

pain.001.001.03.ch.02

Customer-to-Bank Credit Transfer



Message Implementation Guidelines
SPS 1.11 – with effect from 19th of November 2021

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1. Notes on Credit Suisse Message Implementation Guidelines

The Credit Suisse Message Implementation Guidelines for Credit Transfers serves as manual for the technical and business implementation of Credit Transfers pain.001 message in accordance with the ISO 20022 Payments Standard and the Swiss Recommendations. All Credit Transfer messages transmitted to Credit Suisse must comply with Swiss Recommendations, ISO 20022 Payments Standard and Credit Suisse specification (as adhered in this document and XSD).

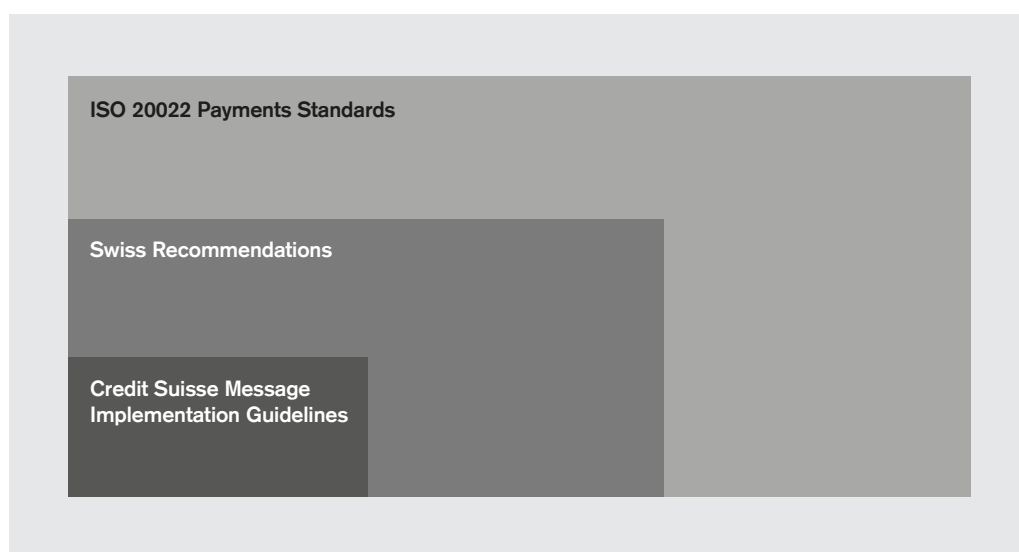


Figure 1. Above shows the degree of concordance between the ISO 20022 Payments Standards, Swiss Recommendations and Credit Suisse Implementations.

This document provides additional information to the Credit Suisse XML schema definition (XSD) and cannot be read as a stand-alone specification.

1.1

Conventions for presentation

A basic knowledge of XML is assumed for the purposes of this document, so only certain special points are explained. The technical validation of the various XML messages is carried out using XML schema.

In this document, the following conventions apply to presentation.

Representation of the tree structure in the tables

So that it is possible to tell where in the tree structure an element comes, the hierarchy level is indicated by preceding “+” signs in the Message Item. For example, the IBAN in the Payment Information is represented as shown:

```
CstmrCdtTrfInitn {Or
+PmtInf
++CdtTrfTxInf
+++CdtrAcct
++++Id
+++++IBAN
```

The rows marked in light grey indicate the XML elements containing at least one sub-element.

Representation of choices

Elements with a choice are marked in the “XML Tag” column as follows:

{**Or** for start of the choice

Or} for end of the choice

The technical specifications contain information from ISO 20022, such as Name, Index, Cardinality (Presence/Multiplicity), Message Item, XML-Tag, ISODefinition (Definition).

The following information for the Swiss ISO 20022 Payments Standards can also be found in the specifications:

- **CH definition** – Corresponding to Swiss Implementation Guidelines field “General definition”
- **CH Rules** – Definitions for specific payment types as per Swiss Recommendations definition
- **Credit Suisse** – Credit Suisse remark. It includes additional explanation or/and Credit Suisse specific rule description
- **RsnCd and AddtlInf** – some XML elements are being provided with error example, that is code and the corresponding Additional Information, which are being sent in pain.002 Status Reason Information e.g. RsnCd: CH16; AddtlInf: Initiating Party Name may not exceed 70 characters
- **Example** – Credit Suisse example e.g. <Nm>Max Muster</Nm>
- **CH Status** – Information about usage in Switzerland. The following statuses are permitted for individual XML elements according to the Swiss Implementation Guidelines Version 1.7.

M – Mandatory

The element is mandatory. If the element is not used, a Swiss bank will refuse to process the message.

BD – Bilaterally Determined

The element may only be used by agreement with the instructed financial institution.

O – Optional

The element is optional.

D – Dependent

The use of the element depends on other elements.

R – Recommended

The use of the element is recommended.

- **Data type** – The names of the data types given in the tables of this document correspond to the data types defined in XML schemas e.g. Data Type: ISODateTime
- **Length** – In some cases min and max length is indicated e.g. 1.. 70
- **ErrorCode** – list of possible error codes that are being sent back in the Customer Payment Status Report (pain.002) e.g. ErrorCode: CH16, CH17, CH21
Note: If during schema validation an error is detected in any element, the whole message can be rejected (error code FF01). Since this response generally applies to all elements in the table, a comment to that effect is not entered for every element.

2. Technical specifications

level	message item	description	
A	CstmrCdtTrfInItN cardinality: 1..1	name: XML tag: Data type: ISO definition:	Customer Credit Transfer Initiation V03 CstmrCdtTrfInItN CustomerCreditTransferInitiationV03 The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor.
A	CstmrCdtTrfInItN +GrpHdr cardinality: 1..1 CH Status: M	name: XML tag: Data type: ISO definition: CH definition:	Group Header GrpHdr GroupHeader32 Set of characteristics shared by all individual transactions included in the message. Value must be unique within the whole message (is used as reference in the Status Report pain.002). Only the SWIFT character set is permitted for this element.
A	CstmrCdtTrfInItN +GrpHdr ++MsgId cardinality: 1..1 ErrorCode: DU01, CH16, CH21 CH Status: M	name: XML tag: Data type: length: ISO definition: CH definition: Credit Suisse: example:	Message Identification MsgId Max35Text 1 35 Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. Checking for duplicates usually takes place at the Swiss financial institutions at document (message) level. This is why the "Message Identification" <MsgId> element must have a unique value. The uniqueness is checked by most of the financial institutions over a period of at least 90 days. It is recommended that the "Message Identification" is generally kept unique for as long as possible. Only the SWIFT character set is permitted for this element. If Message Identification is not unique the whole pain.001 would be rejected. <MsgId>MSGID-9214-170502115114-00</MsgId>
A	CstmrCdtTrfInItN +GrpHdr ++CreDtTm cardinality: 1..1 ErrorCode: CH21, FF01 CH Status: M	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse: example: RsnCd: AddtlInf:	Creation Date Time CreDtTm ISODatetime Date and time at which the message was created. Recommendation: Should be the same as the actual date/time of creation. If the date is invalid format, the whole file will be rejected with Status Reason Code FF01. <CreDtTm>2016-08-01T00:00:00</CreDtTm> CH21 Creation Date Time is mandatory
A	CstmrCdtTrfInItN +GrpHdr ++NbOfTxS cardinality: 1..1 ErrorCode: AM18, FF01, CH21 CH Status: M	name: XML tag: Data type: pattern: ISO definition: CH definition: Credit Suisse: example: RsnCd: AddtlInf: RsnCd: AddtlInf: RsnCd: AddtlInf:	Number Of Transactions NbOfTxS Max15NumericText [0-9]{1,15} Number of individual transactions contained in the message. If there is an error, the whole message is rejected. Messages that exceed 99,999 payments (C-Level) will be rejected by the financial institutions. Depending on the financial institution, the size of the message that can be delivered may be smaller. If the content of this element does not match the total number of C-Levels the file will be rejected with Status Reason Code AM18. <NbOfTxS>10</NbOfTxS> AM18 Number of transactions <x> does not match the calculated number of transactions <y> FF01 There is no transaction present in the message. CH21 Number of transactions is mandatory.

level	message item	description	
A	CstmrCdtTrfInitn	name:	Control Sum
	+GrpHdr	XML tag:	CtrlSum
	++CtrlSum	Data type:	DecimalNumber
	cardinality: 0..1	FractionDigits	17
	ErrorCode: AM10	TotalDigits	18
	CH Status: R	ISO definition:	Total of all individual amounts included in the message, irrespective of currencies.
		CH definition:	Value is the same as the sum of all the "Amount elements" ("Instructed Amount" or "Equivalent Amount")
			Recommendation: the control sum should be sent in this element in Level A.
			If there is an error, the whole message is rejected.
		Credit Suisse:	It is recommended that the element is used at A-level. If element is delivered the content will be validated with the overall sum of all amounts of all subsequent single transactions (instructed as well as equivalent amounts). If stated control sum does not match with actual sum over all C-Levels the whole pain.001 (A-Level) is rejected with Status Reason Code AM10.
		example:	<CtrlSum>1000.21</CtrlSum>
		RsnCd:	AM10
		AddtlInf:	Control Sum <x> does not match the calculated sum of Amounts <y>
A	CstmrCdtTrfInitn	name:	Initiating Party
	+GrpHdr	XML tag:	InitgPty
	++InitgPty	Data type:	PartyIdentification32
	cardinality: 1..1	ISO definition:	Party that initiates the payment.
	ErrorCode: CH21		
	CH Status: M		Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.
		CH definition:	At least one of the two elements "Name" or "Identification" must be sent.
A	CstmrCdtTrfInitn	name:	Name
	+GrpHdr	XML tag:	Nm
	++InitgPty	Data type:	Max140Text
	+++Nm	length:	1 70
	cardinality: 0..1	ISO definition:	Name by which a party is known and which is usually used to identify that party.
	ErrorCode: CH16	CH definition:	Name of the message sender, maximum 70 characters.
	CH Status: R	example:	<Nm>Max Muster</Nm>
		RsnCd:	CH16
		AddtlInf:	Initiating Party Name must not exceed 70 characters.
A	CstmrCdtTrfInitn	name:	Identification
	+GrpHdr	XML tag:	Id
	++InitgPty	Data type:	Party6Choice
	+++Id	ISO definition:	Unique and unambiguous identification of a party.
	cardinality: 0..1	CH definition:	Identification of the message sender.
	CH Status: R		
	cardinality: 1..1	XML tag:	xs:choice
A	CstmrCdtTrfInitn {Or	name:	Organisation Identification
	+GrpHdr	XML tag:	OrgId
	++InitgPty	Data type:	OrganisationIdentification4
	+++Id	ISO definition:	Unique and unambiguous way to identify an organisation.
	++++OrgId	CH definition:	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
	cardinality: 1..1	Credit Suisse:	Component should only be used, if the initiating party has an own "BICOrBEI" as other identification is ignored.
	ErrorCode: CH16, CH17		
	CH Status: D		
A	CstmrCdtTrfInitn	name:	BICOr BEI
	+GrpHdr	XML tag:	BICOrBEI
	++InitgPty	Data type:	AnyBICIdentifier
	+++Id	pattern	[A-Z]{6,6}[A-Z2-9]([A-NP-Z0-9]([A-Z0-9]{3,3}){0,1})
	++++OrgId	ISO definition:	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	+++++BICOrBEI		
	cardinality: 0..1	CH definition:	If used, "Other" must not be present.
	ErrorCode: RC01	CH rules:	Either 'BICOrBEI' or one occurrence of 'Other' is allowed but not both together.
	CH Status: D	RsnCd:	RC01
		AddtlInf:	Initiating Party Id <x> doesn't contain a valid "BICOrBEI"-value.

level	message item	description	
A	CstmrCdtTrfInItN +GrpHdr ++InitgPty +++Id ++++Orgld +++++Othr cardinality: 0..1 Error Code: CH16 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse:	Other Othr GenericOrganisationIdentification1 Unique identification of an organisation, as assigned by an institution, using an identification scheme. If used, "BICorBEI" must not be present. It will be ignored. However, when provided - it must conform with the schema.
A	CstmrCdtTrfInItN Or} +GrpHdr ++InitgPty +++Id ++++Prvtld cardinality: 1..1 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse:	Private Identification Prvtld PersonIdentification5 Unique and unambiguous identification of a person, eg, passport. Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present. It will be ignored and not forwarded. When provided, it must conform with the schema.
A	CstmrCdtTrfInItN +GrpHdr ++InitgPty +++CtctDtls cardinality: 0..1 CH Status: R	name: XML tag: Data type: ISO definition: CH definition:	Contact Details CtctDtls ContactDetails2 Set of elements used to indicate how to contact the party. Recommendation: Should include information regarding the software used and its version.
A	CstmrCdtTrfInItN +GrpHdr ++InitgPty +++CtctDtls ++++Nm cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Name Nm Max140Text 1 140 Name by which a party is known and which is usually used to identify that party. Must be used if "Contact Details" is used: Name of software with which this message has been generated, followed by a "/" and by the name of the software manufacturer, maximum 70 characters.
A	CstmrCdtTrfInItN +GrpHdr ++InitgPty +++CtctDtls ++++Othr cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Other Othr Max35Text 1 35 Contact details in an other form. Should contain the version of the software used to create this message.
A	CstmrCdtTrfInItN +GrpHdr ++FwdgAgt cardinality: 0..1 CH Status: BD	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse:	Forwarding Agent FwdgAgt BranchAndFinancialInstitutionIdentification4 Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. This element may only be used by agreement with the instructed financial institution. Not used for processing purposes and will be ignored. However, when provided it must conform with the schema.
B	CstmrCdtTrfInItN +PmtInf cardinality: 1..unbounded Error Code: CH21 CH Status: M	name: XML tag: Data type: ISO definition:	Payment Information PmtInf PaymentInstructionInformation3 Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
B	CstmrCdtTrfInItN +PmtInf ++PmtInfId cardinality: 1..1 Error Code: DU02, CH21, FF01 CH Status: M	name: XML tag: Data type: length: ISO definition: CH definition: Credit Suisse: example: RsnCd: AddtlInf: RsnCd: AddtlInf:	Payment Information Identification PmtInfId Max35Text 1 35 Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Value must be unique within the whole message (is used as reference in the Status Report "pain.002"). Only the SWIFT character set is permitted for this element. If value is not unique within the message, the whole pain.001 will get rejected. The uniqueness of Payment Information Identification over time is not validated. <PmtInfId>PmtInfId-BP01-POS-01</PmtInfId> CH21 Instruction Reference is mandatory DU02 Value <PmtInfId> must be unique within the whole message.

