2018-03-22	2018-03-22
Forward available (future value date balance)		FWAV	CHF 25'384.44		
Closing available (closing value date balance)		CLAV			CHF 19'273.34
Closing booked (closing booking balance)		CLBD		CHF 25'273.34	

Format testing: best practice & camt test files (15/15)

Account Notification – camt.054

CAMT054-05

Credit Advice (Collective)

Product name: **camt.054 BISR**

Example of a daily collective advice for all incoming ISR payments

Example lists 2 C-Levels (Ntry) with same booking dates and 2 different value dates:

- The first C-Level lists 5 incoming ISR payments in CHF with booking and value date March 22, 2018
- The second C-Level lists 1 incoming ISR payment in CHF with booking date March 22, 2018 and value date March 21, 2018

The references are the same as for the collective credit in CAMT053-04

CAMT054-06

Credit Advice (Collective)

Product name: **camt.054 QR** (from June 30, 2020)

Example of a daily collective advice for all incoming QR-bill payments

Example lists all 5 incoming QR-bill payments in CHF on March 22, 2018

Only QR-bill credits with QR-IBAN are collected at Credit Suisse

The references are the same as for the collective credit in CAMT053-04

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