level	message item	description	
B	CstmrCdtTrfIntr	name:	Payment Method
	+PmtInf	XML tag:	PmtMtd
	++PmtMtd	Data type:	PaymentMethod3Code
	cardinality: 1..1	ISO definition:	Specifies the means of payment that will be used to move the amount of money.
	ErrorCode: FF01, NARR, CH21	CH definition:	"TRA" and "TRF": same meaning, no effect on the way the debit advices are controlled. In Switzerland the "TRA" value is processed in the same way as the "TRF" value, it has no special function. Furthermore, for check payments and payment instructions (postal mandates), the "CHK" value is permitted.
	CH Status: M	CH rules:	Type 1, 2.1, 2.2, 3, 4, 5, 6: May only contain "TRA" or "TRF". Type 8: May only contain "CHK".
		Credit Suisse:	Domestic CHF postal orders (Payment Type 7) are not supported (Status Reason Code: NARR).
		example:	<PmtMtd>TRF</PmtMtd>
		RsnCd:	FF01
		AddtlInf:	Allowed values of Payment Method are "TRF", "TRA", "CHK"
		RsnCd:	NARR
		AddtlInf:	Payment Type 7 is not anymore supported.
		RsnCd:	CH21
		AddtlInf:	Payment Method is mandatory
B	CstmrCdtTrfIntr	name:	Batch Booking
	+PmtInf	XML tag:	BtchBookg
	++BtchBookg	Data type:	BatchBookingIndicator
	cardinality: 0..1	ISO definition:	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.
	ErrorCode: FF01	Usage:	Batch booking is used to request and not order a possible batch booking.
	CH Status: O	CH definition:	The option "true" is recommended. "true": Wherever possible, one batch booking is made per "Payment Information" (B). A separate B-level must be created for each currency being transferred. Mixed B-levels may only be used as AOS by agreement with the financial institution, grouped according to currency and sometimes other criteria (e.g. charging options). The booking is identified using the Payment Information Identification (B). "false": One booking should be made for each "Credit Transfer Transaction Information" (C). Bookings are usually identified by the "Payment Identification" (C). Alternatively, the financial institution can also identify the booking using, for example, the "Payment Information Identification" (B) element. The option "true" in combination with Category Purpose Code (B-Level) SALA and notification instruction CND/NOA results in a confidential payment. If this element is not sent, then the booking proceeds as for "true" or according to the master data stored at the financial institution.
		Credit Suisse:	Effect on setting values for <BtchBookg> and <Prtry> (CstmrCdtTrfIntr/PmtInf/DbtrAcct/Tp/Prtry):
		BtchBookg	Prtry
		Booking	camt.054
			camt.053 with details
			camt.053 without details
			camt.052
		true / empty	NOA Batch No Advice No Details No Details No Details
		true / empty ¹	SIA Batch With Details With Details No Details With Details
		true / empty ²	CND Batch No Details No Details No Details No Details
		true / empty	CWD Batch With Details With Details With Details With Details
		true / empty	Empty Batch With Details With Details No Details With Details
		false	NOA Single No Advice With Details With Details With Details With Details
		false	SIA Single With Details With Details With Details With Details
		false ¹	CND Single With Details With Details With Details With Details
		false ¹	CWD Single With Details With Details With Details With Details
		false	Empty Single With Details With Details With Details With Details
		¹ The combination should not be used and is not recommended by Credit Suisse	
		² The combination is recommended for salary payments	
		Only 4 values are allowed for Batch Booking element: '0', '1', 'true', 'false', as per XSD definition (boolean data type). When any other value is provided (e.g. <BtchBookg>TRUE</BtchBookg> or <BtchBookg></BtchBookg>) - the whole B-Level will be rejected with the Status Reason Code FF01.	
		If the element is not present the default setting of "true" will be applied during processing. A separate B-level must be created for each currency being transferred. Mixing "Instructed Amount" with "Equivalent Amount" is not allowed within one B-level.	
		example:	<BtchBookg>true</BtchBookg>; <BtchBookg>false</BtchBookg>; <BtchBookg>1</BtchBookg>; <BtchBookg>0</BtchBookg>
		RsnCd:	FF01
		AddtlInf:	Invalid value of Batch Booking, it should be "true" or "false"

level	message item	description	
B	CstmrCdtTrfIntr	name:	Number Of Transactions
	+PmtInf	XML tag:	NbOfTx
	++NbOfTx	Data type:	Max15NumericText
	cardinality: 0..1	pattern	[0-9]{1,15}
	ErrorCode: AM18, FF01	ISO definition:	Number of individual transactions contained in the payment information group.
	CH Status: O	CH definition:	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.
		Credit Suisse:	It is recommended that the element is provided on A-Level. However, when provided the content will be validated. The value must be the same as total number of C-Levels within B-Level.
		RsnCd:	FF01
		AddtlInf:	There is no transaction present in the message.
		RsnCd:	AM18
		AddtlInf:	Number of transactions <x> does not match the calculated number of transactions <y>
B	CstmrCdtTrfIntr	name:	Control Sum
	+PmtInf	XML tag:	CtrlSum
	++CtrlSum	Data type:	DecimalNumber
	cardinality: 0..1	FractionDigits	17
	ErrorCode: AM10	TotalDigits	18
	CH Status: O	ISO definition:	Total of all individual amounts included in the group, irrespective of currencies.
		CH definition:	Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.
		Credit Suisse:	It is recommended that the element is provided on A-Level. However, when provided the value will be validated. The value must match the overall sum of all amounts of all single transactions within B-Level (instructed as well as equivalent amounts).
		RsnCd:	AM10
		AddtlInf:	Control Sum <x> does not match the calculated sum of Amounts <y>
B	CstmrCdtTrfIntr	name:	Payment Type Information
	+PmtInf	XML tag:	PmtTpInf
	++PmtTpInf	Data type:	PaymentTypeInformation19
	cardinality: 0..1	ISO definition:	Set of elements used to further specify the type of transaction.
	ErrorCode: CH07	CH definition:	Can be used at B-Level or C-Level, but generally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.
	CH Status: O	CH rules:	Type 5: Use at B-Level is recommended. Type 1, 2.1, 2.2: Use at C-Level is recommended.
		Credit Suisse:	If same sub-element with different value is present on both, B- and C-Levels, the C-Level will be rejected with the Status Reason Code "CH07". Local Instrument Proprietary cannot be simultaneously used with Service Level Code "SEPA".
		RsnCd:	CH07
		AddtlInf:	PmtTpInf, UltmtDbtr or ChrgBr should not be duplicated across B and C level
B	CstmrCdtTrfIntr	name:	Instruction Priority
	+PmtInf	XML tag:	InstrPrty
	++PmtTpInf	Data type:	Priority2Code
	+++InstrPrty	ISO definition:	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
	cardinality: 0..1	CH definition:	The service that is initiated must first be agreed with the financial institution in question. For normal handling, the element can be omitted. The value "NORM" equates to execution with the value date as the next banking business day (depending on the currency). The value "HIGH" equates to the current Express processing, i.e. execution on the same value date, provided delivery is within the time for acceptance specified by the financial institution in question (depending on the currency). This kind of execution may result in additional charges. Any details about the Express processing should be sent at B-Level, because values at C-Level are ignored.
	CH Status: BD	CH rules:	Type 5: Must not be used.
		Credit Suisse:	Used by Credit Suisse to trigger processing (HIGH = Express Payment, NORMAL or empty = Normal Payment.) The payment will be processed according to Credit Suisse cut-off times, independent from the delivered code and charges may apply.
B	CstmrCdtTrfIntr	name:	Service Level
	+PmtInf	XML tag:	SvcLvl
	++PmtTpInf	Data type:	ServiceLevel8Choice
	+++SvcLvl	ISO definition:	Agreement under which or rules under which the transaction should be processed.
	cardinality: 0..1	CH definition:	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.
	CH Status: O	CH rules:	Type 5: use is recommended.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
B	CstmrCdtTrfInItN {Or	name:	Code
	+PmtInf	XML tag:	Cd
	++PmtTplnf	Data type:	ExternalServiceLevel1Code
	+++SvcLvl	length:	1 4
	++++Cd	ISO definition:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
	cardinality: 1..1	CH definition:	Codes according Payments External Code Lists. If used, then Proprietary must not be present.
	ErrorCode: CH16	CH definition:	Codes according "Payments External Code Lists". The following values will be accepted by the financial institutions: <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) These values SEPA, PRPT, SDVA, URGP are taken into account if the financial institution offers the service in question, otherwise they are ignored. If used, then "Proprietary" must not be present.
	CH Status: D	CH rules:	Type 5: Only "SEPA" permitted.
		Credit Suisse:	Only value 'SEPA' is used for processing purposes. Other values do not trigger a special behavior. It is recommended to be used at B-Level. It must not be used simultaneously at B-Level and C-Level.
		example:	<Cd>SEPA</Cd>
		RsnCd:	CH16
		AddtlInf:	Proprietary must not be present at same time.
B	CstmrCdtTrfInItN Or}	name:	Proprietary
	+PmtInf	XML tag:	Prtry
	++PmtTplnf	Data type:	Max35Text
	+++SvcLvl	length:	1 35
	++++Prtry	ISO definition:	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
	cardinality: 1..1	CH definition:	Is currently ignored by financial institutions. If used, then "Code" must not be present.
	ErrorCode: CH17	CH rules:	Type 5: must not be used.
	CH Status: BD	Credit Suisse:	Currently not used for processing purposes. However, when provided it must conform with the scheme.
		RsnCd:	CH17
		AddtlInf:	Service Level Proprietary Code is not allowed for this payment type.
B	CstmrCdtTrfInItN	name:	Local Instrument
	+PmtInf	XML tag:	LclInstrm
	++PmtTplnf	Data type:	LocalInstrument2Choice
	+++LclInstrm	ISO definition:	User community specific instrument.
	cardinality: 0..1		Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
	ErrorCode: CH21	CH rules:	Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used.
	CH Status: D	example:	<PmtTplnf> <LclInstrm> <Prtry>CH01</Prtry> </LclInstrm> </PmtTplnf>
	cardinality: 1..1	XML tag:	xs:choice
B	CstmrCdtTrfInItN {Or	name:	Code
	+PmtInf	XML tag:	Cd
	++PmtTplnf	Data type:	ExternalLocalInstrument1Code
	+++LclInstrm	length:	1 35
	++++Cd	ISO definition:	Specifies the local instrument, as published in an external local instrument code list.
	cardinality: 1..1	CH definition:	If used, then "Proprietary" must not be present.
	ErrorCode: CH16, NARR, CH17	Credit Suisse:	Domestic CHF postal orders (Payment Type 7) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected with Status Reason Code NARR.
	CH Status: D	RsnCd:	NARR
		AddtlInf:	Payment Type 7 is not anymore supported.

level	message item	description	
B	CstmrCdtTrfIntrn {Or} +PmtInf ++PmtTpInf +++LclInstm ++++Prtry cardinality: 1..1 Error Code: CH17, DT01 CH Status: D	name:	Proprietary
		XML tag:	Prtry
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Specifies the local instrument, as a proprietary code.
		CH definition:	If used, then "Code" must not be present.
		CH rules:	Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used. Each in combination with PmtMtd = TRF/TRA (becomes invalid with the end of the ISR/IS process on 30.09.2022).
		Credit Suisse:	The element is only allowed with the execution date up to 30.09.2022.
B	CstmrCdtTrfIntrn +PmtInf ++PmtTpInf +++CtgyPurp cardinality: 0..1 CH Status: O	name:	Category Purpose
		XML tag:	CtgyPurp
		Data type:	CategoryPurpose1Choice
		ISO definition:	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
		CH definition:	Gives information about the purpose of the payment order.
		cardinality:	1..1
		XML tag:	xs:choice
B	CstmrCdtTrfIntrn {Or} +PmtInf ++PmtTpInf +++CtgyPurp ++++Cd cardinality: 1..1 Error Code: CH16 CH Status: M	name:	Code
		XML tag:	Cd
		Data type:	ExternalCategoryPurpose1Code
		length:	1 4
		ISO definition:	Category purpose, as published in an external category purpose code list.
		CH definition:	Codes according "Payments External Code Lists". The forwarding of the code to the receiving institution is subject to the offer of the customer's financial institution. If required, the code "SALA" or "PENS" must always be sent at B-Level. The code SALA in combination with Batch Booking Option "true" and notification instruction CND/NOA results in a confidential payment.
		Credit Suisse:	When provided it must conform with the scheme. This code has no effect on processing within Credit Suisse. Codes SALA=SalaryPayment and PENS=PensionPayment do not result in a different processing. Remark: Confidentiality of a salary payment must be instructed by setting <BatchBookg> to 'true' and <DbtrAcct><Tp><Prty> to "CND" or "NOA".
B	CstmrCdtTrfIntrn +PmtInf ++ReqdExctnDt cardinality: 1..1 Error Code: CH03, CH04, CH21, FF01 CH Status: M	name:	Requested Execution Date
		XML tag:	ReqdExctnDt
		Data type:	ISODate
		ISO definition:	Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.
		CH definition:	Contains the required date of execution. Where appropriate, the value data is automatically modified to the next possible banking/Post Office working day.
		Credit Suisse:	Valid date range is: Date of execution no more than 60 calendar days in the future (from submission date) Date of execution no more than 40 calendar days in the past (from submission date) Where appropriate, the value date is automatically modified to the next possible banking/Post Office working day.
		example:	<ReqdExctnDt>2017-04-26</ReqdExctnDt>
		RsnCd:	CH03
		AddtlInf:	The value date is too far in the future
		RsnCd:	CH04
		AddtlInf:	The value date is too far in the past
		RsnCd:	CH21
		AddtlInf:	Instructed Day is mandatory
B	CstmrCdtTrfIntrn +PmtInf ++Dbtr cardinality: 1..1 CH Status: M	name:	Debtor
		XML tag:	Dbtr
		Data type:	PartyIdentification32
		ISO definition:	Party that owes an amount of money to the (ultimate) creditor.
		CH definition:	The debtor is only identified by the "Debtor Account" element. Information in the "Debtor" field will be ignored. What is required is the master data for the financial institution for this debtor.

level	message item	description	
B	CstmrCdtTrfIntr +PmtInf ++Dbtr +++Nm cardinality: 0..1 Error Code: CH16 CH Status: R	name:	Name
		XML tag:	Nm
		Data type:	Max140Text
		length:	1 70
		ISO definition:	Name by which a party is known and which is usually used to identify that party.
		CH definition:	Recommendation: Use, maximum 70 characters.
		Credit Suisse:	The element is not used for processing purposes. However, if delivered it must be conformed with the schema.
		RsnCd:	CH16
		AddtlInf:	Originating Party Name may not exceed 70 characters
B	CstmrCdtTrfIntr +PmtInf ++Dbtr +++PstlAdr cardinality: 0..1 CH Status: O	name:	Postal Address
		XML tag:	PstlAdr
		Data type:	PostalAddress6
		ISO definition:	Information that locates and identifies a specific address, as defined by postal services.
		CH definition:	Recommendation: Do not use.
		Credit Suisse:	The content will be overwritten with account master data. However, if delivered, the element must still be conformed with the schema: Structured Address elements are recommended. Maximum 2 occurrences of "Address Line" are allowed. When combining Structured elements with Unstructured Address Lines, only "Country" is allowed.
B	CstmrCdtTrfIntr +PmtInf ++Dbtr +++Id cardinality: 0..1 CH Status: O	name:	Identification
		XML tag:	Id
		Data type:	Party6Choice
		ISO definition:	Unique and unambiguous identification of a party.
		CH definition:	Is currently ignored by financial institutions.
		Credit Suisse:	Credit Suisse does not control content of this element (no validation). It will be ignored. However, if delivered the element must still conform with the scheme.
	cardinality: 1..1	XML tag:	xs:choice
B	CstmrCdtTrfIntr {Or +PmtInf ++Dbtr +++Id ++++Orgld cardinality: 1..1 CH Status: D	name:	Organisation Identification
		XML tag:	Orgld
		Data type:	OrganisationIdentification4
		ISO definition:	Unique and unambiguous way to identify an organisation.
		CH definition:	Only "BICorBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
		Credit Suisse:	Credit Suisse does not control content of this element (no validation). It will be ignored. However, if delivered the element must still conform with the scheme.
B	CstmrCdtTrfIntr Or} +PmtInf ++Dbtr +++Id ++++Prvtld cardinality: 1..1 CH Status: D	name:	Private Identification
		XML tag:	Prvtld
		Data type:	PersonIdentification5
		ISO definition:	Unique and unambiguous identification of a person, eg, passport.
		CH definition:	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
B	CstmrCdtTrfIntr +PmtInf ++DbtrAcct cardinality: 1..1 Error Code: CH21 CH Status: M	name:	Debtor Account
		XML tag:	DbtrAcct
		Data type:	CashAccount16
		ISO definition:	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
		CH definition:	Recommendation: IBAN should be used. However, "Other" is currently also still permitted by some financial institutions for the proprietary account number. The "Type/Proprietary" element can also be used to define the way the debit advice is controlled. When using the AOS "Additional participants" (multi-banking), the third-party bank account number must be specified here.
		RsnCd:	CH21
		AddtlInf:	Originating Party Account is mandatory
B	CstmrCdtTrfIntr +PmtInf ++DbtrAcct +++Id cardinality: 1..1 CH Status: M	name:	Identification
		XML tag:	Id
		Data type:	AccountIdentification4Choice
		ISO definition:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
B	CstmrCdtTrfIntrn {Or +PmtInf ++DbtrAcct +++Id ++++IBAN cardinality: 1..1 ErrorCode: AC01 CH Status: R	name:	IBAN
		XML tag:	IBAN
		Data type:	IBAN2007Identifier
		pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
		ISO definition:	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
		CH definition:	Recommendation: Use. If used, "Other" must not be present. Must not be a QR-IBAN.
		Credit Suisse:	Must be defined for account identification.
		example:	<IBAN>CH3704835833740031000</IBAN>
		RsnCd:	AC01
		AddtlInf:	Originating Party Account
B	CstmrCdtTrfIntrn Or} +PmtInf ++DbtrAcct +++Id ++++Othr cardinality: 1..1 ErrorCode: CH17 CH Status: D	name:	Other
		XML tag:	Othr
		Data type:	GenericAccountIdentification1
		ISO definition:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
		CH definition:	If used, then "IBAN" must not be present.
		Credit Suisse:	Will be ignored (IBAN must be used for account identification)
B	CstmrCdtTrfIntrn +PmtInf ++DbtrAcct +++Id ++++Othr +++++Id cardinality: 1..1 ErrorCode: AC01 CH Status: M	name:	Identification
		XML tag:	Id
		Data type:	Max34Text
		length:	1 34
		ISO definition:	Identification assigned by an institution.
		CH definition:	Proprietary bank or postal account number. Must be used if Other is used.
B	CstmrCdtTrfIntrn +PmtInf ++DbtrAcct +++Tp cardinality: 0..1 CH Status: O	name:	Type
		XML tag:	Tp
		Data type:	CashAccountType2
		ISO definition:	Specifies the nature, or use of the account.
		Credit Suisse:	Not used for processing.
		cardinality:	1..1
		XML tag:	xs:choice
B	CstmrCdtTrfIntrn {Or +PmtInf ++DbtrAcct +++Tp ++++Cd cardinality: 1..1 CH Status: BD	name:	Code
		XML tag:	Cd
		Data type:	CashAccountType4Code
		ISO definition:	Account type, in a coded form.
		CH definition:	Is currently ignored by financial institutions. If used, then "Proprietary" must not be present.
B	CstmrCdtTrfIntrn Or} +PmtInf ++DbtrAcct +++Tp ++++Prtry cardinality: 1..1 ErrorCode: CH16 CH Status: D	name:	Proprietary
		XML tag:	Prtry
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Nature or use of the account in a proprietary form.
		CH definition:	Can be used to control the debit advice. The following options are available: <ul style="list-style-type: none"> • NOA No Advice • SIA Single Advice • CND Collective Advice No Details • CWD Collective Advice With Details If used, then "Code" must not be present.
		Credit Suisse:	Please see details Credit Suisse on element <PmtInf><BtchBookg>.
			Element will be used to steer advice production at Credit Suisse. Only following values are used for processing purposes: "NOA", "SIA", "CND", "CWD". Any other values will be ignored.

level	message item	description	
B	CstmrCdtTrfInItN +PmtInf ++DbtrAcct +++Ccy cardinality: 0..1 CH Status: O	name:	Currency
		XML tag:	Ccy
		Data type:	ActiveOrHistoricCurrencyCode
		pattern	[A-Z]{3,3}
		ISO definition:	Identification of the currency in which the account is held.
			Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
		CH definition:	Is currently ignored by financial institutions.
B	CstmrCdtTrfInItN +PmtInf ++DbtrAgt cardinality: 1..1 CH Status: M	name:	Debtor Agent
		XML tag:	DbtrAgt
		Data type:	BranchAndFinancialInstitutionIdentification4
		ISO definition:	Financial institution servicing an account for the debtor.
		CH definition:	The Swiss financial institutions recommend entering the BIC or IID (institutional identification) in this element.
		Credit Suisse:	Debtor Agent will be derived from Debtor Account with IBAN present. Thus is not mandatory.
B	CstmrCdtTrfInItN +PmtInf ++DbtrAgt +++FinInstnId cardinality: 1..1 CH Status: M	name:	Financial Institution Identification
		XML tag:	FinInstnId
		Data type:	FinancialInstitutionIdentification7
		ISO definition:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
B	CstmrCdtTrfInItN +PmtInf ++DbtrAgt +++FinInstnId ++++BIC cardinality: 0..1 ErrorCode: RC01 CH Status: D	name:	BIC
		XML tag:	BIC
		Data type:	BICIdentifier
		pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
		ISO definition:	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
		CH definition:	BIC of the Debtor Bank. If used, then "Clearing System Member Identification" must not be present.
		example:	<BIC>CRESCHZZ80A</BIC>
B	CstmrCdtTrfInItN +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld cardinality: 0..1 CH Status: D	name:	Clearing System Member Identification
		XML tag:	ClrSysMmbld
		Data type:	ClearingSystemMemberIdentification2
		ISO definition:	Information used to identify a member within a clearing system.
		CH definition:	If used, then "BIC" must not be present.
B	CstmrCdtTrfInItN +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId cardinality: 0..1 CH Status: O	name:	Clearing System Identification
		XML tag:	ClrSysId
		Data type:	ClearingSystemIdentification2Choice
		ISO definition:	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
	cardinality: 1..1	XML tag:	xs:choice
B	CstmrCdtTrfInItN {Or +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId ++++++Cd cardinality: 1..1 ErrorCode: CH16 CH Status: D	name:	Code
		XML tag:	Cd
		Data type:	ExternalClearingSystemIdentification1Code
		length:	1 5
		ISO definition:	Identification of a clearing system, in a coded form as published in an external list.
		CH definition:	Codes according "Payments External Code Lists" [7]. Only "CHBCC" is permitted in Switzerland. If used, then "Proprietary" must not be present.
		Credit Suisse:	Only value "CHBCC" is allowed.
B	CstmrCdtTrfInItN Or} +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++ClrSysId ++++++Prtry cardinality: 1..1 ErrorCode: CH16 CH Status: N	name:	Proprietary
		XML tag:	Prtry
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.
		CH definition:	Must not be present.

level	message item	description	
B	CstmrCdtTrfInItN	name:	Member Identification
	+PmtInf	XML tag:	Mmbld
	++DbtrAgt	Data type:	Max35Text
	+++FinInstnId	length:	1 35
	++++ClrSysMmbld	ISO definition:	Identification of a member of a clearing system.
	+++++Mmbld	CH definition:	ID of the Debtor Agent . Must be used if "Clearing System Member Identification" is used.
	cardinality: 1..1		
	ErrorCode: AGNT		
	CH Status: M		
B	CstmrCdtTrfInItN	name:	Ultimate Debtor
	+PmtInf	XML tag:	UltmtDbtr
	++UltmtDbtr	Data type:	PartyIdentification32
	cardinality: 0..1	ISO definition:	Ultimate party that owes an amount of money to the (ultimate) creditor.
	ErrorCode: CH07	CH definition:	Can be used at B-Level or C-Level but not at both at the same time.
	CH Status: O	Credit Suisse:	If element is present on both, the B- and the C-Levels, then the C-Level will be rejected with the Status Reason Code "CH07".
B	CstmrCdtTrfInItN	name:	Name
	+PmtInf	XML tag:	Nm
	++UltmtDbtr	Data type:	Max140Text
	+++Nm	length:	1 70
	cardinality: 0..1	ISO definition:	Name by which a party is known and which is usually used to identify that party.
	CH Status: O	CH definition:	Maximum 70 characters
B	CstmrCdtTrfInItN	name:	Postal Address
	+PmtInf	XML tag:	PstlAdr
	++UltmtDbtr	Data type:	PostalAddress6
	+++PstlAdr	ISO definition:	Information that locates and identifies a specific address, as defined by postal services.
	cardinality: 0..1	CH definition:	This information is structured and defined in the same way as the definitions for the Creditor (Index 2.79).
	CH Status: O	CH rules:	Type 5: is not forwarded in interbank traffic. Type 4 and type 6: "Address Line" element no longer provided from November 2022.
		Credit Suisse:	Within the Ultimate Debtor, the structured address variant should be provided for payment type 4 and 6 - already in November 2022. Due to standardisation efforts, the structured address (with minimum "Town Name" and "Country" code provided) will become mandatory in November 2025 - for all payment types. Credit Suisse already recommends to use the structured address variant for all payment types.
B	CstmrCdtTrfInItN	name:	Identification
	+PmtInf	XML tag:	Id
	++UltmtDbtr	Data type:	Party6Choice
	+++Id	ISO definition:	Unique and unambiguous identification of a party.
	cardinality: 0..1	CH definition:	Recommendation: do not use.
	CH Status: O		
	cardinality: 1..1	XML tag:	xs:choice
B	CstmrCdtTrfInItN {Or	name:	Organisation Identification
	+PmtInf	XML tag:	Orgld
	++UltmtDbtr	Data type:	OrganisationIdentification4
	+++Id	ISO definition:	Unique and unambiguous way to identify an organisation.
	++++Orgld	CH definition:	Only "BICOrBEI" or an element from "Other" permitted. If used, the "Private Identification" must not be present.
	cardinality: 1..1		
	CH Status: D		
B	CstmrCdtTrfInItN Or}	name:	Private Identification
	+PmtInf	XML tag:	PrvtId
	++UltmtDbtr	Data type:	PersonIdentification5
	+++Id	ISO definition:	Unique and unambiguous identification of a person, eg, passport.
	++++PrvtId	CH definition:	Only "Date And Place Of Birth" or an element from "Other" permitted. If used, "Organisation Identification" must not be present.
	cardinality: 1..1		
	CH Status: D		

level	message item	description	
B	CstmrCdtTrfInItN	name:	Charge Bearer
	+PmtInf	XML tag:	ChrgBr
	++ChrgBr	Data type:	ChargeBearerType1Code
	cardinality: 0..1	ISO definition:	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	ErrorCode: FF01, CH16, CH07	CH definition:	Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level
	CH Status: D	CH rules:	Type 5: If used, then "SLEV" must be used.
		Credit Suisse:	If element is present on both, the B- and the C-Levels, then the C-Level will be rejected with the Status Reason Code "CH07".
		RsnCd:	FF01
		AddtlInf:	Charge Bearer must be from any of the following ("DEBT", "CRED", "SHAR", "SLEV")
		RsnCd:	CH16
		AddtlInf:	When Service Level Code is "SEPA" then expected value of Charge Bearer is "SLEV"
B	CstmrCdtTrfInItN	name:	Charges Account
	+PmtInf	XML tag:	ChrgsAcct
	++ChrgsAcct	Data type:	CashAccount16
	cardinality: 0..1	ISO definition:	Account used to process charges associated with a transaction.
	CH Status: O		Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.
		CH definition:	Not normally used, in this case any charges are made to the "Debtor Account".
		Credit Suisse:	It will not be used for processing purposes. When provided, it still must conform with the scheme. Charges by default are made to the "Debtor Account".
B	CstmrCdtTrfInItN	name:	Identification
	+PmtInf	XML tag:	Id
	++ChrgsAcct	Data type:	AccountIdentification4Choice
	+++Id	ISO definition:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	cardinality: 1..1	CH definition:	Must be used if "Charges Account" is used.
	CH Status: M		
B	CstmrCdtTrfInItN {Or	name:	IBAN
	+PmtInf	XML tag:	IBAN
	++ChrgsAcct	Data type:	IBAN2007Identifier
	+++Id	pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
	++++IBAN	ISO definition:	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
	cardinality: 1..1	CH definition:	Use of "IBAN" recommended. If used, "Other" must not be present.
	ErrorCode: AC01		
	CH Status: R		
B	CstmrCdtTrfInItN Or}	name:	Other
	+PmtInf	XML tag:	Othr
	++ChrgsAcct	Data type:	GenericAccountIdentification1
	+++Id	ISO definition:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	++++Othr	CH definition:	If used, then "IBAN" must not be present.
	cardinality: 1..1		
	ErrorCode: AC01		
	CH Status: D		
B	CstmrCdtTrfInItN	name:	Identification
	+PmtInf	XML tag:	Id
	++ChrgsAcct	Data type:	Max34Text
	+++Id	length:	1 34
	++++Othr	ISO definition:	Identification assigned by an institution.
	+++++Id	CH definition:	Proprietary bank or postal account number. Must be used if "Other" is used.
	cardinality: 1..1		
	ErrorCode: AC01		
	CH Status: M		

level	message item	description	
B	CstmrCdtTrfInItN +PmtInf ++ChrgsAcct +++Ccy cardinality: 0..1 CH Status: O	name:	Currency
		XML tag:	Ccy
		Data type:	ActiveOrHistoricCurrencyCode
		pattern	[A-Z]{3,3}
		ISO definition:	Identification of the currency in which the account is held.
			Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
		CH definition:	Is currently ignored by financial institutions.
B	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf cardinality: 1..unbounded Error Code: CH21 CH Status: M	name:	Credit Transfer Transaction Information
		XML tag:	CdtTrfTxInf
		Data type:	CreditTransferTransactionInformation10
		ISO definition:	Set of elements used to provide information on the individual transaction(s) included in the message.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++PmtId cardinality: 1..1 Error Code: CH21 CH Status: M	name:	Payment Identification
		XML tag:	PmtId
		Data type:	PaymentIdentification1
		ISO definition:	Set of elements used to reference a payment instruction.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++PmtId ++++InstrId cardinality: 0..1 Error Code: DU05, CH21 CH Status: R	name:	Instruction Identification
		XML tag:	InstrId
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
			Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
		CH definition:	Recommendation: Should be used and be unique within the B-Level. Only the SWIFT character set is permitted for this element.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++PmtId ++++EndToEndId cardinality: 1..1 Error Code: CH16 CH Status: M	name:	End To End Identification
		XML tag:	EndToEndId
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.
		CH definition:	Customer reference, normally forwarded as far as the beneficiary. Only the SWIFT character set is permitted for this element.
		CH rules:	Type 1: not forwarded to the beneficiary.
		Credit Suisse:	If instruction ID is not present, end to end ID will be used as a booking reference for messages with batch booking indicator equals "false".
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++PmtTpInf cardinality: 0..1 Error Code: CH07 CH Status: D	name:	Payment Type Information
		XML tag:	PmtTpInf
		Data type:	PaymentTypeInformation19
		ISO definition:	Set of elements used to further specify the type of transaction.
		CH definition:	Can be used at B-Level or C-Level, but normally not in both at the same time. Some institutions permit it to be sent at both levels but not the same sub-element at both levels.
		CH rules:	Type 5: Use at B-Level is recommended. Type 1, 2.1, 2.2: Use at C-Level is recommended.
		Credit Suisse:	If same sub-element with different value is present on both, B- and C-Levels, the C-Level will be rejected with the Status Reason Code 'CH07' Payment. Local Instrument Proprietary cannot be simultaneously used with Service Level Code "SEPA".
		RsnCd:	CH07
		AddtlInf:	Payment Type Information can be used at B-Level or C-Level but not at both at the same time.

level	message item	description	
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++InstrPrty cardinality: 0..1 CH Status: O	name:	Instruction Priority
		XML tag:	InstrPrty
		Data type:	Priority2Code
		ISO definition:	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
		CH definition:	Any information about the Express processing should be sent at B- Level, values in this element are ignored.
		CH rules:	Type 5: Must not be used.
		Credit Suisse:	It must be present at the B-level. Value at C-levels will be ignored.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl cardinality: 0..1 ErrorCode: CH17 CH Status: O	name:	Service Level
		XML tag:	SvcLvl
		Data type:	ServiceLevel8Choice
		ISO definition:	Agreement under which or rules under which the transaction should be processed.
		CH definition:	Service Level affects the way payment is made at the financial institution. The focus is on achieving the fastest possible credit for the creditor.
		CH rules:	Type 5: Use is recommended.
		Credit Suisse:	Usage of this component is only conditional, depending on the Credit Suisse payment types.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfIntrn {Or +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Cd cardinality: 1..1 ErrorCode: CH16 CH Status: D	name:	Code
		XML tag:	Cd
		Data type:	ExternalServiceLevel1Code
		length:	1 4
		ISO definition:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
		CH definition:	Codes according "Payments External Code Lists". The following values will be accepted by the financial institutions: <ul style="list-style-type: none"> • SEPA (Single Euro Payments Area) • PRPT (EBA Priority Service) • SDVA (Same Day Value) • URGP (Urgent Payment) Other values from the external code list only to be used by agreement with the financial institution. If used, then "Proprietary" must not be present.
		CH rules:	Type 5: Must be used if "Service Level" is used, only "SEPA" permitted.
		Credit Suisse:	Only value 'SEPA' is used for processing purposes. Other values do not trigger a special behavior. It is recommended to be used at B-Level. It must not be used simultaneously at B-Level and C-Level.
		RsnCd:	CH16
		AddtlInf:	If Code is send, then Proprietary must not be present.
C	CstmrCdtTrfIntrn Or} +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++SvcLvl +++++Prtry cardinality: 1..1 ErrorCode: CH17 CH Status: BD	name:	Proprietary
		XML tag:	Prtry
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
		CH definition:	Is currently ignored by financial institutions. If used, then "Code" must not be present.
		CH rules:	Type 5: Must not be used.
		Credit Suisse:	Currently not used for processing purposes. However, when provided it must conform with the scheme.
		RsnCd:	CH17
		AddtlInf:	Service Level Proprietary Code is not allowed for this payment type
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++PmtTpInf ++++LclInstrm cardinality: 0..1 ErrorCode: CH21 CH Status: D	name:	Local Instrument
		XML tag:	LclInstrm
		Data type:	LocalInstrument2Choice
		ISO definition:	User community specific instrument.
			Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
		CH rules:	Type 1, 2.1, 2.2: Must be used. Type 8: Must not be used.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
C	CstmrCdtTrfInitn {Or	name:	Code
	+PmtInf	XML tag:	Cd
	++CdtTrfTxInf	Data type:	ExternalLocalInstrument1Code
	+++PmtTpInf	length:	1 35
	++++LclInstrm	ISO definition:	Specifies the local instrument, as published in an external local instrument code list.
	+++++Cd	CH definition:	Codes according "Payments External Code Lists". If used, then "Proprietary" must not be present.
	cardinality: 1..1	Credit Suisse:	Domestic CHF postal orders (Payment Type 7) are not supported. Value "CPP" (Payment Method 'CHK') will be rejected with Status Reason Code NARR.
	ErrorCode: NARR, CH16, CH17	RsnCd:	NARR
	CH Status: D	AddtlInf:	Payment Type 7 is not anymore supported
C	CstmrCdtTrfInitn Or}	name:	Proprietary
	+PmtInf	XML tag:	Prtry
	++CdtTrfTxInf	Data type:	Max35Text
	+++PmtTpInf	length:	1 35
	++++LclInstrm	ISO definition:	Specifies the local instrument, as a proprietary code.
	+++++Prtry	CH definition:	If used, then "Code" must not be present.
	cardinality: 1..1	CH rules:	Type 1: "CH01" must be used. Type 2.1: "CH02" must be used. Type 2.2: "CH03" must be used.
	ErrorCode: CH17, CH16		Each in combination with PmtMtd = "TRF/TRA" (becomes invalid with the end of the ISR/IS process on 30.09.2022).
	CH Status: D	Credit Suisse:	The element is only allowed with the execution date up to 30.09.2022.
		RsnCd:	CH17
		AddtlInf:	If "Proprietary" is used, then "Code" must not be present.
C	CstmrCdtTrfInitn	name:	Category Purpose
	+PmtInf	XML tag:	CtgyPurp
	++CdtTrfTxInf	Data type:	CategoryPurpose1Choice
	+++PmtTpInf	ISO definition:	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
	++++CtgyPurp	CH definition:	Any information about the purposedetails of the payment orderSALA/PENS should be sent at B-Level, values in this element are ignored. Other ISO codes may be supported by agreement with the financial institution.
	cardinality: 0..1	RsnCd:	CH17
	ErrorCode: CH17	AddtlInf:	Category Purpose is not allowed for this payment type.
	CH Status: 0		
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInitn {Or	name:	Code
	+PmtInf	XML tag:	Cd
	++CdtTrfTxInf	Data type:	ExternalCategoryPurpose1Code
	+++PmtTpInf	length:	1 4
	++++CtgyPurp	ISO definition:	Category purpose, as published in an external category purpose code list.
	+++++Cd	Credit Suisse:	When provided it must conform with schema. This code has no effect on processing within Credit Suisse. Codes SALA=SalaryPayment and PENS=PensionPayment does not result in a differentt processing. Remark: Confidentiality of a salary payment must be instructed by setting <BatchBookg> to 'true' and <DbtrAcct><Tp><Prty> to "CND" or "NOA".
	cardinality: 1..1		
	ErrorCode: CH16		
C	CstmrCdtTrfInitn	name:	Amount
	+PmtInf	XML tag:	Amt
	++CdtTrfTxInf	Data type:	AmountType3Choice
	+++Amt	ISO definition:	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	cardinality: 1..1	CH definition:	Either as "Instructed Amount" or "Equivalent Amount". For each currency transferred one B-Level must be created.
	CH Status: M	Credit Suisse:	Mixing "Instructed Amount" with "Equivalent Amount" is not allowed within one B-level.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
C	CstmrCdtTrfInItN {Or	name:	Instructed Amount
	+PmtInf	XML tag:	InstdAmt
	++CdtTrfTxInf	Data type:	ActiveOrHistoricCurrencyAndAmount
	+++Amt	FractionDigits	5
	++++InstdAmt	TotalDigits	18
	cardinality: 1..1	ISO definition:	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	ErrorCode: AM01, AM02, CH17	CH definition:	If used, then "Equivalent Amount" must not be present.
	CH Status: D	CH rules:	Type 1, 2.1, 2.2, 3: Must contain "CHF" or "EUR", the amount must be between 0.01 and 999999999.99. Type 4: All currencies (by agreement with the financial institution) except "CHF" and "EUR" permitted. Type 5: Must contain "EUR", the amount must be between 0.01 and 999999999.99. Type 6: All currencies (by agreement with the financial institution) permitted.
		Credit Suisse:	Credit Suisse dynamically checks the number of decimals depending on the currency, according to ISO 4217.
		RsnCd:	AM01
C	CstmrCdtTrfInItN Or}	AddtlInf:	If "CurrencyAmount" is used, then "Equivalent Amount" must not be present.
	+PmtInf	RsnCd:	AM02
	++CdtTrfTxInf	AddtlInf:	Instructed Amount is mandatory
	+++Amt	RsnCd:	CH17
	++++EqvtAmt	AddtlInf:	Instructed Amount must contain a valid amount with [n] decimal places.
	cardinality: 1..1	AddtlInf:	Instructed Amount [x] should be numeric with maximum [n] decimals and a value between [y] and [z]
	ErrorCode: AM02, CH17	name:	Equivalent Amount
	CH Status: BD	XML tag:	EqvtAmt
		Data type:	EquivalentAmount2
		ISO definition:	Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.
C		CH definition:	This element may only be used by agreement with the instructed financial institution. If used, then "Instructed Amount" must not be present.
		CH rules:	Type 1, 2.1, 2.2: Must not be used.
		RsnCd:	CH17
		AddtlInf:	If Equivalent Amount is used, then Instructed Amount must not be present.
		RsnCd:	AM02
		AddtlInf:	Equivalent Amount
		name:	Amount
	CstmrCdtTrfInItN	XML tag:	Amt
	+PmtInf	Data type:	ActiveOrHistoricCurrencyAndAmount
	++CdtTrfTxInf	FractionDigits	5
C	+++Amt	TotalDigits	18
	++++EqvtAmt	ISO definition:	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Usage: The first agent will convert the equivalent amount into the amount to be moved.
	+++++Amt	CH definition:	Amount must be 0.01 or more and 999999999.99 or less. Must be used if "Equivalent Amount" is used.
	cardinality: 1..1	CH rules:	Type 3, 5: The amount must be between 0.01 and 999999999.99.
	ErrorCode: AM02, CURR, AM03	RsnCd:	AM02
	CH Status: M	AddtlInf:	Equivalent Amount is mandatory

level	message item	description	
C	CstmrCdtTrfInItN	name:	Currency Of Transfer
	+PmtInf	XML tag:	CcyOfTrf
	++CdtTrfTxInf	Data type:	ActiveOrHistoricCurrencyCode
	+++Amt	pattern	[A-Z]{3,3}
	++++EqvtAmt	ISO definition:	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.
	+++++CcyOfTrf	CH definition:	Must be used if "Equivalent Amount" is used.
	cardinality: 1..1	CH rules:	Type 3: Must contain CHF or EUR. Type 4: All currencies (by agreement with the financial institution) except CHF and EUR permitted. Type 5: Must contain EUR. Type 6: All currencies (by agreement with the financial institution) permitted.
	ErrorCode: CRRR, AM03	Credit Suisse:	All C-Levels per one B-Level must contain same values for the Currency.
	CH Status: M	RsnCd:	CRRR
		AddtlInf:	Not allowed currency; specified message amount is a non processable currency outside of existing agreement.
C	CstmrCdtTrfInItN	name:	Exchange Rate Information
	+PmtInf	XML tag:	XchgRateInf
	++CdtTrfTxInf	Data type:	ExchangeRateInformation1
	+++XchgRateInf	ISO definition:	Set of elements used to provide details on the currency exchange rate and contract.
	cardinality: 0..1	CH definition:	This element may only be used by agreement with the instructed financial institution.
	ErrorCode: CH17	Credit Suisse:	Type 5: must not be used.
	CH Status: BD	RsnCd:	CH17
		AddtlInf:	Exchange Rate information should not be provided.
C	CstmrCdtTrfInItN	name:	Exchange Rate
	+PmtInf	XML tag:	XchgRate
	++CdtTrfTxInf	Data type:	BaseOneRate
	+++XchgRateInf	FractionDigits	10
	++++XchgRate	TotalDigits	11
	cardinality: 0..1	ISO definition:	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.
	CH Status: O	CH definition:	Must be used if "Exchange Rate Information" is used. Exchange rates can always be supplied in currency unit 1 or in the usual custom of the financial sector (e.g. in currency unit 1 for EUR, USD, GBP or in currency unit 100 for JPY, DKK, SEK).
C	CstmrCdtTrfInItN	name:	Rate Type
	+PmtInf	XML tag:	RateTp
	++CdtTrfTxInf	Data type:	ExchangeRateType1Code
	+++XchgRateInf	ISO definition:	Specifies the type used to complete the currency exchange.
	++++RateTp	CH definition:	Is currently ignored by financial institutions.
	cardinality: 0..1		
	CH Status: O		
C	CstmrCdtTrfInItN	name:	Contract Identification
	+PmtInf	XML tag:	CtrctId
	++CdtTrfTxInf	Data type:	Max35Text
	+++XchgRateInf	length:	1 35
	++++CtrctId	ISO definition:	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.
	cardinality: 0..1	CH definition:	Is currently ignored by financial institutions.
	CH Status: O		

level	message item	description	
C	CstmrCdtTrfInItN	name:	Charge Bearer
	+PmtInf	XML tag:	ChrgBr
	++CdtTrfTxInf	Data type:	ChargeBearerType1Code
	+++ChrgBr	ISO definition:	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	cardinality: 0..1 Error Code: CH07 CH Status: O	CH definition:	Can be used at B-Level or C-Level but not at both at the same time. Permitted codes are: <ul style="list-style-type: none"> • DEBT Borne by Debtor (ex OUR) • CRED Borne by Creditor (ex BEN) • SHAR Shared (ex. SHA) • SLEV Service Level Credit Suisse: If value is not present the default is set to 'SHAR' If element is present on both, the B- and the C-Levels, then the C-Level will be rejected with the Status Reason Code "CH07". RsnCd: CH07 AddtlInf: Can be used at B-Level or C-Level but not at both at the same time.
C	CstmrCdtTrfInItN	name:	Cheque Instruction
	+PmtInf	XML tag:	ChqInstr
	++CdtTrfTxInf	Data type:	Cheque6
	+++ChqInstr	ISO definition:	Set of elements needed to issue a cheque.
	cardinality: 0..1 Error Code: CH17 CH Status: D	CH definition:	May only be used in combination with "PmtMtd" = "CHK". CH rules: Type 1, 2.1, 2.2, 3, 4, 5, 6: Must not be used. RsnCd: CH17 AddtlInf: Cheque Instruction must be used in combination with PmtMtd = CHK.
C	CstmrCdtTrfInItN	name:	Cheque Type
	+PmtInf	XML tag:	ChqTp
	++CdtTrfTxInf	Data type:	ChequeType2Code
	+++ChqInstr	ISO definition:	Specifies the type of cheque to be issued.
	++++ChqTp cardinality: 0..1 CH Status: O		
C	CstmrCdtTrfInItN	name:	Delivery Method
	+PmtInf	XML tag:	DlvryMtd
	++CdtTrfTxInf	Data type:	ChequeDeliveryMethod1Choice
	+++ChqInstr	ISO definition:	Specifies the delivery method of the cheque by the debtor's agent.
	++++DlvryMtd cardinality: 0..1 CH Status: O		
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or	name:	Code
	+PmtInf	XML tag:	Cd
	++CdtTrfTxInf	Data type:	ChequeDelivery1Code
	+++ChqInstr	ISO definition:	Specifies the delivery method of the cheque by the debtor's agent.
	++++DlvryMtd ++++Cd cardinality: 1..1 CH Status: D		
C	CstmrCdtTrfInItN Or}	name:	Proprietary
	+PmtInf	XML tag:	Prtry
	++CdtTrfTxInf	Data type:	Max35Text
	+++ChqInstr	length:	1 35
	++++DlvryMtd ++++Prtry cardinality: 1..1 CH Status: D	ISO definition:	Specifies a proprietary delivery method of the cheque by the debtor's agent.
C	CstmrCdtTrfInItN	name:	Ultimate Debtor
	+PmtInf	XML tag:	UltmtDbtr
	++CdtTrfTxInf	Data type:	PartyIdentification32
	+++UltmtDbtr	ISO definition:	Ultimate party that owes an amount of money to the (ultimate) creditor.
	cardinality: 0..1 Error Code: CH07 CH Status: O	CH definition:	Usually not used. Can be used at B-Level or C-Level but not at both at the same time. Credit Suisse: If element is present on both, the B- and the C-Levels, then the C-Level will be rejected with the Status Reason Code "CH07". RsnCd: CH07 AddtlInf: Can be used at B-Level or C-Level but not at both at the same time.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Nm cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition:	Name Nm Max140Text 1 70 Name by which a party is known and which is usually used to identify that party. Maximum 70 characters. Usually not used.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++PstlAdr cardinality: 0..1 CH Status: O	name: XML tag: Data type: ISO definition: CH definition: CH rules: Credit Suisse:	Postal Address PstlAdr PostalAddress6 Information that locates and identifies a specific address, as defined by postal services. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. Type 5: Is not forwarded in interbank traffic. Type 4 and type 6: "Address Line" element no longer provided from November 2022. Within the Ultimate Debtor, the structured address variant should be provided for payment type 4 and 6 - already in November 2022. Due to standardisation efforts, the structured address (with minimum "Town Name" and "Country" code provided) will become mandatory in November 2025 - for all payment types. Credit Suisse already recommends to use the structured address variant for all payment types.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id cardinality: 0..1 CH Status: O	name: XML tag: Data type: ISO definition:	Identification Id Party6Choice Unique and unambiguous identification of a party.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++OrgId cardinality: 1..1 CH Status: O	name: XML tag: Data type: ISO definition: CH definition:	Organisation Identification OrgId OrganisationIdentification4 Unique and unambiguous way to identify an organisation. Only "BICOrBEI" or an element from "Other" permitted. If used, the Private Identification must not be present.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++UltmtDbtr ++++Id +++++PrvtId cardinality: 1..1 CH Status: D	name: XML tag: Data type: ISO definition: CH definition:	Private Identification PrvtId PersonIdentification5 Unique and unambiguous identification of a person, eg, passport. Only "Date And Place Of Birth" or an element from "Other" permitted. If used, Organisation Identification must not be present.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++IntrmyAgt1 cardinality: 0..1 Error Code: ED01, RC01 CH Status: BD	name: XML tag: Data type: ISO definition: CH definition: CH rules: RsnCd: AddtlInf:	Intermediary Agent 1 IntrmyAgt1 BranchAndFinancialInstitutionIdentification4 Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. This element may only be used by agreement with the instructed financial institution. If used, generally with BIC. Type 4 and 6: May be present. Other types: Must not be sent. ED01 Intermediary Agent information should not be provided

level	message item	description	
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt cardinality: 0..1 ErrorCode: CH17 CH Status: D	name:	Creditor Agent
		XML tag:	CdtrAgt
		Data type:	BranchAndFinancialInstitutionIdentification4
		ISO definition:	Financial institution servicing an account for the creditor.
		CH rules:	Type 1, 2.1, 8: Must not be used. Type 3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN(CH/LI) is sent in the Creditor Account. If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. If both the IBAN (CH/LI)and the IID or BIC or name and address domestic financial institution are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. Type 5: The Creditor Agent does not need to be entered for SEPA payments (payment type 5). If both the IBAN/QR-IBAN and the IID or BIC are sent, the Creditor Agent will be worked out from the IBAN when the payment is executed. For all other payment types, the "Creditor Agent" must be present.
		Credit Suisse:	No coherence check is currently performed by Credit Suisse for Creditor Agent BIC and Creditor IBAN. Type 6: When both BIC and IBAN are used simultaneously, the BIC will be used for processing purposes. Creditor Agent is mandatory. Type 2.2, 3, 4, 5: When both BIC and IBAN are used simultaneously, the IBAN will be used for processing purposes.
		RsnCd:	CH17
		AddtlInf:	Creditor Agent is not allowed in Pain.001 Type 1, 2.1, and 8
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId cardinality: 1..1 CH Status: M	name:	Financial Institution Identification
		XML tag:	FinInstnId
		Data type:	FinancialInstitutionIdentification7
		ISO definition:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
		CH definition:	Must be used if "Creditor Agent" is used.
		CH rules:	Type 2.2: • V1: IID • V2: IID and postal account of the bank • V3: Postal account of the bank and name of the bank Type 3: • V1: IID • V2: IID Domestic (CH/LI) • V3: IBAN-only: Creditor Agent can be omitted where IBAN/QR-IBAN is sent in the Creditor Account. Type 4: • V1: BIC Domestic (CH/LI) • V2: IID and Name and address of financial institution • V3: IBAN-only: Name and address of financial institution • V4: IBAN-only: Creditor Agent can be omitted where IBAN (CH/LI) is sent in the Creditor Account. Type 5: BIC Type 6: Recommendation: use BIC. • V1: BIC International • V2: Bank code (without IID) and name and address of financial institution • V3: Name and address of financial institution
		Credit Suisse:	No coherence check is currently performed by Credit Suisse for Creditor Agent BIC and Creditor IBAN. Type 6: When both BIC and IBAN are used simultaneously, the BIC will be used for processing purposes. Creditor Agent is mandatory. Type 2.2, 3, 4, 5: When both BIC and IBAN are used simultaneously, the IBAN will be used for processing purposes.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++BIC cardinality: 0..1 Error Code: Multiple CH Status: D	name: XML tag: Data type: pattern ISO definition: CH definition: CH rules: Credit Suisse: RsnCd: AddtlInf:	BIC BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". If used, then "Clearing System Member Identification" must not be present. Type 3(V2), 4(V1): May be present. When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available. Type 5: May be present. With payment type 5, the Creditor Agent is always worked out from the IBAN for execution of the payment. Type 6: Must contain "BIC International". No coherence check is currently performed by Credit Suisse for Creditor Agent BIC and Creditor IBAN. Type 6: When both BIC and IBAN are used simultaneously, the BIC will be used for processing purposes. Creditor Agent is mandatory. Type 2.2, 3, 4, 5: When both BIC and IBAN are used simultaneously, the IBAN will be used for processing purposes. CH21 Credit Party Agent Id is mandatory
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld cardinality: 0..1 Error Code: CH17 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: CH rules: RsnCd: AddtlInf:	Clearing System Member Identification ClrSysMmbld ClearingSystemMemberIdentification2 Information used to identify a member within a clearing system. If used, then "BIC" must not be present. Type 2.2(V1, V2), 3(V1), 4(V2), 6: May be present. Type 5: Must not be used. CH17 If "Clearing System Member Identification" is used, then "BIC" must not be present.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++ClrSysId cardinality: 0..1 CH Status: M	name: XML tag: Data type: ISO definition: CH definition:	Clearing System Identification ClrSysId ClearingSystemIdentification2Choice Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. Must be used if "Clearing System Member Identification" is used.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Cd cardinality: 1..1 Error Code: CH17 CH Status: D	name: XML tag: Data type: length: ISO definition: CH definition: CH rules: Credit Suisse: RsnCd: AddtlInf:	Code Cd ExternalClearingSystemIdentification1Code 1 5 Identification of a clearing system, in a coded form as published in an external list. Type of Clearing ID (Bank Code, "National Identifier"). Gives information about the type of identification in the "Member Identification" field. Codes according "Payments External Code Lists". If used, then Proprietary must not be present. Type 2.2(V1, V2), 3(V1), 4(V2): Must contain "CHBCC". Type 6: If used, it must not contain "CHBCC". "CHSIC" value is not allowed. CH17 If "Code" is used, then "Proprietary" must not be present.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++ClrSysId +++++Prtry cardinality: 1..1 Error Code: CH17 CH Status: D	name: XML tag: Data type: length: ISO definition: CH definition: CH rules:	Proprietary Prtry Max35Text 1 35 Identification code for a clearing system, that has not yet been identified in the list of clearing systems. If used, then "Code" must not be present. Type 1, 2.1, 2.2, 3, 4, 5, 8: Must not be used.

level	message item	description	
C	CstmrCdtTrfIntr	name:	Member Identification
	+PmtInf	XML tag:	Mmbld
	++CdtTrfTxInf	Data type:	Max35Text
	+++CdtrAgt	length:	1 35
	++++FinInstnId	ISO definition:	Identification of a member of a clearing system.
	+++++ClrSysMmbld	CH definition:	Clearing ID (Bank Code, "National Identifier") of the receiver institution. Must be used if "Clearing System Member Identification" is used.
	++++++Mmbld	CH rules:	Type 3(V1), 4(V2): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available.
	cardinality: 1..1		
	ErrorCode: RC01		
	CH Status: M		
C	CstmrCdtTrfIntr	name:	Name
	+PmtInf	XML tag:	Nm
	++CdtTrfTxInf	Data type:	Max140Text
	+++CdtrAgt	length:	1 70
	++++FinInstnId	ISO definition:	Name by which an agent is known and which is usually used to identify that agent.
	+++++Nm	CH definition:	Maximum 70 characters
	cardinality: 0..1	CH rules:	Type 2.2(V3), 4(V2, V3), 6(V2, V3): Must be present.
	ErrorCode: CH17		Type 4(V2): May be present.
	CH Status: D		Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available.
			Other types: Must not be present.
C	CstmrCdtTrfIntr	name:	Postal Address
	+PmtInf	XML tag:	PstlAdr
	++CdtTrfTxInf	Data type:	PostalAddress6
	+++CdtrAgt	ISO definition:	Information that locates and identifies a specific address, as defined by postal services.
	++++FinInstnId	CH definition:	Structured if possible. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.
	+++++PstlAdr	CH rules:	Type 4(V3), 6(V2, V3): Must be present.
	cardinality: 0..1		Type 4(V2): May be present.
	ErrorCode: CH21		Type 4(V3): When the payment is executed, the Creditor Agent is always worked out from the IBAN (CH/LI), if available.
	CH Status: D		Other types: Must not be present.
C	CstmrCdtTrfIntr	name:	Address Type
	+PmtInf	XML tag:	AdrTp
	++CdtTrfTxInf	Data type:	AddressType2Code
	+++CdtrAgt	ISO definition:	Identifies the nature of the postal address.
	++++FinInstnId	CH definition:	Is currently ignored by financial institutions.
	+++++PstlAdr	Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.
	++++++AdrTp		
	cardinality: 0..1		
	CH Status: O		
C	CstmrCdtTrfIntr	name:	Department
	+PmtInf	XML tag:	Dept
	++CdtTrfTxInf	Data type:	Max70Text
	+++CdtrAgt	length:	1 70
	++++FinInstnId	ISO definition:	Identification of a division of a large organisation or building.
	+++++PstlAdr	CH definition:	Is currently ignored by financial institutions.
	++++++Dept	Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.
	cardinality: 0..1		
	CH Status: O		
C	CstmrCdtTrfIntr	name:	Sub Department
	+PmtInf	XML tag:	SubDept
	++CdtTrfTxInf	Data type:	Max70Text
	+++CdtrAgt	length:	1 70
	++++FinInstnId	ISO definition:	Identification of a sub-division of a large organisation or building.
	+++++PstlAdr	CH definition:	Is currently ignored by financial institutions.
	++++++SubDept	Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.
	cardinality: 0..1		
	CH Status: O		
C	CstmrCdtTrfIntr	name:	Street Name
	+PmtInf	XML tag:	StrtNm
	++CdtTrfTxInf	Data type:	Max70Text
	+++CdtrAgt	length:	1 70
	++++FinInstnId	ISO definition:	Name of a street or thoroughfare.
	+++++PstlAdr	CH definition:	Recommendation: Use.
	++++++StrtNm		
	cardinality: 0..1		
	CH Status: R		

level	message item	description	
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++BldgNb cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Building Number BldgNb Max16Text 1 16 Number that identifies the position of a building on a street. Recommendation: Use.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++PstCd cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Post Code PstCd Max16Text 1 16 Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Recommendation: Use.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++TwnNm cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Town Name TwnNm Max35Text 1 35 Name of a built-up area, with defined boundaries, and a local government. Recommendation: Use.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++CtrySubDvsn n cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	Country Sub Division CtrySubDvsn Max35Text 1 35 Identifies a subdivision of a country such as state, region, county. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++Ctry cardinality: 0..1 CH Status: R	name: XML tag: Data type: pattern: ISO definition: CH definition:	Country Ctry CountryCode [A-Z]{2,2} Nation with its own government. Recommendation: Use.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++PstlAdr +++++AdrLine cardinality: 0..7 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition:	Address Line AdrLine Max70Text 1 70 Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Maximum two lines permitted.
C	CstmrCdtTrfIntrn +PmtInf ++CdtTrfTxInf +++CdtrAgt ++++FinInstnId +++++Othr cardinality: 0..1 ErrorCode: CH17 CH Status: D	name: XML tag: Data type: ISO definition: CH rules:	Other Othr GenericFinancialIdentification1 Unique identification of an agent, as assigned by an institution, using an identification scheme. Type 2.2(V2, V3): Must be present. Other types: Must not be present.

level	message item	description	
C	CstmrCdtTrfInItN	name:	Identification
	+PmtInf	XML tag:	Id
	++CdtTrfTxInf	Data type:	Max35Text
	+++CdtrAgt	length:	1 35
	++++FinInstnId	ISO definition:	Unique and unambiguous identification of a person.
	+++++Othr	CH definition:	Must be used if Other is used.
	+++++Id	CH rules:	Type 2.2(V2, V3): Must contain postal account of bank (example: "80-2-2" or "800000022").
	cardinality: 1..1		
	ErrorCode: RC01		
	CH Status: M		
C	CstmrCdtTrfInItN	name:	Creditor
	+PmtInf	XML tag:	Cdtr
	++CdtTrfTxInf	Data type:	PartyIdentification32
	+++Cdtr	ISO definition:	Party to which an amount of money is due.
	cardinality: 0..1	CH rules:	Type 1: May be present.
	ErrorCode: CH21		Other types: Must be present.
C	CstmrCdtTrfInItN	name:	Name
	+PmtInf	XML tag:	Nm
	++CdtTrfTxInf	Data type:	Max140Text
	+++Cdtr	length:	1 70
	++++Nm	ISO definition:	Name by which a party is known and which is usually used to identify that party.
	cardinality: 0..1	CH definition:	Must be used if "Creditor" is used, maximum 70 characters.
	ErrorCode: CH21	Credit Suisse:	Until November 2025 many systems and standards allow a range of 4x35 or 4x33 characters positions for the Name and Address of the Creditor (Beneficiary). Therefore, Name and Address elements (either structured or unstructured) will be mapped into 4 × 33 structured address lines in case of legacy interbank standards, like SWIFT FIN. It cannot be guaranteed that all information will be transmitted to the recipient, if the information provided exceeds 132 characters. It is recommended, that for the Name and Postal Address elements - max 132 characters are provided (4x33).
	CH Status: M	RsnCd:	CH21
		AddtlInf:	Credit Party Name is mandatory for Payment Type "SEPA"

level	message item	description	
C	CstmrCdtTrfIntr +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr cardinality: 0..1 CH Status: 0	name:	Postal Address
		XML tag:	PstlAdr
		Data type:	PostalAddress6
		ISO definition:	Information that locates and identifies a specific address, as defined by postal services.
		CH definition:	If possible structured. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted.
		CH rules:	Type 5: It is recommended to use the <Ctry> and <AdrLine> elements. If information is missing, it can lead to rejections.
		Credit Suisse:	Due to standardisation efforts, the structured address (with minimum "Town Name" and "Country" code provided) will become mandatory in 2026. Credit Suisse already recommends to use the structured address variant for all payment types. It should be noted, that from November 2025 the unstructured address variant will be rejected.
			Until November 2025 many systems and standards allow a range of 4x35 or 4x33 characters positions for the Name and Address of the Creditor (Beneficiary). Therefore, Name and Address elements (either structured or unstructured) will be mapped into 4x33 structured address lines in case of legacy interbank standards, like SWIFT FIN. It cannot be guaranteed that all information will be transmitted to the recipient, if the information provided exceeds 132 characters. It is recommended, that for the Name and Postal Address elements - max 132 characters are provided (4x33).
		example:	"Structured" recommended variant:
			<pre> <PstlAdr> <StrtNm>Musterstrasse</StrtNm> <BldgNb>5</BldgNb> <PstCd>8000</PstCd> <TwnNm>Zurich</TwnNm> <Ctry>CH</Ctry> </PstlAdr> </pre>
			or
			"Unstructured" variant (until November 2025):
			<pre> <PstlAdr> <Ctry>CH</Ctry> <AdrLine>Musterstrasse 5</AdrLine> <AdrLine>8000 Zurich</AdrLine> </PstlAdr> </pre>
C	CstmrCdtTrfIntr +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrTp cardinality: 0..1 Error Code: CH17 CH Status: 0	name:	Address Type
		XML tag:	AdrTp
		Data type:	AddressType2Code
		ISO definition:	Identifies the nature of the postal address.
		CH definition:	Is currently ignored by financial institutions.
		Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfIntr +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Dept cardinality: 0..1 Error Code: CH17 CH Status: 0	name:	Department
		XML tag:	Dept
		Data type:	Max70Text
		length:	1 70
		ISO definition:	Identification of a division of a large organisation or building.
		CH definition:	Is currently ignored by financial institutions.
		Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfIntr +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++SubDept cardinality: 0..1 Error Code: CH17 CH Status: 0	name:	Sub Department
		XML tag:	SubDept
		Data type:	Max70Text
		length:	1 70
		ISO definition:	Identification of a sub-division of a large organisation or building.
		CH definition:	Is currently ignored by financial institutions.
		Credit Suisse:	Not used for processing purposes. However, when provided it must conform with the scheme.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++StrtNm cardinality: 0..1 ErrorCode: CH17 CH Status: R	name:	Street Name
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	StrtNm Max70Text 1 70 Name of a street or thoroughfare. Recommendation: Use. Type 5: Recommendation: Do not use.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++BldgNb cardinality: 0..1 ErrorCode: CH17 CH Status: R	name:	Building Number
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	BldgNb Max16Text 1 16 Number that identifies the position of a building on a street. Recommendation: Use. Type 5: Recommendation: Do not use.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++PstCd cardinality: 0..1 ErrorCode: CH17 CH Status: R	name:	Post Code
		XML tag: Data type: length: ISO definition: CH definition: CH rules:	PstCd Max16Text 1 16 Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Recommendation: Use. Type 5: Recommendation: Do not use. Type 8: must be present.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++TwnNm cardinality: 0..1 ErrorCode: CH17 CH Status: R	name:	Town Name
		XML tag: Data type: length: ISO definition: CH definition: CH rules: Credit Suisse:	TwnNm Max35Text 1 35 Name of a built-up area, with defined boundaries, and a local government. Recommendation: Use. Type 5: Recommendation: Do not use. Type 8: must be present. If the structured address variant is used, then the "Country" and "Town Name" elements should be supplied.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn cardinality: 0..1 ErrorCode: CH17 CH Status: O	name:	Country Sub Division
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	CtrySubDvsn Max35Text 1 35 Identifies a subdivision of a country such as state, region, county. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++Ctry cardinality: 0..1 ErrorCode: BE09, CH21 CH Status: R	name:	Country
		XML tag: Data type: pattern ISO definition: CH definition: CH rules: Credit Suisse: RsnCd: AddtlInf:	Ctry CountryCode [A-Z]{2,2} Nation with its own government. It is recommended to supply this element, especially in the case of foreign payments. Type 7, 8: must be present. Type 7: must contain CH or LI. If the structured address variant is used, then the "Country" and "Town Name" elements should be supplied. BE09 Credit Party Country

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++PstlAdr +++++AdrLine cardinality: 0..2 Error Code: CH17 CH Status: D	name:	Address Line
		XML tag:	AdrLine
		Data type:	Max70Text
		length:	1 70
		ISO definition:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
		CH definition:	Maximum two lines permitted. It is recommended to supply this element in the case of foreign payments.
		CH rules:	Type 8: Must not be present.
		Credit Suisse:	The "Address Line" element is not recommended and will be rejected from November 2025.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Cdtr ++++Id cardinality: 0..1 Error Code: CH17 CH Status: D	name:	Identification
		XML tag:	Id
		Data type:	Party6Choice
		ISO definition:	Unique and unambiguous identification of a party.
		CH rules:	Type 1, 2.1, 2.2, 7, 8: Must not be used.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++OrgId cardinality: 1..1 CH Status: D	name:	Organisation Identification
		XML tag:	OrgId
		Data type:	OrganisationIdentification4
		ISO definition:	Unique and unambiguous way to identify an organisation.
		CH definition:	Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++Cdtr ++++Id +++++PrvtId cardinality: 1..1 CH Status: D	name:	Private Identification
		XML tag:	PrvtId
		Data type:	PersonIdentification5
		ISO definition:	Unique and unambiguous identification of a person, eg, passport.
		CH definition:	Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++CdtrAcct cardinality: 0..1 Error Code: CH17, CH21 CH Status: D	name:	Creditor Account
		XML tag:	CdtrAcct
		Data type:	CashAccount16
		ISO definition:	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
		CH definition:	Must not be used in combination with "PmtMtd = CHK".
		CH rules:	Type 1, 2.1, 2.2, 3, 4, 5, 6: must be present. Type 2.2: must not contain a postal account number. Type 8: must not be used.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++CdtrAcct ++++Id cardinality: 1..1 CH Status: M	name:	Identification
		XML tag:	Id
		Data type:	AccountIdentification4Choice
		ISO definition:	Unique and unambiguous identification for the account between the account owner and the account servicer.
		CH definition:	Recommendation: Whenever possible the IBAN should be used. Must be used if Creditor Account is used.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
C	CstmrCdtTrfIntr {Or	name:	IBAN
	+PmtInf	XML tag:	IBAN
	++CdtTrfTxInf	Data type:	IBAN2007Identifier
	+++CdtrAcct	pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
	++++Id	ISO definition:	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
	+++++IBAN	CH definition:	If used, "Other" must not be present.
	cardinality: 1..1	CH rules:	Type 1, 2.1: Must not be used. Type 2.2, 4, 6: Use is recommended. Type 3: If used, an IBAN or QR-IBAN (CH/LI) (IBAN-only) must be present. Type 5: Must be present.
	ErrorCode: AC01, CH21	RsnCd:	AC01
	CH Status: D	AddtlInf:	Credit Party Account IBAN CH!!!!00000001 has invalid format
		AddtlInf:	Credit Party Account IBAN XX3704835833740031000 has invalid country
		AddtlInf:	Credit Party Account IBAN CH9704835833740031000 has invalid check digits
		RsnCd:	CH21
		AddtlInf:	Credit Party Account is mandatory
C	CstmrCdtTrfIntr Or}	name:	Other
	+PmtInf	XML tag:	Othr
	++CdtTrfTxInf	Data type:	GenericAccountIdentification1
	+++CdtrAcct	ISO definition:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	++++Id	CH definition:	If used, then "IBAN" must not be present.
	+++++Othr	CH rules:	Type 1, 2.1: must be present. Type 2.2, 3, 4, 6: may be present. Type 5: must not be used.
	cardinality: 1..1		
	ErrorCode: CH17		
	CH Status: D		
C	CstmrCdtTrfIntr	name:	Identification
	+PmtInf	XML tag:	Id
	++CdtTrfTxInf	Data type:	Max34Text
	+++CdtrAcct	length:	1 34
	++++Id	ISO definition:	Identification assigned by an institution.
	+++++Othr	CH definition:	Must be used if "Other" is used.
	+++++Id	CH rules:	Type 1: Must contain an ISR participant number: • Max. 11-character with hyphens: VV-XXXXXX-P (X = serial number right-aligned, no zeros on the left) Example: "01-162-8" • Always 9-character without hyphens: VVXXXXXXP (X = serial number right-aligned, zeros on the left) Example: "010001628"
	cardinality: 1..1		- VV = prefix: value is 01 or 03 - XXXXXX = serial number: must be >000000 - P = check digit in accordance with Modulo 10, recursive
	ErrorCode: AC01		Type 2.1: Must contain a postal account number (e.g. "70-4152-8" or "700041528").
	CH Status: M	RsnCd:	AC01
		AddtlInf:	For payment type "SEPA" Credit Party Account Type must be "IBAN"
C	CstmrCdtTrfIntr	name:	Ultimate Creditor
	+PmtInf	XML tag:	UltmtCdtr
	++CdtTrfTxInf	Data type:	PartyIdentification32
	+++UltmtCdtr	ISO definition:	Ultimate party to which an amount of money is due.
	cardinality: 0..1	CH definition:	In this element, the creditor and/or the debtor can further specify the ultimate creditor, for their own purposes. The data is simply forwarded by the financial institutions (where technically possible).
	ErrorCode: CH17	CH rules:	Type 1, 2.1, 2.2: must not be used
	CH Status: D		
C	CstmrCdtTrfIntr	name:	Name
	+PmtInf	XML tag:	Nm
	++CdtTrfTxInf	Data type:	Max140Text
	+++UltmtCdtr	length:	1 70
	++++Nm	ISO definition:	Name by which a party is known and which is usually used to identify that party.
	cardinality: 0..1	CH definition:	Must be used if "Ultimate Creditor" is used, maximum 70 characters.
	CH Status: M		

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr cardinality: 0..1 Error Code: CH17 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse:	Postal Address PstlAdr PostalAddress6 Information that locates and identifies a specific address, as defined by postal services. If possible structured. Simultaneous use of the structured elements <StrtNm> / <BldgNb> / <PstCd> / <TwnNm> and the unstructured element <AdrLine> is not permitted. Type 5: is not forwarded in interbank traffic. Type 4 and type 6: "Address Line" element no longer provided from November 2022. Within the Ultimate Creditor, the structured address variant should be provided for payment type 4 and 6 - already in November 2022. Due to standardisation efforts, the structured address (with minimum "Town Name" and "Country" code provided) will become mandatory in November 2025 - for all payment types. Credit Suisse already recommends to use the structured address variant for all payment types.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++AdrTp cardinality: 0..1 CH Status: O	name: XML tag: Data type: ISO definition: CH definition: Credit Suisse:	Address Type AdrTp AddressType2Code Identifies the nature of the postal address. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++Dept cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	Department Dept Max70Text 1 70 Identification of a division of a large organisation or building. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++SubDept cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	Sub Department SubDept Max70Text 1 70 Identification of a sub-division of a large organisation or building. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++StrtNm cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Street Name StrtNm Max70Text 1 70 Name of a street or thoroughfare. Recommendation: Use.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++BldgNb cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Building Number BldgNb Max16Text 1 16 Number that identifies the position of a building on a street. Recommendation: Use.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++PstCd cardinality: 0..1 CH Status: R	name: XML tag: Data type: length: ISO definition: CH definition:	Post Code PstCd Max16Text 1 16 Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Recommendation: Use.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++TwnNm cardinality: 0..1 CH Status: R	name:	Town Name
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	TwnNm Max35Text 1 35 Name of a built-up area, with defined boundaries, and a local government. Recommendation: Use. If the structured address variant is used, then the "Country" and "Town Name" elements should be supplied.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++CtrySubDvsn cardinality: 0..1 CH Status: O	name:	Country Sub Division
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	CtrySubDvsn Max35Text 1 35 Identifies a subdivision of a country such as state, region, county. Is currently ignored by financial institutions. Not used for processing purposes. However, when provided it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++Ctry cardinality: 0..1 Error Code: BE09 CH Status: R	name:	Country
		XML tag: Data type: pattern ISO definition: CH definition: Credit Suisse: RsnCd: AddtlInf:	Ctry CountryCode [A-Z]{2,2} Nation with its own government. Recommendation: use. If the structured address variant is used, then the "Country" and "Town Name" elements should be supplied. BE09 Ultimate Credit Party Country
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++PstlAdr +++++AdrLine cardinality: 0..2 CH Status: O	name:	Address Line
		XML tag: Data type: length: ISO definition: CH definition: Credit Suisse:	AdrLine Max70Text 1 70 Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Maximum two lines permitted. The unstructured "Address Line" within Ultimate Creditor should not be used for payment type 4 and 6 after November 2022.
			Credit Suisse already recommends to use the structured address variant for all payment types. The "Address Line" will be rejected from November 2025 for all payment types.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++Id cardinality: 0..1 Error Code: CH17 CH Status: D	name:	Identification
		XML tag: Data type: ISO definition: CH rules:	Id Party6Choice Unique and unambiguous identification of a party. Type 8: must not be used.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++Id +++++OrgId cardinality: 1..1 CH Status: D	name:	Organisation Identification
		XML tag: Data type: ISO definition: CH definition:	OrgId OrganisationIdentification4 Unique and unambiguous way to identify an organisation. Either the "BICOrBEI" element or an element from "Other" may be used. If used, the "Private Identification" must not be present.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++UltmtCdtR ++++Id +++++PrvtId cardinality: 1..1 CH Status: D	name:	Private Identification
		XML tag: Data type: ISO definition: CH definition:	PrvtId PersonIdentification5 Unique and unambiguous identification of a person, eg, passport. Either the "Date And Place Of Birth" element or an element from "Other" may be used. If used, "Organisation Identification" must not be present.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++InstrForCdrAgt cardinality: 0..unbounded Error Code: CH16, CH17 CH Status: BD	name:	Instruction For Creditor Agent
		XML tag:	InstrForCdrAgt
		Data type:	InstructionForCreditorAgent1
		ISO definition:	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
		CH definition:	This element may only be used by agreement with the instructed financial institution. This element may, depending on the financial institution, contain different forms and instructions.
		CH rules:	Type 1, 2.1, 2.2, 3, 5, 8: Must not be used.
		Credit Suisse:	Instruction is passed to the Creditor Agent without prior check by Credit Suisse. When provided, it must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++InstrForCdrAgt ++++Cd cardinality: 0..1 Error Code: CH16 CH Status: D	name:	Code
		XML tag:	Cd
		Data type:	Instruction3Code
		ISO definition:	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++InstrForCdrAgt ++++InstrInf cardinality: 0..1 Error Code: CH16 CH Status: D	name:	Instruction Information
		XML tag:	InstrInf
		Data type:	Max140Text
		length:	1 140
		ISO definition:	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++InstrForDbtrAgt cardinality: 0..1 CH Status: BD	name:	Instruction For Debtor Agent
		XML tag:	InstrForDbtrAgt
		Data type:	Max140Text
		length:	1 140
		ISO definition:	Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.
		CH definition:	This element may only be used by agreement with the instructed financial institution. May be used, for example, to indicate payment products specific to the financial institution. This element may, depending on the financial institution, contain different forms and instructions.
		Credit Suisse:	Note: The use of this element would lead to non straight through processing. Charges may apply.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++Purp cardinality: 0..1 Error Code: CH17 CH Status: O	name:	Purpose
		XML tag:	Purp
		Data type:	Purpose2Choice
		ISO definition:	Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
		CH rules:	Type 1: element is not forwarded.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++Purp ++++Cd cardinality: 1..1 CH Status: M	name:	Code
		XML tag:	Cd
		Data type:	ExternalPurpose1Code
		length:	1 4
		ISO definition:	Underlying reason for the payment transaction, as published in an external purpose code list.
		CH definition:	Codes according "Payments External Code Lists". Must be used if "Purpose" is used.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg cardinality: 0..10 CH Status: O	name: XML tag: Data type: ISO definition: CH definition:	Regulatory Reporting RgltryRptg RegulatoryReporting3 Information needed due to regulatory and statutory requirements. Is required for payments to certain countries: Currently United Arab Emirates (since 1.1.2019): All payments. May be present only once. If more information is available it will be ignored by the financial institutions. Type 1, 2.1, 2.2, 3, 4, 5: Information will be ignored and not forwarded. Type 6: Forwarded in interbank traffic. Credit Suisse: Is required for payments to certain countries: United Arab Emirates: all payments Thailand: all payments Type 6: Forwarded in interbank traffic. Other types: Credit Suisse would not forward in interbank traffic. Please contact Credit Suisse for the detailed guidelines regarding the Regulatory Reporting requirements for each country.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++DbtCdtRptgInd cardinality: 0..1 CH Status: M	name: XML tag: Data type: ISO definition: CH definition:	Debit Credit Reporting Indicator DbtCdtRptgInd RegulatoryReportingType1Code Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction. Defines whether the information concerns the ordering party, the beneficiary or both. Permitted codes are • CRED (corresponds to BENEFRES in SWIFT Field 77B), • DEBT (corresponds to ORDERRES in SWIFT Field 77B), • BOTH
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Authrty cardinality: 0..1 CH Status: O	name: XML tag: Data type: ISO definition: CH definition:	Authority Authrty RegulatoryAuthority2 Entity requiring the regulatory reporting information. Information about the competent regulatory authority (central bank)
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Authrty ++++Nm cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: CH definition:	Name Nm Max140Text 1 140 Name of the entity requiring the regulatory reporting information. Name of the competent regulatory authority (central bank)
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++Authrty ++++Ctry cardinality: 0..1 CH Status: O	name: XML tag: Data type: pattern: ISO definition: CH definition:	Country Ctry CountryCode [A-Z]{2,2} Country of the entity that requires the regulatory reporting information. Is required for payments to certain countries: United Arab Emirates: Required for all-currency payments to resident individuals/legal entities in the United Arab Emirates.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++DtIs cardinality: 0..unbounded CH Status: M	name: XML tag: Data type: ISO definition: CH definition:	Details DtIs StructuredRegulatoryReporting3 Set of elements used to provide details on the regulatory reporting information. Must be sent if "Regulatory Reporting" is used. May be used only once.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RgltryRptg ++++DtIs ++++Tp cardinality: 0..1 CH Status: N	name: XML tag: Data type: length: ISO definition: CH definition:	Type Tp Max35Text 1 35 Specifies the type of the information supplied in the regulatory reporting details. Must not be sent.

level	message item	description	
C	CstmrCdtTrfInitn	name:	Date
	+PmtInf	XML tag:	Dt
	++CdtTrfTxInf	Data type:	ISODate
	+++RgltryRptg	ISO definition:	Date related to the specified type of regulatory reporting details.
	++++DtIs	CH definition:	Must not be sent.
	+++++Dt		
	cardinality: 0..1		
	CH Status: N		
C	CstmrCdtTrfInitn	name:	Country
	+PmtInf	XML tag:	Ctry
	++CdtTrfTxInf	Data type:	CountryCode
	+++RgltryRptg	pattern	[A-Z]{2,2}
	++++DtIs	ISO definition:	Country related to the specified type of regulatory reporting details.
	+++++Ctry	CH definition:	Country for which the indication of the regulatory information is intended (usually the country of the regulatory authority).
	cardinality: 0..1		If "Ctry" is used, either the element "Cd" or "Inf" must also be present.
	ErrorCode: BE09, CH16		
	CH Status: D		
C	CstmrCdtTrfInitn	name:	Code
	+PmtInf	XML tag:	Cd
	++CdtTrfTxInf	Data type:	Max10Text
	+++RgltryRptg	length:	1 10
	++++DtIs	ISO definition:	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.
	+++++Cd	CH definition:	Reporting code as defined by the relevant regulatory authority (central bank). Provides information about the nature or purpose of the payment.
	cardinality: 0..1		May be used only together with the field "Ctry".
	ErrorCode: RR05, CH21		
	CH Status: D		
C	CstmrCdtTrfInitn	name:	Amount
	+PmtInf	XML tag:	Amt
	++CdtTrfTxInf	Data type:	ActiveOrHistoricCurrencyAndAmount
	+++RgltryRptg	FractionDigits	5
	++++DtIs	TotalDigits	18
	+++++Amt	ISO definition:	Amount of money to be reported for regulatory and statutory requirements.
	cardinality: 0..1	CH definition:	Must not be sent.
	CH Status: N		
C	CstmrCdtTrfInitn	name:	Information
	+PmtInf	XML tag:	Inf
	++CdtTrfTxInf	Data type:	Max35Text
	+++RgltryRptg	length:	1 35
	++++DtIs	ISO definition:	Additional details that cater for specific domestic regulatory requirements.
	+++++Inf	CH definition:	May be used only twice. If more information is available it will be ignored by the financial institutions.
	cardinality: 0..unbounded		Use of this field must be agreed with the respective financial institution.
	CH Status: N		
C	CstmrCdtTrfInitn	name:	Remittance Information
	+PmtInf	XML tag:	RmtInf
	++CdtTrfTxInf	Data type:	RemittanceInformation5
	+++RmtInf	ISO definition:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
	cardinality: 0..1	CH definition:	Either Structured or Unstructured
	CH Status: O		
C	CstmrCdtTrfInitn	name:	Unstructured
	+PmtInf	XML tag:	Ustrd
	++CdtTrfTxInf	Data type:	Max140Text
	+++RmtInf	length:	1 140
	++++Ustrd	ISO definition:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
	cardinality: 0..1	CH definition:	Only one occurrence is allowed, maximum 140 characters. If used, then "Structured" must not be present.
	ErrorCode: CH15	CH rules:	Type 1: must not be used.
	CH Status: D		Type 3: In association with QR-IBAN (CH/LI) this element must not be used.
		RsnCd:	CH15
		AddtlInf:	Remittance Unstructured exceeds 140 characters

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd cardinality: 0..1 Error Code: CH15, CH17, CH21 CH Status: D	name:	Structured
		XML tag:	Strd
		Data type:	StructuredRemittanceInformation7
		ISO definition:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
		CH definition:	Only one occurrence is allowed, maximum 140 characters inclusive XML tags. If used, then "Unstructured" must not be present.
		CH rules:	Type 1: Must be used. Type 2.1, 2.2: Must not be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must be used. Type 4, 5, 6, 8: May only contain maximum 140 characters including XML tags.
		RsnCd:	CH15
		AddtlInf:	Structured Remittance information may not exceed 140 characters
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf cardinality: 0..unbounded Error Code: CH17 CH Status: O	name:	Referred Document Information
		XML tag:	RfrdDocInf
		Data type:	ReferredDocumentInformation3
		ISO definition:	Set of elements used to identify the documents referred to in the remittance information.
		CH definition:	Is currently ignored by financial institutions.
		CH rules:	Type 5: must not be used.
		Credit Suisse:	This element is not used by Credit Suisse for processing purposes. However, the node must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Tp cardinality: 0..1 CH Status: O	name:	Type
		XML tag:	Tp
		Data type:	ReferredDocumentType2
		ISO definition:	Specifies the type of referred document.
		Credit Suisse:	This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Tp +++++CdOrPrtry cardinality: 1..1 CH Status: M	name:	Code Or Proprietary
		XML tag:	CdOrPrtry
		Data type:	ReferredDocumentType1Choice
		ISO definition:	Provides the type details of the referred document.
		Credit Suisse:	This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
	cardinality: 1..1	XML tag:	xs:choice
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Tp +++++CdOrPrtry +++++Cd cardinality: 1..1 CH Status: M	name:	Code
		XML tag:	Cd
		Data type:	DocumentType5Code
		ISO definition:	Document type in a coded form.
		Credit Suisse:	This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Tp +++++CdOrPrtry +++++Prtry cardinality: 1..1 CH Status: M	name:	Proprietary
		XML tag:	Prtry
		Data type:	Max35Text
		length:	1 35
		ISO definition:	Proprietary identification of the type of the remittance document.
		Credit Suisse:	This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.

level	message item	description	
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Tp +++++Issr cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: Credit Suisse:	Issuer Issr Max35Text 1 35 Identification of the issuer of the reference document type. This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++Nb cardinality: 0..1 CH Status: O	name: XML tag: Data type: length: ISO definition: Credit Suisse:	Number Nb Max35Text 1 35 Unique and unambiguous identification of the referred document. This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocInf +++++RltdDt cardinality: 0..1 CH Status: O	name: XML tag: Data type: ISO definition: Credit Suisse:	Related Date RltdDt ISODate Date associated with the referred document. This element is not used by Credit Suisse for processing purposes. However, the element must conform with the scheme.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++RfrdDocAmt cardinality: 0..1 Error Code: CH17 CH Status: O	name: XML tag: Data type: ISO definition: CH rules: Credit Suisse:	Referred Document Amount RfrdDocAmt RemittanceAmount1 Set of elements used to provide details on the amounts of the referred document. Type 5: must not be used. The node must conform with the scheme. It will be forwarded when possible.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf cardinality: 0..1 Error Code: CH21 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: CH rules:	Creditor Reference Information CdtrRefInf CreditorReferenceInformation2 Reference information provided by the creditor to allow the identification of the underlying documents. Creditor Reference Information Type 1: must be used. Type 3: May be used. In association with QR-IBAN (CH/LI) this element must not be used. Type 4, 5, 6: may be used.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp cardinality: 0..1 Error Code: CH21 CH Status: D	name: XML tag: Data type: ISO definition: CH definition: CH rules: Credit Suisse:	Type Tp CreditorReferenceType2 Specifies the type of creditor reference. Reference Type Type 1: Must not be used. Type 3, 5: Must be used if "Creditor Reference Information" is used. Type 4, 6: May be used. Type Code or Proprietary must be indicated when reference is present for Payment Type 3, 4, 5, 6.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry cardinality: 1..1 CH Status: M	name: XML tag: Data type: ISO definition:	Code Or Proprietary CdOrPrtry CreditorReferenceType1Choice Coded or proprietary format creditor reference type.
	cardinality: 1..1	XML tag:	xs:choice

level	message item	description	
C	CstmrCdtTrfInItN {Or +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Tp +++++++CdOrPrtry +++++++Cd cardinality: 1..1 ErrorCode: CH21 CH Status: D	name:	Code
		XML tag: Data type: ISO definition: CH definition: CH rules:	Cd DocumentType3Code Type of creditor reference, in a coded form. Reference Type (Code) The following code values are permitted: • SCOR = Structured customer reference for the creditor If used, then "Proprietary" must not be present. Type 5: Must be used if "Creditor Reference Information" is used. Only the code "SCOR" is permitted. Other types: Must be used when "ISO Creditor Reference" is used according to ISO 11649. Only the code "SCOR" is permitted. Must not be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element.
C	CstmrCdtTrfInItN Or} +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Tp +++++++CdOrPrtry +++++++Prtry cardinality: 1..1 ErrorCode: CH17 CH Status: D	name:	Proprietary
		XML tag: Data type: length: ISO definition: CH definition: CH rules:	Prtry Max35Text 1 35 Creditor reference type, in a proprietary form. Reference Type (Proprietary) The following code values are permitted: • IPI = Structured reference according to IPI • QRR = QR reference (in association with QR-bill) If used, then "Code" must not be present. Type 3: To give the structured QR reference from the QR invoice, this element must contain QRR and may only be used in combination with a QR-IBAN in the "Creditor Account/IBAN" element. Type 3, 4, 6: Can contain IPI to give the structured reference according to IPI. Type 5: Must not be used.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Tp +++++++Issr cardinality: 0..1 CH Status: O	name:	Issuer
		XML tag: Data type: length: ISO definition:	Issr Max35Text 1 35 Entity that assigns the credit reference type.
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Ref cardinality: 0..1 ErrorCode: CH16 CH Status: D	name:	Reference
		XML tag: Data type: length: ISO definition: CH rules: Credit Suisse:	Ref Max35Text 1 35 Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Type 1: Must contain an ISR reference number, must not contain only zeros. Type 3: Must be used if "Creditor Reference Information" is used, must contain "Creditor Reference" according to ISO 11649 or QR reference or IPI reference. Type 5: Must be used if "Creditor Reference Information" is used, may contain "Creditor Reference" according to ISO 11649. Other types: Must be used if "Creditor Reference Information/Type" is used. For domestic payment type Credit Suisse will validate the reference in line with ISO 11649 (combination with Type Code value "SCOR"), QR-reference structure (combination with Type Proprietary "QRR") or in line with IPI structure (combination with Type Proprietary "IPI").
C	CstmrCdtTrfInItN +PmtInf ++CdtTrfTxInf +++RmtInf ++++Strd +++++Invcr cardinality: 0..1 ErrorCode: CH17 CH Status: O	name:	Invocer
		XML tag: Data type: ISO definition: CH rules: Credit Suisse:	Invcr PartyIdentification32 Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Type 5: must not be used. The node must conform with the scheme. It will be forwarded when possible.

level	message item	description	
C	CstmrCdtTrfIntr	name:	Invoicee
	+PmtInf	XML tag:	Invcee
	++CdtTrfTxInf	Data type:	PartyIdentification32
	+++RmtInf	ISO definition:	Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
	++++Strd	CH rules:	Type 5: must not be used.
	+++++Invcee	Credit Suisse:	The node must conform with the scheme. It will be forwarded when possible.
	cardinality: 0..1 ErrorCode: CH17 CH Status: 0		
C	CstmrCdtTrfIntr	name:	Additional Remittance Information
	+PmtInf	XML tag:	AddtlRmtInf
	++CdtTrfTxInf	Data type:	Max140Text
	+++RmtInf	length:	1 140
	++++Strd	ISO definition:	Additional information, in free text form, to complement the structured remittance information.
	+++++AddtlRmtInf	CH rules:	Type 1: The element may only be used by agreement with the instructed financial institution. Type 2.1, 2.2, 4, 5, 6, 8: Must not be used. Type 3: May occur once. When using the element in an order from QR-bill, the conditions according to Annex C and the IG QR-bill must be complied with.
	cardinality: 0..3 ErrorCode: CH17 CH Status: 0	Credit Suisse:	It will be forwarded when possible. Only one occurrence allowed for domestic payment transactions in Switzerland. The element cannot be used as a stand-alone tag, but only to complement the structured remittance information.

Contact

Our Electronic Banking Desk will be happy to help you in person.

E-Mail: clientmigration.box@credit-suisse.com

From Switzerland: 0800 80 87 50¹ free of charge

International: + 41 800 80 87 50¹

Monday–Friday, 8:00–17:00

¹ Please note that telephone conversations may be recorded.

By making a call, you acknowledge your agreement with this business practice.

**CREDIT SUISSE (Switzerland) Ltd.**

P.O. Box 100

CH-8070 Zürich

[credit-suisse.com](https://www.credit-suisse.com)

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